

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

| Sl. no. | Title | Description in Simple Words <i>(Please refer to applicable Policy Clause Number in next column)</i> | Policy Clause Number |
|----------------|--|---|-----------------------------|
| 1. | Name of the Insurance Product and Unique Identification Number (UIN) | Edelweiss Life – Flexi Goal Secure UIN: 147N117V01 | Part A |
| 2. | Policy Number | << >> | Part A |
| 3. | Type of Insurance Policy | An Individual, Non-Linked, Participating, Savings, Life Insurance Plan | Part A |
| 4. | Basic Policy details | <ul style="list-style-type: none">• 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 << >> | Part A |

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| 5. | Policy Coverage/benefits payable | 1. Death Benefit | | | | Part C, Part D |
| | | Events | Plan Option | How and when Benefits are payable | Size of such benefits | |
| | | Death of the Life Insured (s) | Flexi Value Option | 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 Policy will be terminated. | <p>The Death Benefit payable is</p> <ul style="list-style-type: none"> • Sum Assured on Death (SAD), plus • Welcome Benefit, plus • Terminal Bonus (if declared), • Accrued Reversionary Bonus (if declared), applicable during RBAP <p>In addition, Reversionary Bonus (if declared) during RBAP and Cash Bonus (if declared) post RBAP, due in the Policy Year of death, will be payable on pro-rata basis considering the number of months elapsed in the Policy Year.</p> <p>For Death Benefit Option 1: The Sum Assured on Death at the inception of the policy will be 7 times the Annualized Premium.</p> <p>The Sum Assured on Death increases every policy year starting from 2nd Policy Year till the end of Policy Term by an absolute amount equal to</p> <ul style="list-style-type: none"> • $\text{Max} \{ (\text{SAM at Maturity plus Accrued GMA at Maturity}) \text{ less } 7 \text{ times the Annualized Premium}, 0 \}$ divided by $(\text{Policy Term} - 1)$ | |

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| | | | | <p>The minimum Death Benefit shall be at least 105% of Total Premiums Paid up to date of death or 10 times Annual Premium whichever is higher.</p> <p>For Death Benefit Option 2: The Sum Assured on Death at the inception of the policy will be 'X' times the Annualized Premium.</p> <p>The Sum Assured on Death (SAD) increases every Policy Year starting from 2nd Policy Year by an absolute amount equal to -</p> <ul style="list-style-type: none"> Max {(SAM at Maturity plus Accrued GMA at Maturity) less 'X' times the Annualized Premium,0} divided by (Policy Term - 1). <p>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.</p> <p>The minimum Death Benefit shall be at least 105% of Total Premiums Paid up to date of death.</p> <p>At any point of time, Death Benefit will not be less than Surrender Value applicable at the time of death.</p> | |
| | | | Two-gether Option | <p>The Sum Assured on Death for both Primary and Secondary Life</p> | |

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| | | | | <p>Insured is equal to 7 times the Annualized Premium at the inception of the policy.</p> <p>The Sum Assured on Death increases every policy year starting from 2nd policy year till the end of Policy Term or death of the Primary Life Insured/ Secondary Life Insured, as applicable, whichever is earlier, by an absolute amount as given below-</p> <ul style="list-style-type: none"> • Max {(SAM at Maturity plus Accrued GMA at Maturity) less 7 times the Annualized Premium,0} divided by (Policy Term - 1) | |
| | | | <p>In case the Primary Life Insured dies first, while the Policy is in-force, the Death Benefit will be payable as lump sum, and Policy will continue.</p> | <p>The Death Benefit payable is-</p> <ul style="list-style-type: none"> • Sum Assured on Death (SAD) for Primary Life and • Cover will start for Secondary Life Insured • No future Premiums are required to be paid and the Policy will continue as In-Force Policy. • Survival Benefit 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, Maturity Benefit will be payable. <p>The minimum Death Benefit shall be at least 105% of Total</p> | |

