

Edelweiss Tokio Life **LEGACY PLUS**

(A Non-Linked, Participating, Individual, Savings,
Life Insurance Plan)





[&]provided all due premiums are paid and the policy is in-force*

^{&&}payouts are made at end of policy year

*In-force means the status of the policy during the Policy Term when all the due premiums have been paid/waived off or the policy is not in a state of discontinuance.

Why Edelweiss Tokio Life Insurance?

At Edelweiss Tokio Life Insurance, we realize that your needs are more important than anything else. That's why it is our constant aim to understand your needs first before offering any advice or an insurance solution. Your needs, based on your priorities, are first understood, then evaluated against your future goals so that we are able to ensure that we can offer you the best solution suited to your needs. We offer a wide range of life insurance solutions ranging from pure term plan, savings cum insurance plan, retirement plans as well as critical illness plans.

Why a savings insurance plan?

In today's uncertain world, it is prudent to save for the rainy days. One needs to arrange for a second income in the later years of one's life so that the external uncertainties don't affect one's future plans. A savings insurance plan ensures one's future income is intact whether in case of early death or living too long.

Why Edelweiss Tokio Life - Legacy Plus?

Edelweiss Tokio Life - Legacy Plus is a whole life insurance plan designed to provide protection to your family from any financial loss in case of an untimely death, and also provide a regular income and/or lumpsum to you and your family. It has two different options along with multiple Premium Paying Terms and the additional benefit to Accrue Survival Benefits to help you customise the plan as per your requirement.

How can you purchase this plan?

Step:
1

Choose between one of the two plan options: Lifelong Income Option / Family Secure Option

Step:
2

Choose the Premium you wish to pay, Premium Paying Term and Premium Paying Frequency Sum Assured on Death[#] and Sum Assured on Maturity^{##} will be determined based on the above inputs and your age & gender.

Step:
3

You can choose additional riders to enhance your protection by paying additional premium.

Step:
4

You can choose to accrue the Survival Benefits. You can choose to opt in or opt out of this feature multiple times and at any point during the policy term even if you haven't opted in for this Benefit at Policy inception.

[#]Sum Assured on Death (SAD) is minimum guaranteed death benefit applicable under the plan.

^{##}The Sum Assured on Maturity (SAM) is minimum guaranteed maturity benefit.

Plan at a Glance:

Plan option	Lifelong Income Option	Family Secure Option	
PPT (In Years)	8 10 12		
Policy Term (PT) (In Years)	To Age 100 (100-Entry Age of Life Insured)	To Age 100 (100-Entry Age of Primary Life Insured)	
Minimum Entry Age (In Years)	Life Insured	Primary Life Insured	Secondary Life Insured
	0 years	21 years	0 years
Maximum Entry Age	Life Insured	Primary Life Insured	Secondary Life Insured
	60 years	PPT 8: 45 years PPT 10,12: 50 Years	17 years
Minimum Maturity Age	100 years		
Maximum Maturity Age	100 years		
Minimum Premium	Annual ₹25,000		
	Semi-Annual ₹12,800		
	Quarterly ₹6,500		
	Monthly ₹2,200		
Maximum Premium	No Limit, subject to board approved underwriting policy		
Minimum Sum Assured on Death (SAD)	₹1,75,000		
Maximum Sum Assured on Death (SAD)	No Limit, subject to board approved underwriting policy		

This plan is also available for sale through online mode.

In case the Life Insured is a minor, the risk cover will start from the policy commencement date and in case of Lifelong Income Option, on attainment of majority the ownership of Policy will automatically vest on the Life Insured. In Family Secure Option: On death of the Primary Life Insured, if also the Policyholder, then on attainment of majority of the Secondary Life Insured the ownership of the Policy will automatically vest on the Secondary Life Insured. The relationship between the Proposer and the Life Insured in such case should be such that there is a legally accepted insurable interest between the two as per the Board Approved Underwriting Policy. In case of death of the Life Insured who is a minor, the death benefit will be paid to the Proposer in the policy.

Plan Options under this product:

This plan provides two Plan Options to choose from. These plan options help you customize the plan according to your individual needs. Your Benefits will vary depending upon the Plan Option chosen.

1. Lifelong Income Option

Under this Plan Option, you will receive the following Survival Benefit, Maturity Benefit and Death Benefit:

a) Survival Benefit:

Survival Benefit equal to regular income will be payable annually, starting from first policy year till maturity or death, whichever is earlier, while the policy is in-force. The Survival Benefits are paid out at the end of the year.

The regular income comprises of

- a. Guaranteed Income,
- b. Cash Bonus, if declared

Guaranteed Income and Cash Bonus payout, if declared along with their payout schedule are described below in details:

Guaranteed Income: Guaranteed Income is a guaranteed benefit, payable annually every policy year, starting from the 1st policy year till maturity or death, whichever is earlier, while the policy is in-force. It is expressed as per 1,000 of Sum Assured on Maturity (SAM) as mentioned below:

PPT	Till Entry Age 55 years		Entry Age 56 years and Above	
	1 st Policy Year	2 nd Policy Year Onwards	1 st Policy Year	2 nd Policy Year Onwards
8	8.6	8.6	7.4	8.6
10	8.6	8.6	7.4	8.6
12	8.6	8.6	7.4	8.6

Cash Bonus: Cash Bonus, is a non-guaranteed benefit, payable annually every policy year, starting from the 2nd policy year till maturity or death, whichever is earlier, while the policy is in-force. The Cash Bonus, , would be declared based on the performance of the par fund. It is expressed as per 1,000 of Sum Assured on Maturity (SAM)

b) Maturity Benefit:

In addition to Survival Benefit as mentioned above, Maturity Benefit is equal to Sum Assured on Maturity (SAM) plus Terminal Bonus, if declared, will be payable provided the policy is in-force.

Sum Assured on Maturity(SAM) is equal to SAM Multiple X Annualized Premium[§]

SAM Multiple varies by entry age, gender of the Life Insured, Premium Paying Term, and Plan Option

[§]The Annualized Premium shall be the premium amount payable in a year chosen by you, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

Terminal Bonus - Terminal Bonus, if declared, is the bonus paid only once on termination of the policy due to death, surrender or maturity. Terminal Bonus would be declared based on the performance of the par fund and the Terminal Bonus amount would be calculated using declared Terminal Bonus rate which is expressed as per 1000 Sum Assured on Maturity (SAM).

c) Death Benefit:

The death benefit payable is

- Sum Assured on Death (SAD), plus
- Terminal Bonus, if declared.
- In addition, applicable Guaranteed Income and Cash Bonus, if declared, due in the policy year of death will be payable on pro rata basis considering the number of months elapsed in the policy year.

