

A PROMISE of Wealth Happiness







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You want to fulfill your personal ambitions while providing your family with an assurance that their dreams will be fulfilled even in your absence.

To empower your financial growth, we introduce **SUD Life e-Wealth Royale** which provides you the flexibility to choose your wealth creation journey on your own terms while providing a life cover for your family.

6 distinct advantages:

- | | |
|--|---|
|  <p>Low Cost¹:
No allocation charges and return of charges</p> |  <p>Financial Protection:
Life cover along with wealth creation for the entire policy term</p> |
|  <p>Special Benefits²:
Loyalty Additions from 6th policy year and Wealth Boosters will be added every 5 years from 10th policy year to boost your investment</p> |  <p>Free Switches³:
Get twelve free switches per policy year</p> |
|  <p>Tax Benefits:
On maturity amount U/S 10(10D) and premium paid U/S 80C of Income Tax Act, 1961</p> |  <p>Partial Withdrawal⁴:
Liquidity through partial withdrawal after completion of 5th policy year onwards</p> |

SUD Life e-Wealth Royale is a Unit Linked life insurance plan that provides you to choose from any one of the plan option: i. Platinum and ii. Platinum Plus. The Plan provides life cover along with an opportunity to create wealth in a way you wish. The policyholder can choose from 2 unique Investment Strategies as per their changing risk appetite.

Why should you buy this plan?

This insurance plan is right for you if:

- ▶ You want a plan that gives a long horizon life protection & value creation
- ▶ You would like to take opportunity to earn market linked returns based on your age & risk appetite.
- ▶ You want a plan that would return the cost of insurance upon maturity.

Additional Key Features

Investment Strategy: Option to choose from 2 investment strategy and 8 funds, viz. Blue Chip Equity Fund, Growth Plus Fund, Balanced Plus Fund, Mid Cap Fund, Income Fund, Gilt Fund, Dynamic Fund and Money Market Fund.

Funds: Choose from eight fund options

Free Switches³: Get twelve free switches per policy year.

Simplicity: Option to increase Premium Payment Term and Policy Term.

Plan options: Choose between two plan options Platinum and Platinum Plus.

How does the Plan Options work?

Policyholder will choose from either of the following options at the inception of the Policy. Once chosen it cannot be altered during the Policy Term.

A. Platinum:

This option provides Life Cover to the Life Assured.

B. Platinum Plus:

This option provides Life Cover and Additional Risk Benefit in case of below described event:

- Where Life Assured is minor on policy commencement date – No future premiums are required to be paid in case the policyholder dies or suffers Total & Permanent Disability due to Accident (ATPD) during the PPT.
- Where Life Assured is major on policy commencement date – No future premiums are required to be paid in case the Life Assured suffers Total & Permanent Disability due to Accident (ATPD) during the PPT.

In scenario (a) and (b) above, the policy will continue as fully paid-up and in-force policy till the end of the policy term provided all due premiums before the incident have been paid.

Let us understand this with an example:

- ▶ A 35-years old, healthy male opts for **SUD Life e-Wealth Royale, Plan Option – Platinum** & chooses 100% allocation in **Blue Chip Fund**. He chooses a monthly premium of ₹ **5,000** to be paid for **20 years** (PPT) & a policy term of **20 years**. Hence, total premium payable is ₹ **12,00,000**.
- ▶ Sum Assured will be ₹ **6,00,000**.
- ▶ On survival of the Life Assured till the end of the policy term, the fund value calculated at the NAV on the maturity date, will be paid along with Return of Charges.

Platinum

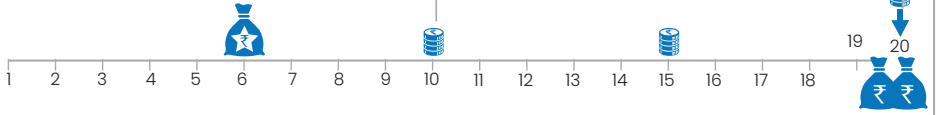
Policy Term – 20 years

Premium Payment Term – 20 years

Monthly Premium – ₹ 5,000

Loyalty Addition starting from the end of 6th policy year till the end of Premium Payment Term.

Wealth Booster at the end of every 5 years starting from the end of 10th policy year.



What you pay

₹ 12,00,000 for 20 years

What you get

₹ 16,39,284 @ 4%* or
₹ 25,20,301 @ 8%* on Maturity date

Fund Value on Maturity
(inclusive of RoMC, RoPAC):
@ 4%* – ₹ 16,39,284
@ 8%* – ₹ 25,20,301

* These assumed rates of returns are not guaranteed, and they are not the upper or lower limits of what you might get back, as the value of the fund is dependent on a number of factors including future investment performance

What are the benefits under this plan?

Maturity Benefit: On survival of the Life Assured till the end of the policy term, provided the policy is in-force, fund value calculated at prevailing NAV as on Maturity Date will be paid to the policyholder along with return of charges.

