

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl. no.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number								
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Edelweiss Life - Active Pension Plus Advantage UIN: 147N113V02	Part A								
2.	Policy Number	<< >>	Part A								
3.	Type of Insurance Policy	An Individual Non-Linked Non-Participating Savings General Annuity Plan	Part A								
4.	Basic Policy details	• Instalment Premium << >> • Mode of premium payment << >> • Sum Assured on death << >> • Sum Assured on Maturity << >> • Premium payment Term << >> • Policy Term << >>	Part A								
5.	Policy Coverage/benefits payable	3. Death Benefit:	PART C, PART D								
		<table><tr><th>Annuity Options</th><th>How and when Benefits are payable and Size of such benefits/policy monies</th></tr><tr><td colspan="2">In case of death of the Annuitant(s) while policy is In force, following death benefit will be paid depending upon option chosen:</td></tr><tr><td>Immediate Life Annuity (Single Life)</td><td>In case of death of the Annuitant, annuity ceases immediately and the policy will terminate without any further benefits.</td></tr><tr><td>Immediate Life Annuity with Return of Purchase Price</td><td>In case of death of the Annuitant, annuity ceases immediately. The Purchase Price will be paid in lump</td></tr></table>		Annuity Options	How and when Benefits are payable and Size of such benefits/policy monies	In case of death of the Annuitant(s) while policy is In force, following death benefit will be paid depending upon option chosen:		Immediate Life Annuity (Single Life)	In case of death of the Annuitant, annuity ceases immediately and the policy will terminate without any further benefits.	Immediate Life Annuity with Return of Purchase Price	In case of death of the Annuitant, annuity ceases immediately. The Purchase Price will be paid in lump
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		on Death (Single Life)	sum to the Nominee and the Policy will terminate without any further benefits.
		Immediate Life Annuity (Joint Life)	In case of first death of any of the two Annuitants, the surviving Annuitant would continue to receive 100% of Annuity as originally contracted for his/ her lifetime. In case of death of the last survivor Annuitant, annuity ceases immediately, and the policy will terminate without any further benefit.
		Immediate Life Annuity with Return of Purchase Price on Death (Joint life)	In case of first death of any of the two Annuitants, the surviving Annuitant would continue to receive 100% of Annuity as originally contracted for his/ her lifetime. In case of death of the last survivor Annuitant, Purchase Price will be paid in lump sum to the Nominee and the Policy will terminate without any further benefits.
		Deferred Life Annuity (Single Life)	During the Deferment Period: In case of death of the Annuitant, while the policy is In force, Assured Benefit will be paid in lump sum and the policy will terminate without any further benefits. Under Limited Premium Payment option, Assured Benefit is higher of ○ Total Premiums Paid plus Accrued Additional Benefits, if any - OR ○ 105% of Total Premiums Paid Under Single Premium Payment option, Assured Benefit is ○ Purchase Price plus Accrued Additional Benefits, if any At any point of time, Death Benefit will not be less than the Surrender Value or Early Exit Benefit as applicable at the time of death.

			After the Deferment Period: In case of death of the Annuitant, while policy is In force, annuity ceases immediately and the policy will terminate without any further benefit.	
		Deferred Life Annuity with Return of Purchase Price on Death (Single Life)	During or after the Deferment Period: In case of death of the Annuitant, while the policy is In force, Assured Benefit will be paid in lump sum and the policy will terminate. Under Limited Premium Payment option, Assured Benefit is higher of ○ Total Premiums Paid plus Accrued Additional Benefits, if any, minus total annuity amount paid till the date of death, if any - OR ○ 105% of Total Premiums Paid Under Single Premium Payment option, Assured Benefit is higher of - ○ Purchase Price plus Accrued Additional Benefits, if any, minus total annuity amount paid till the date of death, if any - OR ○ 100% of Purchase Price. At any point of time, Death Benefit will not be less than the Surrender Value or Early Exit Benefit as applicable at the time of death.	