SAD is equal to 7 times the Annualized Premium. The Sum Assured on Death (SAD) increases every policy year starting from 2nd policy year by an absolute amount equal to $\text{Max}\{\text{Sum Assured on Maturity less 7 times the Annualized Premium}, 0\} / (\text{Policy Term} - 1)$

The minimum death benefit shall be at least 105% of Total Premiums Paid[^] upto date of death or 10 times Annual Premium^{**} whichever is higher.

[^]Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

^{**} Annual Premium shall be the premium payable in a year chosen by you, including loadings for modal premiums and the underwriting extra premiums, if any but excluding the taxes, rider premiums, if any.

The following example illustrates the timing of the premium payment and the income payouts.

Example: Entry Age: 35, Annualized Premium: ₹1,00,000, Premium Mode: Annual, Premium Paying Term: 12 years, Plan Option: Lifelong Income, In the below example,

- The Minimum Death Benefit (at Policy Inception) is ₹10,00,000.

Policy Year	Annualized Premium (in ₹)	Guaranteed Survival Benefit (in ₹)	Maturity Benefit (in ₹)	Cash Bonus Assumed 4% (in ₹)	Terminal Bonus 4% (in ₹)	Cash Bonus Assumed 8% (in ₹)	Terminal Bonus Assumed 8% (in ₹)	Total Survival Benefit Assumed 4% (in ₹)	Total Survival Benefit Assumed 8% (in ₹)	Total Maturity Benefit, incl Terminal Bonus (TB), if any Assumed 4% (in ₹)	Total Maturity Benefit, incl Terminal Bonus (TB), if any Assumed 8% (in ₹)	Total Death Benefit, incl Terminal Bonus, if any Assumed 4% (in ₹)	Total Death Benefit, incl Terminal Bonus, if any Assumed 8% (in ₹)
1	1,00,000	11,583	-	-	-	-	-	11,583	11,583	-	-	10,00,000	10,00,000
2	1,00,000	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	10,00,000	10,00,000
3	1,00,000	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	10,00,000	10,00,000
4	1,00,000	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	10,00,000	10,00,000
5	1,00,000	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	10,00,000	10,00,000
6	1,00,000	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	10,00,000	10,00,000
7	1,00,000	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	10,00,000	10,00,000
8	1,00,000	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	10,00,000	10,00,000
9	1,00,000	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	10,00,000	10,00,000
10	1,00,000	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	10,50,000	10,50,000
11	1,00,000	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	11,55,000	11,55,000
12	1,00,000	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	12,60,000	12,60,000
13	-	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	12,60,000	12,60,000
14	-	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	12,60,000	12,60,000
15	-	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	12,60,000	12,60,000
16	-	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	12,60,000	12,60,000
17	-	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	12,60,000	12,60,000
18	-	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	12,60,000	12,60,000
19	-	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	12,60,000	12,60,000
20	-	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	12,60,000	12,60,000
21	-	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	12,60,000	12,60,000
22	-	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	12,60,000	12,60,000
23	-	11,583	-	12,526	-	29,901	-	24,109	41,484	-	-	12,60,000	12,60,000
24	-	11,583	-	12,526	-	29,901	2,11,465	24,109	41,484	-	-	12,60,000	12,60,000
25	-	11,583	-	12,526	-	29,901	2,39,750	24,109	41,484	-	-	12,60,000	12,60,000
26	-	11,583	-	12,526	-	29,901	2,70,729	24,109	41,484	-	-	12,60,000	12,60,000
27	-	11,583	-	12,526	-	29,901	3,04,402	24,109	41,484	-	-	12,60,000	12,67,209
28	-	11,583	-	12,526	-	29,901	3,42,115	24,109	41,484	-	-	12,60,000	13,15,030
29	-	11,583	-	12,526	-	29,901	3,82,522	24,109	41,484	-	-	12,60,000	13,65,545
30	-	11,583	-	12,526	-	29,901	4,26,970	24,109	41,484	-	-	12,60,000	14,20,101
31	-	11,583	-	12,526	-	29,901	4,75,459	24,109	41,484	-	-	12,60,000	14,78,689
32	-	11,583	-	12,526	-	29,901	5,29,336	24,109	41,484	-	-	12,60,000	15,42,683
33	-	11,583	-	12,526	-	29,901	5,87,253	24,109	41,484	-	-	12,60,000	16,10,708
34	-	11,583	-	12,526	-	29,901	6,49,211	24,109	41,484	-	-	12,60,000	16,82,774
35	-	11,583	-	12,526	1,33,344	29,901	7,17,903	24,109	41,484	-	-	12,60,000	17,61,574
36	-	11,583	-	12,526	1,38,732	29,901	7,91,983	24,109	41,484	-	-	12,60,000	18,45,762
37	-	11,583	-	12,526	1,45,466	29,901	8,72,798	24,109	41,484	-	-	12,60,000	19,36,685
38	-	11,583	-	12,526	1,52,201	29,901	9,61,694	24,109	41,484	-	-	12,60,000	20,35,689
39	-	11,583	-	12,526	1,58,935	29,901	10,57,324	24,109	41,484	-	-	12,60,000	21,41,427
40	-	11,583	-	12,526	1,67,017	29,901	11,62,383	24,109	41,484	-	-	12,61,228	22,56,594
41	-	11,583	-	12,526	1,76,445	29,901	12,75,524	24,109	41,484	-	-	12,60,764	23,79,843
42	-	11,583	-	12,526	1,85,874	29,901	14,00,786	24,109	41,484	-	-	13,00,301	25,15,213
43	-	11,583	-	12,526	1,96,649	29,901	15,36,824	24,109	41,484	-	-	13,21,184	26,61,359
44	-	11,583	-	12,526	2,07,424	29,901	16,84,984	24,109	41,484	-	-	13,42,067	28,19,627
45	-	11,583	-	12,526	2,19,546	29,901	18,46,614	24,109	41,484	-	-	13,64,297	29,91,365
46	-	11,583	-	12,526	2,31,669	29,901	20,23,059	24,109	41,484	-	-	13,86,528	31,77,918
47	-	11,583	-	12,526	2,46,485	29,901	22,17,014	24,109	41,484	-	-	14,11,452	33,81,981
48	-	11,583	-	12,526	2,61,301	29,901	24,27,132	24,109	41,484	-	-	14,36,376	36,02,207

