

edelweiss **life** flexi dream plan

(An Individual, Non-Linked, Participating,
Savings, Life Insurance Plan)



4 Reasons to choose this plan

01

Secure your family's financial future through life insurance cover

02

Choose from multiple benefit types with our two plan options: Milestone Option and LiveLong Option

03

Secure your future goals with a plan which offers regular income and customised payouts using Accrual of Survival Benefits

04

Secure two lives with our Two-gether Option

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 - Flexi Dream Plan?

Edelweiss Life - Flexi Dream Plan is a life insurance plan designed to provide a protection to your family from any financial loss in case of an untimely death, and also provide a regular income and lumpsum to you and your family. It has various options to help you customise the plan as per your requirement.

How can you purchase this plan?

Step 1: Choose between one of the two plan options: Milestone Option / LiveLong Option

Step 2: Choose secondary life coverage by selecting Yes or No for the Two-gether Option.

Step 3: Choose the

- Premium you wish to pay
- Death Benefit Option (not applicable for Two-gether Option)
 - Option 1
 - Option 2
- Premium Paying Term
- Premium Paying Frequency and
- Policy Term (for Milestone Option)

Sum Assured on Death and Sum Assured on Maturity will be determined based on the above inputs plus your age & gender.

Step 4: Choose additional riders to enhance your protection by paying additional premium

Step 5: You have an option to accrue and withdraw your survival benefits anytime during the Policy Term.

Plan at a glance

Plan Options	Milestone Option	LiveLong Option																																																																																				
Premium Payment Term (PPT) (In Years)	5 6 8 10 12	8 10 12																																																																																				
Policy Term (PT) (In Years)	25, 30, and 40	100 - Entry Age of Life Insured / Primary Life Insured																																																																																				
Minimum Entry Age (In Years)	Without Two-gether option: 0 Years With Two-gether option: <ul style="list-style-type: none"> LiveLong Option: Primary Life Insured - 18 Years Secondary Life Insured - 0 Years Milestone Option: Primary Life Insured - 21 Years Secondary Life Insured - 0 Years 																																																																																					
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Minimum Maturity Age	25 Years (age last birthday) of Life Insured / Primary Life Insured
Maximum Maturity Age	100 Years (age last birthday) of Life Insured / Primary Life Insured and Secondary Life Insured (for Two-gether Option only)
Minimum Premium	Annual Rs. 35,000 Semi-Annual Rs. 17,920 Quarterly Rs. 9,100 Monthly Rs. 3,080
Maximum Premium	No Limit, subject to board approved underwriting policy
Modes of Premium Payment	Yearly / Half-Yearly / Quarterly / Monthly
Minimum Sum Assured on Death (SAD)	Rs. 1,75,000
Maximum Sum Assured on Death (SAD)	No Limit, subject to board approved underwriting policy

In case the Life Insured is a minor, the risk cover will start from the policy commencement date and on attainment of majority the ownership of Policy will automatically vest on the Life Insured. 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. The Policyholder should ensure that while the Life Insured is still a minor, the Survival Benefits are used for the benefits of the minor life.

In Two-gether Option, on death of the Primary Life Insured, if also the Policyholder, then on attainment of majority of the Secondary Life Insured the ownership of the Policy will automatically vest on the Secondary Life Insured.

Death benefit

If Two-gether option is not chosen: The death benefit payable on death of Life Insured, under all plan options is:

- Sum Assured on Death (SAD)[#], plus
- Terminal Bonus, if declared, plus
- Applicable Guaranteed Income and Cash Bonus, if declared in the policy year of death will be payable on prorata basis considering the number of months elapsed in the policy year.

[#]Sum Assured on Death (SAD) is minimum guaranteed death benefit applicable under the plan and varies with the Death Benefit Option chosen by the policyholder as follows:

Death Benefit Option 1:

Sum Assured on Death (SAD), at the inception of the policy is equal to 7 times the Annualized Premium^{\$}. The Sum Assured on Death (SAD) increases every policy year starting from 2nd policy year by an absolute amount equal to $\text{Max} \{[\text{Sum Assured on Maturity plus Maturity Booster}^{\$\$}] \text{ less } 7 \text{ times the Annualized Premium}^{\$}, 0\} / (\text{Policy Term} - 1)$.

The minimum death benefit shall be at least 105% of Total Premiums Paid[^] upto date of death. In addition, the death benefit at any point shall be at least 10 times Annual Premium^{**}.

