Edelweiss Life - Pradhan Mantri Jeevan Jyoti Bima Yojana

❖ Description of the product

Edelweiss Life - Pradhan Mantri Jeevan Jyoti Bima Yojana ('PMJJBY') is a group, non-linked, non-participating, life, pure risk one-year renewable insurance product offered to savings account holders of banks/post office . It is designed to provide financial security to the family of the members in the event of unfortunate death of member.

This product has been designed to meet the requirements of Government of India's PMBJJY scheme. The Scheme will be administered by Banks/Post office and guided by the Scheme rules as specified by the Government of India from time to time. The insurance coverage under this plan will start from the date of debit of premium from the member's account for joining the Scheme.

❖ Eligibility

<table>
<tr><td>Minimum Entry Age</td><td>18 years (age last birthday)</td></tr>
<tr><td>Maximum Entry Age</td><td>New member: 50 years (age nearest birthday)
Renewals: 54 years (age nearest birthday)</td></tr>
<tr><td>Minimum Maturity Age</td><td>19 years (age last birthday)</td></tr>
<tr><td>Maximum Maturity Age</td><td>55 years (age nearest birthday)</td></tr>
<tr><td>Policy Term</td><td>1 year (renewable every year)</td></tr>
<tr><td>Minimum Sum Assured</td><td>Rs. 2,00,000 per member</td></tr>
<tr><td>Maximum Sum Assured</td><td>Rs. 2,00,000 per member</td></tr>
<tr><td>Minimum premium</td><td>The premium payable in the first year depends on the month in which the member is enrolled in the scheme for the first time and is provided in the table below:

<table><tr><th>Month of Entry#</th><th>Premium Payable per member (Rs.)</th></tr><tr><td>June, July, August</td><td>436</td></tr><tr><td>September, October, November</td><td>342</td></tr><tr><td>December, January, February</td><td>228</td></tr><tr><td>March, April, May</td><td>114</td></tr></table>
The scheme is renewable by 1st of June every year and the renewal premium is Rs. 436 per member</td></tr>
<tr><td>Maximum premium</td><td>Rs. 436 per member</td></tr>
<tr><td>Commencement of Coverage for a Member</td><td>30 days from the date of enrollment or re-joining into the Scheme</td></tr>
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* Exclusive of applicable taxes, if any

 # The Month of Entry refers to the month in which the member is enrolled for the first time

into the scheme and applicable for 1st year only. The scheme is renewable by 1st of June every year and the renewal premium will be Rs. 436/- plus applicable taxes, if any. Any change in the renewal amount as decided from time to time, shall be intimated immediately.

❖ Benefit payable

Death Benefit
In case of death of the insured member, the sum assured will be paid.
The death benefit for a member under the PMJJBY cannot exceed Rs. 200,000 even in case the member is covered through multiple insurers. In such an event, the claim will be payable for the first application (based on the date of enrollment) and the premium on the subsequent covers is liable to be forfeited.

Lien Clause:
Claims for deaths which occur during the first 30 days from the date of enrollment or re-joining into scheme will not be paid, effectively meaning that the risk cover will commence only after the completion of 30 days from the date of enrollment or re-joining into the scheme by the member.
However, deaths due to accidents will be exempt from the Lien Clause

Maturity
No benefits are payable on maturity.

❖ Non-forfeiture benefits

Surrender benefits
There is no surrender benefit payable under this Master Policy.

If an individual member exits from the scheme or discontinues paying premiums on or before the renewal due date (if the scheme then exists), the risk coverage shall terminate and no benefit shall be payable.

The Policy may be terminated as at any Annual Renewal Date by either the Master Policyholder or the Company by mailing written notice of termination to the other party, not less than thirty days before the Annual Renewal Date on which such termination shall be effective. However, Termination shall be without prejudice to any claim occurring prior to the effective date of termination. However, the Master Policy shall automatically terminate if it is not renewed by the Master Policy Holder on the Annual Renewal Date within the grace period. In case the Master Policy is terminated for any reason whatsoever, while the insurance cover is still in force, we will continue to service the insured members up to the immediate following Annual Renewal date.

Grace Period:
A grace period of 30 days from the Annual Renewal date will be allowed during which the insurance coverage will remain in-force. The master policy shall lapse for nonpayment of premium at the end of the grace period. In event of any claim by death of insured member occurs during the grace period, such claim will be admissible only where the outstanding premium has been paid and master policy is in force prior to expiry of grace period.

Revival:
If the insurance coverage for a Member has ceased due to any technical reasons such as insufficient balance for payment of premium on the annual renewal date, the Member can revive the insurance coverage for full benefits effective from the Revival Date, by paying the full year's premium along with submission of declaration of good health certificate. The lien period will be appliable on revival of policy Revival will be allowed provided the Member fulfils the above-mentioned Eligibility Criteria and the terms and conditions as prescribed by the Government of India from time to time.

Free Look Period:

Master Policyholder/Insured Member have a Free Look period of *thirty (30) days* from the date of receipt of the Policy Document/Certificate of Insurance, whether received electronically or otherwise, to review the terms and conditions of this Policy/Certificate of Insurance. If Master Policyholder/Insured Member disagree with any of the terms or conditions, or otherwise, and have not made any claims, he/she may return this Policy/Certificate of Insurance for cancellation to us by giving us written reasons for their 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 the Insured Member(s)

To exercise the Free Look option, you would need to send the Policy Document/Certificate of Insurance along with a request letter to us at our Corporate Office address provided below. You are required to maintain the acknowledgement received from the Company as a proof of submission.

Paid-up value:
Not Available

❖ **Tax Benefits**
Income Tax benefits are as per prevailing Income Tax Laws and are subject to change.

Nomination
The Member can nominate a person/persons in accordance with Section 39 of the Insurance Act, 1938 as amended from time to time to receive the benefits under the Scheme in the unfortunate event of Member's death.

The claim would be paid as per the Rules of the Scheme.

Assignment
Assignment is not allowed.

Loan under the Policy
Loan is not available under the Policy.

Prohibition of Rebate: (Section 41 of the Insurance Act, 1938, as amended from time to time)
No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to

lives in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing a policy accept any rebate except one such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Non-Disclosure Clause: (Section 45 of the Insurance Act, 1938, as amended from time to time)
No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of policy, i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based. Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal. For further details, please refer to the Insurance Act, as amended from time to time.

About Edelweiss Life Insurance Company Limited

Edelweiss Life Insurance Company Limited (formerly known as Edelweiss Tokio Life Insurance Company Limited) established nationwide operations in July 2011 with an immovable focus on protecting people's dreams and aspirations. The company has been focussed on bringing innovation, simplicity, and a new-age approach to life insurance, aligned with the expectations of the customer today. It has been offering need-based and innovative life insurance solutions to help customers live their #zindagiunlimited. With a customer-centric approach, the company has been operating as a multi-channel distribution business to effectively serve its customers across the country. As of July 2025, the company has 94 branches in 77 major cities.

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 & Corporate Office- 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kirol Road, Kurla (W), Mumbai - 400070 Toll Free: 1800 2121212 | www.edelweisslife.in

Disclaimer:
Edelweiss Life - Pradhan Mantri Jeevan Jyoti Bima Yojana is Group, non-linked, non-participating, life, pure risk, one-year renewable insurance product. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws. The tax benefits under this Policy may be available as per the prevailing Income Tax laws in India.

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