		Deferred Life Annuity (Joint Life)	During the Deferment Period: In case of first death of any of the two Annuitants, while the policy is In force, the policy will continue with the surviving Annuitant as originally contracted. In case of death of the last survivor Annuitant while the policy is In force, Assured Benefit will be paid in lump sum and the policy will terminate without any further benefit. Under Limited Premium Payment option, Assured Benefit is higher of ○ Total Premiums Paid plus Accrued Additional Benefits, if any - OR ○ 105% of Total Premiums Paid Under Single Premium Payment option, Assured Benefit is ○ Purchase Price plus Accrued Additional Benefits, if any At any point of time, Death Benefit will not be less than the Surrender Value or Early Exit Benefit as applicable at the time of death. After the Deferment Period: In case of first death of any of the two Annuitants while the policy is In force, the surviving Annuitant would continue to receive 100% of Annuity as originally contracted for his/ her lifetime. In case of death of the last survivor Annuitant, while the policy is In force annuity ceases immediately and policy will terminate without any further benefit.	
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		Deferred Life Annuity with Return of Purchase Price on Death (Joint Life)	During or after the Deferment Period: In case of first death of any of the two Annuitants, while the policy is In force, the policy will continue with the surviving Annuitant as originally contracted. In case of death of the last survivor Annuitant while the policy is In force, Assured Benefit will be paid in lump sum and the policy will terminate without any further benefit. Under Limited Premium Payment Option, Assured Benefit is higher of ○ Total Premiums Paid plus Accrued Additional Benefits, if any, minus total annuity amount paid till the date of death, if any OR ○ 105% of Total Premiums Paid Under Single Premium Payment Option, Assured Benefit is higher of — ○ Total Premiums Paid plus Accrued Additional Benefits, if any, minus total annuity amount paid till the date of death, if any OR ○ 100% of Purchase Price At any point of time, Death Benefit will not be less than the Surrender Value or Early Exit Benefit as applicable at the time of death.
		In case of unfortunate death of the Annuitant, the death intimation needs to be conveyed to Us. Annuity instalments that have fallen due and paid after the date of death will be recovered immediately from any amount payable under the Policy. The Deferment Period cannot be changed once chosen at	

inception.

2. Survival Benefit:

Option	Survival Benefit
Immediate Life Annuity (Single Life)	On survival of the Annuitant, starting from Annuity Commencement Date, Annuity as mentioned in the Policy Schedule will be payable in arrears as per the Annuity Payout Mode selected till the date the Annuitant is alive.
Immediate Life Annuity with Return of Purchase price on Death (Single Life)	On survival of the Annuitant, starting from Annuity Commencement Date, Annuity as mentioned in the Policy Schedule will be payable in arrears as per the Annuity Payout Mode selected till the date the Annuitant is alive.
Immediate Life Annuity (Joint Life)	On survival of either of the Annuitants, starting from Annuity Commencement Date, Annuity as mentioned in the Policy Schedule will become payable in arrears as per the Annuity Payout Mode selected till the date either of the Annuitant is alive.
Immediate Life Annuity with Return of Purchase Price on Death (Joint life)	On survival of either of the Annuitants, starting from Annuity Commencement Date, Annuity as mentioned in the Policy Schedule will become payable in arrears as per the Annuity Payout Mode selected till the date either of the Annuitant is alive.
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		Deferred Life Annuity with Return of Purchase Price on Death (Single Life)	On survival of the Annuitant, starting from Annuity Commencement Date, Annuity as mentioned in the Policy Schedule will be payable in arrears as per the Annuity Payout Mode selected till the date the Annuitant is alive.
		Deferred Life Annuity (Joint Life)	On survival of either of the Annuitants, starting from Annuity Commencement Date, Annuity as mentioned in the Policy Schedule will become payable in arrears as per the Annuity Payout Mode selected till the date the either of the Annuitant is alive.
		Deferred Life Annuity with Return of Purchase Price on Death (Joint Life)	On survival of either of the Annuitants, starting from Annuity Commencement Date, Annuity as mentioned in the Policy Schedule will become payable in arrears as per the Annuity Payout Mode selected till the date the either of the Annuitant is alive.
	4. Maturity Benefit No maturity benefit is payable under the Policy. 5. NPS – Family Income Under this scheme, the annuity benefit would be payable in accordance with the regulations as prescribed by Pension Fund Regulatory and Development Authority (PFRDA). As per current regulations, the annuity benefit will be payable for life of the subscriber and his/her spouse as per the annuity option 'Life Annuity with Return of Purchase Price on Death (Joint Life, Last Survivor)'. In case, the subscriber does not have a spouse, the annuity benefit will be payable for life of the subscriber as per the annuity option 'Life Annuity with Return of Purchase Price on Death'. In both cases upon demise of such subscriber/last survivor, as applicable, the annuity shall be re-issued to the family members in the order specified hereunder at a premium rate prevalent at the time of purchase of such annuity by utilizing the purchase price required to be returned under the annuity contract (until all the family members in the order specified		