At any point of time, Death Benefit will not be less than Surrender Value applicable at the time of death.

Death Benefit Option 2:

Sum Assured on Death (SAD), at the inception of the policy is equal to 7 times the Annualized Premium^{\$} if the age at entry of Life Insured is less than 50 years and will be equal to 5 times the Annualized Premium^{\$} if the age at entry of Life Insured is greater than or equal to 50 years. The Sum Assured on Death (SAD) increases every policy year starting from 2nd policy year by an absolute amount equal to $\text{Max} \{(\text{Sum Assured on Maturity plus Maturity Booster}^{\$\$}) \text{ less 'X' times the Annualized Premium}^{\$}, 0\} / (\text{Policy Term} - 1)$.

Where, 'X' equals to 7 if the age at entry of Life Insured is less than 50 years and will be equal to 5 if the age at entry of Life Insured is greater than or equal to 50 years.

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

At any point of time, Death Benefit will not be less than Surrender Value applicable at the time of death.

Terminal Bonus - Terminal Bonus, if declared, is the bonus paid only once on termination of the policy due to death, surrender or maturity. Terminal Bonus would be declared based on the performance of the participating fund and would be expressed as per 1,000 Sum Assured on Maturity (SAM).

[§]Annualized Premium shall be the premium amount payable in a year, excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.

^{§§}Maturity Booster is applicable only in case of Milestone option

[^]Total Premiums Paid means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.

^{**}Annual Premium shall be the premium payable in a year chosen by you, including loadings for modal premiums and the underwriting extra premiums, if any but excluding the taxes, rider premiums, if any.

If Two-gether option is chosen: In this option, one of the Life Insured(s) will be the Primary Life Insured and other will be the Secondary Life Insured. The option is provided subject to the relationship between the two Life Insureds as below:

- spouse
- parent and child

The Sum Assured on Death (SAD) for both Primary and Secondary Life Insured will be as follows:

Sum Assured on Death (SAD) is equal to 7 times the Annualized Premium[§] at the inception of the policy. The Sum Assured on Death (SAD) increases every policy year starting from 2nd policy year by an absolute amount equal to $\text{Max} \{(\text{Sum Assured on Maturity plus Maturity Booster}^{\text{§§}}) \text{ less } 7 \text{ times the Annualized Premium}^{\text{§}}, 0\} / (\text{Policy Term} - 1)$.

First Death:

In case Primary Life Insured dies first:

On death of the Primary Life Insured, while the policy is in-force*, the Death Benefit equals to Sum Assured on Death for Primary Life Insured will be payable in lump sum and cover will start for Secondary Life Insured.

In addition, no future premiums are required to be paid and the policy will continue as in-force* policy. Survival Benefit as explained later in the document will be payable, till the death of Secondary Life Insured or maturity, whichever is earlier. In addition, in the case of Secondary Life Insured surviving till maturity, the Maturity Benefit as explained later will be payable.

The minimum death benefit shall be at least 105% of Total Premiums Paid[^] upto date of death. In addition, the death benefit at any point shall be at least 10 times Annual Premium^{**}.

In case Secondary Life Insured dies first:

On death of the Secondary Life Insured, while the policy is in-force*, there will be no Death Benefit payable. The cover will continue for Primary Life Insured provided the future premiums are paid as and when due.

Survival Benefit as explained later in the document will be payable, till the death of Primary Life Insured or maturity, whichever is earlier. In addition, in the case of Primary Life Insured surviving till maturity, Survival Benefit and Maturity Benefit as explained later in the document will be payable.

Second Death:

In case Primary Life Insured dies after death of Secondary Life Insured:

On death of the Primary Life Insured, while the policy is in-force*, the Death Benefit equals to Sum Assured on Death for Primary Life Insured plus Terminal Bonus, if declared, will be payable. In addition, applicable Guaranteed Income and Cash Bonus, if declared due in the policy year of death will be payable on prorata basis considering the number of months elapsed in the policy year. The Death Benefit will be payable as lumpsum, and policy will be terminated.

The minimum death benefit payable on death of Primary Life Insured shall be at least 105% of Total Premiums Paid[^] upto date of death or 10 times Annual Premium** whichever is higher.

At any point of time, Death Benefit will not be less than Surrender Value applicable at the time of death.

