



Star Union Dai-ichi
Life Insurance



SUD Life Wealth Creator

Individual Unit-Linked Non-Participating Life Insurance Plan

UIN: 142L077V01

We mean Life!

Features



Self-Managed Investment Strategy 6 different funds to invest to maximize returns:

Blue Chip Equity, Growth Plus Fund, Balanced Plus Fund, Income Fund, Mid-Cap Fund, Gilt Fund



Age-based Investment Strategy

As the life insured moves from one age band to another, the funds are re-distributed based on the attained age.



Premium Paying Term

5 Pay/ 7 Pay/ 10 Pay/ Regular Pay

Policy Term

10-30 years / 10-30 years/ 15-30 years / 10-30 years



Death benefit is highest of:

- Sum Assured under the Base Plan less relevant partial withdrawals
- Fund value under the Base Plan
- 105% of Total base premiums paid.



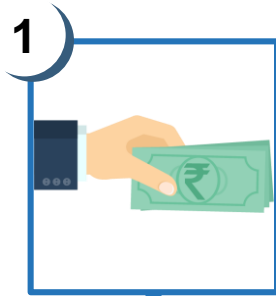
Maturity Benefit

The Fund Value calculated at the NAV on the maturity date, will be paid to the policyholder.

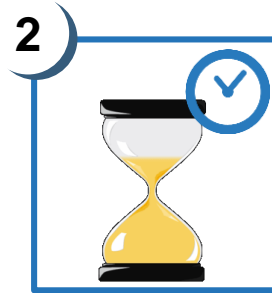
Eligibility Criteria

Parameters	Minimum		Maximum	
Age at Entry (Last birthday)	8 years		55 years	
Maximum Maturity Age (Last birthday)	70 years			
Sum Assured	10 times of the Annualized Premium for the base premium			
Policy Term (years)	10-30 years	10-30 years	15-30 years	10-30 years
Premium Payment Term (Fixed)	5 Pay	7 Pay	10 Pay	Reg Pay
Premium Payment Modes	Only annual mode is available			

How Does This Plan Work?



Decide upon the premium amount you wish to pay and the premium paying term.



Choose the policy term:
10-30 years.

Select the premium paying term: 5,7,10 and Regular Pay



Decide upon the Fund allocation among the various funds available.



Maturity Benefits

On survival of the Life Assured till the end of the policy term, the Fund Value calculated at the prevailing NAV, will be paid to the policyholder.



Death Benefits

The death benefit payable is Highest of:

- Sum Assured under the Base Plan less relevant partial withdrawals or
- Fund value under the Base Plan as on the date of intimation of death of the Life Assured, or
- 105% of total base premiums paid

1. Self-Managed Investment Strategy

This strategy enables the policyholder to manage the investments actively. Under this strategy, policyholder can choose to invest the monies in any of the following fund options in proportions of his/her choice. Policyholder can switch monies amongst these funds using the switch option.

- Blue Chip Equity Fund
- Growth Plus Fund
- Balanced Plus Fund
- Income Fund
- Mid-Cap Fund
- Gilt Fund

2. Age-based Investment Strategy

At policy inception, based on the risk preference (aggressive or conservative) of the policyholder the investments are distributed between two funds, Blue Chip Equity Fund and Gilt Fund, based on the age. As the life insured moves from one age band to another, the funds are re-distributed based on the attained age. The age wise portfolio distribution for both the risk preferences are shown in the table.

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%
66-70	20%	80%	0%	100%

Premium Redirection

The policyholder has the option of premium redirection subject to the below conditions, provided the policy is in-force and the life assured is alive.

- Under the Self-Managed Investment Strategy, The Policyholder may alter the allocation Percentages under various fund for future premiums subject to the minimum allocation percentage per selected fund shall be 10%, by giving notice in writing to SUD Life either at the time of payment of premium or prior to the remittance of the relevant premium.
- By default, new allocation percentage will be applicable to all future premiums.
- Redirection will not affect existing units.
- No re-direction facility will be allowed in the first Policy Year.
- This facility is available at any point of time from 2nd policy year onwards and is effective from the date a valid request is received by the Company.

Switching

- Any amount of fund value can be switched out subject to a minimum amount of Rs.5,000 for Base Plan. Switch request may be for an absolute amount or a percentage of the Fund Value.
- Switching is allowed during the currency of the policy.
- Switching is subject to condition that the minimum allocation percentage per selected fund shall be 10%.
- Twelve switches per policy year are free of cost. Every additional switch will be charged Rs. 100/- per switch and will be recovered by cancellation of appropriate number of units.
- Unused switches cannot be carried forward to future policy year(s).

- **Return of Mortality Charges (RoMC):** At the end of the policy term, on the maturity date, the total amount of mortality charges deducted in respect of life cover provided throughout the policy term, will be added back as RoMC, to the Regular Premium Fund Value.
- **Change in Premium Paying term:**
 - Policyholder has an option to increase or decrease the premium paying term provided all the due premiums till the date of such request have been paid.
 - Decrease of Premium payment term is not allowed for 5 pay.
- **Premium Allocation charges:** Each time the premium is paid, Premium Allocation Charge, as a percentage of premiums received is deducted from the premiums paid and the balance is allocated to the funds chosen by the policyholder.
- **Extra Allocation:** From 11th policy year onwards, 1% of one annualized premium, as Extra Allocation will be added to the fund(s) along with each premium paid within the grace period. If the Premium is paid after the Grace Period, the respective Extra Allocation will not be added to the fund.

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IRDAI Regn. No: 142 | CIN: U66010MH2007PLC174472

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We mean life!