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| | | | | | Premiums Paid up to date of death or 10 times Annual Premium whichever is higher. |
| | | | | In case the Secondary Life Insured dies first while the Policy is In-Force. | <p>No Death Benefit will be payable.</p> <p>The cover for Primary Life Insured will continue provided the future Premiums are paid as and when due.</p> <p>Survival Benefit will be payable, till the death of Primary Life Insured or Maturity, whichever is earlier.</p> <p>In addition, in the case of Primary Life Insured surviving till Maturity, Maturity Benefit will be payable.</p> |
| | | | | In case the Primary Life Insured dies after the death of Secondary Life Insured, while the Policy is In-Force, the Death Benefit will be payable in lump sum and Policy will be terminated. | <p>The Death Benefit payable is</p> <ul style="list-style-type: none"> • Sum Assured on Death (SAD), plus • Welcome Benefit, plus • Terminal Bonus (if declared), • Accrued Reversionary Bonus (if declared), applicable during RBAP, <p>In addition, Reversionary Bonus (if declared) during RBAP, and Cash Bonus (if declared) post RBAP, due in the Policy Year of death, will be payable on pro-rata basis considering the number of months elapsed in the Policy Year.</p> <p>The minimum Death Benefit payable on death</p> |

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| | | | <p>of Primary Life Insured shall be at least 105% of Total Premiums Paid up to date of death or 10 times Annual Premium, whichever is higher.</p> <p>At any point of time, Death Benefit will not be less than Surrender Value applicable at the time of death.</p> | |
| | | | <p>In case the Secondary Life Insured dies after the death of Primary Life Insured, while the Policy is In-Force, the Death Benefit will be payable as lumpsum, and Policy will be terminated.</p> <p>The Death Benefit payable is</p> <ul style="list-style-type: none"> • Sum Assured on Death (SAD), plus • Welcome Benefit, plus • Terminal Bonus (if declared), • Accrued Reversionary Bonus (if declared), applicable during RBAP, <p>In addition, Reversionary Bonus (if declared) during RBAP and Cash Bonus (if declared) post RBAP, due in the Policy Year of death, will be payable on pro-rata basis considering the number of months elapsed in the Policy Year.</p> <p>The minimum Death Benefit payable on death of Secondary Life Insured shall be at least 10 times Annual Premium.</p> <p>At any point of time, Total Death Benefit will not be less than Surrender Value applicable at the time of death.</p> | |

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| | | | | <p>In case of simultaneous death of both Primary Life Insured and Secondary Life Insured, while the Policy is in-force, the Death Benefit will be payable as lump sum and Policy will be terminated.</p> | <p>The Death Benefit payable is</p> <ul style="list-style-type: none"> • Sum Assured on Death (SAD) for Primary Life Insured, plus • Sum Assured on Death (SAD) and Terminal Bonus (if declared), for Secondary Life Insured, plus • Welcome Benefit, plus • Accrued Reversionary Bonus (if declared), applicable during RBAP, <p>In addition, Reversionary Bonus (if declared) during RBAP and Cash Bonus (if declared) post RBAP, due in the Policy Year of death, will be payable on pro-rata basis considering the number of months elapsed in the Policy Year.</p> <p>The minimum Death Benefit payable on death of Primary Life Insured shall be at least 105% of Total Premiums Paid up to 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.</p> <p>At any point of time, Death Benefit will not be less than Surrender Value applicable at the time of death.</p> | |
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Any unpaid accumulated Survival Benefits shall be payable at the time of termination of the Policy along with the Death Benefit.

