CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

<table>
<tr><th>Sl. no.</th><th>Title</th><th>Description in Simple Words
(Please refer to applicable Policy Clause Number in next column)</th><th>Policy Clause Number</th></tr>
<tr><td>1.</td><td>Name of the Insurance Product and Unique Identification Number (UIN)</td><td>Edelweiss Life – Assured Income STAR
UIN: 147N116V01</td><td>Part A</td></tr>
<tr><td>2.</td><td>Policy Number</td><td><< >></td><td>Part A</td></tr>
<tr><td>3.</td><td>Type of Insurance Policy</td><td>An Individual, Non-Linked, Non-Participating, Savings, Life Insurance Product</td><td>Part A</td></tr>
<tr><td>4.</td><td>Basic Policy details</td><td>Instalment Premium << >>
Mode of premium payment (e.g. Monthly, Quarterly, half yearly or Yearly) << >>
Sum Assured on Death << >>
Sum Assured on Maturity << >>
Premium payment Term << >>
Policy Term << >></td><td>Part A</td></tr>
<tr><td>5.</td><td>Policy Coverage/benefits payable</td><td>1. Death Benefit
<table>
<tr><th>Events</th><th>Plan Option</th><th>How and when Benefits are payable</th><th>Size of such benefits</th></tr>
<tr><td>Death of the Life Insured</td><td>Regular Income</td><td>In case of death of the Life Insured during the Policy Term, while the Policy is In-Force, the Death Benefit will be payable as lump sum,</td><td>The Death Benefit payable is higher of:
Sum Assured on Death# as per the chosen Death Benefit Option
105% of Total Premiums Paid</td></tr>
</table></td><td>Part C,
Part D</td></tr>
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				and the policy will terminate without any further benefits.	• Surrender Value applicable at the time of death In addition, the 'Income Benefit Pay-out' due in the Policy Year of death will be paid on pro-rata basis considering the number of months elapsed in the Policy Year in which death happens and duly adjusted for the Survival Benefits already paid out in that Policy Year.	
			Regular Income Advantage	In case of death of the Life Insured during the Policy Term, while the Policy is In-Force, the Death Benefit will be payable as lump sum, and the policy will terminate without any further benefits.	The Death Benefit payable is higher of: • Sum Assured on Death# as per the chosen Death Benefit Option • 105% of Total Premiums Paid • Surrender Value applicable at the time of death In addition, the 'Income Benefit Pay-out' due in the Policy Year of death will be paid on pro-rata basis considering the number of months elapsed in the Policy Year in	

			which death happens and duly adjusted for the Survival Benefits already paid out in that Policy Year.

In case of death of the Life Insured who is a minor, the Death Benefit will be paid to the Proposer in the policy.

#Sum Assured on Death (SAD) varies with the Death Benefit Option chosen by the policyholder as follows:

• Death Benefit Option 1 :
SAD is 7 times the Annualized Premium (for age at entry less than 50 years) and 5 times the Annualized Premium (for age at entry 50 years and above).

• Death Benefit Option 2 :
SAD is Higher of 10 times the Annualized Premium and 10 times the Annual Premium.

2. Survival Benefit

Events	Plan Option	How and when Benefits are payable	Size of such benefits
Applicable Policy Anniversary(ies)	**Regular Income**	On survival of the Life Insured, while the Policy is In-Force, Income Benefit Pay-out will commence from the 1st Policy Year and on the date mentioned in the Policy Schedule. Income Benefit Pay-outs will be payable in arrears based on the Income Benefit Pay-out Frequency chosen. The	Income Benefit Pay-out, as mentioned in the Policy Schedule

				Income Benefit Pay-outs will be continued till the date of death of the Life Insured or till the Date of Maturity, whichever is earlier.		
			Regular Income Advantage	An Advantage Benefit is payable at the beginning of the 1st Policy Year, after receipt of 1st Premium. Further, on survival of the Life Insured, while the Policy is In-Force, Income Benefit Pay-out will commence from the 2nd Policy Year and on the date mentioned in the Policy Schedule. Income Benefit Pay-outs will be payable in arrears based on the Income Benefit Pay-out Frequency chosen. The Income Benefit Pay-outs will be continued till the date of death of the Life Insured or till the Date of Maturity, whichever is earlier.	Advantage Benefit and Income Benefit Pay-out, as mentioned in the Policy Schedule	
		If opted to receive Income Benefit in advance, the event and timing of benefits will be as mentioned in the Policy Schedule.				

3. **Maturity Benefit**

Events	Plan Option	How and when Benefits are payable	Size of such benefits
Maturity of the Policy	**Regular Income**	On survival of the Life Insured till the Date of Maturity, while the Policy is In-Force, the Maturity Benefit is payable as Lumpsum and the Policy will be terminated.	Sum Assured on Maturity $, as mentioned in the Policy Schedule
	Regular Income Advantage	On survival of the Life Insured till the Date of Maturity, while the Policy is In-Force, the Maturity Benefit is payable as Lumpsum and the Policy will be terminated.	Sum Assured on Maturity, as mentioned in the Policy Schedule

$Sum Assured on Maturity (SAM) varies with the SAM Option chosen by the Policyholder at the inception of the policy and is as stated in the Policy Schedule.

