

**CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY**

This document provides key information about your policy. You are also advised to go through your policy document.

<b>Sl. no.</b>	<b>Title</b>	<b>Description in Simple Words</b> <i>(Please refer to applicable Policy Clause Number in next column)</i>	<b>Policy Clause Number</b>									
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Edelweiss Life – Wealth Plus UIN: 147L055V04	Part A									
2.	Policy Number	<< >>	Part A									
3.	Type of Insurance Policy	Unit Linked, Non-Participating, Individual, Savings Life Insurance Product	Part A									
4.	Basic Policy details	<ul style="list-style-type: none"> <li>• Instalment Premium &lt;&lt; &gt;&gt;</li> <li>• Mode of premium payment (e.g. Monthly, Quarterly, Half yearly or Yearly) &lt;&lt; &gt;&gt;</li> <li>• Sum Assured on Death &lt;&lt; &gt;&gt;</li> <li>• Sum Assured on Maturity &lt;&lt; &gt;&gt;</li> <li>• Premium Payment Term &lt;&lt; &gt;&gt;</li> <li>• Policy Term &lt;&lt; &gt;&gt;</li> </ul>	Part A									
5.	Policy Coverage/benefits payable	<p><b>1) Death Benefit:</b></p> <table border="1"> <thead> <tr> <th colspan="3"><b>I. Death Benefit</b></th> </tr> <tr> <th><b>When Payable</b></th> <th><b>Policy Status as on date of death</b></th> <th><b>Amount Payable</b></th> </tr> </thead> <tbody> <tr> <td><b>In case of death of the Life Insured</b></td> <td>In-Force</td> <td>                     The sum of the following shall be payable to the Nominee:                       Highest of:                      a) Fund Value as on the date of intimation of the claim to the Company ;  <b>OR</b>                      b) Sum Assured less Relevant Partial                 </td> </tr> </tbody> </table>	<b>I. Death Benefit</b>			<b>When Payable</b>	<b>Policy Status as on date of death</b>	<b>Amount Payable</b>	<b>In case of death of the Life Insured</b>	In-Force	The sum of the following shall be payable to the Nominee:  Highest of: a) Fund Value as on the date of intimation of the claim to the Company ; <b>OR</b> b) Sum Assured less Relevant Partial	Part C & Part D
<b>I. Death Benefit</b>												
<b>When Payable</b>	<b>Policy Status as on date of death</b>	<b>Amount Payable</b>										
<b>In case of death of the Life Insured</b>	In-Force	The sum of the following shall be payable to the Nominee:  Highest of: a) Fund Value as on the date of intimation of the claim to the Company ; <b>OR</b> b) Sum Assured less Relevant Partial										

				<p>Withdrawals#; <b>OR</b></p> <p>c) 105% of total base Modal Premiums paid.</p> <p><b>AND</b></p> <p>Highest of :</p> <p>a) Top-up Fund Value as on the date of intimation of the claim to the Company; <b>OR</b></p> <p>b) Top-up Sum Assured; <b>OR</b></p> <p>c) 105% of total Top-up Premiums paid.</p>		
			Reduced Paid-up	<p>The sum of the following shall be payable to the Nominee:</p> <p>Highest of:</p> <p>a) Fund Value as on the date of intimation of the claim to the Company ; <b>OR</b></p> <p>b) Paid-up Sum Assured less Relevant Partial Withdrawals#; <b>OR</b></p> <p>c) 105% of total base Modal Premiums paid.</p> <p><b>AND</b></p> <p>Highest of:</p> <p>a) Top-up Fund Value as on the date of intimation of the claim to the Company; <b>OR</b></p> <p>b) Top-up Sum Assured; <b>OR</b></p> <p>c) 105% of total Top-up Premiums paid.</p> <p>Paid-up Sum Assured = Sum Assured * Number of Premiums paid / Number of Premiums payable</p>		

