

edelweiss **life** active income plan

**An Individual, Non-Linked, Participating,
Savings, Life Insurance Product**



5 Reasons to choose this plan

01

Secure your family's financial future through life insurance cover

02

Family Income Benefit to ensure that your family's dreams are met even in case of an eventuality

03

Option to add riders to enhance your protection

04

Option to receive Income Benefit through 3 different Policy Terms and 4 different Premium Paying Terms

05

Customise your plan by choosing how and when do you want to start regular income

Why Edelweiss Life Insurance?

At Edelweiss 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 Life – Active Income Plan?

Edelweiss Life – Active Income Plan is a life insurance plan designed to provide a protection to your family from any financial loss in case of an untimely death or diagnosis of covered critical illness, and also provide a regular income to you and your family. It has various options to help you customise the plan as per your requirement.

How does this plan work?

- Step 1:** Choose the Premium you wish to pay, Maturity Age, Premium Paying Term and Premium Paying Frequency.
Sum Assured on Death and Sum Assured on Maturity will be determined based on the above inputs plus your age & gender.
- Step 2:** You have an option to choose Family Income Benefit.
- Step 3:** Choose additional riders to enhance your protection
- Step 4:** Choose how you want to receive income: Income option of Early income or Deferred income as well as Guaranteed Income Type of Level Guaranteed Income or Increasing Guaranteed Income.
- Step 5:** You can choose to convert Income Benefit to Paid-Up Additions Benefit.
You can change this option later during the Policy Term. You can also opt in for Paid up Additions Benefit during the Policy Term in case you haven't opted in at Policy inception.

Eligibility Conditions:

Minimum Premium	Premium Paying Frequency Annual Semi Annual Quarterly Monthly	Minimum Premium (Rs.) 50,000 25,600 13,000 4,400		
Maximum Premium	No Limit, subject to board approved underwriting policy			
Premium Paying Frequency	Annual, Semi-Annual, Quarterly, Monthly			
Minimum Sum Assured	Sum Assured on Death - Rs. 5,00,000 Sum Assured on Maturity - Rs. 1,70,766			
Maximum Sum Assured	No Limit, subject to board approved underwriting policy			
Premium Paying Term	5, 8, 10, 12 Years			
Maturity Age (Last Birthday)	75, 85, 99 Years			
Policy Term	Maturity age minus Age at Entry of Life Insured subject to minimum and maximum Policy Term as mentioned below: Minimum Policy Term: 25 Years Maximum Policy Term: 99 Years			
	With or without Family Income Benefit / Maturity Age	99 Years	85 Years	75 Years
Minimum Entry Age for Life Insured (last birthday)	Without Family Income Benefit	0 years	0 years	0 years
	With Family Income Benefit	18 years	18 years	18 years

Maximum Entry Age for Life Insured (last birthday)	Premium Paying Term of 5 Years	Early Income Option	Without Family Income Benefit	50 years	55 years	50 years
			With Family Income Benefit	40 Years	45 Years	50 years
		Deferred Income Option	Without Family Income Benefit	55 years	55 years	50 years
			With Family Income Benefit	40 Years	50 Years	50 years
	Premium Paying Term of greater than 5 Years	Early Income Option	Without Family Income Benefit	65 years	60 years	50 years
			With Family Income Benefit	45 Years	50 Years	50 years
		Deferred Income Option	Without Family Income Benefit	65 years	60 years	50 years
			With Family Income Benefit	45 Years	50 Years	50 years

In case the Life Insured is a minor, the ownership of Policy will automatically vest on the Life Insured on attainment of majority. 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. In case the Life Assured is major, the Policyholder and the Life Assured shall be the same person. The Policyholder should ensure that while the Life Insured is still a minor, the Income Pay-outs are used for the benefits of the minor life.

This plan provides you and your family with regular income through Income Benefit which is Guaranteed Income and Cash Bonus (If declared) which you can use as a second income or retirement income.

Options under the plan:

This product provides multiple options to choose from. These options help you customize the plan according to your individual needs. Your Premium will vary depending upon the option chosen.

Family Income Benefit:

This benefit ensures that in case of an unfortunate event of death or diagnosis of covered Critical Illness of the Life Insured, you and your loved ones don't have to compromise on your dreams as you/they will continue to receive the Income Benefit and Maturity Benefit without having to pay any future premiums*. In case of death of the Life Insured during the Policy Term while the Policy is In-Force, in addition to the above benefit, Sum Assured on Death will be payable as lumpsum.

This benefit needs to be exercised at Policy Inception only. You cannot add this Benefit after Policy Inception. Once opted, it cannot be opted out anytime during the Policy Term. This Benefit is available subject to Board Approved Underwriting Policy.

* Rider premiums, if any will still be required to be paid as and when due.

