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 – Wealth Rise+
UIN: 147L076V02</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>Unit Linked, Non-Participating, Individual, 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 – Not Applicable
• Premium Payment Term << >>
• Policy Term << >></td><td>Part A</td></tr>
<tr><td>5.</td><td>Policy Coverage/benefits payable</td><td>1. <u>Death Benefit:</u>
Subject to Policy being In-Force as on the date of death or in a Reduced Paid Up status (as the case maybe), the Death Benefit shall be payable. The Death Benefit payable is given in the table below.
<table>
<tr><th colspan="3">Death Benefit</th></tr>
<tr><th>When Payable</th><th>Policy Status as on date of death</th><th>Size of such Benefits</th></tr>
</table></td><td>Part C & Part D</td></tr>
</table>

SAMPLE

Internal

		In case of death of the Life Insured	In-Force	The sum of the following shall be payable to the Nominee: Highest of: a) Fund Value; **OR** b) Sum Assured less Relevant Withdrawals ; **OR** c) 105% of total Base Premiums paid till the time of death. **AND** Highest of : **a)** Top-up Fund Value; **OR** b) Top-up Sum Assured; **OR** c) 105% of total Top-up Premiums paid till the time of death.
			Reduced Paid-up	The sum of the following shall be payable to the Nominee: Highest of: a) Fund Value ; **OR** b) Paid-up Sum Assured less Relevant Withdrawals ; **OR** c) 105% of total Base Premiums paid till the time of Death. **AND** Highest of: a) Top-up Fund Value; **OR** b) Top-up Sum Assured; **OR** c) 105% of total Top-up Premiums paid till the time of Death. Paid-up Sum Assured = Sum Assured x Number of Premiums paid / Number of Premiums payable

Additional Benefit payable under Little Star Benefit		
When Payable	**Policy Status as on date of death**	**Size of such benefits**
In case of death of the Policyholder before the death of the Life Insured for	Premium Paying Policy	• sum of all the future modal Premiums, if any, shall be added to the respective unit linked funds in the same proportion as the

SAMPLE

Internal

		the entire policy term irrespective of the Life Insured turning major during the Policy Term		fund value held in the unit linked funds at the time of additions.;	
			Reduced Paid-up/Fully Paid-up/Policies in Discontinuance status	• No Additional Death Benefit will be payable	
		After the crediting of death benefit to fund value : • The Policy will continue till Maturity Date or death of Life Insured, whichever is earlier. • No future Premiums are required to be paid. • Policy will not move in Discontinuance, as the Policy will be treated as Fully Paid-up, wherein all future Premiums are assumed to have been paid. • Loyalty Additions will be added till end of the premium paying term provided the policy was in in force as on the date of death of policyholder. • Maturity Additions, Booster Additions and Guaranteed Lumpsum will be added as and when due. • Life Cover on Life Insured will continue. • Relevant charges like Policy Administrative charges, Fund Management Charges and Mortality Charges on Sum at Risk on the life of Life Insured will continue to be levied as and when due. In case of death of Life Insured before the death of the Policyholder during the Policy Term the applicable Death Benefit provided policy is in force will be payable and the Policy will terminate with no future benefits. In case of death of the Policyholder while the Life Assured is a minor, surrender, partial withdrawal, and any other options available under the policy cannot be exercised during the period of minority of the Life Assured.			
		In case of death of the Life Insured while the Policy is in Discontinuance:			
		When Payable		**Size of such benefits**	
		In case of death of the Life Insured while the Policy is in Discontinuance:		Discontinuance Policy Fund Value, subject to minimum guaranteed interest rate applicable to the Discontinued Policy Fund.	

SAMPLE

Internal

2. Maturity Benefit:

On survival of the Life Insured till the Maturity Date, provided the policy is In-Force, the fund value including the Top-Up fund value plus Maturity Addition plus Guaranteed Lumpsum will be payable as lumpsum or as per the settlement option chosen which is detailed in Section 3 of Part D.