<b>2. Additional Benefit payable under Rising Star Benefit</b>		
<b>When Payable</b>	<b>Policy Status as on date of death</b>	<b>Amount Payable</b>
In case of death of the Policyholder before the death of the Life Insured for the entire policy term irrespective of the Life Insured turning major during the Policy Term	In-Force	The Lumpsum Amount as mentioned in your Policy Schedule will be paid to the Nominee(s) immediately; plus Sum of all the future Modal Premiums (if any), as on date of death, will be credited to the Fund Value by the Company; plus The future Extra Allocation or Premium Booster as and when due would be added to the Fund Value in a manner similar to a premium paying policy where the future Modal Premiums are paid on the respective due dates.
	Reduced Paid-up	The Reduced Lumpsum Amount which is equal to the ratio of total number of Premiums paid to the original number of Premiums payable, and will be paid immediately. No future Modal Premiums, if any or Premium Boosters will be paid by the Company.
	Discontinuance	No Additional Benefit is payable.
<p>After the payment of Additional Benefit:            The Policy will continue till Maturity Date or death of Life Insured, whichever is earlier.            No future Premiums are required to be paid.            Policy will not move in Discontinuance, as the Policy will be treated as Fully Paid-up, wherein all future Premiums are assumed to have been paid.            Life Cover on Life Insured will continue.            Relevant charges like Fund Management Charges and Mortality Charges on Sum at Risk on the life of Life Insured will continue to be levied as and when due.</p> <p>In case of death of Life Insured before the death of the Policyholder during the Policy Term the applicable Death Benefit will be payable and the Policy will terminate with no future</p>		

benefits.					
<b>3. In case of death of the Life Insured while the Policy is in Discontinuance Policy Fund:</b>					
<b>When Payable</b>	<b>Amount Payable</b>				
In case of death of the Life Insured while the Policy is in Discontinuance Policy Fund:	Discontinuance Policy Fund Value as on the date of intimation of the claim to the Company, subject to minimum guaranteed interest rate applicable to the Discontinued Policy Fund.				
<p><b>2) Maturity Benefit:</b></p> <p>On survival of the Life Insured till the Maturity Date, provided the Policy is In-Force, we will pay the Fund Value calculated at the prevailing NAV as on the Maturity Date. The amount will be payable as a lumpsum or as per the Settlement Option chosen by the Policyholder.</p> <p><b>3) Extra Benefits:</b></p> <p>Your Policy Fund Value will be enhanced with additional allocations as mentioned below. These allocations which will get added every year in addition to investing 100% of the Premiums paid by you.</p> <p><b>I. Extra Allocation</b></p> <p>Extra Allocation will get added to your Policy Fund Value, starting from the 1st Policy Year till the end of the 5th Policy Year. These additions will be added to the Fund Value as and when the Modal Premium is paid by you within the Grace Period.</p> <p>The total Extra Allocation amount for the corresponding Policy Year are as follows:</p> <table border="1"> <thead> <tr> <th>Policy Year</th> <th>% of one Annualised Premium</th> </tr> </thead> <tbody> <tr> <td>1 to 5</td> <td>1%</td> </tr> </tbody> </table> <p>The Extra Allocation will be added only if you pay your due premiums within the Grace Period applicable to the respective Modal Premium. The Extra Allocation amount to be added with each Modal Premium equals to total Extra Allocation for the policy year multiplied by Modal Premium divided by Annualized Premium. If the Premium is paid after the Grace Period, the respective Extra Allocation will not be added to the fund.</p>		Policy Year	% of one Annualised Premium	1 to 5	1%
Policy Year	% of one Annualised Premium				
1 to 5	1%				

## II. Premium Booster

Premium Booster will get added to your Policy Fund Value, starting from the 6th Policy Year till the end of the Premium Paying Term. These additions will be added to the Fund Value at the end of each Policy Year for the premiums paid by you within the Grace Period. The total Premium Booster amount for the corresponding Policy Year are as follows:

Policy Year	% of one Annualised Premium
6 to 10	3%
11 to 15	5%
16 to 20	7%

The Premium Booster will be added only if you pay your due premiums within the Grace Period applicable to the respective Modal Premium. If the Premium is paid after the Grace Period, the respective Premium Booster will not be added to the fund.