Death Benefit:

How and when Benefits are payable	Platinum	Platinum Plus
A. On death of the Life Assured during the term of the policy, provided the policy is in force and risk has commenced, the death benefit will be paid immediately as a lumpsum.	<p>The death benefit payable is: Highest of</p> <ul style="list-style-type: none"> Sum Assured less relevant partial withdrawals# or Fund value as on the date of intimation of death of the Life Assured after addition of charges (if any) other than fund management charges recovered subsequent to the date of death, or 105% of total premiums paid <p><small>*On death of the Life Assured, the Sum Assured shall be reduced to the extent of the partial withdrawals made during the two year period immediately preceding the death of the life assured.</small></p>	
B. On death of the Life Assured during the term of the policy, provided the policy is in force but risk has not commenced, the death benefit will be paid immediately as a lumpsum.	<p>The death benefit payable is: Highest of</p> <ul style="list-style-type: none"> Fund value as on the date of intimation of death of the Life Assured after addition of charges (if any) other than fund management charges recovered subsequent to the date of death, or 105% of total premiums paid 	
C. On death of the policyholder during the Premium Payment Term.	Not Applicable.	<p>A. <u>Where life assured is minor as at date of commencement of policy:</u> An amount equal to the present value of future premiums (if any) discounted at the rate of 5.5% per annum calculated on date of occurrence of death will be credited by the Company to the fund value.</p> <p>B. <u>Where life assured is major as at date of commencement of policy:</u> Not applicable.</p>

How does Additional Risk Benefit work in case of Plan Option Platinum Plus?

In case of Total & Permanent disability due to Accident (ATPD) or death, as explained under Plan Option – Platinum Plus, an amount equal to of 5.5% per annum calculated on the date of event and will be credited by the company to the fund value. After the addition of these benefit, no future premiums are required to be paid and the policy will continue till maturity or death, whichever is earlier. Loyalty Additions, Wealth Booster Additions will be added as defined, policy will be treated as fully paid-up and in-force policy with deduction of relevant charges. For more information refer to the sales brochure.

What Investment Strategies are available?

There are two unique Investment Strategies which can be chosen by the customer at the policy inception & the customer can have his funds only in one of the investment strategies mentioned below:

- Self-managed Investment Strategy:** In this strategy, the customer can choose to invest the money in any of the following fund options in proportions to his/her choice.
 - Blue Chip Equity Fund
 - Growth Plus Fund
 - Balanced Plus Fund
 - Income Fund
 - Mid-Cap Fund
 - Gilt Fund
 - Dynamic Fund
 - Money Market Fund
- Age-based Investment Strategy:** At policy inception, based on the policyholder risk preference (aggressive or conservative) and age, investments are distributed between two funds i.e. Blue Chip Equity Fund and Gilt Fund. As the Life Insured move from one age band to another, funds are re-distributed based on the attained age. The age-wise portfolio distribution for both the risk preferences are shown in the table below:

Attained age of Life Assured (years)	Aggressive		Conservative	
	Blue Chip Equity Fund	Gilt Fund	Blue Chip Equity Fund	Gilt Fund
Up to 30	80%	20%	60%	40%
31 – 40	70%	30%	50%	50%
41 – 50	60%	40%	40%	60%
51 – 55	50%	50%	30%	70%
56 – 60	40%	60%	20%	80%
61 – 65	30%	70%	10%	90%
66 – 75	20%	80%	0%	100%

Annual Rebalancing: On annual basis, units shall be rebalanced as necessary to achieve the above proportions of the fund value in the Blue Chip Equity Fund and Gilt Fund. The rebalancing of units shall be done on the last day of each policy year.

Safety as Policy Approaches Maturity: As the policy nears its maturity date, it needs to be ensured that short-term market volatility does not affect the accumulated savings. To achieve this, the investments from Blue-Chip Equity Fund will be systematically transferred to Gilt Fund in five instalments in the last five policy anniversary before maturity of the policy.

Plan Option	Platinum	Platinum Plus																				
Min Entry Age*	Life Assured – 0 Years (30 Days) Policyholder – 18 Years	Life Assured – 0 Years (30 Days) Policyholder – 18 Years																				
Max Entry Age*	For Life Assured <table border="1"> <thead> <tr> <th>Policy Term</th> <th>Years</th> </tr> </thead> <tbody> <tr> <td>10 – 14</td> <td>50 Years</td> </tr> <tr> <td>15 – 40</td> <td>55 Years</td> </tr> </tbody> </table>	Policy Term	Years	10 – 14	50 Years	15 – 40	55 Years	For Life Assured/Policyholder <table border="1"> <thead> <tr> <th>Policy Term</th> <th>Years</th> </tr> </thead> <tbody> <tr> <td>10 – 14</td> <td>50 Years</td> </tr> <tr> <td>15 – 40</td> <td>55 Years</td> </tr> </tbody> </table>	Policy Term	Years	10 – 14	50 Years	15 – 40	55 Years								
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Maximum Annualised Premium	₹ 2,50,000	₹ 2,50,000																				
Minimum Sum Assured	₹ 5,00,00 (10 times of Annualised Premium)	₹ 5,00,00 (10 times of Annualised Premium)																				
Maximum Sum Assured	₹ 25,00,000 (10 times of Annualised Premium)	₹ 25,00,000 (10 times of Annualised Premium)																				
Premium Payment Frequency	Yearly, Half-Yearly, Quarterly, Monthly	Yearly, Half-Yearly, Quarterly, Monthly																				

*Age is age last birthday.