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

2. Survival Benefit

| Events | Plan Option | How and when Benefits are payable | Size of such benefits |
|---|---------------------------------|--|--|
| <p><i>Applicable Policy Anniversary(ies) starting from 2nd Policy Year</i></p> | <p>Both Plan Options</p> | <p>On survival of the Life Insured/ Primary Life Insured and/or Secondary Life Insured while the Policy is In-Force.</p> | <p>Reversionary Bonus, if any, will be declared in arrears starting from the 2nd Policy Year till the end of RBAP, while the Policy is In-Force.</p> <p>Once declared and attached to a policy it becomes guaranteed and forms part of the Accrued Reversionary Bonus.</p> <p>The Accrued Reversionary Bonus is payable at the end of RBAP in lumpsum.</p> <p>After completion of RBAP, no further Reversionary Bonus shall be declared under the policy.</p> <p>Cash Bonus, (if declared) will be payable starting from the first policy year after end of RBAP till</p> |

maturity or death whichever is earlier, while the Policy is In-Force.

3. Maturity Benefit

| Events | Plan Option | How and when Benefits are payable | Size of such benefits/Policy monies |
|------------------------|-------------------|---|---|
| Maturity of the Policy | Both Plan Options | On survival of the Life Insured/ Primary Life Insured and/or Secondary Life Insured till the Date of Maturity while the Policy is In-Force, the Maturity Benefit is payable as lumpsum. | <ul style="list-style-type: none"> Sum Assured on Maturity (SAM)^, plus Welcome Benefit, plus Accrued Guaranteed Maturity Additions (GMA), plus Terminal Bonus, (if declared). <p>It will be ensured that the Total Survival Benefits and Total Maturity benefit shall result in at least non-zero positive return to the policyholder.</p> |

Any remaining unpaid accumulated survival benefits shall be payable at the time of termination of the policy along with Maturity Benefit.

^Sum Assured on Maturity (SAM): The SAM at inception increases every policy year from the second policy year till the end of RBAP and remains constant thereafter. The SAM increases by an amount which is a fixed percentage of SAM at inception and varies by PPT and PT, as mentioned in the table below:

| PPT/PT | 20 | 25 | 30 | 35 | 40 |
|--------|-----|-----|-----|-----|-----|
| 5 | 50% | 45% | 40% | 40% | 40% |
| 6 | 55% | 52% | 50% | 50% | 50% |

| | | | | | |
|-----------|-----|-----|-----|-----|-----|
| 8 | 62% | 62% | 62% | 62% | 62% |
| 10 | NA | 80% | 80% | 80% | 80% |
| 12 | NA | 80% | 80% | 80% | 80% |

4. Accumulation 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 payouts.

In such cases, the accumulated Survival Benefits will grow each year based on the aggregate of the following two components:

1. Guaranteed rate of 2% p.a.
2. A separate Cash Bonus rate declared by the Company each year for accumulation of survival benefit option, based on the performance of the participating fund.

The accumulated Survival Benefits will be a part of the participating fund.

The Policyholder can withdraw the accumulated Survival Benefits in any proportion up to 100% of the accumulated amount at any point during the Policy Term. The unpaid accumulated 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(s) in case of Together Option), Maturity, or Surrender. The withdrawn portion will be paid out in lumpsum, while the remaining balance of the accumulated Survival Benefit will continue to accumulate within the Policy.

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 accumulated 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.