4). **Accrual of Survival Benefits:**

At any point during the Policy Term, the Policyholder will have the option to accrue the Income Benefit instead of receiving it as cash pay outs. Under this option, the Income Benefit will accumulate at an interest rate as mentioned below:

The interest rate for calculation of accumulation will be declared every year by the Company on 1st April using the rate as at 31st March of same calendar year and 1st October using the rate as at 30th September of same calendar year and the declared rate will be applicable for next 6 months till the next declaration date for calculation of the benefits. The interest rate will be determined as (SBI Fixed Deposit rate for 6 months tenure + 0.50% p.a.) capped at 6.00% p.a. The interest rate as

		on 1st October 2025 is 6.00% (SBI Fixed Deposit rate as on 30th September 2025 is 5.65% for 6 months tenure). The Policyholder can withdraw the accrued Income Benefit Pay-outs at any point during the Policy Term (10% to 100%, in multiples of 10%). The unpaid accrued Income Benefit shall be paid along with other benefits payable at the time of termination of the Policy due to death, Maturity, or Surrender. The Policyholder can choose to opt in or opt out of this feature multiple times during the Policy Term. In case the Policyholder has opted for Accumulation and intends to take a loan, first the accrued Income Benefit will be paid out and then the loan will be granted against the Policy. These options can be availed under an in-force as well as a reduced paid-up policy provided there is no outstanding loan at the time of opting for these options **5). <u>Surrender Benefit:</u>** The Policy will acquire Surrender Value provided one full year's Premium has been paid and is payable after completion of the first Policy year. On receipt of a written request for Surrender from you, the Surrender Value, if any, will be paid, the Policy will be terminated and all the benefits under the Policy shall cease to apply. **Surrender Value:** The surrender value payable is higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV). a) <u>Guaranteed Surrender Value (GSV):</u> The policy shall acquire a Guaranteed Surrender Value on payment of Premium for at least two consecutive years. The Guaranteed Surrender Value shall be: Max{(GSV Factor x Total Premiums Paid) *less* total Survival Benefits already paid till the date of surrender,0} The GSV Factors varies with Policy Year of Surrender and Policy Term b) <u>Special Surrender Value (SSV):</u> 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	

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6). **<u>Option to receive Income Benefits in advance:</u>**

The default option in the product is to receive the Income Benefits in arrears. The Policyholder has the option to receive the Income Benefits in advance only if the Premium Payment Frequency and Income Benefit Frequency is yearly. This option can be chosen at the time of inception only.

The Income Benefits for an In-Force Policy will be paid only after receiving the Premiums due for the Policy Year.

Income Benefit amount in advance = 93.2401% X Income Benefit Pay out in arrear

If the policyholder chooses to change the Premium Payment Frequency to other than annual mode, the Income Benefit Pay-out frequency will be converted to annual instalments in arrears; which will be effective from the next Policy Anniversary onwards.

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<tr><td>6.</td><td>Options available (in case of Linked Insurance Products)</td><td>Not Applicable</td><td></td></tr>
<tr><td>7.</td><td>Option available(in case of Annuity product)</td><td>Not Applicable</td><td></td></tr>
<tr><td>8.</td><td>Riders opted, if any</td><td>
<table>
<tr><th>Rider Name</th><th>UIN</th><th>Rider Sum Assured</th><th>Modal Premium plus applicable taxes</th><th>Term (years)</th><th>PPT (years)</th></tr>
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<tr><td colspan="3">Total</td><td></td><td></td><td></td></tr>
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</td><td>Part A</td></tr>
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9.	Exclusions (events whereinsurance coverage is not payable), if any.	**Suicide** In case of death of the Life Assured 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 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. The Policy will terminate on making such a payment, and no further benefits are payable.	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 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).	Part C
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.	Part D

13.	Lapse, paid-up and revival of the Policy	**Premium Discontinuance** i. If all the Premiums have not been paid in full for at least the first Policy Year, then on premium discontinuance, the Policy will lapse, and no Surrender Value or paid-up value will be payable. ii. The Policy will acquire Surrender Value provided one full year's Premium has been paid and is payable after completion of the first Policy Year. **Reduced paid- up** If all Premiums for at least first Policy Year, have not been paid in full, then paid-up value is nil. 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. Once your Policy has acquired the Reduced Paid-Up status, the following amounts will be applicable: **Reduced Paid-up Sum Assured on Maturity** : Sum Assured on Maturity x PUP Fac **Reduced Paid-up Death Benefit :** Higher of: i. Sum Assured on Death as per the chosen Death Benefit Option x PUP Fac ii. 105% of Total Premium Paid iii. Surrender Value applicable at the time of death In addition, the Reduced Paid-up Survival Benefit due in the Policy Year of death will be paid on pro-rata basis considering the number of months elapsed in the Policy Year and duly adjusted for the Survival Benefits already paid out in that Policy Year. **Reduced Paid-up Survival Benefit:** Income Benefit Factor x Total Annualized Premium Paid x PUP Fac If the Policy continues in Reduced Paid up status, any Survival Benefit paid over and above the applicable Reduced Paid-up Survival Benefit, till the Policy became Reduced Paid-up, will be duly adjusted from the Reduced Paid-up Survival Benefit, as provided below:	Part C, Part D