The above specified Extra Allocation and Premium Booster are the total amount to be added in a policy year if all premiums due in the applicable policy year are paid within the grace period. In case of policies with non-annual mode, if all premiums due in a policy year are not paid within the Grace Period in a particular Policy Year, the Extra Allocation or Premium Booster as applicable added to the Fund Value will be based on a pro-rated basis. The pro-rated Extra Allocation or Premium Booster will be equal to the proportion of the premiums paid within the Grace Period to the Premium Payable in the applicable Policy Year.

Extra Allocation or Premium Booster will be not be added after the Premium Paying Term or on Top-Up premium.

### **Surrender Benefit:**

At any time during the Policy Term, the Policyholder can submit a written request to Surrender the Policy.

### **If the request for Surrender is received before the completion of first 5 Policy Years:**

The Fund Value net of Discontinuance Charge shall be credited to the Discontinued Policy Fund. Thereafter the treatment will be in accordance with the provisions as mentioned under "Discontinuance of Premiums" and "Policy Revival" section.

### **If the request for Surrender is received after the completion of first 5 Policy Years:**

The Policyholder shall be entitled to the Fund Value as on date of surrender and Policy will terminate.

6.	Options available (in case of Linked Insurance Products)	<p><b>1. Partial Withdrawal:</b></p> <p>The Policyholder is allowed to make a Partial Withdrawal from the Policy at any time after the completion of the fifth Policy Anniversary Year.</p> <p>All such withdrawals, will be first adjusted from the Top-up Fund Value<sup>^</sup>, if available under the Policy at the time of Partial Withdrawal and then from the Policy Fund Value. There is a lock-in period of five years for each Top-Up Premium from the date of payment of that Top-Up Premium for the purpose of Partial Withdrawals.</p> <p><i><sup>^</sup> Top-up Fund Value shall exclude the Top-up Premium, which is locked in (for five years as per the Top-up provision in Section 5 of Part – C) as on the date of each request for Partial Withdrawal.</i></p> <p>All Partial Withdrawals are subject to the following rules:  The Life Insured has attained an Age of 18 years.  Minimum amount that can be withdrawn is Rs.500 per withdrawal. If the withdrawn amount is less than Rs.500 then such amount will not be paid.  Maximum Partial Withdrawal: Fund Value in excess of 105% of total premiums (including Top-Up Premium) paid till the time of withdrawal can be withdrawn. If the resultant Fund Value after payment of the Partial Withdrawal amount is less than 105% of total premiums paid (including Top-up premiums), then such benefit amount will not be paid.  The Partial Withdrawals with respect to the Fund Value from the Premiums (excluding the Top-Up Premiums) will only be counted for the purpose of adjusting the Sum Assured to be payable on death as defined under Section 1 of Part C ('Relevant Partial Withdrawal'). Partial Withdrawals made from the Top-Up Premiums will not be deducted for this purpose.  Partial Withdrawals which would result in termination the Policy will not be allowed.  Partial Withdrawals are not chargeable.</p> <p><b>2. Top-up Premium</b></p> <p>During the Policy Term<sup>#</sup>, the Policyholder can pay additional-premiums in a Policy Year, over and above the Premium under the Policy, subject to all due Premiums being paid in full at the time of making the Top-up Premium.  <sup>#</sup><i>Top-up cannot be made in the five Policy Years prior to the Maturity Date of the Policy.</i></p> <p>Top-up Premiums invested in the Policy will be managed in</p>	Part D
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		<p>a separate Top-up account and would be locked-in for a period of five (5) years from the Top-up Premium payment date except in case of complete withdrawal.</p> <p>The minimum amount for Top-up Premium is Rs.5,000/- and at any point of time during the Policy Term, the total Top-up Premiums paid shall not exceed the sum total of the Premiums paid to date, subject to our then underwriting guidelines.</p> <p>Every Top-up premium payment will have a corresponding Top-up Sum Assured. The Top-up Sum Assured will not be reduced in case of any Partial Withdrawals made from the Top-up fund.</p> <p>Extra Allocation or Premium Booster will not be applicable on Top-up Premiums.</p> <p><b>3. Switches</b></p> <p>The Policyholder may make unlimited switches, without any Charge, at any time in a Policy Year other than the time when the Policy Fund is transferred to the Discontinued Policy Fund. The Policyholder may, request the Company to switch a part or whole of the allocated Units from one investment Fund to another investment Fund as desired. The minimum switch amount per switch must be Rs.5,000/-. In case your current Investment Strategy is Life Stage &amp; Duration Based Strategy, switching facility is not available.