Income Options:

This plan provides Income Benefit in the form of Guaranteed Income and Cash Bonuses (if declared). You have two Income Options to choose from. You need to select one of these options at Policy Inception only and once selected, the Income Option cannot be changed. The two Income Options are:

1.Early Income: Under this income option, Guaranteed Income will be paid annually at the end of each Policy year starting from the second Policy Year in the form of cash payout and is payable till Maturity Date or death of the Life Insured, (unless Family Income Benefit is opted) whichever is earlier, while the Policy is In-Force. If the benefit under Family Income Benefit is triggered, the Guaranteed Income will be payable till Maturity Date.

2.Deferred Income: Under this Income Option, Guaranteed Income will be payable annually at the end of each Policy Year starting from the Policy Anniversary falling immediately after the completion of Premium Paying Term in the form of cash payout and is payable till Maturity Date or death of the Life Insured, (unless Family Income Benefit is opted) whichever is earlier, while the Policy is In-Force. If the benefit under Family Income Benefit is triggered, the Guaranteed Income will be payable till Maturity Date.

Under both the Income Options, cash bonus (if declared) will commence from the Policy Anniversary falling immediately after the completion of Premium Paying Term and will be paid annually till Maturity Date or death of the Life Insured (unless Family Income Benefit is opted), whichever is earlier, while the Policy is In-Force. If the benefit under Family Income Benefit is triggered, the Cash Bonus (if declared) will be payable till Maturity Date.

Cash Bonus is a non-guaranteed bonus which may be payable based on the performance of the participating fund of the Company. Cash Bonus is expressed as a percentage of the Sum Assured on Maturity and cumulative Paid-up Additions on Maturity, if any. The rate of Cash Bonus on Sum Assured on Maturity and that on cumulative Paid-up Additions on Maturity may be different.

Guaranteed Income Type:

You have two Guaranteed Income Types to choose from. You need to select one of these types at Policy Inception only and once selected, the Guaranteed Income Type cannot be changed. The two Guaranteed Income Types are:

1.Level Guaranteed Income: Under this Guaranteed Income Type, same Guaranteed Income amount will be payable at every pay-out and will be equal to 1.5% of Sum Assured on Maturity.

2.Increasing Guaranteed Income: This Guaranteed Income Type is not available when Early Income is chosen as the Income Option. Under this Guaranteed Income Type, Guaranteed Income amount will increase annually. The Guaranteed Income amount will be equal to 0.75% of Sum Assured on Maturity on the Policy Anniversary

falling immediately after the completion of PPT and thereafter increasing by a fixed amount every year which is calculated as 5% of the Guaranteed Income payable on the Policy Anniversary falling immediately after the completion of PPT.

Paid-Up Additions:

You will have the option to convert future Income Benefit to Paid-up Additions Benefit. Paid-up Additions Benefit are benefits which get accrued to the policy in lieu of cash pay-out of Income Benefit in the form of 'Paid-up Additions on Maturity' and 'Paid-up Additions on Death'. Instead of cash pay-out, converting the Income Benefit to Paid-Up Additions helps you to enhance Death Benefit, and Maturity Benefit. You can also choose to withdraw the Paid-Up additions without having to surrender the Policy. This helps in better liquidity without having to compromise on losing all other benefits under the Policy. Unless withdrawn, Paid-Up-Additions can either be paid on death, maturity or surrender, whichever is earlier.

You can choose Paid-up Additions Benefit at the inception of Policy or at any subsequent Policy Anniversary by submitting a written request to the Company 60 days prior to such Policy anniversary. If Family Income Benefit is chosen, there will be no option to convert future Income Benefit to Paid-up Additions Benefit after diagnosis of the covered critical illnesses conditions. At any point of time during the Policy Term, Policyholder also has an option to switch from Paid-up Additions Benefit to cash payout. This switching is allowed only on Policy Anniversary subject to receipt of written request 60 days prior to such Policy Anniversary. The conversion of income benefit to Paid-up Additions Benefit will cease once the life assured attains age of 75 years post which Income Benefit will be paid as cash payout. However, the Paid-up Additions Benefit already accrued will continue and will be paid as and when due.

'Paid-up Additions on Maturity' is calculated as {'Paid-up Additions Benefit' factor X (Income Benefit converted to Paid-up Additions Benefit)} 'Paid-up Additions Benefit' factors are as mentioned below:

Age at which Income Benefit is converted to Paid-Up Additions Benefit	Maturity Age		
	Till Age 99	Till Age 85	Till Age 75
75	1.1065	1.0829	NA
74	1.1229	1.0953	1.0112
73	1.1384	1.1075	1.0228
72	1.153	1.1204	1.0349
71	1.1666	1.1328	1.0472
70	1.1795	1.1451	1.0598
69	1.1916	1.157	1.0724
68	1.2029	1.1687	1.0851
67	1.2135	1.1796	1.0977
66	1.2234	1.1903	1.1102
65	1.2327	1.2005	1.1225
64	1.2414	1.2103	1.1346
63	1.2495	1.2195	1.1461
62	1.2549	1.2284	1.1577
61	1.26	1.2368	1.1693
60	1.265	1.2447	1.1801