Total Survival Benefit already paid till the policy becomes Reduced paid-up x (1 – PUP Fac) / Remaining number of ‘Income Benefit Pay-out’ instalments till Policy Term after the policy became Reduced paid-up

Where Paid Up Factor (PUP Fac) = Total number of months for which Premiums are paid / Total number of months for which Premiums were originally payable

The Reduced Paid-up benefits are summarized below:

Events	How and when Benefits are payable	Size of such benefits/policy monies
Death of the Life Assured	In case of death of the Life Assured during the Policy Term, Reduced Paid-up Death Benefit will be payable as lump sum and Policy will terminate without any further benefit.	Reduced Paid-up Death Benefit
Survival Benefit	**Regular Income** On survival of the Life Assured, Reduced Paid-up Survival Benefit will be payable in arrears till the date of death of the Life Assured or till the Maturity Date, whichever is earlier. **Regular Income Advantage** On survival of the Life Assured, Reduced Paid-up Survival Benefit will be payable till the date of death of the Life Assured or till the Maturity Date, whichever is earlier.	Reduced Paid-up Survival Benefit

Maturity of the Policy	On survival of the Life Assured till the Date of Maturity, Reduced Paid-up Maturity Benefit is payable as lump sum, and the Policy will terminate without any further benefit.	Maximum of (Reduced paid-up Sum Assured on Maturity, Total Premiums Paid *less* Total Survival Benefits paid)

Revival:
If Premiums are not paid within the Grace Period, the Policy lapses without any benefit or becomes Reduced Paid-up. The Policy may be revived within the Revival Period. Revival Period means the period of five consecutive complete years from the date of first unpaid Premium, during which period the Policyholder is entitled to revive the Policy which was discontinued due to the non-payment of Premium. The revival will be considered on receipt of written application from the Policyholder along with the proof of continued insurability of Life Insured and on payment of all overdue Premiums. Company may charge interest (simple basis), as decided from time to time, on the unpaid Premium for every completed month from the date of first unpaid Premium.

The revival interest rate will be declared on 1st April every year using G-sec rate with 2 years maturity as of 31st March of the same calendar year. The per month revival interest rate shall be (x + 3%)/12 rounded up to nearest 0.25%, where x is G-Sec rate with 2 years maturity. Source to determine the G-Sec yield is www.ccilindia.com. The declared revival rate will be applicable for all the revivals till next declaration date i.e., 1st April of next year.

Any change in basis of determination of interest rate for revival shall only be done after prior approval of the Authority. The interest rate to be charged at effective from April 2025 is 1% per month (simple basis) on unpaid premiums for every completed month from the date of the first unpaid premium. The Proof of Continued Insurability and medical examination if required (medical examination cost to be borne by the Policyholder) and the results thereof would be interpreted and if the life is acceptable from the underwriting point of view, then it will be allowed to revive. Revival would be as per ‘Board Approved Underwriting Policy’. All the benefits of the Policy will be reinstated on the Policy revival including any past applicable Survival Benefit.

14.	Policy Loan, if applicable	<u>Conditions for grant of a loan under the Policy</u>: Policy loan is available once the policy acquires surrender value. Maximum loan amount is 60% of the surrender value. <u>Effect of grant of loan under the Policy</u>**:** If a loan is granted by us under the Policy, then: • 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 15th December 2025 is 9.30% per annum. The interest rate methodology is reviewable with prior approval from IRDAI. 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. • For other than in-force and fully paid-up policies, if at any point of time outstanding loan amount and accumulated interest balance equal or exceed surrender value, then the policy shall be terminated without value. Prior to this, the Company will notify the customer when his/her outstanding loan balance is 95% of the surrender value and will give an opportunity to repay all or part of the loan balance. The outstanding loan amount and accumulated interest will be recovered from any benefits payable (including Survival Benefit, Death Benefit, Maturity Benefit, Surrender Benefit) and rest of the benefit amount, if any, will be paid. For in-force and fully paid-up policies: Policy can't be foreclosed on the ground of outstanding loan amount including interest exceeding the surrender value. • Any benefit payable by us (including Survival Benefit, if applicable, Death Benefit, Maturity Benefit, and Surrender Benefit) will first be reduced by any outstanding Policy loan and accumulated interests, if any.	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:	Part F

		Claims Officer Edelweiss Life Insurance Company Limited 6th Floor, Tower 3, Wing ‘B’, Kohinoor City, Kirol 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 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.	
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.