49	-	11,583	-	12,526	2,77,463	29,901	26,57,453	24,109	41,484	-	-	14,62,646	38,42,636
50	-	11,583	-	12,526	2,94,973	29,901	29,09,326	24,109	41,484	-	-	14,90,263	41,04,616
51	-	11,583	-	12,526	3,13,830	29,901	31,86,789	24,109	41,484	-	-	15,19,228	43,92,187
52	-	11,583	-	12,526	3,34,034	29,901	34,88,497	24,109	41,484	-	-	15,49,540	47,04,003
53	-	11,583	-	12,526	3,56,931	29,901	38,21,184	24,109	41,484	-	-	15,82,545	50,46,798
54	-	11,583	-	12,526	3,81,176	29,901	41,84,849	24,109	41,484	-	-	16,16,898	54,20,571
55	-	11,583	-	12,526	4,06,767	29,901	45,86,229	24,109	41,484	-	-	16,52,597	58,32,059
56	-	11,583	-	12,526	4,36,399	29,901	50,28,015	24,109	41,484	-	-	16,92,337	62,83,953
57	-	11,583	-	12,526	4,67,378	29,901	55,14,250	24,109	41,484	-	-	17,33,424	67,80,296
58	-	11,583	-	12,526	5,02,397	29,901	60,53,014	24,109	41,484	-	-	17,78,551	73,29,168
59	-	11,583	-	12,526	5,38,764	29,901	66,48,348	24,109	41,484	-	-	18,25,026	79,34,610
60	-	11,583	-	12,526	5,79,171	29,901	73,09,681	24,109	41,484	-	-	18,75,541	86,06,051
61	-	11,583	-	12,526	6,24,966	29,901	80,43,747	24,109	41,484	-	-	19,31,444	93,50,225
62	-	11,583	-	12,526	6,96,352	29,901	89,91,971	24,109	41,484	-	-	20,12,938	1,03,08,557
63	-	11,583	-	12,526	7,69,086	29,901	1,00,31,786	24,109	41,484	-	-	20,95,780	1,13,58,480
64	-	11,583	-	12,526	8,43,166	29,901	1,11,67,231	24,109	41,484	-	-	21,79,968	1,25,04,033
65	-	11,583	13,46,910	12,526	9,17,246	29,901	1,24,01,000	24,109	41,484	22,64,156	1,37,47,910	22,64,156	1,37,47,910

- The Premium Amount is payable at the beginning of the year and the benefits provided in the illustration above are payable at the end of each year.
- Some benefits are guaranteed, and some benefits are variable with returns based on the future performance of the Company. If your policy offers guaranteed benefits, then these will be clearly marked “guaranteed” in the illustration table. If your policy offers variable benefits then the illustrations on this page will show two different rates of assumed future investment returns, of 8% p.a. and 4% p.a. These assumed rates of return are not guaranteed, and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance.

2. Family Secure Option

Under this Plan Option, the life cover is available on a joint life basis. In the case of Family Secure Option, one of the Life Insured(s) will be the Primary Life Insured and other will be the Secondary Life Insured.

Under this Plan Option, you will receive the following Survival Benefit, Maturity Benefit and Death Benefit:

a) Survival Benefit:

Under this Plan option, Survival Benefit is equal to Regular Income.

Survival Benefit equal to regular income will be payable annually, starting from first policy year till maturity or second death/simultaneous death, whichever is earlier, while the policy is in-force. Survival Benefits are paid out at the end of the year.

The regular income comprises of

- Guaranteed Income,
- Cash Bonus, if declared

Guaranteed Income and Cash Bonus, if declared, and their payout schedule are described below in details:

Guaranteed Income: Guaranteed Income is a guaranteed benefit, payable annually every policy year, starting from the 1st policy year till maturity or second death/simultaneous death, whichever is earlier, while the policy is in-force. It is expressed as per 1,000 of Sum Assured on Maturity (SAM) as mentioned below:

PPT	per 1,000 of SAM
8	8.6
10	8.6
12	8.6

Cash Bonus: Cash Bonus, is a non-guaranteed benefit, payable annually every policy year, starting from the 2nd policy year till maturity or second death/simultaneous death, whichever is earlier, while the policy is in-force. The Cash Bonus, would be declared based on the performance of the par fund. It is expressed as per 1,000 of Sum Assured on Maturity (SAM).

b) **Maturity Benefit** is payable equal to Sum Assured on Maturity (SAM) plus Terminal Bonus, if declared, provided the policy is in-force.

Sum Assured on Maturity(SAM) is equal to SAM Multiple X Annualized Premium.

c) **Death Benefit:**

Under this Plan Option, the life cover is available on joint life basis. In the case of Family Secure Option, one of the life insured(s) will be the Primary Life Insured and other will be the secondary Life Insured. The Family Secure Option is provided subject to Insurable Interest being established between the two Life Insureds as per the Board Approved Underwriting Policy.

Sum Assured on Death (SAD) is minimum guaranteed death benefit applicable under the plan.

The Sum Assured on Death for Primary Life Insured will be as follows:

SAD for Primary Life Insured is equal to 7 times the Annualized Premium. The Sum Assured on Death (SAD) for Primary Life Insured increases every policy year starting from 2nd policy year by an absolute amount equal to $\text{Max}\{\text{Sum Assured on Maturity less 7 times the Annualized Premium}, 0\}$ (Policy Term - 1).

SAD for secondary life insured is equal to 7 times the Annualized Premium.

First Death:

In case Primary Life Insured dies first:

On death of the Primary Life Insured, while the policy is in-force, the Death Benefit equals to SAD for Primary Life Insured will be payable in lump sum and cover will continue for Secondary Life Insured.

In addition, no future premiums are required to be paid and the policy will continue as in-force policy. Survival Benefit as explained above will be payable, till the death

of Secondary Life Insured or maturity, whichever is earlier. In addition, in the case of Secondary Life Insured surviving till maturity, Maturity Benefit as explained above will be payable.

The minimum death benefit payable on death of Primary Life Insured shall be at least 105% of Total Premiums Paid upto date of death or 10 times Annual Premium whichever is higher.

In case Secondary Life Insured dies first:

On death of the Secondary Life Insured, while the policy is in-force, the Death Benefit equals to SAD for Secondary Life Insured will be payable in lump sum and cover will continue for Primary Life Insured provided the future premiums are paid as and when due.

Survival Benefit as explained above will be payable, till the death of Primary Life Insured or maturity, whichever is earlier. In addition, in the case of Primary Life Insured surviving till maturity, Maturity Benefit as explained above will be payable.

Second Death:

In case Primary Life Insured dies after death of Secondary Life Insured:

On death of the Primary Life Insured, while the policy is in-force, the Death Benefit equals to SAD for Primary Life Insured plus Terminal Bonus, if declared, will be payable. In addition, applicable Guaranteed Income and Cash Bonus, if declared, due in the policy year of death will be payable on prorata basis considering the number of months elapsed in the policy year. The Death Benefit will be payable in lump sum and the policy will terminate.