Age at which Income Benefit is converted to Paid- Up Additions Benefit	Maturity Age		
	Till Age 99	Till Age 85	Till Age 75
37	1.3453	1.341	1.3272
36	1.3474	1.3433	1.3304
35	1.3494	1.3455	1.3334
34	1.3512	1.3476	1.3363
33	1.353	1.3496	1.3389
32	1.3546	1.3515	1.3415
31	1.3562	1.3532	1.3439
30	1.3576	1.3549	1.3461
29	1.359	1.3565	1.3482
28	1.3603	1.3579	1.3502
27	1.3616	1.3593	1.3521
26	1.3627	1.3606	1.3539
25	1.3638	1.3618	1.3555
24	1.3648	1.3629	1.357
23	1.3657	1.364	1.3585
22	1.3666	1.365	1.3598

59	1.2698	1.2518	1.1906
58	1.2744	1.2576	1.2008
57	1.279	1.2632	1.2106
56	1.2834	1.2686	1.22
55	1.2877	1.2738	1.2289
54	1.2919	1.2789	1.2375
53	1.296	1.2838	1.2457
52	1.2999	1.2885	1.253
51	1.3038	1.2931	1.2599
50	1.3076	1.2975	1.2663
49	1.3112	1.3018	1.2724
48	1.3148	1.3059	1.2783
47	1.3182	1.3099	1.284
46	1.3215	1.3137	1.2893
45	1.3246	1.3173	1.2944
44	1.3277	1.3208	1.2993
43	1.3306	1.3241	1.3039
42	1.3333	1.3273	1.3083
41	1.336	1.3303	1.3125
40	1.3385	1.3332	1.3165
39	1.3409	1.3359	1.3203
38	1.3432	1.3385	1.3238

21	1.3674	1.3659	1.3611
20	1.3682	1.3668	1.3623
19	1.3689	1.3676	1.3634
18	1.3696	1.3684	1.3644
17	1.3703	1.3691	1.3654
16	1.3709	1.3698	1.3664
15	1.3715	1.3705	1.3673
14	1.3721	1.3712	1.3682
13	1.3727	1.3719	1.369
12	1.3733	1.3725	1.3698
11	1.3739	1.3731	1.3706
10	1.3744	1.3737	1.3714
9	1.375	1.3743	1.3721
8	1.3755	1.3749	1.3728
7	1.376	1.3754	1.3735
6	1.3764	1.3759	1.3741
5	1.3769	1.3763	1.3747
4	1.3772	1.3767	1.3752
3	1.3775	1.3771	1.3756
2	1.3776	1.3772	1.3759
1	1.377	1.3766	1.3753
0	1.3761	1.3758	1.3746

Paid-up Additions on Death' is defined as:

Max {1.25 * (Income Benefit converted into Paid-up Additions Benefit), 'Paid-up Additions on Maturity'}

Cumulative 'Paid-up Additions on Maturity' is sum of all Paid-up Additions on Maturity added to the policy on conversion of Income Benefit to Paid-up Additions Benefit net off sum of all withdrawn Paid-up Additions on Maturity.

Cumulative 'Paid-up Additions on Death' is sum of all Paid-up Additions on Death added to the policy on conversion of Income Benefit to Paid-up Additions Benefit net off sum of all withdrawn Paid-up Additions on Death.

There will be an annual Guaranteed Income of 1.70% of Cumulative 'Paid-up Additions on Maturity'. The Guaranteed Income will be converted to Paid-up Addition Benefit unless the Policyholder opts out of the Paid-up Addition Benefit or on Life Insured attaining Age 75, in which case it will be paid in cash.

Cumulative 'Paid-up Additions on Maturity' will also participate in the participating fund and will be entitled to Cash Bonus (if declared) starting from the next Policy Anniversary. A separate Cash Bonus may be declared annually as a percentage of Cumulative 'Paid-up Additions on Maturity' based on the performance of the participating fund. The Cash Bonus (if declared) will be converted to Paid-up Addition Benefit unless the policyholder opts out of the Paid-up Addition Benefit or on Life Insured attaining Age 75, in which case it will be paid in cash.

The Benefits under Paid-up Additions Benefit shall be as follows:

Death Benefit:

On death of Life Insured, during the Policy Term while the Policy is In-Force, cumulative Paid-up Additions on Death will be payable. After the death of the Life Insured, there will be no option to convert the future Income Benefit to Paid-Up Additions Benefit even if Family Income Benefit is chosen.

Maturity Benefit:

On survival of the Life Insured till Maturity Date, while Policy is In-Force, cumulative Paid-up Additions on Maturity, is payable as lumpsum.