| | | <p>5. <u>Surrender Benefit:</u></p> <p>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 acquired, will be paid, the Policy will be terminated and all the benefits under the Policy shall cease to apply.</p> <p><u>Surrender Value:</u> The Surrender Value payable is higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).</p> <p><u>Guaranteed Surrender Value (GSV) :</u> The Policy shall acquire a Guaranteed Surrender Value on payment of Premium for at least two consecutive years.</p> <p>The Guaranteed Surrender Value is Max [(GSV Factor1 x Total Premiums Paid) Plus {GSV Factor2 x (Welcome Benefit plus total accrued GMA)} Plus (GSV Factor3 x Accrued RB) less sum of all Survival Benefits already paid, 0]</p> <p>GSV Factors varies with Policy Year of surrender and Policy Term and are given in the Policy Document.</p> <p><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.</p> | | | | | | | | | | | | | |
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| 6. | Options available (in case of Linked Insurance Products) | Not Applicable | | | | | | | | | | | | | |
| 7. | Option available(in case of Annuity product) | Not Applicable | | | | | | | | | | | | | |
| 8. | Riders opted, if any | <table border="1"> <thead> <tr> <th data-bbox="620 1686 755 1881">Rider Name</th> <th data-bbox="755 1686 847 1881">UIN</th> <th data-bbox="847 1686 982 1881">Rider Sum Assured</th> <th data-bbox="982 1686 1133 1881">Modal Premium plus applica</th> <th data-bbox="1133 1686 1268 1881">Policy Term (years)</th> <th data-bbox="1268 1686 1432 1881">Premium Paying Term (years)</th> </tr> </thead> <tbody> <tr> <td colspan="6" data-bbox="620 1881 1432 1898"> </td> </tr> </tbody> </table> | Rider Name | UIN | Rider Sum Assured | Modal Premium plus applica | Policy Term (years) | Premium Paying Term (years) | | | | | | | Part A |
| Rider Name | UIN | Rider Sum Assured | Modal Premium plus applica | Policy Term (years) | Premium Paying Term (years) | | | | | | | | | | |
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| | | 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. | |
| 13. | Lapse, paid-up and revival of the Policy | <p>Premium Discontinuance</p> <p>(i) If all the due premium has not been paid in full for at least first policy year, then on premium discontinuance, the policy will be lapsed, and no surrender value or paid-up value will be payable.</p> <p>(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.</p> <p>Reduced paid up If all Premiums for at least first Policy Year, have not been paid in full, then paid-up value is nil.</p> <p>The policy will acquire paid-up value provided one full year's premium has been paid, & the policy will continue as a 'Reduced Paid-up' Policy.</p> <p>The benefits applicable for a 'Reduced Paid-up' policy will be as per below:</p> <p>Paid Up Factor (PUP Fac)= (Total number of months for which Premiums are paid / Total number of months for which Premiums are payable)</p> <p>Reduced Paid-up Sum Assured on Maturity = PUP Fac x Applicable Sum Assured on Maturity.</p> <p>Where, Applicable Sum Assured on Maturity means Sum Assured on Maturity corresponding to an In-Force Policy in a given Policy Year.</p> <p>After the policy becomes Reduced Paid-up , the Reduced Paid-up SAM will continue to increase with policy duration, wherever applicable, similar to an in-force policy.</p> <p>Reduced Paid-up Guaranteed Maturity Additions = The Guaranteed Maturity Additions will continue to accrue after the policy becomes Reduced Paid-up and is called Reduced Paid-up Guaranteed Maturity Additions which is equal to PUP Fac x Guaranteed Maturity Additions rate x Total Annualised Premium paid.</p> <p>The total accrued Guaranteed Maturity Additions for the</p> | Part C, Part D |

Reduced Paid-up policy at any point of time will be equal to the accrued Guaranteed Maturity Additions till the policy becomes Reduced paid-up plus accrued Reduced Paid-up Guaranteed Maturity Additions.

Reduced Paid-up Cash Bonus= PUP Fac x Cash Bonus
Cash Bonus, if declared, shall be declared annually for Reduced Paid-up policies separately based on the performance of the participating fund.

No further Reversionary Bonus would be accrued to the policy once it becomes Reduced Paid-up. Any Accrued Reversionary Bonus till the Policy became Reduced Paid-up, would be paid at the end of the RBAP or Death, whichever is earlier, while the Policy is In-Force.

Reduced paid-up Sum Assured on Death for Flexi Value Option= PUP Fac x Applicable Sum Assured Death

Reduced paid-up Sum Assured on Death for Together Option =

For Primary Life Insured = PUP Fac x Applicable Sum Assured on Death for Primary Life Insured.

For Secondary Life Insured = PUP Fac x Applicable Sum Assured on Death for Secondary Life Insured.

Applicable Sum Assured on Death means Sum Assured on Death corresponding to an In-Force policy in a given Policy Year.