1) Additions:

The product offers regular additions based on the Plan Option chosen

I. For Base Cover Plan Option

a. Loyalty Additions:

The Loyalty Additions are applicable from the 6th Policy Year till the end of Premium Paying Term. Loyalty Additions, as a percentage of last 12 month's average of daily fund value (excluding Top-up fund value) are added at the end of 6th Policy Year and every year thereafter till the end of Premium Paying Term, provided all the premiums which have fallen due have been paid in full. The Loyalty Additions percentage is 0.15% . Loyalty Additions are not available for Single Pay policies and for policies with Premium Paying Term 5 years

The fund value (excluding Top-Up Fund Value) including the Loyalty Additions and Booster Additions already added till previous Policy Year will be considered to calculate the future Loyalty Additions.

Loyalty Additions will be added to the fund value on the last day of the respective Policy Year and will be added to the respective unit linked fund in the same proportion as the fund value (excluding Top-Up Fund Value) held in the unit linked funds at the time of additions. The Loyalty Additions once added will form part of the fund value excluding Top-Up Fund Value).

b. Booster Additions:

Booster Additions, as a percentage of last 60 month's average of daily fund value (excluding Top-up fund value) are added at the end of 10th Policy Year and every 5th Policy Year thereafter till Maturity. The Booster Additions percentage for Premium Paying Term, Policy Term as shown in the below table:

PT	PPT			
	Single Pay	**Limited Pay: 5 & 8**	**Limited Pay: 10, 12, 15, 20**	**Regular Pay**
5	NA	NA	NA	NA
10	0.50%	0.50%	NA	0.50%
15	0.50%	0.50%	0.50%	0.50%
20	0.50%	0.75%	1.50%	1.50%

SAMPLE

		25	0.50%	1.25%	2.00%	2.00%	
		30	0.50%	1.75%	2.25%	2.25%	
		35	0.50%	2.25%	2.50%	2.50%	
		40	0.50%	2.50%	2.50%	2.50%	
		41-100	NA	NA	2.50%	2.50%	

The fund value (excluding Top-Up Fund Value) including the Loyalty Additions, if any and Booster Additions already added till previous Policy Year will be considered to calculate the future Booster Additions.

Booster Additions will be added to the fund value(excluding Top-Up Fund Value) on the last day of the 10th Policy Year and every 5th Policy Year thereafter and will be added to the respective unit linked fund in the same proportion as the fund value held in the unit linked funds at the time of additions. The Booster Additions once added will form part of the fund value(excluding Top-Up Fund Value).

2) <u>Surrender Benefit:</u>
At any time during the Policy Term, You can submit a written request to Surrender the Policy.

If the request for Surrender is received before the completion of first 5 Policy Years:
The Fund Value net of Discontinuance Charge shall be credited to the Discontinued Policy Fund. Thereafter the treatment will be in accordance with the provisions as mentioned under Part C, Section 4 c.

Where a Unit Linked insurance policy acquires a surrender value during the first five years, it shall become payable only after the completion of the lock-in period.

If the request for Surrender is received after the completion of first 5 Policy Years:
You shall be entitled to the Fund Value as on date of surrender and Policy will terminate.

6.	Options available (*in case of Linked Insurance Products*)	**1) <u>Partial Withdrawal and Systematic Withdrawal plan:</u>** a. You are allowed to make a Partial Withdrawal from the Policy at any time after the completion of the fifth Policy Year. b. In case the You have opted for Systematic Withdrawal Plan ('SWP'), You will receive the percentage of Fund Value (maximum can be 12% p.a. of Fund Value) on the payout frequency (yearly, half-yearly, quarterly or monthly) from the 10th Policy Year & thereafter till the end of the Policy Term, all of which are as chosen by the Policyholder. Systematic Withdrawal Plan option can be chosen at the Policy	Part D