Withdrawal of Paid-up Additions Benefit:

You will be allowed to withdraw the entire cumulative Paid-up Additions Benefit anytime during the Policy Term without surrendering the Policy and receive the Cash Value of Paid-up Additions Benefit.

Death Benefit:

The Death Benefit payable will vary if Family Income Benefit is opted or not:

Without Family Income Benefit: If the Life Insured dies during the Policy Term while the Policy is in-force, the sum of the following will be payable as lumpsum and Policy will terminate.

- Sum Assured on Death
- Income Benefit applicable for the Policy Year
- Cumulative Paid-Up Additions on death, if any
- Terminal Bonus, if declared

The minimum death benefit shall be at least 105% of the Total Premiums Paid[#] upto the date of death.

With Family Income Benefit:

If the Life Insured dies during the Policy Term while the Policy is in-force, the sum of the following will be payable as lumpsum. No future premiums are required to be paid[^] and Policy will continue as In-Force for residual benefits.

- Sum Assured on Death
- Cumulative Paid-Up Additions on death, if any

Sum Assured on Death is the amount payable on the occurrence of death. The Sum Assured on Death during the first Policy Year shall be higher of:

- 10 times the Annualised Premium[§]; OR
- 10 times the Annual Premium^{*}

The Sum Assured on Death increases every policy year starting from 2nd policy year by an absolute amount equal to $\text{Max} (\text{Sum Assured on Maturity less 10 times the Annual Premium}, 0) / (\text{Policy Term} - 1)$

[^]Rider premiums, if any will still be required to be paid as and when due.

[§]Annualised Premium is the premium amount payable in a year chosen by the Policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

*Annual Premium is the premium amount payable in a year chosen by the Policyholder, including loadings for modal premiums and underwriting extra premiums, if any but excluding the taxes and rider premiums, if any.

#Total Premiums Paid is total of all the premiums received, excluding any extra premium, any rider premium and taxes.

Critical Illness Benefit:

This benefit is applicable only if Family Income Benefit is opted.

If the Life Insured is diagnosed with one of the covered Critical Illness conditions, during the Policy Term and while the policy is In-Force, no future premiums, if any are required to be paid and the Policy will continue as an In-Force Policy for residual benefits.

During the period from the reporting of the critical illness claim till its confirmation, the Policy shall be treated akin to a continuing Policy. However, if the Policyholder has paid any Premiums falling due during this period, the same will be refunded back on acceptance of the critical illness claim.

Other conditions for Critical Illness Benefit:

- Claim for critical illness will only be accepted if the illness has occurred after the Waiting Period.
- No benefit will be applicable if there is diagnosis of any covered critical illness or any signs or symptoms related to any of the covered critical illness, within the Waiting Period as applicable from either the date of issue of the policy or date of Revival whichever is later.
- For any Critical Illness claim to be valid, the incidence of the Critical Illness condition must be the first occurrence in the lifetime of the Life Insured.
- Life Insured has to notify the critical illness claim within 90 days of the date of diagnosis of the covered critical illness. However, claims filed even beyond such period will be considered if there are valid reasons for any delay.
- Critical Illness benefit will be paid subject to satisfaction of definitions and exclusions, only once in the complete Policy Term. No benefit will be paid on re-occurrences of the same Critical Illness or on diagnosis of any other Critical Illness after a Critical Illness claim is already paid.
- If the Life Insured is diagnosed with one of the covered Critical Illness conditions, during the Policy Term and while the Policy is In-Force, the Critical Illness Benefit will be paid out even if the survival period of 30 days crosses the Policy Term.

Below mentioned is the list of Covered Critical Illness Conditions which are covered under this benefit:

Cancer of Specified Severity	Major Organ/ Bone Marrow Transplant
Open Chest Coronary Artery Bypass Graft	Permanent Paralysis of Limbs
Myocardial infarction (First Heart Attack of Specific Severity)	Stroke resulting in permanent symptoms
Open Heart Replacement or Repair of Heart Valves	Major Surgery Of Aorta
Kidney Failure Requiring Regular Dialysis	Coma of Specified Severity
Third Degree Burns	Total Blindness

The Definitions and Exclusions related to Critical Illness Benefit are mentioned later in this document.

Income Benefit:

The Income Benefit under this plan is sum of Guaranteed Income and Cash Bonus (if declared). Income Benefit payable will vary if Family Income Benefit is opted or not.

Without Family Income Benefit:

On survival of the Life Insured, while the Policy is In-Force, sum of Guaranteed Income and Cash Bonus (if declared) are payable as Income Benefit. This benefit is payable as per the Income option chosen, unless converted to Paid-up Addition Benefit.

With Family Income Benefit:

Whether Life Insured survives or not, while the Policy is In-Force, sum of Guaranteed Income and Cash Bonus (if declared) are payable as Income Benefit. This benefit is payable as per the Income option chosen, unless converted to Paid-up Addition Benefit.

Maturity Benefit:

The Maturity Benefit payable will vary if Family Income Benefit is opted or not.