The SAD applicable for Flexi Value Option will be as per the Death Benefit Option chosen by the policyholder. 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.

| Events | Plan Options | How and when Benefits are payable | Size of such benefits/Policy monies |
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| Death of the Life Insured(s) | Flexi Value option | In case of death of the Life Insured during the Policy Term, the Reduced Paid-up Death Benefit will be payable | Reduced Paid-up Death Benefit- <ul style="list-style-type: none"> Reduced Paid-up Sum Assured on Death, plus Welcome Benefit will |

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| | | | | <p>as lumpsum, and Policy will be terminated.</p> | <p>be payable, plus</p> <ul style="list-style-type: none"> Accrued Reversionary Bonus (If declared) applicable during RBAP <p>In addition, post RBAP, Reduced Paid-up Cash Bonus, (if declared) due in the Policy Year of death will be payable on pro-rata basis considering the number of months elapsed in the Policy Year.</p> <p>The minimum Reduced Paid-up Death Benefit shall be at least 105% of Total Premiums Paid up to date of death.</p> <p>At any point of time, Reduced Paid-up Death Benefit will not be less than Surrender Value applicable at the time of death.</p> | |
| | | | Two-gether Option | <p>In case of First Death of Primary Life Insured, the Reduced Paid-up Death Benefit will be payable as lumpsum, and policy will continue.</p> | <p>Reduced Paid-up Death Benefit-</p> <ul style="list-style-type: none"> Reduced Paid-up Sum Assured on Death for Primary Life Insured will be payable and cover will start for Secondary Life Insured on Reduced Paid-up basis. | |

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| | | | | | <ul style="list-style-type: none"> • Reduced Paid-up Survival Benefit 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, Reduced Paid-up Maturity Benefit will be payable. <p>The minimum Reduced Paid-up Death Benefit payable on death of Primary Life Insured shall be at least 105% of Total Premiums Paid up to date of death.</p> | |
| | | | | <p>In case of First death of Secondary Life Insured.</p> | <p>Reduced Paid-up Death Benefit- No Death Benefit will be payable on death of Secondary Life Insured and cover will continue for Primary Life Insured on a Reduced Paid-up basis.</p> <p>Reduced Paid-up Survival Benefit will be payable, till the death of Primary Life Insured or maturity, whichever is earlier.</p> | |

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| | | | | | <p>In addition, in the case of Primary Life Insured surviving till Maturity, Reduced Paid-up Maturity Benefit will be payable.</p> |
| | | | | <p>In case the Primary Life Insured dies after the death of the Secondary Life Insured, the Reduced Paid-up Death Benefit will be payable as lump sum and Policy will be terminated.</p> | <p>Reduced Paid-up Death Benefit-</p> <ul style="list-style-type: none"> • Reduced Paid-up Sum Assured on Death for Primary Life Insured will be payable, plus • Welcome Benefit, plus • Accrued Reversionary Bonus (If declared) applicable during RBAP <p>In addition, post RBAP, Reduced Paid-up 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.</p> <p>The minimum Reduced Paid-up Death Benefit payable on death of Primary Life Insured shall be at least 105% of Total Premiums Paid up</p> |

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| | | | | | <p>to date of death.</p> <p>At any point of time, Reduced Paid-up Death Benefit will not be less than Surrender Value applicable at the time of death.</p> |
| | | | | <p>In case the Secondary Life Insured dies after the death of Primary Life Insured, the Reduced Paid-up Death Benefit will be payable as lump sum and Policy will be terminated.</p> | <p>Reduced Paid-up Death Benefit-</p> <ul style="list-style-type: none"> • Reduced Paid-up Sum Assured on Death for Secondary Life Insured will be payable, plus • Welcome Benefit, plus • Accrued Reversionary Bonus , (if declared), applicable during RBAP <p>In addition, post RBAP, Reduced Paid-up 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.</p> <p>At any point of time, Reduced Paid-up Death Benefit will not be less than Surrender Value applicable at the time of death.</p> <p>At any point of</p> |

