



Star Union Dai-ichi
Life Insurance

A joint venture of
  

Also
Available as
POS
Product!

SUD Life AADARSH

Individual Non-Linked Non-Participating Savings Life Insurance Plan
UIN - 142N054V04

PROTECTING FAMILIES ENRICHING LIVES

Features



Sum Assured : Choice of many Sum Assured Rs. 50,000, Rs. 3 Lakhs, Rs.5 lakhs, Rs.10 Lakhs, Rs.15 Lakhs, Rs 20 Lakhs and Rs. 25 lakhs.



Fixed Premium Paying Term
5 years



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 Benefit

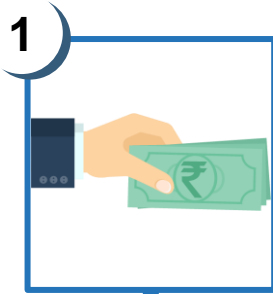
Income tax benefits are as per Section 80C and Section 10(10D) of The Income Tax Act, 1961

Note : Waiting period of 90 Days is applicable for **Death Benefit** in case of policies sold through POS-P.

Eligibility Criteria

Parameters	Minimum	Maximum
Age at Entry (Last birthday)	8 Years	55 Years
Maturity Age (Last birthday)	18 Years	65 Years
Sum Assured on Death	₹ 50,000, ₹ 3 Lacs, ₹ 5 Lacs, ₹ 10 Lacs, ₹ 15 Lacs, ₹ 20 Lacs and ₹ 25 Lacs	
Premium Payment Modes	Yearly, Half-Yearly, Quarterly & Monthly	
Policy Term	10 Years	
Premium Payment Term	5 Years	
Waiting Period (For policies sourced through Point-of-Sale Person (POS-P))	90 Days From the date of Acceptance of Risk	

How Does This Plan Work?

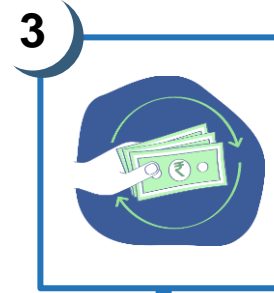


Select the sum Assured
(₹ 50,000, ₹ 3 Lacs, ₹ 5 Lacs, ₹ 10 Lacs, ₹ 15 Lacs, ₹ 20 Lacs and ₹ 25 Lacs).



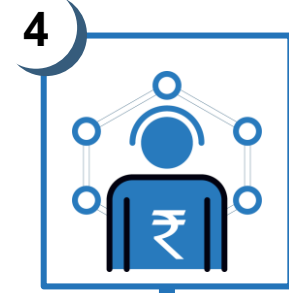
Premium paying term : 5 Years

Policy term : 10 Years



Choose the modes of Premium payment:

- Yearly
- Half-yearly
- Quarterly or
- Monthly



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

Death Benefits Payable **(Available only if sourced through POS-P)**

Sum Assured on Death during the waiting period (90 Days):

- ❖ **In case of death due to Accident either during the waiting period or after the waiting period:**
 - Twice the Death Sum Assured
- ❖ **In case of non - accidental death of the life assured after the waiting period:**
 - Death Sum Assured will be paid as lump sum to the Beneficiary.
- ❖ **In case of non - accidental death of the life assured during waiting period:**
 - 100% of Premium paid (excluding taxes)

1. Modes of the premium payment

Modes of premium payment frequency available under this plan are: **Yearly, Half Yearly, Quarterly and Monthly**

2. Lapse & Revival

- If the due premiums for the **one full policy year** have not been paid within the grace period, then the policy will lapse.
- Life cover will cease, and no benefits shall become payable under the lapsed policy.
- Lapsed policies can be revived within 5 years from the due date of the first unpaid premium

3. Reduced Paid Up

After completion of first policy year provided **one full policy year premium is paid** and subsequent due premium is not paid during grace period, then the Policy will acquire Reduced Paid-Up Status

4. Free Look Period

If Policyholder disagree to any of the terms or conditions in the policy, they have an option to return the policy within **30 days** from the date of the receipt of the policy document, stating the reasons for your objection

5. Surrender Benefit

You can surrender your policy any time after completion of first policy year. Surrender Value payable will be higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV). Special Surrender Value will be acquired after receipt of one full Policy Year premiums, whereas the Guaranteed Surrender Value will be acquired after receipt of first two consecutive full Policy Year

6. Premium Payment Frequency

During the Premium Payment Term, **you have an option to alter/ change the premium payment frequency** as available under the policy. This option can be exercised only on Policy Anniversary.



For more details,
please contact the **Branch Manager**
☎ Call us at: **1800 266 8833** (Toll-Free)
✉ Email us at: **customercare@sudlife.in**
🌐 Visit us at: **www.sudlife.in**

SUD Life Century Star | UIN142N075V04 | Individual Non-Linked Non-Participating Savings Life Insurance Plan
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11th Floor, Vishwaroop I.T. Park, Plot No. 34, 35 & 38, Sector 30A of IIP, Vashi, Navi Mumbai - 400 703 | 1800 266 8833 (Toll Free) |
Timing: 9:00 am – 7:00 pm (Mon – Sat) | Email ID: customercare@sudlife.in | Visit: www.sudlife.in | For more details on risk factors,
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Protecting Families, Enriching Lives!