Without Family Income Benefit:

On survival of the Life Insured till the Maturity Date, while the Policy is In-Force, Maturity Benefit is payable as lumpsum. Maturity Benefit is the sum of the following:

- Sum Assured on Maturity
- Cumulative Paid-Up Additions on Maturity, if any
- Terminal Bonus, if declared

With Family Income Benefit:

On survival of Life Insured till the Maturity Date, while the Policy is In-Force, Maturity Benefit is payable as lumpsum. Maturity Benefit is the sum of the following:

- Sum Assured on Maturity
- Cumulative Paid-Up Additions on Maturity, if any
- Terminal Bonus, if declared

On Maturity Date, if Life Insured is not alive, while the Policy is In-Force, Maturity Benefit is payable as lumpsum. Maturity Benefit is the sum of the following:

- Sum Assured on Maturity
- Terminal Bonus, if declared

Terminal Bonus:

It is an amount which may be payable based on the performance of the participating fund, either on death of the Life Insured or Policy maturity. For Family Income Benefit, terminal bonus, if declared, will be payable only on maturity.

Enhanced 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 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 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 Life - Critical Illness Rider (UIN: 147B005V04): This rider provides for a lumpsum amount on diagnosis of one of the listed critical illnesses

Edelweiss 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 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 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.

*Can be added only if Family Income Benefit is not selected

The premium pertaining to health riders shall not exceed 100% of premium under the basic product, the premiums under all other life insurance riders put together shall not exceed 30% of premiums under the basic product. Any benefit arising under each of the above mentioned riders shall not exceed the Sum Assured on Death under the base product. 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 product.

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

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

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

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.

Illustration:

Kamlesh is 35 years old and has a small family of wife and two young children. He is looking for an insurance plan which along with insurance cover provides regular income for the whole of his life. This regular income will ensure that he is able to enhance his family's lifestyle for a long period. He chooses Active Income Plan wherein he pays a premium of Rs. 1,00,000 for 10 years. The maturity age is 99 years. He chooses deferred income as income option and level guaranteed income. The benefits under this plan are depicted in the following illustration:

Total premium paid: Rs. 10,00,000

Benefits shown below are non-guaranteed.

Policy Year	Annual Premium (BOY)	Income Benefit @ 4% (EOY)	Income Benefit @ 8% (EOY)	Death Benefit @ 4% (EOY)	Death Benefit @ 4% (EOY)	Maturity Benefit @ 4% (EOY)	Maturity Benefit @ 8% (EOY)
1	1,00,000			10,00,000	10,00,000		
2	1,00,000			10,05,895	10,05,895		
3	1,00,000			10,11,791	10,11,791		
4	1,00,000			10,17,686	10,17,686		
5	1,00,000			10,23,582	10,23,582		
6	1,00,000			10,29,477	10,29,477		
7	1,00,000			10,35,372	10,35,372		
8	1,00,000			10,41,268	10,41,268		
9	1,00,000			10,47,163	10,47,163		
10	1,00,000			10,53,059	10,53,059		
11		31,542	80,227	10,90,496	11,39,181		
12		31,542	80,227	10,96,392	11,45,077		

13		31,542	80,227	11,02,287	11,50,972		
14		31,542	80,227	11,08,183	11,56,868		
15		31,542	80,227	11,14,078	11,62,763		
16		31,542	80,227	11,19,973	11,68,658		
17		31,542	80,227	11,25,869	11,74,554		
18		31,542	80,227	11,31,764	11,80,449		
19		31,542	80,227	11,37,660	11,86,345		
20		31,542	80,227	11,43,555	11,92,240		
21		31,542	80,227	11,49,450	11,98,135		
22		31,542	80,227	11,55,346	12,04,031		
23		31,542	80,227	11,61,241	12,09,926		
24		31,542	80,227	11,67,137	12,15,822		
25		31,542	80,227	11,73,032	16,33,140		
26		31,542	80,227	11,78,927	16,66,464		
27		31,542	80,227	11,84,823	16,99,787		
28		31,542	80,227	11,90,718	17,33,111		
29		31,542	80,227	11,96,614	17,80,148		
30		31,542	80,227	12,02,509	18,60,510		
31		31,542	80,227	12,08,404	18,60,510		
32		31,542	80,227	12,14,300	19,07,547		
33		31,542	80,227	12,20,195	12,20,195		
34		31,542	80,227	12,26,090	12,26,090		
35		31,542	80,227	12,31,986	12,31,986		

