



Star Union Dai-ichi
Life Insurance



SUD Life AADARSH

Individual Non-Linked Non-Participating Savings Life Insurance Plan
UIN: 142N054V02

We mean life!

Features



Fixed Premium Paying Term
5 years



Sum Assured
Three Basic Sum Assured Options - Rs.
50,000, Rs. 3 Lakh and Rs. 5 Lakh



Policy term
10 Years



Death Benefit

- Death Sum Assured.
- In case of death due to accident benefit equals to twice the death sum assured.



Maturity Benefit

Guaranteed Maturity Benefit which is equal to the Sum Assured will be paid

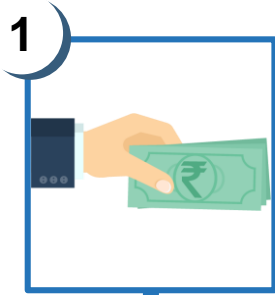


Tax Benefits under Section 80C &
10(10D)

Eligibility Criteria

Parameters	Minimum	Maximum
Age at Entry (Last birthday)	8 Years	55 Years
Age at Maturity (Last birthday)	18 Years	65 Years
Sum Assured on Death (Rs.)	Rs. 50,000, Rs. 3 Lacs & Rs. 5 Lacs	
Policy Term (years)	10 Years	
Premium Payment Term (years)	5 Years	
Premium Payment Modes	Monthly*, Quarterly*, Half-Yearly & Yearly *Monthly and quarterly modes are allowed through ECS/SI Only.	

How Does This Plan Work?

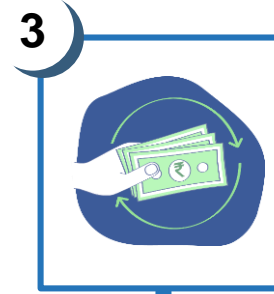


1
Select the sum Assured
(Rs. 50,000, Rs. 3 Lakhs & Rs. 5 Lakhs).



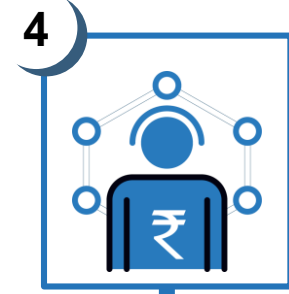
2
Premium paying term : 5 Years

Policy term : 10 Years



3
Choose the modes of Premium payment:

- Yearly
- Half-yearly
- Quarterly or
- Monthly



4
Based on all this information and the entry age the premium is calculated.

Benefits Payable



Maturity Benefits

Guaranteed Maturity Benefit equal to the sum assured will be paid and the contract ceases immediately.



Death Benefits

The Death Sum Assured will be paid as lump sum to the Beneficiary.

Death Sum Assured is Higher of:

- 10 times the Annualized Premium, OR
- 105% of total premiums paid, OR
- Guaranteed Maturity Benefit (i.e. Basic Sum Assured), OR
- Absolute amount assured to be paid on death (i.e. Basic Sum Assured)



Accidental Death Benefits

The benefit equal to twice the Death Sum Assured will be paid as lump sum to the Beneficiary

Additional Features

Policy Loan

Up to 70% of Surrender Value

Lapse :

If the premiums have not been paid within the grace period from the due date, the policy lapses.

Lapsed policy and Reduced Paid-Up

policy can be revived within a period of 5 years from the due date of the first unpaid premium.

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

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Contact No: 022 - 71966200 (charges apply), **1800 266 8833** (Toll Free) |
Timing: 9:30 am to 6:30 pm (Mon- Fri) | **Email ID:**
customercare@sudlife.in | **website – www.sudlife.in**

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We mean life!