



Star Union Dai-ichi
Life Insurance



SUD Life Akshay

Individual Non-Linked Deferred Participating Savings Life Insurance Plan

UIN: 142N076V01

We mean life!



Sum Assured
Rs. 5 Lacs to Rs. 100 crore



Guaranteed Cash Back
Guaranteed Cash Back will be paid at the end of each policy year starting from the 16th policy year till the end of policy term



Premium Paying Term
10 Years, 15 Years and 20 Years
Policy Term
40 Years, 45 Years and 50 Years



Death Benefit
11 times of Annualized premium + accrued Reversionary Bonuses and Terminal Bonus if declared



Survival Benefit

- Guaranteed Cash Back from the 16th policy year = Guaranteed Cash Back Rate x Sum Assured on Maturity/1000
- Non-guaranteed Cash Bonus from the 16th policy year depending on the participating fund.

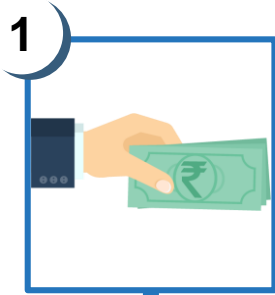


Maturity Benefit
Sum Assured + Guaranteed cash back + Non Guaranteed cash bonus + Reversionary Bonus + Terminal Bonus if declared is paid

Eligibility Criteria

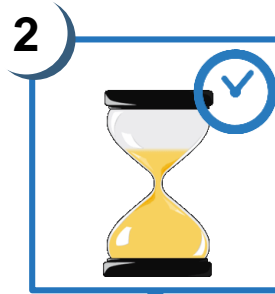
Parameters	Minimum	Maximum
Age at Entry (Last birthday)	25 years	50 years
Maximum Maturity Age (Last birthday)	95 Years age last birthday	
Sum Assured	Rs. 5 Lakhs	Rs. 100 Crores
Policy Term (years)	40 Years, 45 Years and 50 Years	
Premium Payment Term (Fixed)	10 Years, 15 Years and 20 Years	
Premium Payment Modes	Monthly*, Quarterly*, Half-Yearly & Yearly *Monthly and quarterly modes are allowed through ECS/SI Only.	

How Does This Plan Work?



Choose the sum assured you want to receive:

Sum Assured:
₹ 5 Lacs to 100 crores



Select the policy term.

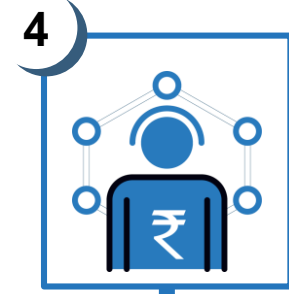
Policy Term:
40, 45 or 50 Years

Premium Payment
10, 15 or 20 Years



Select the premium payment mode.

Modes:
Yearly, Half-yearly,
Quarterly, Monthly



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



Survival & Maturity Benefits

Survival Benefit

Guaranteed Cash Back will be payable as per the table given below :

Table: Guaranteed Cash Back Rate (per 1000 Sum Assured on Maturity)

Guaranteed Cash Back rate per 1000 Sum Assured on Maturity			
Policy Term	Premium Paying Term		
	10	15	20
40	65	70	75
45	60	65	70
50	55	60	65

Guaranteed Cash Back = Guaranteed Cash Back Rate x Sum Assured on Maturity/1000

Maturity Benefit

Sum Assured on maturity along with accrued Reversionary Bonuses and terminal bonus, if declared will be paid



Death Benefits

Sum Assured on Death as defined below:

11 times the Annualized Premium where, Annualized Premium refers to premium payable in a year and excluding the taxes, rider premiums.

Additional Features

Policy Loan: The loan can be availed for up to 90% of Surrender Value at the applicable interest rate levied

Policy Surrender:

The policy will acquire surrender value if two full years premiums are paid. The surrender benefit is higher of the guaranteed surrender value and special 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.

Star Union Dai-ichi Life Insurance Company Limited

IRDAI Regn. No: 142 | CIN: U66010MH2007PLC174472

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Timing: 9:30 am to 6:30 pm (Mon- Fri) | Email ID:

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We mean life!