36		31,542	80,227	12,37,881	21,09,412		
37		31,542	80,227	12,43,777	21,70,164		
38		31,542	80,227	12,49,672	22,30,916		
39		31,542	80,227	12,55,567	22,91,668		
40		31,542	80,227	12,61,463	23,66,134		
41		31,542	80,227	12,67,358	24,40,599		
42		31,542	80,227	12,73,254	25,15,065		
43		31,542	80,227	12,79,149	26,03,245		
44		31,542	80,227	12,85,044	26,77,711		
45		31,542	80,227	12,90,940	27,65,891		
46		31,542	80,227	12,96,835	28,67,785		
47		31,542	80,227	13,02,731	29,69,679		
48		31,542	80,227	13,08,626	30,71,573		
49		31,542	80,227	13,14,521	31,87,182		
50		31,542	80,227	13,20,417	33,02,790		
51		31,542	80,227	13,26,312	34,32,112		
52		31,542	80,227	13,32,208	35,75,149		
53		31,542	80,227	13,38,103	37,18,185		
54		31,542	80,227	13,43,998	38,61,221		
55		31,542	80,227	17,80,148	40,31,686		
56		31,542	80,227	12,20,195	42,02,150		
57		31,542	80,227	12,26,090	12,26,090		
58		31,542	80,227	12,31,986	12,31,986		

59		31,542	80,227	13,73,475	47,68,401		
60		31,542	80,227	13,79,371	50,07,436		
61		31,542	80,227	13,85,266	52,73,899		
62		31,542	80,227	13,91,162	55,40,362		
63		31,542	80,227	13,97,057	58,34,254		
64		31,542	80,227	14,02,952	61,41,859	13,71,410	60,61,632

Kindly note:

- 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 on this page. 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.
- BOY means beginning of year and refers to the amount that is paid at the beginning of the Policy Year.
- EOY means end of year and refers to the amount that is paid at the end of the Policy Year.

This product is also available for sale through online mode.

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.

The maximum loan amount you may avail is a specific percentage of 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. The specific percentage is as mentioned below:

Without Family Income Benefit: 60%

With Family Income Benefit: 50%

If a loan is granted by us under the policy, then:

1. 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 rate of interest for policy loan as on Mar 2020 is 8.85% per annum. The interest rate methodology is reviewable with prior approval from IRDA of India. The Company will review the interest rate at least once a year and if the interest rate is revised, the same interest rate will be applied to both existing and new loan from the date of revision.
2. The In-Force policies will not be foreclosed for non-payment of outstanding loan balance. For Reduced Paid-Up policies, we will give you a written notice when the outstanding loan amount and accumulated interest is 95% of the Surrender Value and you may re-pay the whole or a part of the outstanding loan plus accrued interest to us. If at any point of time, the outstanding loan amount and accumulated interest equals or exceeds Surrender Value then the Policy will be immediately and automatically terminated, and no amount shall be payable by us under the Policy.
3. Any benefit payable by us on the death of the Life Insured or on applicable Policy Anniversaries as Income Benefit or on the surrender of the policy or on the maturity of the policy will first be reduced by any outstanding policy loan and accumulated interests, if any.

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 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 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 Sum Assured on Death = Sum Assured on Death x Reduced Paid-Up Factor

Reduced Paid-Up Sum Assured on Maturity = Sum Assured on Maturity x Reduced Paid-Up Factor

Reduced Paid-Up Cash Bonus = Cash Bonus (if declared) x Reduced Paid-Up Factor

Reduced Paid-Up Guaranteed Income = Guaranteed Income x Reduced Paid-up Factor for Guaranteed Income

Where, Reduced Paid-Up Factor for benefits other than Guaranteed Income = Number of Premiums paid/ Number of Premiums payable.

Reduced Paid-Up Factor for Guaranteed Income is as below:

For Early Income Option:

$$\{(\text{Policy Term} - 1) * (\text{Number of premiums paid} / \text{Number of premiums payable}) - \text{No. of Guaranteed Income paid}\} / (\text{Policy Term} - \text{Premium Paying Term})$$

For example, if the Policy term is 45 years, premium paying term is 10 years and only 6 years premiums have been received by us and 5 instalments of Guaranteed Income would have been paid to the Policyholder by the time policy attains reduced paid-up status. In this case, the Paid-up factor for guaranteed income for early option will be: $\{(45-1) * (6/10) - 5\} / (45-10) = 0.6114$

For Deferred Income Option:

$$(\text{Number of premiums paid} / \text{Number of premiums payable})$$

Under Early Income Option, once the policy becomes Reduced Paid-up, the Guaranteed Income pay-outs shall be stopped immediately until the end of the Premium Paying Term. After the completion of Premium Paying Term, Reduced Paid-up Guaranteed Income pay-outs will commence.

Other Reduced paid-up benefits will be paid as and when due after policy acquires 'Reduced Paid-up' status.

'Reduced Paid-up' policy will not be eligible for terminal bonus, if any.

If the Policyholder has opted for 'Paid-up Additions Benefit', and the Policy becomes 'Reduced Paid-up', future Reduced paid-up Cash Bonus and Reduced paid-up Guaranteed Income will continue to be converted to 'Paid-up Additions Benefit' unless explicitly switched to cash pay-outs. There will be no reduction to the cumulative 'Paid-up Additions Benefits', if any, accrued to the policy.