</p> <p><b>4. Settlement Options for Maturity Benefit</b></p> <p><b>Instalments:</b> If you opt for the Settlement Option, you will receive a regular flow of Maturity Benefit , in instalments, for a payout period of 1, 2, 3, 4 or 5 years ('Settlement Term') and in a pre-determined frequency of payout ('yearly, half-yearly, quarterly or monthly instalments') as chosen by the Policyholder at least six months prior to the Maturity Date.</p> <p>The amount paid to the Policyholder = the outstanding Fund Value as at the date of payout divided by the number of outstanding instalments. Instalments payments will be made by redeeming the units from the Fund at the Unit Price applicable on the date of payment. The first instalment payment will be made on the Maturity Date of the Policy. Payment will be made through an ECS mode if the pre-determined frequency selected is half-yearly, quarterly or monthly.</p>	
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		<p>The risk cover shall be maintained at 105% of the total premiums paid. Accordingly, mortality charges will be deducted.</p> <p>The outstanding Fund Value will continue to remain invested in the existing Funds unless specifically switched by You. During the Settlement Period the investment risk in the investment portfolio will be borne by the Policyholder. No charges except FMC, switching charges, if any, and mortality charges will be deducted during this period. The Policyholder will not be allowed to make Partial Withdrawal. Switches are allowed during this period. Life Stage &amp; Duration based Strategy is not allowed during this period.</p> <p><b>Complete Withdrawal at any time during the Settlement Term:</b> The Policyholder can completely withdraw the outstanding Fund Value during the Settlement Term without any Charge. The outstanding Fund Value as on the date of complete withdrawal will be calculated as the total number of outstanding Units under the Fund multiplied by the NAV as on the date of the request for complete withdrawal. In case of death of the Life Insured: The beneficiary of the Life Insured would receive higher of Balance Fund Value or 105% of the total premiums paid in lumpsum.</p>	
7.	Option available (in case of Annuity product)	Not Applicable	
8.	Riders opted, if any	Not Applicable	
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>Suicide: In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the nominee or the beneficiary of the policyholder shall be entitled to the fund value, as available on the date of intimation of death.</p> <p>Further any charges other than Fund Management Charges (FMC) and guarantee charges recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.</p>	Part F
10.	Waiting /lien Period, if any	Not Applicable	



11.	Grace period	<p>If we do not receive the Premium in full by the Premium due date, then:  We will allow a Grace Period of fifteen (15) days from the due date of Premium for a monthly premium frequency and a period of thirty (30) days for other premium frequencies, during which the Policyholder must pay the Premiums due in full.  During this period the Policy is treated as In-Force with deduction of all applicable Charges and You will be eligible for all benefits under the Term of the Policy</p>	Part C
12.	Free Look Period	<p>You have a Free Look period of thirty (30) days beginning from the date of receipt of the Policy Document, whether received electronically or otherwise, to review the terms and conditions of this Policy. If you disagree with any of the terms or conditions, or otherwise, and you have not made any claims, you may return this Policy for cancellation to us by giving us written reasons for your objection within the said Free Look period.</p> <p>We will refund the following amount to the Policyholder under the Free Look Period as follows:  Fund Value as on the date of cancellation of the Policy plus non-allocated premium, if any plus charges levied by cancellation of units minus (Stamp duty charges + expenses incurred by us on medical examination (if any) of Proposer/Life Insured + proportionate risk premium for the period on cover) minus Extra Allocation added to your Policy</p> <p>To exercise the Free Look option, you would need to send the Policy Document along with a request letter to us at any of our branches or at our Corporate Office address. You are required to maintain the acknowledgement received from the Company as a proof of submission</p>	Part C
13.	Lapse, paid-up and revival of the Policy	<p><b>Premium Discontinuance:</b>  Discontinuance of Policy during lock-in period (during first five policy years):  Upon expiry of the Grace Period, in case of discontinuance of policy due to non-payment of premium, the fund value after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund and the risk cover and rider cover, if any, shall cease.</p> <p>All such discontinued policies shall be provided for a revival period of three years from date of first unpaid premium. On such discontinuance, the Company shall communicate the status of the policy, within three months</p>	Part C & Part D