The minimum death benefit payable on death of Primary Life Insured shall be at least 105% of Total Premiums Paid upto date of death or 10 times Annual Premium whichever is higher.

In case Secondary Life Insured dies after death of Primary Life Insured:

On death of the Secondary Life Insured, while the policy is in-force, the Death Benefit equals to SAD for Secondary Life Insured plus Terminal Bonus, if declared will be payable. In addition, applicable Guaranteed Income and Cash Bonus, if declared, due in the policy year of death will be payable on pro rata basis considering the number of months elapsed in the policy year. The Death Benefit will be payable in lump sum and the policy will terminate.

Simultaneous Death of Both lives:

On simultaneous death of both the lives Insured while the policy is in-force, the Death Benefit for Primary Life Insured is equal to SAD for Primary Life Insured plus Terminal Bonus, if declared. In addition, applicable Guaranteed Income and Cash Bonus, if declared, due in the policy year of death will be payable on pro rata basis considering the number of months elapsed in the policy year. The Death Benefit will be payable in lump sum and the policy will terminate.

The minimum death benefit payable on death of Primary Life Insured shall be at

least 105% of Total Premiums Paid upto date of death or 10 times Annual Premium whichever is higher.

In addition to death benefit for Primary Life Insured as mentioned above, the Death Benefit for Secondary Life Insured will also be paid and the same is equal to SAD for Secondary Life Insured.

The above-mentioned benefits will be payable in lump sum and the policy will terminate.

- **Terminal Bonus** - Terminal Bonus, if declared, is the bonus paid only once on termination of the policy on second death/simultaneous death, surrender or maturity. Terminal Bonus would be declared based on the performance of the par fund and the Terminal Bonus amount would be calculated using declared Terminal Bonus rate which is expressed as per 1000 Sum Assured on Maturity (SAM).

Example: Primary Life Insured's Entry Age: 35, Annualized Premium: ₹1,00,000, Premium Mode: Annual, Premium Paying Term: 12 years, Plan Option: Family Secure Option, Secondary Life Insured's Entry Age is considered as 0,

In the below example,

- The Minimum Death Benefit for Primary Life Insured (at Policy Inception) is ₹10,00,00
- The Minimum Death Benefit for Secondary Life Insured (at Policy Inception) is ₹7,00,000

