

UIN – 142N091V01 | A Non-Linked Non-Participating Individual Pure Risk Life Insurance plan



Zindagi ke liye **Q-wala lifeline.**

PROTECTING FAMILIES ENRICHING LIVES!

Why SUD Life e-Lifeline Term Plan





Lumpsum Death Benefit Receive death benefit as lumpsum

Eligibility Criteria



Parameters	Minimum	Maximum
Age at Entry	18 Years age last birthday	60 Years age last birthday
Age at Maturity	28 Years	70 Years
Annualized Premium	₹ 4,125	₹ 68,900
Sum Assured*	₹25,00,000	₹ 50,00,000
Premium Payment Term (PPT)	Regular Pay	
Policy Term (PT)	10 Years	40 Years
Mode of Premium	Yearly/ Half – Yearly/ Quarterly /Monthly	

*Sum Assured to be in Multiple of Rs 50,000.

Plan Benefits



Death Benefit

On death of the Life Assured during the Policy Term, provided the policy is in-force, the Sum Assured on Death will be paid immediately.



Sum Assured on Death =

Highest of

- 1. 10 times of the Annualized Premium
- 2. 105% of total premiums paid as on date of death of the Life Assured,
- 3. Absolute amount assured to be paid on death (i.e., Sum Assured) as selected by the policyholder at inception of the policy

Annualized Premium refers to premium amount payable in a year excluding taxes, rider premium, underwriting extra premium and loading for modal premiums. "Total premiums paid" means total of all the premiums received under the base product, excluding any extra premium and taxes, if collected explicitly. *Maturity or Paid-up or Survival Benefit - There is no maturity, paid-up value or survival benefit available under this product.

Additional Plan Components



1. 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

2. Termination of Policy

Policy shall terminate on the occurrence of the earliest of the following:

- · On policy being lapsed and not revived within the Revival period.
- On Death of the Life Assured, upon payment of death benefit
- At the end of the policy term of the policy
- On payment of free look cancellation amount.

3. Lapsed

If the due premiums are not paid within the grace period, policy will lapse, and cover ceases immediately. For Regular Pay, the policy will terminate on expiry of revival period or death of the Life Assured whichever is earlier.

4. Revival

Policyholder can revive Lapsed policy within a period of 5 years from the due date of the first unpaid premium and before the end of policy term, by payment of all arrears of premium with interest at the prevailing rate of interest

5. Surrender Value

Surrender Value is not applicable under this plan

6. Policy Loan

Policy Loan is not applicable under this plan

Key Highlights



Provides financial protection at an affordable cost.

Multiple Policy Term options of 10 to 40 Years

Premium Payment Term: Regular Pay

Death Benefit as lumpsum

Special Premium rates for women – **3 years age discount on the Premium**



Tax benefit u/s 80C & 10 (10D)

Disclaimer





For more details, contact the Branch Manager

1800 266 8833
www.sudlife.in

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Protecting Families, Enriching Lives!