		<p>of the first unpaid premium, to You and provide the option to revive the policy within the revival period of three years.</p> <ol style="list-style-type: none"> <li>i. In case You opt to revive but do not revive the policy during the revival period, the proceeds of the discontinued policy fund shall be paid to You at the end of the revival period or lock-in period whichever is later. In respect of revival period ending after lock-in period, the policy will remain in discontinuance fund till the end of revival period. The Fund management charges of discontinued fund will be applicable during this period and no other charges will be applied.</li> <li>ii. In case You do not exercise the option as set out above, the policy shall continue without any risk cover and rider cover, if any, and the policy fund shall remain invested in the discontinuance fund. At the end of the lock-in period, the proceeds of the discontinuance fund shall be paid to You and the policy shall terminate.</li> <li>iii. However, You have an option to surrender the policy anytime and proceeds of the discontinued policy shall be payable at the end of lock-in period or date of surrender whichever is later.</li> </ol> <p><i>“proceeds of the Discontinued Policy Fund” means the Fund Value as on the date the Policy was discontinued, after addition of interest computed at the interest rate stipulated in Regulation 13 of IRDAI ( Insurance Products) Regulations, 2024.”</i></p> <p><b>Treatment of Policy while in Discontinuance Policy Fund:</b></p> <p>Fund value (net of relevant discontinuance charges) of the policies discontinued is credited to the Discontinued Policy Fund. The proceeds of the discontinued policy along with the returns generated on the same shall be available only upon completion of the lock in period or revival period as applicable. The minimum guaranteed interest rate applicable to the discontinued fund shall be specified by the Authority from time to time. The current minimum guaranteed interest rate applicable to the Discontinued Policy Fund is 4 per cent per annum.</p> <p>The excess income earned in the Discontinued Policy Fund, over and above the minimum guaranteed interest rate shall also be apportioned to the Discontinued Policy Fund in arriving at the proceeds of the discontinued policies and shall not be made available to the</p>	
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		<p>shareholders. The Fund Management Charge on the Discontinued Policy Fund shall be declared by the Authority from time to time. Currently, the Fund Management Charge shall not exceed 50 basis points per annum.</p> <p><b>Discontinuance of Policy after the lock-in period (after first five policy years):</b></p> <p>Upon expiry of the Grace Period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a Reduced Paid-up policy with the Paid-up Sum Assured. The policy shall continue to be in Reduced Paid-up status without rider cover, if any. All charges as per terms and conditions of the policy may be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only.</p> <p>On such discontinuance, the Company shall communicate the status of the policy, within three months of the first unpaid premium, to You and provide the following options:</p> <ol style="list-style-type: none"> <li>1) To revive the policy within the revival period of three years, or</li> <li>2) Complete withdrawal of the policy.</li> </ol> <p>In case You opt for (1) above but do not revive the policy during the revival period, the policy shall continue to be in Reduced Paid-up status and the fund value shall be paid to You at the end of the revival period.</p> <p>ii) In case You do not exercise any option as set out above, the policy shall continue to be in Reduced Paid-up status. At the end of the revival period the proceeds of the policy fund shall be paid to You and the policy shall terminate.</p> <p>However, you have an option to surrender the policy anytime and proceeds of the policy fund shall be payable. In case You opt for (2) above, then on the date of receipt of intimation, the Policy will be surrendered and Fund value will be payable</p> <p><b><u>Policy Revival:</u></b></p> <p>The Policyholder can revive the Policy within three years from the date of first unpaid premium.</p> <p>To exercise the Revival option, the Policyholder is required to provide the Company with a written application</p>	