In case Secondary Life Insured dies after death of Primary Life Insured:

On death of the Secondary Life Insured, while the policy is in-force*, the Death Benefit equal to Sum Assured on Death for Secondary Life Insured plus Terminal Bonus, if declared will be payable. In addition, applicable Guaranteed Income and Cash Bonus, if declared due in the policy year of death will be payable on prorata basis considering the number of months elapsed in the policy year. The Death Benefit will be payable in lumpsum and the policy will terminate.

The minimum death benefit payable on death of Secondary Life Insured shall be at least 10 times Annual Premium**.

At any point of time, Death Benefit will not be less than Surrender Value applicable at the time of death.

Simultaneous Death of Both lives:

On simultaneous death of both the lives Insured while the policy is in-force*, the Sum Assured on Death for Primary Life Insured and Sum Assured on Death for Secondary Life Insured plus Terminal Bonus, if declared will be payable. In addition, applicable

Guaranteed Income and Cash Bonus, if declared due in the policy year of death will be payable on prorata basis considering the number of months elapsed in the policy year. The Death Benefit will be payable as lumpsum, and policy will be terminated.

The minimum death benefit payable on death of Primary Life Insured shall be at least 105% of Total Premiums Paid[^] upto date of death or 10 times Annual Premium^{**} whichever is higher. The minimum death benefit payable on death of Secondary Life Insured shall be at least 10 times Annual Premium^{**}.

*In-force means the status of the policy during the Policy Term when all the due premiums have been paid/waived off or the policy is not in a state of discontinuance.

Plan options under the plan

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

1. Milestone Option

a) Survival Benefit

Under this Plan Option, regular income is payable every policy year annually in arrears, starting from second policy year till maturity or death, whichever is earlier, while the policy is in-force.

The regular income comprises of

- a. Guaranteed Income
- b. Cash Bonus, if declared

Guaranteed Income: Guaranteed Income is a guaranteed benefit in the form of cash payout, payable every policy year annually in arrears, starting from the sixth policy year till maturity or death, whichever is earlier, while the policy is in-force. It is expressed as % of the total Annualized Premium paid.

Cash Bonus: Cash Bonus is a non-guaranteed benefit in the form of cash payout, payable every policy year annually in arrears, starting from the second policy year till maturity or death, whichever is earlier, while the policy is in-force. The Cash Bonus, if any would be declared annually based on the performance of the participating fund. It is expressed as 'per 1,000 of Sum Assured on Maturity^{##} (SAM).

b) Maturity Benefit

Maturity Benefit is equal to Sum Assured on Maturity^{##} (SAM) plus Maturity Booster plus Terminal Bonus, if declared, provided the policy is in-force. It will be ensured that the Total Survival Benefits and Total Maturity benefit will be atleast equal to Total Premiums Paid.

The Maturity Booster is expressed as % of the total Annualized Premium paid.

##The Sum Assured on Maturity (SAM) is minimum guaranteed maturity benefit and equal to SAM Multiple X Annualized Premium.

SAM multiple and Maturity Booster varies by age, gender, Plan Options, Death Benefit Option (where applicable), Two-gether Option, Premium Payment Term, Policy Term.

Sample Illustration 1:

Raj is a 40-year-old male who can save ₹1 lakh annually for 12 years. He wants to create a steady second income in the near term while ensuring long-term protection for his family. As an existing customer, he trusts Edelweiss Life again and buys Edelweiss Life - Flexi Dream Plan with Milestone Option for an annualized premium of ₹1 lakh, PPT 12 years, policy term of 40 years, Death Benefit Option 1 without the Two-gether benefit. He opts for Auto Pay for extra convenience.