Policy Year	Annualized Premium* (in ₹)	Guaranteed Survival Benefit (in ₹)	Guaranteed Maturity Benefit (in ₹)	Cash Bonus Assumed 4% (in ₹)	Terminal Bonus Assumed 4% (in ₹)	Cash Bonus Assumed 8% (in ₹)	Terminal Bonus Assumed 8% (in ₹)	Total Survival Benefit Assumed 4% (in ₹)	Total Survival Benefit Assumed 8% (in ₹)	Total Maturity Benefit, incl Terminal Bonus (TB), if any Assumed 4% (in ₹)	Total Maturity Benefit, incl Terminal Bonus (TB), if any Assumed 8% (in ₹)	Death Benefit Secondary Life Assured (Secondary Life Assured's Death occurs before Primary Life Assured's Death or in the event of simultaneous deaths) Assumed 4% (in ₹)	Death Benefit Primary Life Assured (Secondary Life Assured's Death occurs before Primary Life Assured's Death or in the event of simultaneous deaths) Assumed 4% (in ₹)	Death Benefit Primary Life Assured (Secondary Life Assured's Death occurs before Primary Life Assured's Death or in the event of simultaneous deaths) Assumed 8% (in ₹)	Death Benefit Primary Life Assured (Primary Life Assured's Death occurs before Secondary Life Assured's Death) Assumed 4% (in ₹)	Death Benefit Secondary Life Assured (Primary Life Assured's Death occurs before Secondary Life Assured's Death) Assumed 4% (in ₹)	Death Benefit Secondary Life Assured (Primary Life Assured's Death occurs before Secondary Life Assured's Death) Assumed 8% (in ₹)	
1	1,00,000	10,580	-	-	-	-	-	10,580	10,580	-	-	7,00,000	10,00,000	10,00,000	10,00,000	7,00,000	7,00,000	7,00,000
2	1,00,000	10,580	-	9,104	-	27,311	-	19,684	37,891	-	-	7,00,000	10,00,000	10,00,000	10,00,000	7,00,000	7,00,000	7,00,000
3	1,00,000	10,580	-	9,104	-	27,311	-	19,684	37,891	-	-	7,00,000	10,00,000	10,00,000	10,00,000	7,00,000	7,00,000	7,00,000
4	1,00,000	10,580	-	9,104	-	27,311	-	19,684	37,891	-	-	7,00,000	10,00,000	10,00,000	10,00,000	7,00,000	7,00,000	7,00,000
5	1,00,000	10,580	-	9,104	-	27,311	-	19,684	37,891	-	-	7,00,000	10,00,000	10,00,000	10,00,000	7,00,000	7,00,000	7,00,000
6	1,00,000	10,580	-	9,104	-	27,311	-	19,684	37,891	-	-	7,00,000	10,00,000	10,00,000	10,00,000	7,00,000	7,00,000	7,00,000
7	1,00,000	10,580	-	9,104	-	27,311	-	19,684	37,891	-	-	7,00,000	10,00,000	10,00,000	10,00,000	7,00,000	7,00,000	7,00,000
8	1,00,000	10,580	-	9,104	-	27,311	-	19,684	37,891	-	-	7,00,000	10,00,000	10,00,000	10,00,000	7,00,000	7,00,000	7,00,000
9	1,00,000	10,580	-	9,104	-	27,311	-	19,684	37,891	-	-	7,00,000	10,00,000	10,00,000	10,00,000	7,00,000	7,00,000	7,00,000
10	1,00,000	10,580	-	9,104	-	27,311	-	19,684	37,891	-	-	7,00,000	10,50,000	10,50,000	10,50,000	7,00,000	7,00,000	7,00,000
11	1,00,000	10,580	-	5,671	-	27,311	-	16,251	37,891	-	-	7,00,000	11,55,000	11,55,000	11,55,000	7,00,000	7,00,000	7,00,000
12	1,00,000	10,580	-	5,671	-	27,311	-	16,251	37,891	-	-	7,00,000	12,60,000	12,60,000	12,60,000	7,00,000	7,00,000	7,00,000
13	-	10,580	-	5,671	-	27,311	-	16,251	37,891	-	-	7,00,000	12,60,000	12,60,000	12,60,000	7,00,000	7,00,000	7,00,000
14	-	10,580	-	5,671	-	27,311	-	16,251	37,891	-	-	7,00,000	12,60,000	12,60,000	12,60,000	7,00,000	7,00,000	7,00,000
15	-	10,580	-	5,671	-	27,311	-	16,251	37,891	-	-	7,00,000	12,60,000	12,60,000	12,60,000	7,00,000	7,00,000	7,00,000
16	-	10,580	-	5,671	-	27,311	-	16,251	37,891	-	-	7,00,000	12,60,000	12,60,000	12,60,000	7,00,000	7,00,000	7,00,000
17	-	10,580	-	5,671	-	27,311	-	16,251	37,891	-	-	7,00,000	12,60,000	12,60,000	12,60,000	7,00,000	7,00,000	7,00,000
18	-	10,580	-	5,671	-	27,311	-	16,251	37,891	-	-	7,00,000	12,60,000	12,60,000	12,60,000	7,00,000	7,00,000	7,00,000
19	-	10,580	-	5,671	-	27,311	-	16,251	37,891	-	-	7,00,000	12,60,000	12,60,000	12,60,000	7,00,000	7,00,000	7,00,000
20	-	10,580	-	5,671	-	27,311	-	16,251	37,891	-	-	7,00,000	12,60,000	12,60,000	12,60,000	7,00,000	7,00,000	7,00,000
21	-	10,580	-	5,671	-	27,311	2,58,344	16,251	37,891	-	-	7,00,000	12,60,000	12,60,000	12,60,000	7,00,000	7,00,000	9,58,344
22	-	10,580	-	5,671	-	27,311	2,85,409	16,251	37,891	-	-	7,00,000	12,60,000	12,60,000	12,60,000	7,00,000	7,00,000	9,85,409
23	-	10,580	-	5,671	2,65,725	27,311	3,14,934	16,251	37,891	-	-	7,00,000	12,60,000	12,60,000	12,60,000	7,00,000	9,65,725	10,14,934
24	-	10,580	-	5,671	2,76,797	27,311	3,46,919	16,251	37,891	-	-	7,00,000	12,60,000	12,60,000	12,60,000	7,00,000	9,76,797	10,46,919
25	-	10,580	-	5,671	2,87,869	27,311	3,81,365	16,251	37,891	-	-	7,00,000	12,60,000	12,60,000	12,60,000	7,00,000	9,87,869	10,81,365
26	-	10,580	-	5,671	3,00,171	27,311	4,18,271	16,251	37,891	-	-	7,00,000	12,60,000	13,25,284	12,60,000	10,00,171	11,18,271	11,82,171
27	-	10,580	-	5,671	3,11,243	27,311	4,57,638	16,251	37,891	-	-	7,00,000	12,60,000	13,73,036	12,60,000	10,11,243	11,57,638	12,22,171
28	-	10,580	-	5,671	3,22,315	27,311	5,00,695	16,251	37,891	-	-	7,00,000	12,60,000	14,24,377	12,60,000	10,22,315	12,00,695	12,60,695
29	-	10,580	-	5,671	3,34,617	27,311	5,46,213	16,251	37,891	-	-	7,00,000	12,66,584	14,78,180	12,60,000	10,34,617	12,46,213	12,66,213
30	-	10,580	-	5,671	3,45,689	27,311	5,95,422	16,251	37,891	-	-	7,00,000	12,85,940	15,35,673	12,60,000	10,45,689	12,95,422	12,85,422
31	-	10,580	-	5,671	3,57,991	27,311	6,49,551	16,251	37,891	-	-	7,00,000	13,06,627	15,98,087	12,60,000	10,57,991	13,46,551	13,06,551
32	-	10,580	-	5,671	3,70,293	27,311	7,06,141	16,251	37,891	-	-	7,00,000	13,27,113	16,62,961	12,60,000	10,70,293	14,01,141	13,27,141
33	-	10,580	-	5,671	3,81,365	27,311	7,66,421	16,251	37,891	-	-	7,00,000	13,46,470	17,31,526	12,60,000	10,81,365	14,66,421	13,46,421
34	-	10,580	-	5,671	3,93,667	27,311	8,32,852	16,251	37,891	-	-	7,00,000	13,67,057	18,06,242	12,60,000	10,93,667	15,32,852	13,67,057
35	-	10,580	-	5,671	4,04,739	27,311	9,02,974	16,251	37,891	-	-	7,00,000	13,86,413	18,84,648	12,60,000	11,04,739	16,02,974	13,86,413
36	-	10,580	-	5,671	4,15,811	27,311	9,76,787	16,251	37,891	-	-	7,00,000	14,05,770	19,66,746	12,60,000	11,15,811	16,76,787	14,05,787
37	-	10,580	-	5,671	4,25,653	27,311	10,57,981	16,251	37,891	-	-	7,00,000	14,23,896	20,56,224	12,60,000	11,25,653	17,57,981	14,23,896
38	-	10,580	-	5,671	4,35,494	27,311	11,42,865	16,251	37,891	-	-	7,00,000	14,42,022	21,49,393	12,60,000	11,35,494	18,42,865	14,42,865
39	-	10,580	-	5,671	4,45,336	27,311	12,35,131	16,251	37,891	-	-	7,00,000	14,60,148	22,49,943	12,60,000	11,45,336	19,35,131	14,60,148
40	-	10,580	-	5,671	4,53,947	27,311	13,34,778	16,251	37,891	-	-	7,00,000	14,77,044	23,57,875	12,60,000	11,53,947	20,34,778	14,77,047
41	-	10,580	-	5,671	4,61,329	27,311	14,40,576	16,251	37,891	-	-	7,00,000	14,92,710	24,71,957	12,60,000	11,61,329	21,40,576	14,92,710
42	-	10,580	-	5,671	4,68,710	27,311	15,53,755	16,251	37,891	-	-	7,00,000	15,08,376	25,93,421	12,60,000	11,68,710	22,53,755	15,08,376
43	-	10,580	-	5,671	4,74,861	27,311	16,75,546	16,251	37,891	-	-	7,00,000	15,22,811	27,23,496	12,60,000	11,74,861	23,75,546	15,22,811
44	-	10,580	-	5,671	4,78,552	27,311	18,05,948	16,251	37,891	-	-	7,00,000	15,34,787	28,62,183	12,60,000	11,78,552	25,05,948	15,34,787
45	-	10,580	-	5,671	4,82,242	27,311	19,46,192	16,251	37,891	-	-	7,00,000	15,46,761	30,10,711	12,60,000	11,82,242	26,46,192	15,46,192
46	-	10,580	-	5,671	4,84,703	27,311	20,96,278	16,251	37,891	-	-	7,00,000	15,57,507	31,69,082	12,60,000	11,84,703	27,96,278	15,57,507
47	-	10,580	-	5,671	4,85,933	27,311	22,58,666	16,251	37,891	-	-	7,00,000	15,67,021	33,39,754	12,60,000	11,85,933	29,58,666	15,67,021
48	-	10,580	-	5,671	4,85,933	27,311	24,32,125	16,251	37,891	-	-	7,00,000	15,75,206	35,21,498	12,60,000	11,85,933	31,32,125	15,75,206
49	-	10,580	-	5,671	4,84,703	27,311	26,19,117	16,251	37,891	-	-	7,00,000	15,82,361	37,16,775	12,60,000	11,84,703	33,19,117	15,82,361
50	-	10,580	-	5,671	4,82,242	27,311	28,20,872	16,251	37,891	-	-	7,00,000	15,88,184	39,26,814	12,60,000	11,82,242	35,20,872	15,88,184
51	-	10,580	-	5,671	4,79,782	27,311	30,38,619	16,251	37,891	-	-	7,00,000	15,94,009	41,52,846	12,60,000	11,79,782	37,38,619	15,94,009
52	-	10,580	-	5,671	4,76,091	27,311	32,73,589	16,251	37,891	-	-	7,00,000	15,98,802	43,96,100	12,60,000	11,76,091	39,73,589	15,98,802
53	-	10,580	-	5,671	4,72,401	27,311	35,27,012	16,251	37,891	-	-	7,00,000	16,03,197	46,57,808	12,60,000	11,72,401	42,27,012	16,03,197
54	-	10,580	-	5,671	4,67,480	27,311	38,01,349	16,251	37,891	-	-	7,00,000	16,06,560	49,40,429	12,60,000	11,67,480	45,01,349	16,06,560
55	-	10,580	-	5,671	4,62,559	27,311	40,99,060	16,251	37,891	-	-	7,00,000	16,09,924	52,46,425	12,60,000	11,62,559	47,99,060	16,09,924
56	-	10,580	-	5,671	4,58,868	27,311	44,22,605	16,251	37,891	-	-	7,00,000	16,14,517	55,78,254	12,60,000	11,58,868	51,22,605	16,14,517
57	-	10,580	-	5,671	4,55,178	27,311	47,71,985	16,251	37,891	-	-	7,00,000	16,19,112	59,35,919	12,60,000	11,55,178	54,71,985	16,19,112
58	-	10,580	-	5,671	4,52,717	27,311	51,53,350	16,251	37,891	-	-	7,00,000	16,24,935	63,25,568	12,60,000	11,52,717	58,53,350	16,24,935
59	-	10,580	-	5,671	4,52,717	27,311	55,66,700	16,25										