		below are covered): (a) living dependent mother of the deceased subscriber; (b) living dependent father of the deceased subscriber. After the coverage of all such family members, the Purchase Price shall be returned to the surviving children of the subscriber and in the absence of the children, the legal heirs of the subscriber, as may be applicable. In case no such family member exists upon the death of the last survivor, there would be a refund of the Purchase Price to the nominee. 6. Surrender Benefit – <u>Immediate Annuity</u> Surrender Benefit is not available under Immediate Annuity Type. However, an Early Exit Benefit is available for Immediate Life Annuity with Return of Purchase Price on Death. <u>Deferred Annuity</u> The Surrender Value payable is higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV) for surrender during the Deferment Period. The Surrender Value will be nil after the Deferment Period. a. Guaranteed Surrender Value (GSV): Under Single Premium Payment Option: The policy shall acquire a Guaranteed Surrender Value immediately after the receipt of single premium. Under Limited Premium Payment Option: The policy shall acquire a Guaranteed Surrender Value on payment of premium for at least two consecutive years. During the Deferment Period, the Guaranteed Surrender Value (GSV) will be $GSV \text{ Factor} \times \text{Total Premiums Paid or Purchase Price}$ (as applicable). After the Deferment Period, the Guaranteed Surrender Value (GSV) will be Nil. The GSV Factors are mentioned in Annexure 4 b. Special Surrender Value (SSV): Under Single Premium Payment Option: The policy shall acquire a Special Surrender Value immediately after the receipt of single premium.	
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		Under Limited Premium Payment Option: For policies with limited premium payment term of less than 5 years, immediately after the receipt of first full year premium, the policy will acquire surrender value till the end of deferment period. For other premium payment terms, the policy shall acquire a Special Surrender Value after completion of first policy year provided one full year premium has been received. Before making a request for Surrender, you may approach us to know about the Surrender Value in respect of your Policy. On receipt of a written request for 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. If Annuity is purchased by way of transfer of Purchase Price on vesting or surrender of deferred pension policies from Edelweiss Life Insurance Co. Ltd or from any other Insurer, the proceeds from surrendered policy will be utilized to purchase an immediate or deferred annuity from Edelweiss Life Insurance Co. Ltd or will be transferred to the Insurer (of the deferred pension policy) from where the money was received as the case may be. 7. Early Exit Benefit: Early Exit Benefit will be made available for the below annuity options: 1. Immediate Life Annuity with Return of Purchase Price on Death. 2. Deferred Life Annuity with Return of Purchase Price on Death Before making a request, you may approach us to know about the Early Exit Benefit value in respect of your Policy. On receipt of a written request for Early Exit Benefit, the Early Exit Benefit Value, if any, will be immediately paid, the Policy will be terminated and all the benefits under the Policy shall cease to apply. If Annuity is purchased from the proceeds of the NPS fund, the proceeds from exited policy will be utilized to purchase an immediate or deferred annuity from Edelweiss Life Insurance Company or will be transferred to the Insurer (of the deferred	
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		pension policy) or to the Trustee Bank/ Central Record Keeping Agency (CRA) from where the money was received as the case may be. Exit shall not be allowed for annuities issued under NPS after the free look period except due to any legal requirements or any specific cause as stipulated through regulations, guidelines, circulars/ notifications from time to time.	
6.	Options available (<i>in case of Linked Insurance Products</i>)	Not Applicable	
7.	Option available (in case of Annuity product)	Immediate Life Annuity (Single Life Basis / Joint Life Basis) / Immediate Life Annuity with Return of Purchase Price on Death (Single Life Basis / Joint Life Basis) / Deferred Life Annuity (Single Life Basis / Joint Life Basis)/ Deferred Life Annuity with Return of Purchase Price on Death (Single Life Basis / Joint Life Basis)	
8.	Riders opted, if any	Not Applicable	
9.	Exclusions (events where insurance coverage is not payable), if any.	Suicide: During Deferment Period, in case of death of the Annuitant is due to suicide within 12 months from the date of commencement of risk under the policy 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 Surrender Value available as on the date of death whichever is higher, provided the policy is in force. The policy will terminate on making such a payment, and no further benefits are payable. In case of death due to suicide after the Deferment Period for Deferred Annuity and for Immediate Annuity, the suicide clause is not applicable and Death Benefit as per the option chosen will be applicable There are no exclusions other than suicide clause.	PART F
10.	Waiting /lien Period, if any	Not Applicable	
11.	Grace period	If we do not receive the Premium in full by the premium due date, then: (i) We will allow a Grace Period of 15 days where the	PART C – 6(b)