If the Policyholder has not opted for 'Paid-up Additions Benefit', and the Policy becomes 'Reduced Paid-up', the Policyholder has the option to convert future Reduced paid-up Cash Bonus and Reduced paid-up Guaranteed Income to 'Paid-up Additions Benefits'.

The following benefits will be payable for a Reduced Paid-Up Policy:

Reduced Paid-Up Death Benefit:

The Reduced Paid-Up Death Benefit payable will vary if Family Income Benefit is opted or not:

Without Family Income Benefit:

If the Life Insured dies during the Policy Term while the Policy is Reduced Paid-Up status, the Reduced Paid-Up Death Benefit will be payable as lumpsum and Policy will terminate. Reduced Paid-Up Death Benefit is the sum of the following will be payable

- Reduced Paid-Up Sum Assured on Death
- Reduced Paid-Up Guaranteed Income applicable for the Policy Year
- Reduced Paid-Up Cash Bonus (if declared) applicable for the Policy Year
- Cumulative Paid-Up Additions on death, if any

With Family Income Benefit:

If the Life Insured dies during the Policy Term while the Policy is Reduced Paid-Up status, the Reduced Paid-Up Death Benefit will be payable as lumpsum and Policy will continue for remaining Reduced Paid Up Benefits.

- Reduced Paid-Up Sum Assured on Death
- Cumulative Paid-Up Additions on death, if any

Reduced Paid-Up Income Benefit:

The Reduced Paid-Up Income Benefit payable will vary if Family Income Benefit is opted or not.

Without Family Income Benefit:

On survival of the Life Insured, while the Policy is Reduced Paid-Up status, sum of Reduced Paid-Up Guaranteed Income and Reduced Paid-Up Cash Bonus (if declared) are payable as Reduced Paid-Up Income Benefit. This benefit is payable as per the Income option chosen, unless converted to Paid-up Addition Benefit.

With Family Income Benefit:

Whether Life Insured survives or not, while the Policy is in Reduced Paid-Up Status, sum of Reduced Paid-Up Guaranteed Income and Reduced Paid-Up Cash Bonus (if declared) are payable as Reduced Paid-Up Income Benefit. This benefit is payable as per the Income option chosen, unless converted to Paid-up Addition Benefit.

Reduced Paid-Up Maturity Benefit:

The Reduced Paid-Up Maturity Benefit payable will vary if Family Income Benefit is opted or not.

Without Family Income Benefit:

On survival of the Life Insured till the Maturity Date, while the Policy is in Reduced Paid-Up Status, Reduced Paid-Up Maturity Benefit is payable as lumpsum. Reduced Paid-Up Maturity Benefit is the sum of the following:

- Reduced Paid-Up Sum Assured on Maturity
- Cumulative Paid-Up Additions on Maturity, if any

With Family Income Benefit:

On survival of Life Insured till the Maturity Date, while the Policy is in Reduced Paid-Up status, Reduced Paid-Up Maturity Benefit is payable as lumpsum. Reduced Paid-Up Maturity Benefit is the sum of the following:

- Reduced Paid-Up Sum Assured on Maturity
- Cumulative Paid-Up Additions on Maturity, if any

On Maturity Date, if Life Insured is not alive, while the Policy is in Reduced-Paid Up Status, Reduced Paid-up Maturity Benefit is payable as lumpsum. Reduced Paid-up Maturity Benefit is equal to Reduced Paid-Up Sum Assured on Maturity.

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') plus cash value of Cumulative Paid-up Additions on Maturity).

Guaranteed Surrender Value ('GSV') :

The Guaranteed Surrender Value is surrender value of Total Premiums Paid less sum of all Income Benefit already paid. Surrender value of Total Premiums Paid is 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.

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 and Cash Value of Cumulative Paid-Up Additions on Maturity, if any.

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).

Following are the Definitions and Exclusions related to Critical Illness Benefit.

a) Cancer of Specified Severity

A malignant tumor characterised by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.

The following are excluded –

- i. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 and CIN-3.
- ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
- iii. Malignant melanoma that has not caused invasion beyond the epidermis;
- iv. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0

- v. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- vi. Chronic lymphocytic leukaemia less than RAI stage 3
- vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,
- viii. All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;
- ix. All tumors in the presence of HIV infection

b) Open Chest Coronary Artery Bypass Graft:

The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist.

The following are excluded:

- i. Angioplasty and/or any other intra-arterial procedures

c) Myocardial infarction (First heart attack of specific severity):

The first occurrence of heart attack or myocardial infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the following criteria:

- i. A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain)
- ii. New characteristic electrocardiogram changes
- iii. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:

- i. Other acute Coronary Syndromes
- ii. Any type of angina pectoris
- iii. A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure.

d) Open Heart Replacement or Repair of Heart Valves:

The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist Medical Practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

e) Kidney Failure Requiring Regular Dialysis:

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist Medical Practitioner.

f) Third Degree Burns:

There must be third-degree burns with scarring that cover at least 20% of the body's surface area. The diagnosis must confirm the total area involved using standardized, clinically accepted, body surface area charts covering 20% of the body surface area.

g) Major Organ / Bone Marrow Transplant:

The actual undergoing of a transplant of:

- i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
- ii. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist Medical Practitioner.