- The Premium Amount is payable at the beginning of the year and the benefits provided in the illustration above are payable at the end of each year.
- Some benefits are guaranteed, and some benefits are variable with returns based on the future performance of the Company. If your policy offers guaranteed benefits, then these will be clearly marked “guaranteed” in the illustration table. If your policy offers variable benefits then the illustrations on this page will show two different rates of assumed future investment returns, of 8% p.a. and 4% p.a. These assumed rates of return are not guaranteed, and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance.

Additional Benefits:

1. Option to Accrue the Survival Benefits:

At any point during the policy term, you will have the option to accumulate the survival benefits instead of cash payouts. Under this option, the survival benefits will accumulate at total of the following two rates:

- a. Guaranteed rate of 2% p.a. each year.
- b. Bonus rate declared by the Company each year based on the performance of the par fund.

The accrued survival benefits, if any, will be part of the participating fund.

The guaranteed rate and the bonus rate would be applicable on the accrued survival benefits at the beginning of the policy year unpaid till the end of the policy year.

You can choose to withdraw the accrued survival benefit at any point during the policy term (0% to 100%,). The unpaid accrued survival benefit shall be paid along with other benefits payable at the time of termination of the policy due to death (second death or simultaneous death of both the life insured in case of Plan Option - Family Secure Option), maturity, or surrender. This option can be availed under an in-force as well as a reduced paid-up policy provided there is no outstanding loan at the time of opting for this option. In case you have opted for Accumulation and intend to take a loan, first the accrued survival benefits will be paid out and then the loan will be granted against the policy. You can choose to opt in or opt out of this feature multiple times and at any point during the policy term.

Enhance Protection through Riders

A rider is an add-on provision to the base plan. Riders can help in making your plan more comprehensive by paying a nominal premium. Riders can be added at the inception of the policy or at policy anniversary during the policy term subject to underwriting and terms and conditions of the riders.

Following riders are available with this plan:

- **Edelweiss Tokio Life - Accidental Death Benefit Rider (UIN: 147B002V04):**
This rider provides for additional financial security in case any death occurs due

to accident. Also, the benefit is payable in lumpsum.

- **Edelweiss Tokio Life - Accidental Total and Permanent Disability Rider (UIN: 147B001V04):** This rider provides you with a lump sum to cater to your immediate expenses in case your income earning capacity is hindered due to an accidental disability (total & permanent).
- **Edelweiss Tokio Life - Critical Illness Rider (UIN: 147B005V04):** This rider provides for a lumpsum amount on diagnosis of one of the listed critical illnesses.
- **Edelweiss Tokio Life - Income Benefit Rider (147B015V02):** This rider will make sure that your family has a backup source of monthly income even in your absence.
- **Edelweiss Tokio Life - Waiver of Premium Rider (UIN: 147B003V05):** This rider waives of future premiums in case you suffer from Critical Illness or Total and Permanent Disability due to accident.
- **Edelweiss Tokio Life - Payor Waiver Benefit Rider (UIN: 147B014V05):** This rider waives future premiums in case of death, Critical Illness or total and permanent disability due to accident of the proposer (payor) so that the Life Insured continues to get the benefits.

The premium pertaining to health riders shall not exceed 100% of premium under the basic plan, the premiums under all other life insurance riders put together shall not exceed 30% of premiums under the basic plan. Any benefit arising under each of the above-mentioned riders shall not exceed the Sum Assured on Death under the base plan. Rider will not be offered if the term of the rider exceeds outstanding term under the base policy. There is no overlap in benefit offered under different rider and rider benefits shall be payable separately in addition to benefits available under the base plan.

Any of the riders can be added only if the outstanding premium paying term of the base plan is at least 5 years and subject to the age, premium payment term and rider term limits of the respective riders.

The benefit offered under different riders are applicable only for the Primary Life Insured.

Other Benefits:

Tax Benefits: You may be eligible for tax benefits as per applicable tax laws. Tax benefits are subject to change in the tax laws. Kindly consult your tax advisor for detailed information on tax benefits/implications.

Policy Loan: A life insurance policy should be handy for you in case of any adverse financial emergencies and this plan caters to that, whereby you can avail a loan under the policy once the policy acquires surrender value.