Policy Year	Annualized Premium	Total Survival Benefits @4% p.a.	Total Survival Benefits @8% p.a.	Total Death Benefits, incl Terminal Bonus, if declared @4% p.a.	Total Death Benefits, incl Terminal Bonus, if declared @8% p.a.	Total Maturity Benefits @4% p.a.	Total Maturity Benefits @8% p.a.	Surrender Value @4% p.a.	Surrender Value @8% p.a.
1	1,00,000	0	0	10,00,000	10,00,000	0	0	11,516	11,516
2	1,00,000	21,877	54,570	10,00,000	10,00,000	0	0	43,243	23,451
3	1,00,000	12,877	45,570	10,00,000	10,00,000	0	0	96,151	45,375
4	1,00,000	12,877	45,570	10,00,000	10,00,000	0	0	1,59,047	75,607
5	1,00,000	12,877	45,570	10,00,000	10,00,000	0	0	2,30,911	1,19,158
6	1,00,000	31,515	45,570	10,00,000	10,00,000	0	0	2,96,304	1,80,147
7	1,00,000	31,515	45,570	10,00,000	10,00,000	0	0	3,75,479	2,47,234
8	1,00,000	31,515	45,570	10,00,000	10,00,000	0	0	4,64,137	3,24,918
9	1,00,000	31,515	45,570	10,00,000	10,00,000	0	0	5,61,565	4,13,358
10	1,00,000	31,515	45,570	10,50,000	10,50,000	0	0	6,68,791	5,14,062
11	1,00,000	31,515	45,570	11,55,000	11,55,000	0	0	7,87,195	6,28,965
12	1,00,000	31,515	45,570	12,60,000	12,60,000	0	0	9,15,512	7,57,950
13	-	31,515	45,570	12,60,000	12,60,000	0	0	9,21,195	7,70,882
14	-	31,515	45,570	12,60,000	12,60,000	0	0	9,27,031	7,84,735
15	-	31,515	45,570	12,60,000	12,60,000	0	0	9,33,025	7,99,589
16	-	31,515	45,570	12,60,000	12,60,000	0	0	9,39,185	8,15,534
17	-	31,515	45,570	12,60,000	12,60,000	0	0	9,45,522	8,32,672
18	-	31,515	45,570	12,60,000	12,60,000	0	0	9,52,046	8,51,114
19	-	31,515	45,570	12,60,000	12,60,000	0	0	9,58,769	8,70,986
20	-	31,515	45,570	12,60,000	12,60,000	0	0	9,65,703	8,92,425
21	-	31,515	45,570	12,60,000	12,60,000	0	0	9,72,863	9,15,580
22	-	31,515	45,570	12,60,000	12,60,000	0	0	9,80,259	9,40,617
23	-	31,515	45,570	12,60,000	12,60,000	0	0	9,87,906	9,67,720
24	-	31,515	45,570	12,60,000	12,60,000	0	0	9,95,816	9,97,091
25	-	31,515	45,570	12,60,000	12,60,000	0	0	10,04,005	10,28,958
26	-	31,515	45,570	12,60,000	12,60,000	0	0	10,12,486	10,63,579
27	-	31,515	45,570	12,60,000	12,60,000	0	0	10,21,277	10,78,718
28	-	31,515	45,570	12,60,000	12,60,000	0	0	10,30,398	11,13,404
29	-	31,515	45,570	12,60,000	12,60,000	0	0	10,39,871	11,50,792
30	-	31,515	45,570	12,60,000	12,60,000	0	0	10,49,723	11,91,377

31	-	31,515	45,570	12,60,000	13,01,500	0	0	10,59,986	12,34,797
32	-	31,515	45,570	12,60,000	13,50,793	0	0	10,70,699	12,81,496
33	-	31,515	45,570	12,60,000	14,03,807	0	0	10,81,909	13,31,685
34	-	31,515	45,570	12,60,000	14,60,540	0	0	10,93,673	13,85,737
35	-	31,515	45,570	12,60,000	15,22,233	0	0	11,02,725	14,43,822
36	-	31,515	45,570	12,60,000	15,88,887	0	0	11,15,698	15,06,420
37	-	31,515	45,570	12,60,000	16,98,320	0	0	11,70,717	16,34,584
38	-	31,515	45,570	12,60,000	18,17,053	0	0	12,26,931	17,72,683
39	-	31,515	45,570	12,99,667	19,44,467	0	0	12,83,966	19,21,641
40	-	31,515	45,570	13,40,900	20,81,800	13,40,900	20,81,800	13,40,900	20,81,800

- The Premium Amount is payable at the beginning of the year and the benefits provided in the illustration above are payable at the end of each year.
- 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. 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.

2. LiveLong Option

a) Survival Benefit:

Under this Plan Option, regular income is payable every policy year annually in arrears, starting from second policy year till maturity or death, whichever is earlier, while the policy is in-force.

The regular income comprises of

- Guaranteed Income
- Cash Bonus, if declared

Guaranteed Income: Guaranteed Income is a guaranteed benefit in the form of cash payout, payable every policy year annually in arrears, starting from the second policy year till maturity or death, whichever is earlier, while the policy is in-force. It is expressed as % of the total Annualized Premium paid.