The following are excluded:

- i. Other stem-cell transplants
- ii. Where only islets of langerhans are transplanted

h) Permanent Paralysis of Limbs:

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist Medical Practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

i) Stroke resulting in permanent symptoms:

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist Medical Practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

The following are excluded:

- i. Transient ischemic attacks (TIA)
- ii. Traumatic injury of the brain
- iii. Vascular disease affecting only the eye or optic nerve or vestibular functions.

j) Major Surgery Of Aorta:

Undergoing of a laparotomy or thoracotomy to repair or correct an aneurysm, narrowing, obstruction or dissection of the aortic artery. For this definition, aorta means the thoracic and abdominal aorta but not its branches. Surgery performed using only minimally invasive or intra-arterial techniques such as percutaneous endovascular aneurysm repair are excluded.

k) Coma of Specified Severity:

A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:

- i. no response to external stimuli continuously for at least 96 hours;
- ii. life support measures are necessary to sustain life; and
- iii. permanent neurological deficit which must be assessed at least 30 days after the

onset of the coma.

The condition has to be confirmed by a specialist Medical Practitioner. Coma resulting directly from alcohol or drug abuse is excluded.

I) Blindness:

Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident.

The Blindness is evidenced by:

- i. corrected visual acuity being 3/60 or less in both eyes or;
- ii. the field of vision being less than 10 degrees in both eyes

The diagnosis of blindness must be confirmed and must not be correctable by aids or surgical procedure.

Exclusions for the Critical Illness Benefit

These exclusions apply in addition to the exclusions specified in the definition of each of the covered Critical Illness.

The Life Insured will not be entitled to any benefits if a covered Critical Illness results either directly or indirectly from any one of the following causes –

- i. **Pre-Existing disease:** Pre-Existing Disease means any condition, ailment or injury or disease:
 - a. That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or
 - b. For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy or its reinstatement.
- ii. Intentional self-inflicted injury, attempted suicide while sane or insane.
- iii. Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered Medical Practitioner.
- iv. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes.
- v. Taking part in any naval, military or air force operation during peace time.
- vi. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger, pilot, air crew of a recognized airline on regular routes and on a scheduled timetable.
- vii. Participation by the insured person in a criminal or unlawful act with a criminal intent.
- viii. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping.
- ix. Any external congenital anomaly.
- x. Congenital Anomaly which is in the visible and accessible parts of the body is

called External Congenital Anomaly. Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

- xi. Failure to seek or follow medical advice where a “medical advice” means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.
- xii. Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.

Exclusion:

Suicide Claim

In case of death due to suicide within 12 months from the Risk Commencement Date 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 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 due premiums are not paid within the Grace Period, the Policy shall lapse or become Reduced Paid-up as the case may be. Any such Policy may be revived within a revival period of five years from the due date of the first unpaid Premium by giving us a written intimation to revive the Policy and payment of all overdue Premiums with interest, as may be declared by the Company from time to time, for every completed month from the date of first unpaid Premium.

The Revival will be effected subject to the receipt of the proof of continued insurability

of Life Insured and the acceptance of the risk by the Underwriter. Cost for the medical examination, if applicable shall be borne by the Policyholder. The effective date of Revival is when these requirements are met and approved by us.

Revival would be as per Board approved underwriting policy. All the benefits of the Policy will be reinstated on the Policy Revival.

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 based on G-sec rate with 1 - 2 years maturity. Source to determine the G-Sec yield is www.ccilindia.com. The per month interest rate shall be $(x + 3\%) / 12$ rounded upto nearest 0.25%, where x is G-Sec rate with 1 to 2 years maturity. The interest rate to be charged as on Mar 2020 is 0.75% per month on unpaid premiums for every completed month from the date of the first unpaid premium. The interest rate methodology is reviewable with prior approval from IRDAI. The Company will review the interest rate at least once a year.

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)
Fraud and Misrepresentation would be dealt with in accordance with the provisions of Section 45 of the Insurance Act, 1938, as amended from time to time.

About Us

About Edelweiss Life Insurance

Edelweiss Life Insurance established nationwide operations in July 2011 with an immovable focus on protecting people's dreams and aspirations. Guided by customer insights, Edelweiss 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 Life Insurance Company Limited
(formerly known as 'Edelweiss Tokio Life Insurance Company Limited')

CIN: U66010MH2009PLC197336

Registered and Corporate Office - 6th Floor, Tower 3, Wing 'B',
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