Policy loan is available once the policy acquires surrender value. Maximum loan amount available will be 60% of the surrender value applicable under the Policy when a request for a loan is received less any outstanding Policy Loan plus accumulated / accrued interest, if any, on that date.

Interest will be charged on the outstanding loan amount at a rate declared by the Company from time to time based on then prevailing market conditions and will be equal to "Three-year (tenure) SBI MCLR + 0.50%, subject to floor of 7.00%". The loan interest rate will be declared by the company as and when there is a change in the three-year (tenure) SBI MCLR e.g., if the three-year (tenure) SBI MCLR gets revised w.e.f. 15th April 2024 then the revised rate will be applicable from 15th April 2024 till further revision in the loan interest rate. If the loan interest rate is revised, the same interest rate will be applied to both existing and new loans from the date of revision. The rate of interest on policy loan as of 15th October'23 is 9.25% compounded per annum. The interest rate methodology is reviewable with prior approval from IRDAI.

For other than in-force and fully paid-up policies, if at any point of time outstanding loan amount and accumulated interest balance equal or exceed surrender value, then the policy shall be terminated without value. Prior to this, the Company will notify the customer when his/her outstanding loan balance is 95% of the surrender value and will give an opportunity to repay all or part of the loan balance. The outstanding loan amount and accumulated interest will be recovered from any benefits payable (including survival benefit, death benefit, maturity benefit) and rest of the benefit amount, if any, will be paid. For in-force and fully paid-up policies: Policy can't be foreclosed on the ground of outstanding loan amount including interest exceeding the surrender value.

Non-forfeiture Benefits

You shall pay the Premium for the entire Premium Paying Term. If agreed by us, you may change your Premium Paying Frequency during the Premium Paying Term, to any other Premium Paying Frequency as allowed under the plan. For Premium Paying Frequencies other than annual mode, additional loadings as applicable will be applied on the Annualized premium.

Premium Discontinuance:

- i. If all the Premiums for at least the first two Policy Years have not been paid in full within the Grace Period, the Policy shall immediately and automatically lapse and no benefits shall be payable by us under the Policy, unless the Policy is revived within the revival period.
- ii. If all the Premiums for at least the first two Policy Years have been paid in full, and if we do not receive subsequent Premiums within the Grace Period, the Policy will acquire Reduced Paid-Up status and benefits will continue as per the Reduced Paid-Up provision.

Reduced Paid-Up: Once your Policy has acquired the Reduced Paid-Up status, the following amounts will be applicable:

Reduced paid-up Guaranteed Income =

{ Total 'Guaranteed Income' payable * (Total number of months for which Premiums are paid / Total number of months for which Premiums are payable)

Less

Total 'Guaranteed Income' already paid till the policy becomes Reduced paid-up
Remaining number

of 'Guaranteed Income' after the policy became Reduced paid-up}

Reduced paid-up Cash Bonus = Reduced paid-up factor * Cash Bonus,

Cash Bonus, may be declared for reduced paid-up policies separately based on the respective asset share taking into account the performance of the par fund.

Reduced paid-up Sum Assured on Maturity = Reduced paid-up factor * Sum Assured on Maturity.

Plan Option - Lifelong Income Option:

Reduced paid-up Sum Assured on Death (SAD) = Reduced paid-up factor * Sum Assured on Death.

Plan Option – Family Secure Option:

Reduced paid-up Sum Assured on Death (SAD) for Primary Life Insured = Reduced paid-up factor * Sum Assured on Death for Primary Life Insured.

Reduced paid-up Sum Assured on Death (SAD) for secondary life insured = Reduced paid-up factor * Sum Assured on Death for Secondary Life Insured.

Where, Reduced paid-up factor = (Total number of months for which Premiums are paid / Total number of months for which Premiums are payable)

The various benefits available for a 'Reduced Paid-up' is summarized in the table below:

Events	Plan Option	How and when Benefits are payable	Size of such benefits/ policy monies
Death of the Life Insured(s)	Lifelong Income Option	In case of death of the Life Insured during the Policy Term, the Death Benefit will be payable as lumpsum, and policy will be terminated.	<p>Reduced paid-up Sum Assured on Death (SAD) will be payable.</p> <p>In addition, applicable Reduced paid-up Guaranteed Income and Reduced paid-up Cash Bonus, due in the policy year of death will be payable on prorata basis considering the number of months elapsed in the policy year.</p>
	Family Secure Option	In case of First Death of either Primary Life Insured or Secondary Life Insured, the Death Benefit will be payable as lumpsum, and policy will be continued.	<p><u>In case Primary Life Insured dies first:</u></p> <p>Reduced paid-up SAD for Primary Life Insured will be payable and cover will continue for Secondary Life Insured on reduced paid-up basis.</p> <p>Reduced paid-up Survival Benefit will be payable, till the death of Secondary Life Insured or maturity, whichever is earlier. In addition, in the case of Secondary Life Insured surviving till maturity, Reduced paid-up Maturity Benefit will be payable.</p> <p><u>In case Secondary Life Insured dies first:</u></p> <p>Reduced paid-up SAD for Secondary Life Insured will be payable and cover will continue for Primary Life Insured on a reduced paid-up basis.</p> <p>Reduced paid-up Survival Benefit will be payable, till the death of Primary Life Insured or maturity, whichever is earlier. In addition, in the case of Primary Life Insured surviving till maturity, Reduced paid-up Maturity Benefit will be payable.</p>

Events	Plan Option	How and when Benefits are payable	Size of such benefits/ policy monies
		<p>In case of Second Death of either Primary Life Insured or Secondary Life Insured after the death of other Life Insured, the Death Benefit will be payable as lumpsum and policy will be terminated.</p>	<p><u>In case Primary Life Insured dies after death of Secondary Life Insured:</u></p> <p>Reduced paid-up SAD for Primary Life Insured will be payable. In addition, applicable Reduced paid-up Guaranteed Income and Reduced paid-up Cash Bonus due in the policy year of death will be payable on prorata basis considering the number of months elapsed in the policy year.</p> <p><u>In case Secondary Life Insured dies after death of Primary Life Insured:</u></p> <p>Reduced paid-up SAD for Secondary Life Insured will be payable. In addition, applicable Reduced paid-up Guaranteed Income and Reduced paid-up Cash Bonus due in the policy year of death will be payable on prorata basis considering the number of months elapsed in the policy year.</p>
		<p>In case of Simultaneous Death of both Primary Life Insured and Secondary Life Insured, the Death Benefit will be payable as lumpsum, and policy will be terminated.</p>	<p>Reduced paid-up SAD for Primary Life Insured will be payable. In addition, applicable Reduced paid-up Guaranteed Income and Reduced paid-up Cash Bonus due in the policy year of death will be payable on prorata basis considering the number of months elapsed in the policy year.</p> <p>In addition to death benefit for Primary Life Insured, the</p>