Cash Bonus: Cash Bonus is a non-guaranteed benefit in the form of cash payout, payable every policy year annually in arrears, starting from the second policy year till maturity or death, whichever is earlier, while the policy is in-force. The Cash Bonus, if any would be declared annually based on the performance of the participating fund. It is expressed as ‘per 1,000 of Sum Assured on Maturity (SAM).

b) Maturity Benefit

In addition to Survival Benefit as mentioned above, Maturity Benefit equal to Sum Assured on Maturity^{##} (SAM) plus Terminal Bonus, if declared, will be payable provided the policy is in-force*. Maturity Booster is not applicable for LiveLong plan option. It will be ensured that the Total Survival Benefits and Total Maturity benefit will be atleast equal to Total Premiums Paid.

^{##}The Sum Assured on Maturity (SAM) is minimum guaranteed maturity benefit and equal to SAM Multiple X Annualized Premium.

SAM multiple varies by age, gender, Plan Options, Death Benefit Option (where applicable), Two-gether Option, Premium Payment Term, Policy Term.

Sample Illustration 2:

Raj is a 40-year-old male who can save ₹1 lakh annually for 12 years. He wants to plans for retirement income and lifelong security. As an existing customer, he trusts Edelweiss Life again and buys Edelweiss Life - Flexi Dream Plan with Livelong Option for an annualized premium of ₹1 lakh, PPT 12 years, policy term of 60 years (till age 100), Death Benefit Option 1 without the Two-gether benefit. He opts for Auto Pay.

Policy Year	Annualized Premium	Total Survival Benefits @4% p.a.	Total Survival Benefits @8% p.a.	Total Death Benefits, incl Terminal Bonus, if declared @4% p.a.	Total Death Benefits, incl Terminal Bonus, if declared @8% p.a.	Total Maturity Benefits @4% p.a.	Total Maturity Benefits @8% p.a.	Surrender Value @4% p.a.	Surrender Value @8% p.a.
1	1,00,000	0	0	10,00,000	10,00,000	0	0	11,212	11,212
2	1,00,000	36,736	54,768	10,00,000	10,00,000	0	0	29,277	21,894
3	1,00,000	27,736	45,768	10,00,000	10,00,000	0	0	74,049	43,221
4	1,00,000	27,736	45,768	10,00,000	10,00,000	0	0	1,27,433	86,134
5	1,00,000	27,736	45,768	10,00,000	10,00,000	0	0	1,88,328	1,36,488
6	1,00,000	27,736	45,768	10,00,000	10,00,000	0	0	2,57,577	1,95,429
7	1,00,000	27,736	45,768	10,00,000	10,00,000	0	0	3,34,872	2,63,170
8	1,00,000	27,736	45,768	10,00,000	10,00,000	0	0	4,21,626	3,41,485
9	1,00,000	27,736	45,768	10,00,000	10,00,000	0	0	5,17,247	4,30,479
10	1,00,000	27,736	45,768	10,50,000	10,50,000	0	0	6,22,703	5,31,680
11	1,00,000	27,736	45,768	11,55,000	11,55,000	0	0	7,39,312	6,47,042
12	1,00,000	27,736	45,768	12,60,000	12,60,000	0	0	8,65,928	7,76,395
13	-	27,736	45,768	12,60,000	12,60,000	0	0	8,72,024	7,88,812
14	-	27,736	45,768	12,60,000	12,60,000	0	0	8,78,271	8,02,115
15	-	27,736	45,768	12,60,000	12,60,000	0	0	8,84,674	8,16,379
16	-	27,736	45,768	12,60,000	12,60,000	0	0	8,91,240	8,31,692
17	-	27,736	45,768	12,60,000	12,60,000	0	0	8,97,979	8,48,151
18	-	27,736	45,768	12,60,000	12,60,000	0	0	9,04,902	8,65,864
19	-	27,736	45,768	12,60,000	12,60,000	0	0	9,12,021	8,84,951
20	-	27,736	45,768	12,60,000	12,60,000	0	0	9,19,347	9,05,543
21	-	27,736	45,768	12,60,000	12,60,000	0	0	9,26,893	9,27,784
22	-	27,736	45,768	12,60,000	12,60,000	0	0	9,34,671	9,51,834