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| | | | | | time, Reduced Paid-up Death Benefit will not be less than Surrender Value applicable at the time of death. |
| | | | | <p>In case of Simultaneous Death of both Primary Life Insured and Secondary Life Insured, the Reduced Paid-up Death Benefit will be payable as lump sum, and Policy will be terminated.</p> | <p>Reduced Paid-up Death Benefit-</p> <ul style="list-style-type: none"> • Reduced paid-up Sum Assured on Death for Primary Life Insured, plus • Reduced paid-up Sum Assured on Death for Secondary Life Insured will be payable, plus • Welcome Benefit, plus • Accrued Reversionary Bonus (If declared), applicable during RBAP <p>In addition, post RBAP Reduced Paid-up 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.</p> <p>The minimum Reduced Paid-up Death Benefit</p> |

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| | | | | <p>payable on death of Primary Life Insured shall be at least 105% of Total Premiums Paid up to date of death.</p> <p>At any point of time, total Reduced Paid-up Death Benefit will not be less than Surrender Value applicable at the time of death.</p> |
| | | Applicable Policy Anniversary(ies) starting from 2 nd Policy Year | Both Plan Options | <p>On survival of the Life Insured/ Primary Life Insured and/or Secondary Life Insured the Reduced Paid-up Survival benefit is payable.</p> <ul style="list-style-type: none"> • Accrued Reversionary Bonus (if declared) applicable at the end of RBAP, plus • Reduced paid-up Cash Bonus, (if declared) post RBAP. |
| | | Maturity of the Policy | Both Plan Options | <p>On survival of the Life Insured/ Primary Life Insured and/or Secondary Life Insured till the Date of Maturity, the Reduced Paid-up Maturity Benefit is payable as lumpsum.</p> <p>Maximum of (Reduced paid-up SAM plus Welcome Benefit plus Total Accrued Guaranteed Maturity Additions^{\$}, Total Premiums Paid less Total Survival Benefits paid)</p> <p>It will be ensured that the Total Survival Benefits and Total Maturity benefit shall result in at least non-zero positive return to the policyholder.</p> |

Terminal bonus, will be declared/payable on the exits due to Death, Surrender or Maturity. Any remaining unpaid accumulated survival benefits shall be payable at the time of termination of the Policy due to Death, Maturity or Surrender along with respective benefits.

§ Total Accrued Guaranteed Maturity Additions - The Total Accrued Guaranteed Maturity Additions for the Reduced Paid-up policy at any point of time will be equal to the accrued Guaranteed Maturity Additions till the policy becomes paid-up plus accrued Reduced Paid-up Guaranteed Maturity Additions.

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 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.

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| | | 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 | <p>Conditions for grant of a loan under the Policy: Policy loan is available once the policy acquires surrender value. Maximum loan amount is 60% of the surrender value.</p> <p>Effect of grant of loan under the Policy: If a loan is granted by us under the Policy, then:</p> <ul style="list-style-type: none"> • 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 February 2026 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 and 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. | Part D |
| 15. | Claims/Claims Procedure | <p>Death Claim Procedure:</p> <p>A claim would be settled within</p> <ul style="list-style-type: none"> • 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 <p>You are requested to intimate us of the claim at any of our branch offices or to our Corporate Office address mentioned</p> | Part F |

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| | | <p>below: Claims Officer Edelweiss Life Insurance Company Limited 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kirof Road, Kurla (W), Mumbai - 400070 Email Id: claims@edelweisslife.in Phone no: 1800 2121 212</p> <p>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.</p> <p>Click here to know more about the claim procedure, download claim form and list of documents required to register a claim.</p> | |
| 16. | Policy Servicing | <p>Click here to know the procedure/touchpoints/Turn Around Time for various Policy Servicing request:</p> <p>Click here to download the applicable forms and list of documents required for various policy servicing request.</p> | |
| 17. | Grievances / Complaints | <p>Grievance Redressal Mechanism</p> <p>We have established a Grievance Redressal Mechanism to assist in the resolution of any complaint, grievance, or dispute in respect of the Policy.</p> <p>Click here to know the Grievance Redressal Procedure.</p> | 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.