		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.	
12.	Free Look Period	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. We will refund the Premium received after deducting stamp duty charges, proportionate risk premium for the period of cover and expenses incurred by us on medical examination (if any) of Proposer/Life Insured. 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 provided below. You are required to maintain the acknowledgement received from the Company as a proof of submission. Policyholder can apply for freelook cancellation: 1. If this policy is purchased by the Nominee/beneficiary (in the event of death of the deferred pension policyholder) by transfer of purchase price from any deferred pension product OR if it is purchased directly by the Policyholder: The proceeds from cancellation in the free-look period after deducting any annuities paid will be refunded 2. If this policy is purchased out of proceeds of a deferred pension plan of any other Insurance Company: The proceeds from cancellation will be transferred back to that Insurance Company. 3.If this policy is purchased out of proceeds of a deferred pension plan of Edelweiss Life Insurance Company where open market option is available: The proceeds from cancellation will be transferred to that insurance company from whom the Policyholder wants to purchase annuity, if applicable. 4.If this policy is purchased out of proceeds of the NPS fund: The proceeds from cancellation in the free-look period after deducting any annuities paid will be transferred to the Trustee Bank/ Central Record Keeping Agency (CRA) from where the	PART D-4

		money was received.	
13.	Lapse, paid-up and revival of the Policy	1. <u>Premium Discontinuance :</u> Deferred Annuity For Limited Premium Payment Option: i. If all the Premium for at least first policy year has 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. For policies with limited premium payment term of less than 5 years, immediately after the receipt of first full year premium, the policy will acquire surrender value till the end of deferment period. For other premium payment terms, after completion of first policy year, provided one full year's Premium has been paid, 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 till the end of deferment period. Post deferment period, an Early Exit Benefit will be available for annuity options with Return of Purchase Price. For Single Premium Payment Option: Immediately after the receipt of single premium, the policy will acquire surrender value till the end of deferment period. Post deferment period, an Early Exit Benefit will be available for Annuity Option Deferred Life Annuity with Return of Purchase Price on Death. Immediate Annuity After the completion of the first year an Early Exit Benefit will be available for Annuity Option Immediate Life Annuity with Return of Purchase Price on Death. 1. <u>Reduced Paid Up:</u> Single Premium Payment Option: Not Applicable Limited Premium Payment Option: If all the Premium has not been paid in full for at least first	PART C and D