23	-	27,736	45,768	12,60,000	12,60,000	0	0	9,42,692	9,77,868
24	-	27,736	45,768	12,60,000	12,60,000	0	0	9,50,968	10,06,083
25	-	27,736	45,768	12,60,000	12,60,000	0	0	9,59,510	10,36,696
26	-	27,736	45,768	12,60,000	12,60,000	0	0	9,68,330	10,69,957
27	-	27,736	45,768	12,60,000	12,60,000	0	0	9,77,441	10,61,901
28	-	27,736	45,768	12,60,000	12,60,000	0	0	9,86,858	10,94,349
29	-	27,736	45,768	12,60,000	12,60,000	0	0	9,96,598	11,29,505
30	-	27,736	45,768	12,60,000	12,60,000	0	0	10,06,680	11,67,487
31	-	27,736	45,768	12,60,000	12,64,777	0	0	10,17,131	12,08,662
32	-	27,736	45,768	12,60,000	13,10,361	0	0	10,27,980	12,53,250
33	-	27,736	45,768	12,60,000	13,60,737	0	0	10,39,265	13,01,062
34	-	27,736	45,768	12,60,000	14,14,706	0	0	10,51,030	13,52,639
35	-	27,736	45,768	12,60,000	14,72,272	0	0	10,63,332	14,08,372
36	-	27,736	45,768	12,60,000	15,35,826	0	0	10,76,237	14,68,335
37	-	27,736	45,768	12,60,000	16,02,975	0	0	10,89,831	15,33,412
38	-	27,736	45,768	12,60,000	16,77,314	0	0	10,75,116	16,03,608
39	-	27,736	45,768	12,60,000	17,57,642	0	0	10,87,715	16,79,652
40	-	27,736	45,768	12,60,000	18,43,961	0	0	11,01,368	17,62,183
41	-	27,736	45,768	12,60,000	19,38,666	0	0	11,15,438	18,51,603
42	-	27,736	45,768	12,60,000	20,41,758	0	0	11,30,595	19,48,677
43	-	27,736	45,768	12,60,000	21,53,238	0	0	11,46,786	20,54,264
44	-	27,736	45,768	12,60,000	22,74,301	0	0	11,63,998	21,69,207
45	-	27,736	45,768	12,60,000	24,07,346	0	0	11,83,116	22,94,338
46	-	27,736	45,768	12,66,811	25,51,174	0	0	12,03,589	24,30,953
47	-	27,736	45,768	12,90,828	27,09,378	0	0	12,24,993	25,80,110
48	-	27,736	45,768	13,14,846	28,83,159	0	0	12,47,852	27,43,184
49	-	27,736	45,768	13,40,062	30,72,514	0	0	12,72,147	29,21,845
50	-	27,736	45,768	13,67,673	32,79,841	0	0	12,97,818	31,17,895
51	-	27,736	45,768	13,96,484	35,08,734	0	0	13,25,229	33,33,308
52	-	27,736	45,768	14,27,690	37,59,192	0	0	13,54,396	35,70,527
53	-	27,736	45,768	14,60,094	40,37,207	0	0	13,85,749	38,32,175
54	-	27,736	45,768	14,96,093	43,43,977	0	0	14,19,206	41,21,324
55	-	27,736	45,768	15,34,488	46,83,094	0	0	14,55,157	44,41,591
56	-	27,736	45,768	15,76,477	50,59,354	0	0	14,93,740	47,97,177
57	-	27,736	45,768	16,53,211	56,03,347	0	0	15,90,052	53,90,231
58	-	27,736	45,768	17,28,747	61,90,471	0	0	16,86,517	60,37,366
59	-	27,736	45,768	18,03,085	68,18,332	0	0	17,80,930	67,35,696
60	-	27,736	45,768	18,71,432	74,78,540	18,71,432	74,78,540	18,71,432	74,78,540

- The Premium Amount is payable at the beginning of the year and the benefits provided in the illustration above are payable at the end of each year.
- 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. 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.

Loadings/discount applicable for different modes of premium payment:

The modal factors for different mode of Premium Payment are as given in the table below:

Mode / Frequency	Modal Loading	Modal premium as a % of Annualized premium	Sample Premium (Annualized Premium = Rs. 35,000)
Monthly	5.6%	8.8%	3,080 monthly
Quarterly	4.0%	26.0%	9,100 quarterly
Half-Yearly	2.4%	51.2%	17,920 half-yearly
Annual	0.0%	100.0%	35,000 annually

Additional benefits

Accrual of Survival Benefits:

At any point during the Policy Term, the policyholder will have the option to accumulate a proportion of the Survival Benefits, upto 100% of the benefits, instead of receiving cash payouts.

