



**Star Union Dai-ichi**  
**Life Insurance**



# SUD Life AASHIRWAAD

Individual Non-Linked Non-Participating Savings Life Insurance Plan

**UIN: 142N053V02**

*We mean Life!*

# Features



## Sum Assured

Rs. 4 lakhs to Rs. 100 crores



Life Cover with Guaranteed Maturity Value



## Premium Paying Term

5/ 10/ 15/ 20 Years

## Policy Term

10 to 20 Years



Policy continues as planned, even after Life Assured's unfortunate demise



5 different payout options: Self Starter, Professional, Foundation, Technical & Career Builder



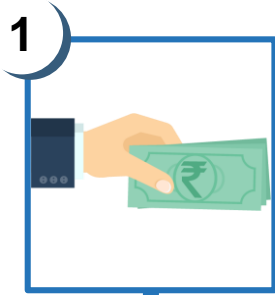
Tax Benefits under Section 80C & 10(10D)

# Eligibility Criteria

Parameters	Minimum	Maximum
Age at Entry (Last birthday)	18 Years	50 Years
Maximum Maturity Age (Last birthday)	70 Years age last birthday	
Basic Sum Assured	Rs. 4 Lakhs	Rs. 100 Crores
Premium Payment Modes	Monthly*, Quarterly*, Half-Yearly & Yearly *Monthly and quarterly modes are allowed through ECS/SI Only.	

Premium Payment Terms	Policy Term
5 years	10 to 20 years
7 years	10 to 20 years
10 years	15 to 20 years
15 years	15 to 20 years

# How Does This Plan Work?



Choose the sum assured you wish to receive  
(Sum Assured: Rs. 4 lakhs to Rs.100 crores).



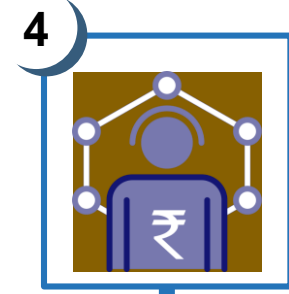
Select the policy term :10 to 20 years

Choose the premium payment term: 5, 7, 10 & 15 years



Choose the modes of Premium payment:

- Yearly
- Half-yearly
- Quarterly or
- Monthly



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



## Maturity Benefits

The Guaranteed Maturity Benefit comprises of :

- Guaranteed Additions equal to 4% of Basic Sum Assured x Policy Term)
- Guaranteed Maturity Sum Assured (i.e. Basic Sum Assured)

Guaranteed Addition paid in lump sum and Guaranteed Maturity Sum Assured will be paid as per payout option.



## Death Benefits

All future premiums are waived and Sum assured on death is paid.

Sum Assured on death is highest of:

- 10 times the Annualized Premium; OR
- 105% of total premiums paid as on date of death of the Life Assured; OR
- Guaranteed Maturity Benefit (i.e. Basic Sum Assured + Guaranteed Additions); OR
- Absolute amount assured to be paid on death (i.e. Basic Sum Assured)
- At the end of the policy term, Guaranteed Addition paid in lump sum and Guaranteed Maturity Sum Assured will be paid as per payout option.

## Riders

- SUD Life Accidental Death and Total & Permanent Disability Benefit Rider - Traditional
- SUD Life Family Income Benefit Rider - Traditional

## Policy Loan

The loan can be availed up to 50% of Surrender Value

## 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.

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**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,  
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**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!