SAMPLE

		Commencement Date or anytime during the Policy Term. An existing option can also be modified during the Policy Term. Such request will be effective from the next policy year. The available modifications are as follows: - Systematic withdrawal percentage (%age of fund value) per annum - Payout frequency (yearly, half-yearly, quarterly or monthly) - Policy year from which the systematic withdrawal amount will be payable. - Opt in or opt out of the facility on giving written notice Modifications will be effective from the next policy year Systematic Withdrawal Plan is available only for the Policy with Premium Paying Term of 10 years or more; and can only be opted if the Attained age of the Life Assured as on date of first benefit payout is atleast 18 years . Minimum amount that can be withdrawn is Rs. 500 per instalment. Systematic Withdrawal Benefit will be paid from the Fund Value built up from the eligible top-up premiums first and subsequently, if top-up Fund Value doesn't support Systematic Withdrawal Benefit, it will be payable from the Fund Value built up from the Base Premium. The amount paid to the Policyholder under this option will be calculated as follows: (Systematic Withdrawal percentage / No. of instalments in a Policy Year as per the Systematic Withdrawal Payout frequency as chosen by Policyholder) x Fund Value as on date of withdrawal. Systematic Withdrawal Plan will follow all the conditions of Partial Withdrawals. The amount withdrawable under the Systematic Withdrawal Plan is non-guaranteed and is dependent on availability of the Fund at the time of withdrawal. All such withdrawals under (a) and (b) above, will be first adjusted from the Top-up Fund Value^, if available under the Policy at the time of Partial Withdrawal and then from the Policy Fund Value. There is a lock-in period of five years for each Top-Up Premium from the date of payment of that Top- Up Premium for the purpose of Partial Withdrawals. ^ Top-up Fund Value shall exclude the Top-up Premium, which is locked in (for five years as per the Top-up provision in Section 5 of Part – C) as on the date of each request for Partial Withdrawal. Both Systematic Withdrawal Plan and Partial Withdrawal can be availed simultaneously. All Partial Withdrawals & Systematic Withdrawals are subject to	

SAMPLE

		the following rules: - The Life Insured has attained an Age of 18 years.as on date of Partial withdrawal or commencement of Systematic Withdrawal plan - Minimum amount that can be withdrawn is Rs.500 per withdrawal. - If an instalment amount to be withdrawn under SWB and/or partial withdrawal is less than Rs. 500 or if the resultant Fund Value after a payment of SWB instalment and/or partial withdrawal amount is less than 105% of total premium paid (including Top-up Premiums), such instalment / partial withdrawal amount shall not be paid. - The Relevant Withdrawals with respect to the Fund Value from the Premiums (excluding the Top-Up Premiums) will only be counted for the purpose of adjusting the Sum Assured to be payable on death. - Partial Withdrawals which would result in termination the Policy will not be allowed. - Partial Withdrawals are not chargeable. - The Policyholder can exercise unlimited Partial Withdrawals in a Policy Year as long as the Maximum limits as highlighted above are maintained. **2) <u>Top-up Premium</u>** During the Policy Term, You can pay Top-up Premium subject to following conditions : a) Top-up Premiums can be remitted to the insurer during the period of contract only, where due basic regular premiums are paid up to date. b) All top-up premiums made during the Policy Term, shall have insurance cover treating them as single premium. c) Top-up Premiums once paid cannot be withdrawn from the fund value for a period of 5 years from the date of payment of the 'Top-up' premium, except in case of complete surrender of the policy. d) Top-up Premiums are not permitted during the last 5 years of the contract. e) At any point of time during the Policy Term, the total top-up premiums paid shall not exceed the sum total of the regular premiums paid at that point of time or single premium paid. **3) <u>Settlement Options for Maturity Benefit</u>** Instalments: If you opt for the Settlement Option, You will receive a regular flow of Maturity Benefit, in instalments, for a payout period of 1, 2, 3, 4 or 5 years ('Settlement Term') and in a pre-determined frequency of payout ('yearly, half-yearly, quarterly or monthly instalments') as chosen by You at least six months prior to the Maturity Date. In case Settlement option is selected, the Maturity Additions, if any, and Guaranteed Lumpsum will get	

SAMPLE

added to the fund value on maturity.

Settlement option will be managed in the below mentioned method:

- The instalments will be paid throughout the chosen payout period. The instalments will be paid periodically at the pay-out frequency chosen by You with the first instalment to be paid on the Maturity Date.
- The amount paid out to You in each instalment will be the outstanding Fund Value as at that instalment date divided by the number of outstanding instalments.
- Instalment payments will be made by redeeming Units from the Funds at the Unit Price applicable on the instalment date.
- The risk cover shall be maintained at 105% of the total premiums paid (including Top-up premium). Accordingly, mortality charges will be deducted.
- No charges except Fund Management Charge, switching charges, if any, and mortality charges will be deducted during this period.
- At any point of time, You can ask for full payment of balance Fund Value, without any charges.
- On complete withdrawal request the Fund Value as on date will be payable.
- During the settlement period, the investment risk in the investment portfolio is borne by You.
- In case of death of Life Insured during settlement period: Higher of balance Fund Value or 105% of the total premiums paid (including Top-up premium), is payable to the nominee/ legal heir.
- Half-yearly, Quarterly and Monthly modes are available only through ECS credit.
- Partial Withdrawals are not allowed during this period.
- Switches are allowed during this period.
- No Loyalty Additions or Booster Additions or Maturity Additions or Guaranteed Lumpsum will be added during the period of the Settlement option.

4) Switches in Self-Managed Strategy

You may make unlimited switches, without any Charge, at any time in a Policy Year other than the time when the Policy Fund is transferred to the Discontinued Policy Fund. You may, request the Company to switch a part or whole of the allocated Units from one investment Fund to another investment Fund as desired. The minimum switch amount per switch must be Rs.1,000. Switching facility is available only in Self-Managed Strategy.

5) Premium Redirection in Self-Managed Strategy

You may write to the Company, at least two weeks prior to the Premium Payment Due Date, requesting for a change in the premium allocation percentage of future premiums by using the

SAMPLE

		Premium Redirection facility. The change request shall then apply to all future Premiums paid in the Policy after the change request being received and accepted by the Company but shall not affect the existing units. You may use this facility for free, unlimited number of times in each Policy Year during the Policy Term other than the time when the Policy Fund is transferred to the Discontinued Policy Fund. Premium redirection facility is available only in Self-Managed Strategy.	
7.	Option available (in case of Annuity product)	Not Applicable	
8.	Riders opted, if any	Not Applicable	
9.	Exclusions (events where insurance coverage is not payable), if any.	**Suicide** In case of death due to suicide within 12 months from the Risk Commencement Date or from the date of Revival of the Policy, as applicable, the nominee or the beneficiary of the policyholder shall be entitled to the fund value, as available on the date of intimation of death. Further any charges other than Fund Management Charges (FMC) recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death. Note: There are no exclusions other than Suicide Claim provisions	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: • 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. • 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	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. Fund Value as on the date of cancellation of the Policy **plus** non-allocated premium, if any **plus** charges levied by cancellation of u **minus** (Stamp duty charges + expenses incurred by us on medica examination (if any) of Proposer/Life Insured + proportionate risk premium for the period on cover)	Part D

SAMPLE

		To exercise the Free Look option, you would need to send the Policy Document along with a request letter to us at any of our branches or at our Corporate Office address. You are required to maintain the acknowledgement received from the Company as a proof of submission .	
13.	Lapse, paid-up and revival of the Policy	**<u>Discontinuance of Premium Payment:</u>** **A. Discontinuance of Policy during lock-in period (during first five policy years):** For other than single premium policies: Upon expiry of the Grace Period, in case of discontinuance of policy due to non-payment of premium, the fund value after deducting the applicable discontinuance charges, as mentioned in Part E, Section 2, shall be credited to the discontinued policy fund and the risk cover and rider cover, if any, shall cease. All such discontinued policies shall be provided a revival period of three years from date of first unpaid premium. On such discontinuance, the Company shall communicate the status of the policy, within three months of the first unpaid premium, to You and provide the option to revive the policy within the revival period of three years. I. In case You opt to revive but do not revive the policy during the revival period, the proceeds of the discontinued policy fund shall be paid to You at the end of the revival period or lock-in period whichever is later. In respect of revival period ending after lock-in period, the policy will remain in discontinuance fund till the end of revival period. The Fund management charges of discontinued fund will be applicable during this period and no other charges will be applied. II. In case You do not exercise the option as set out above, the policy shall continue without any risk cover and rider cover, if any, and the policy fund shall remain invested in the discontinuance fund. At the end of the lock-in period, the proceeds of the discontinuance fund shall be paid to You and the policy shall terminate. III. However, You have an option to surrender the policy anytime and proceeds of the discontinued policy shall be payable at the end of lock-in period or date of surrender whichever is later. a. In case of Single Premium Policies, You have an option to surrender any time during the lock-in period. Upon receipt of request for surrender, the fund value, after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund. b. The policy shall continue to be invested in the discontinued policy fund and the proceeds from the discontinuance fund	Part C & Part D

SAMPLE

shall be paid at the end of lock-in period. Only fund management charge can be deducted from this fund during this period. Further, no risk cover shall be available on such policy during the discontinuance period.