Under this option, the survival benefits will accumulate at total of the following two rates:

- Guaranteed rate of 2% p.a. each year
- Cash bonus rate declared annually by the Company each year based on the performance of the participating fund

The accrued survival benefits, if any, will be a part of the participating fund. The guaranteed rate and the cash bonus rate would be applicable on the accrued Survival Benefits at the beginning of the policy year unpaid till the end of the policy year.

The policyholder can withdraw the accrued survival benefits in any proportion up to 100% of the accrued amount at any point during the Policy Term. The unpaid accrued survival benefit shall be paid along with other benefits payable at the time of termination of the policy due to death (second death or simultaneous death of both the Life Insured in case of Two-together Option), maturity, or surrender. The withdrawn portion will be paid out in lumpsum, while the remaining balance of the accrued survival benefit will continue to accumulate within the policy. For illustrative purposes, if the policyholder elects to withdraw 60% of the total accrued survival benefits during the policy term, only this withdrawn portion (i.e., 60%) will be paid as a lumpsum at that point. The remaining 40% will continue to accrue and shall be payable along with other applicable benefits at the earlier of policy maturity, surrender, or termination due to death. This option 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 this option. In case the policyholder has opted for Accumulation and intends to take a loan, first the accrued survival benefits will be paid out and then the loan will be granted against the policy. The policyholder can choose to opt in or opt out of this feature multiple times and at any point during the Policy Term.

Option to receive the Survival Benefit in advance:

The default option in the product is to receive the Survival Benefits (Guaranteed Income and Cash bonus, if declared) in annual instalments in arrears. The policyholder has the option to receive the Survival Benefits yearly/half-yearly/quarterly/monthly in advance. This option is only available if the premium payment frequency is annual and can be opted anytime, however, the same shall be effective from the next policy anniversary onwards subject to a minimum prior intimation of 15 days. If the policyholder chooses to change the premium payment frequency to other than annual mode, the Survival Benefit payment frequency will be reverted back to the default option i.e. annual instalments in arrears. For an inforce policy, the survival benefits will be paid only after receiving the annual premium due for the policy year.

Survival Benefit amount in advance = x% of the Annual Survival Benefit payout (default option), where x is as per the table below:

Modal Frequency	In advance (x)
Monthly	7.99
Quarterly	23.82
Half-yearly	47.18
Yearly	92.59

Income mode can be changed subject to the resulting income amount being greater than Rs. 1,000.

Enhance 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: 147B002V05):** 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: 147B001V05):** This rider provides you with a lumpsum 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: 147B005V05):** This rider provides for a lumpsum amount on diagnosis of one of the listed critical illnesses
- **Edelweiss Life - Income Benefit Rider (UIN: 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: 147B003V06):** 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: 147B014V06):** 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.

The premium pertaining to health riders shall not exceed 100% of premium under the basic plan, the premiums under all other life insurance riders put together shall not exceed 30% of premiums under the basic plan. Any benefit arising under each of the above mentioned riders shall not exceed the Sum Assured on Death under the base plan. Rider will not be offered if the term of the rider exceeds outstanding term under the base policy. There will be no overlap of benefit(s) offered under the base plan and/or different rider(s). The rider benefits shall be payable separately in addition to benefits available under the base plan, if applicable.

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 and rider term limits and meeting all the applicable conditions of the respective riders.

The benefit offered under different riders will be available on the life of the Proposer or Primary Life Insured, as applicable.

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.

This plan 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.

Policy loan is available once the policy acquires surrender value. Maximum loan amount available will be 60% of the surrender value.

Interest will be charged on the outstanding loan amount at a rate declared by the Company and will be equal to "Three-year (tenure) SBI MCLR + 0.50%, subject to floor of 7.00%". The loan interest rate will be declared by the company as and when there is a change in the three-year (tenure) SBI MCLR e.g., if the three-year (tenure) SBI MCLR gets revised w.e.f. 15th June 2025 then the revised rate will be applicable from 15th June 2025 till further revision in the loan interest rate. If the loan interest rate is revised, the same interest rate will be applied to both existing and new loans from the date of revision.

The rate of interest on policy loan as of 15th July 2025 is 9.40% compounded per annum. The interest rate methodology is reviewable with prior approval from IRDAI.