	policy year, no paid-up value will be payable. After completion of first policy year provided one full year's Premium has been paid, then on premium discontinuance the policy will continue as a 'Reduced Paid-up' policy and all the benefits shall be reduced proportionately. The benefits paid under Reduced Paid-up value will be as per the table below: Death Benefit: <table><tr><th>Annuity Options</th><th>How and when Benefits are payable and Size of such benefits/policy monies</th></tr><tr><td>Deferred Life Annuity (Single Life)</td><td> In case of death of the Annuitant during the Deferment Period, the Assured Benefit will be paid in lump sum and policy will terminate without any further benefits. Assured Benefit is higher of ○ Total Premiums Paid plus Accrued Additional Benefits, if any - OR ○ 105% of Total Premiums Paid In case of death of the Annuitant after the Deferment Period, no benefit will be payable, and the policy will terminate. </td></tr><tr><td>Deferred Life Annuity with Return of Purchase Price on Death (Single Life)</td><td> In case of death of the Annuitant during and after the Deferment Period, Assured Benefit will be paid in lump sum and policy will terminate without any further benefits. Assured Benefit is higher of ○ Total Premiums Paid plus Accrued Additional Benefits, if any, minus total annuity amount paid till the date of death, if any - OR ○ 105% of Total Premiums Paid </td></tr><tr><td>Deferred Life Annuity (Joint Life)</td><td> - On first death of any of the two Annuitants, the Reduced Paid-Up Annuity Benefit payout is payable in arrears as per the Annuity Payout Mode selected to the surviving Annuitant. - In case of death of the last survivor Annuitant during the Deferment Period. </td></tr></table>	Annuity Options	How and when Benefits are payable and Size of such benefits/policy monies	Deferred Life Annuity (Single Life)	In case of death of the Annuitant during the Deferment Period, the Assured Benefit will be paid in lump sum and policy will terminate without any further benefits. Assured Benefit is higher of ○ Total Premiums Paid plus Accrued Additional Benefits, if any - OR ○ 105% of Total Premiums Paid In case of death of the Annuitant after the Deferment Period, no benefit will be payable, and the policy will terminate.	Deferred Life Annuity with Return of Purchase Price on Death (Single Life)	In case of death of the Annuitant during and after the Deferment Period, Assured Benefit will be paid in lump sum and policy will terminate without any further benefits. Assured Benefit is higher of ○ Total Premiums Paid plus Accrued Additional Benefits, if any, minus total annuity amount paid till the date of death, if any - OR ○ 105% of Total Premiums Paid	Deferred Life Annuity (Joint Life)	- On first death of any of the two Annuitants, the Reduced Paid-Up Annuity Benefit payout is payable in arrears as per the Annuity Payout Mode selected to the surviving Annuitant. - In case of death of the last survivor Annuitant during the Deferment Period.	
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		Survival Benefit – On survival of the annuitant(s), the reduced paid-up annuity benefit payout is payable as per the Annuity Option chosen. Reduced Paid-up Annuity Benefit Pay-out will be as below Original Annuity Payout x (Total number of months for which Premiums are paid / Total number of months for which Premiums are payable) If the paid-up annuity amount calculated as above less than the minimum Annuity of Rs. 250 per month, higher of Expected Present Value (EPV) of future reduced paid-up benefits discounted at the average 10 year G Sec Yield +		

		0.5% or surrender value, will be paid to you as a lump sum at the end of the Revival Period of 5 years from the due date of first unpaid Premium and the policy will cease Maturity Benefit – Not Applicable 2. <u>Revival:</u> 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 consecutive complete 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 Annuitant(s) 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.	
14.	Policy Loan, if applicable	Not Applicable	PART D
15.	Claims/Claims Procedure	Death Claim Procedure: A claim would be settled within • 15 days from the date of intimation of claim, for cases not warranting investigation. • 45 days from the date of intimation of claim, for cases warranting investigation 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@edelweisslife.in Phone no: 1800 2121 212 Receipt of the claim intimation does not amount to acceptance of claim by the Company under the Policy and is	PART F

		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. Click here to know more about the claim procedure, download claim form and list of documents required to register a claim.	
16.	Policy Servicing	Click here to know the procedure/touchpoints/Turn Around Time for various Policy Servicing request: Click here to download the applicable forms and list of documents required for various policy servicing request.	PART G
17.	Grievances / Complaints	Grievance Redressal Mechanism: We have established a Grievance Redressal Mechanism to assist in the resolution of any complaint, grievance, or dispute in respect of the Policy. Click here to know the Grievance Redressal Procedure	PART G

Declaration by the Policyholder

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

Place:

(Signature of Policyholder)

Date:

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.