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		<p>along with payment of all due and unpaid Premiums. 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 reviewed by the Company as per the then Board approved underwriting norms.</p> <p><b>Revival of a Discontinued Policy during lock-in period:</b></p> <p>a) Where You revive the Policy, the Policy will be revived restoring the risk cover, along with the investments made in the segregated funds as chosen by You, out of the Discontinued Policy Fund, less the applicable charges as mentioned below in accordance to the terms and conditions of the Policy.</p> <p>b) The Company, at the time of revival:</p> <ul style="list-style-type: none"> <li>• Shall collect all due and unpaid premiums will be collected without any interest or fee.</li> <li>• May levy Policy Administration Charge and Premium Allocation Charge as applicable during the Discontinuance period. Guarantee charges, if applicable during the discontinuance period, may be deducted provided the guarantee continues to be applicable. No other charges will be levied.</li> <li>• Shall add back to the Fund, the Discontinuance Charges deducted at the time of Discontinuance of the Policy.</li> </ul> <p>Extra Allocation will not be added for the Policies which are in the Revival Period. In case of revival of the Policy, no Extra Allocation will be added in respect to the premiums paid for the past Policy Years.</p> <p><b>Revival of a Discontinued Policy after Lock-in Period:</b></p> <p>a) Where You revive the policy, the policy shall be revived restoring the original risk cover in accordance with the terms and conditions of the Policy.</p> <p>b) The Company, at the time of Revival:</p> <ul style="list-style-type: none"> <li>• Shall collect all due and unpaid premiums under the Policy without charging any interest or fee. The rider, if any, may also be revived at the option of the Policyholder.</li> <li>• May levy premium allocation charge as applicable. The guarantee charges may be deducted, if guarantee continues to be applicable.</li> </ul>	
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		<ul style="list-style-type: none"> <li>• No other charges shall be levied.</li> <li>• Premium Booster will not be added for reduced paid-up policy and for the Policies which are in the Revival Period. In case of revival of the Policy, no such Premium Booster will be made in respect to premiums paid for the past Policy Years.</li> </ul>	
14.	Policy Loan, if applicable	There is no loan facility under this Policy	Part D
15.	Claims/Claims Procedure	<p><b>Death Claim Procedure:</b></p> <p>A claim would be settled within</p> <ul style="list-style-type: none"> <li>• 15 days from the date of intimation of claim, for cases not warranting investigation.</li> <li>• 45 days from the date of intimation of claim, for cases warranting investigation</li> </ul> <p>You are requested to intimate us of the claim at any of our branch offices or to our Corporate Office address mentioned below:  Claims Officer  Edelweiss Life Insurance Company Limited  6th Floor, Tower 3, Wing 'B',  Kohinoor City, Kirod Road, Kurla (W),  Mumbai - 400070  Email Id: claims@edelweissslife.in  Phone no: 1800 2121 212</p> <p>Receipt of the claim intimation does not amount to acceptance of claim by the Company under the Policy and is subject to review by the Company. The decision on acceptance and admissibility of the Claim will be communicated separately by the Company to the claimant.</p> <p><b>Click here</b> to know more about the claim procedure, download claim form and list of documents required to register a claim</p>	Part F
16.	Policy Servicing	<p><b>Click here</b> to know the procedure/touchpoints/Turn Around Time for various Policy Servicing request.</p> <p><b>Click here</b> to download the applicable forms and list of documents required for various policy servicing request.</p>	

17.	Grievances /Complaints	<b>Grievance Redressal Mechanism:</b> We have established a Grievance Redressal Mechanism to assist in the resolution of any complaint, grievance, or dispute in respect of the Policy. <b>Click here</b> to know the Grievance Redressal Procedure	PART G
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Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:  
Date:

(Signature of Policyholder)

Note:

**Click here** for the product related documents including the Customer Information sheet. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.