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, if applicable) and rest of the benefit amount, if any, will be paid. In case the policyholder has opted for Accumulation and intends to take a loan, first the accrued survival benefits will be paid out and then the loan will be granted against the policy. 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.

Additional Benefit for ECS Mandate/Auto-debit:

An additional benefit is provided to the policyholder on registering ECS Mandate / Auto-debit for the policy. ECS Mandate / Auto-debit is a method used by the company to automate the premi-um payment process, thereby improving the ease of premium payment for the policyholder. An auto-pay benefit of 2.00% of the Annualized Premium will be paid at the end of 2nd Policy Year for both the options, i.e., Milestone and Livelong.

Additional Benefit for Existing Customer:

An Existing Customer Loyalty Benefit of 7% of the Annualized Premium will be paid at the end of 2nd Policy Year for both plan options, i.e., Milestone and Livelong to the Existing Policyhold-ers.

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 Premium has not been paid in full for at least first policy year within the Grace Period, then on Premium Discontinuance, the Policy will be lapsed, 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 Survival Benefit comprises of Reduced paid-up Guaranteed Income and Reduced paid-up Cash Bonus as explained below:

Reduced paid-up Guaranteed Income = Max [Guaranteed Income x Reduced paid-up factor

Less

{Total Guaranteed Income already paid till the policy becomes Reduced paid-up x (1 - Reduced paid-up factor) divided by Remaining number of Guaranteed Income after the policy became Reduced paid-up}, 0]

Reduced paid-up Cash Bonus = Reduced paid-up factor x Cash Bonus,

Cash Bonus, if any, shall be declared annually for paid-up policies separately based on the performance of the participating fund.

Reduced paid-up Sum Assured on Maturity = Reduced paid-up factor x Sum Assured on Maturity.

Reduced paid-up Maturity Booster (applicable only for Plan Option Milestone) =
Reduced paid-up factor x Maturity Booster.

Plan Option - Milestone Option without Two-gether Option and LiveLong Option without Two-gether Option

Reduced paid-up Sum Assured on Death = Reduced paid-up factor x Sum Assured on Death (SAD).

Plan Option - Milestone Option with Two-gether Option and LiveLong Option with Two-gether Option

Reduced paid-up Sum Assured on Death for Primary Life Insured = Reduced paid-up factor x Sum Assured on Death (SAD) for Primary Life Insured.

Reduced paid-up Sum Assured on Death for Secondary Life Insured = Reduced paid-up factor x Sum Assured on Death (SAD) for Secondary Life Insured

After the policy becomes reduced paid-up, the Reduced paid-up Sum Assured on Death will continue to increase with policy duration, wherever applicable, similar to an in-force policy.

Where, **Reduced paid-up factor** = (Total number of months for which Premiums are paid / Total number of months for which Premiums are payable)

Any unpaid accrued reduced survival benefits shall be payable at the time of termination of the policy due to death, maturity or surrender along with respective benefits.

Terminal bonus, if declared, will be payable on the exits due to death, surrender or maturity after considering guaranteed benefits and cash bonus for reduced paid-up policies.

Surrender benefit

After completion of the first Policy Year provided one full year's Premium has been paid, your policy will acquire a Surrender Value.

On receipt of a written request for Surrender from you, the Surrender Value, if any, will be payable after completion of first Policy Year. 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).

Guaranteed Surrender Value (GSV):

The policy shall acquire a Guaranteed Surrender Value on payment of premium for at least two consecutive years.

The Guaranteed Surrender Value is Max [Surrender value of Total Premiums Paid less sum of all Survival Benefits already paid, 0]

Surrender value of Total Premiums Paid is a GSV Factor multiplied by Total Premiums Paid till the date of surrender.

GSV varies with Policy Year of Surrender and Policy Term and are provided in the sample Policy Document 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.

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.

Exclusion

Suicide Claim

In case of death (either Primary Life Insured or Secondary Life Insured or both) due to suicide within 12 months from the Date of Commencement of Risk 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.

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 premiums are not paid within the grace period, the policy lapses without any benefit or becomes reduced paid-up as per the provisions mentioned. 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.

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 us

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 June 2025, the company has 103 branches in 84 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 and Corporate Office - 6th Floor, Tower 3, Wing 'B',
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Disclaimer: Edelweiss Life - Flexi Dream Plan is an Individual, Non-Linked, Participating, Savings, Life Insurance Plan. 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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