Events	Plan Option	How and when Benefits are payable	Size of such benefits/ policy monies
			Death Benefit for Secondary Life Insured will also be paid and the same is equal to Reduced paid-up SAD for Secondary Life Insured.
Maturity of the policy	Lifelong Income Option	On survival of the Life Insured till the date of maturity, the Maturity Benefit is payable as lumpsum.	Reduced paid-up Sum Assured on Maturity (SAM).
	Family Secure Option	On survival of either of one or both the Life Insureds till the date of maturity, the Maturity Benefit is payable as lumpsum.	Reduced paid-up Sum Assured on Maturity (SAM).
Survival/ Applicable policy anniversaries	Lifelong Income Option	On survival of the Life Insured, the survival benefit is payable.	Reduced paid-up Survival Benefit.
	Family Secure Option	On survival of either of one or both the Life Insureds, the survival benefit is payable.	Reduced paid-up Survival Benefit.

Any unpaid accrued reduced survival benefits shall be payable at the time of termination of the policy due to death, maturity or surrender along with respective benefits.

Surrender Benefit: The Policy will acquire Surrender Value if all the Premiums have been paid in full for at least first two Policy Years. On Surrender, the Surrender Value, if any, will be immediately paid, the Policy will be terminated and all the benefits under the Policy shall cease to apply. On receipt of a written request for Surrender from you, we will pay the higher of Guaranteed Surrender Value ('GSV') or (Special Surrender Value ('SSV'))

a) Guaranteed Surrender Value (GSV):

The Guaranteed Surrender Value is Max [Surrender value of Total Premiums Paid less sum of all Survival Benefits already paid, 0]

Surrender value of Total Premiums Paid is equal to GSV Factor multiplied by Total Premiums Paid till the date of surrender.

GSV Factor varies with policy year of surrender and policy term and are available on our website. You can also get in touch with our sales representative or contact any of our branches or contact our customer care team to understand the GSV factors applicable for you.

b) Special Surrender Value (SSV):

Special Surrender Value ('SSV') : Your Policy also acquires a Special Surrender Value. Before making a request for Surrender, you may approach us to know about the Surrender Value in respect of your Policy.

Any unpaid accrued reduced survival benefits shall be payable at the time of termination of the policy due to death, maturity or surrender along with respective benefits.

Free Look Period

You may return this Policy to us within 15 days of receipt of the policy and period of 30 days in case of electronic Policies and Policies obtained through distance mode if you disagree with any of the terms and conditions by giving us written reasons for your objection. We will refund the premium received after deducting stamp duty charges, proportionate risk premium for the period of cover and medical expenses (if any).

Exclusion

Suicide Claim

In case of death (either Primary Life Insured or Secondary Life Insured or both) due to suicide within 12 months from the Date of Commencement of Risk or from the date of Revival of the policy, as applicable, the Nominee or Beneficiary of the Policyholder shall be entitled to at least 80% of the total Premiums paid till the date of death or the Surrender value available as on the date of death whichever is higher, provided the Policy is in-force.

Statutory Information

Grace Period

If we do not receive the premium in full by the premium paying due date, then:

- i. We will allow a Grace Period of 15 days where the Policyholder pays the Premium on a monthly basis, and 30 days in all other cases during which you must pay the Premium due in full. The Policy will be In-Force during the Grace Period.
- ii. All the benefits under the Policy will continue to apply during the Grace Period.

In case of death (either Primary Life Insured or Secondary Life Insured or both) during the Grace Period, the Death Benefit will be paid (after deducting the Premium due for the Policy Year in which death occurs).

Nomination

Nomination is allowed in accordance with the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.

Assignment

Assignment is allowed in accordance with the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.

Revival

If premiums are not paid within the grace period the policy lapses without any benefit or becomes reduced paid-up as the case maybe. The policy may be revived within five years from the date of the first unpaid premium. The revival will be considered on receipt of written application from the policyholder along with the proof of continued insurability of Life Insured and on payment of all overdue premiums. Company may charge interest, as decided from time to time, on the unpaid premium for every completed month from the date of first unpaid premium. The revival interest rate will be declared on 1st April every year using G-sec rate with 2 years maturity as of 31st March of the same calendar year. The per month revival interest rate shall be $(x + 3\%)/12$ rounded up to nearest 0.25%, where x is G-Sec rate with 2 years maturity. Source to determine the G-Sec yield is www.cclindia.com. The declared revival rate will be applicable for all the revivals till next declaration date i.e., 1st April of next year.

Any change in basis of determination of interest rate for revival shall only be done after prior approval of the Authority. The interest rate to be charged effective from April 2023 is 0.75% per month (simple basis) on unpaid premiums for every completed month from the date of the first unpaid premium. The proof of continued insurability and medical examination if required (medical examination cost to be borne by the policyholder) and the results thereof would be interpreted and if the life is acceptable from the underwriting point of view, then it will be allowed to revive. Revival would be as per 'Board Approved Underwriting Policy'. All the benefits of the policy will be reinstated on the policy revival.

Prohibition of Rebate: (Section 41 of the Insurance Act, 1938, as amended from time to time) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy nor shall any person taking out or renewing or continuing a Policy accept any rebate except one such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Non-Disclosure Clause: (Section 45 of the Insurance Act, 1938, as amended from time to time)

No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of policy, i. e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the

date of the rider to the policy, whichever is later. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based. Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal. For further details, please refer to the Insurance Act, as amended from time to time.

About Edelweiss Tokio Life Insurance

Edelweiss Tokio Life Insurance established nationwide operations in July 2011 with an immovable focus on protecting people's dreams and aspirations. Guided by customer insights, Edelweiss Tokio Life has been offering need-based and innovative life insurance solutions to help customers live their **#ZindagiUnlimited**. With a customer-centric approach, the company endeavours to build a multi-channel distribution network to effectively serve its customers across the country. As of March 2023, the life insurer has established 109 branches in 88 major cities.

Our Purpose:

We will take the responsibility of protecting people's dreams and aspirations.



Edelweiss Tokio Life Insurance Company Limited
CIN: U66010MH2009PLC197336

Registered and Corporate Office - 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kirod Road,
Kurla (W), Mumbai - 400070

Toll Free: 1800 2121212 | Fax No.: +91 22 6117 7833 | www.edelweisstokio.in

Disclaimer: Edelweiss Tokio Life - Legacy Plus is a Non-Linked, Participating, Individual, Savings, Life Insurance Plan. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws. The tax benefits under this Policy may be available as per the prevailing Income Tax laws in India.

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