B. Treatment of Policy while in Discontinuance Policy Fund

Fund value (net of relevant discontinuance charges) is credited to the Discontinued Policy Fund. The proceeds of the discontinued policy along with the returns generated on the same shall be available only upon completion of the lock in period or revival period as applicable. The minimum guaranteed interest rate applicable to the discontinued fund shall be specified by the Authority from time to time. The current minimum guaranteed interest rate applicable to the Discontinued Policy Fund is 4 per cent per annum.

The excess income earned in the Discontinued fund over and above the minimum guaranteed interest rate will also be apportioned to the Discontinued Policy Fund in arriving at the proceeds of the Discontinued policies and shall not be made available to the shareholders.
The fund management charge on discontinued policy fund shall be declared by the Authority from time to time. Currently, the fund management charge shall not exceed 50 basis points per annum. No other charges shall be levied.

C. Discontinuance of Policy after the lock-in period (after first five policy years):

a. For other than single premium policies: Upon expiry of the Grace Period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a Reduced Paid-up policy with the Paid-up Sum Assured. The policy shall continue to be in Reduced Paid-up status without rider cover, if any. All charges as per terms and conditions of the policy may be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only.

On such discontinuance, the Company shall communicate the status of the policy, within three months of the first unpaid premium, to You and provide the following options:

1) To revive the policy within the revival period of three years, or
2) Complete withdrawal of the policy.

i. In case You opt for (1) above but do not revive the policy during the revival period, the policy shall continue to be in Reduced Paid-up status and the fund value shall be paid to You at the end of the revival period.

ii. In case You do not exercise any option as set out above, the policy shall continue to be in Reduced Paid-up status.

SAMPLE

		At the end of the revival period the proceeds of the policy fund shall be paid to You and the policy shall terminate. ***iii.*** However, You have an option to surrender the policy anytime and proceeds of the policy fund shall be payable immediately. In case You opt for (2) above, then on the date of receipt of intimation, the Policy will be surrendered and Fund Value will be payable. a) In case of Single Premium Policies, You have an option to surrender the policy any time. Upon receipt of request for surrender, the fund value as on date of surrender shall be payable. **<u>Policy Revival:</u>** You can revive the Policy within three years from the date of first unpaid premium. To exercise the Revival option, the Policyholder is required to provide the Company with a written application along with payment of all due and unpaid Premiums. The proof of continued insurability and medical examination, if required (medical examination cost to be borne by the Policyholder) and the results thereof would be reviewed by the Company as per the then Board approved Underwriting Policy. ***Revival of policies on Discontinuance of Premiums (during the first 5 Policy Years):*** Where you revive the policy, the policy will be revived restoring the risk cover, along with the investments made in the segregated funds as chosen by the policyholder, out of the discontinued fund, less the applicable charges as mentioned below. At the time of revival: i. All due and unpaid premiums will be collected without any interest or fee. ii. Policy administration charge as applicable during the discontinuance period will be deducted. No other charges will be levied. iii. The discontinuance charges deducted at the time of discontinuance of the policy will be added back to the fund. ***Revival of policies on the Discontinuance of Premiums (after completion of 5th Policy Year):*** Where the policyholder revives the policy, the policy will be revived restoring the original risk cover in accordance with the terms and conditions of the policy. At the time of revival: i. All due and unpaid premiums under base plan will be collected without any interest or fee.	

SAMPLE

		ii. No other charges will be levied.	
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, 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	Part F
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	• Contact details of Grievance Redressal Officer (GRO) of the insurer ➢ Phone: +91-22-71013322 (Mon–Fri, 10 AM–6 PM, except Public Holidays) ➢ Email: GRO@edelweisslife.in • Link for registering the grievance with insurer's portal https://www.edelweisslife.in/contact-us#fileAComplaint • Contact details of Ombudsman https://cioins.co.in/Ombudsman	PART G

SAMPLE

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.

SAMPLE