[^]At date of commencement of policy where, Annualized Premium means premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premium on riders, if any

SUD Life e-Wealth Royale (UIN: 142L082V01)

Blue Chip Equity Fund (SFIN: ULIF 019 11/12/13 SUD-LI-EQ2 142)

Growth Plus Fund (SFIN: ULIF 023 11/12/13 SUD-LI-GR2 142)

Balanced Plus Fund (SFIN: ULIF 024 11/12/13 SUD-LI-BL2 142)

Mid Cap Fund (SFIN: ULIF 026 14/10/19 SUD-LI-MID 142)

Income Fund (SFIN: ULIF 020 11/12/13 SUD-LI-BN2 142)

Gilt Fund (SFIN: ULIF 027 14/10/19 SUD-LI-GLT 142)

Dynamic Fund (SFIN: ULIF 028 11/06/21 SUD-LI-DYN 142)

Money Market Fund (SFIN: ULIF 029 11/06/21 SUD-LI-MMF 142)

Discontinued Policies Fund (SFIN: ULIF 018 03/06/11 SUD-UL-DPI 142)

For more details, contact the Branch Manager



1800 266 8833



www.sudlife.in

Disclaimers:

¹ Policy Administration charges are charged only for first 10 years and will be added back to the fund value at the end of 10th policy year and will continue to form part of the fund value. On maturity, the mortality charges deducted throughout policy term will be added to the fund value. These benefits are not applicable for surrendered or discontinued policies however it is applicable if the policy is Reduced Paid-up or is in the Revival period. Return of mortality charge will be excluding any extra mortality charge & GST/any other applicable tax levied on the mortality charges deducted as per prevailing tax laws.

² **Loyalty Addition** will be added to the fund by way of creation of extra units and shall be equal to 0.10% of avg. fund value of last 12 months. The benefit will be added only if all due premiums under the policy are paid up to date and in case of revival, no addition will be made w.r.t past policy anniversary. The benefit also not payable post completion of PPT or surrendered or discontinued policies. **Wealth Booster** will be added to the fund by creation of extra units and shall be equal to 3% of avg. fund value of last 24 months. The benefit is not applicable for surrendered or discontinued policies.

³ Every additional switch will be charged ₹ 100/- per switch. This charge will be recovered by cancellation of appropriate number of units. Unused switches cannot be carried forward to future policy year(s).

⁴ Partial withdrawal are not allowed during the first 5 policy year or in case life assured is minor. It is allowed from 6th policy year or when life assured attains age 18 whichever is later. Partial Withdrawals will not be allowed which would result into termination of policy.

Unit Linked Life Insurance Products are different from the traditional insurance products and are subject to risk factors. The premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. The policyholder can withdraw the invested amount only after the completion of five plan years. Star Union Dai-ichi Life Insurance Company is the name of the Insurance Company and SUD Life e-Wealth Royale is only the name of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your insurance agent or the Intermediary or policy document of the insurer. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their prospects and returns.

SUD Life e-Wealth Royale | UIN: 142L082V01 | A Unit-Linked Non-Participating Individual Life Insurance Plan

Star Union Dai-ichi Life Insurance Company Limited | IRDAI Regn. No: 142 | CIN: U66010MH2007PLC174472

Registered Office: 11th Floor, Vishwaroop I.T. Park, Plot No. 34, 35 & 38, Sector 30A of IIP, Vashi, Navi Mumbai - 400 703 | **Contact No:** +91 22 7196 6200 (charges apply) | 1800 266 8833 (Toll Free) | **Timing:** 9:30 am - 6:30 pm (Mon - Sat) |

Email ID: customercare@sudlife.in | **Visit:** www.sudlife.in | For more details on risk factors, terms and conditions, please refer to the sales brochure carefully, before concluding the sale. Tax benefits are as per prevailing tax laws and subject to change from time to time. Participation by the Bank's customers in Insurance Business shall be purely on a voluntary basis. It is strictly on a non-risk participation basis from the Bank. Trade-logo displayed belongs to M/s Bank of India, M/s Union Bank of India and M/s Dai-ichi Life International Holdings LLC and are being used by Star Union Dai-ichi Life Insurance Co. Ltd. under license.

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