

EDELWEISS LIFE INSURANCE COMPANY LIMITED

Unique Reference No.: NBAPP V47 SEPT 2026

Key Feature Document for Edelweiss Life - Premier Guaranteed STAR Pro

This is a document that will help you to understand the key features of this product and is not the policy document. In case of any discrepancy between this document and your policy document, the policy document will prevail over this document.

IRDAI Regn. No.: 147 | CIN: U66010MH2009PLC197336

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Key Feature Document for Edelweiss Life- Premier Guaranteed STAR Pro

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

PRODUCT NAME	Edelweiss Life – Premier Guaranteed STAR Pro (UIN:147N115V02)															
PLAN DESCRIPTION	Edelweiss Life – Premier Guaranteed STAR Pro. This product is An Individual, Non-Linked, Non-Participating, Savings, Life Insurance Plan which is 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 customize the plan as per your requirements.															
KEY FEATURES	- Simple and easy to understand - Option to Choose from multiple benefit types with two plan options: Lump Sum Option and Lump Sum plus Income Option - Option to choose from multiple PPT/PT options:															
	Plan Options	Lump Sum Option	Lump Sum plus Income Option													
	Premium Payment Term (PPT) (In Years)	5 6 7 8 10 12	5 6 7 8 10 12													
	Policy Term (PT) (In Years)	15, 20, 25 and 30	PT will depend on the Income Start Year and Income Duration chosen by you. The minimum PT is 19 years while the maximum PT allowed are as below:													
			<table><tr><th>PPT</th><th>Maximum PT</th></tr><tr><td>5</td><td>44</td></tr><tr><td>6</td><td>45</td></tr><tr><td>7</td><td>46</td></tr><tr><td>8</td><td>42</td></tr><tr><td>10</td><td>44</td></tr><tr><td>12</td><td>46</td></tr></table>	PPT	Maximum PT	5	44	6	45	7	46	8	42	10	44	12
PPT			Maximum PT													
5			44													
6			45													
7	46															
8	42															
10	44															
12	46															
The Income Start Year options available in the plan are PPT, PPT+1, PPT+2, PPT+3, PPT+5 and PPT+10 and the Income Durations options available in the plan are 15, 20, 25 and 30 years.																

	- The following riders are offered under the product. The terms & conditions of the riders will apply. - Edelweiss Life - Accidental Death Benefit Rider (UIN: 147B002V05) - Edelweiss Life - Accidental Total and Permanent Disability Rider (UIN: 147B001V05) - Edelweiss Life - Critical Illness Rider (UIN: 147B005V05) - Edelweiss Life - Waiver of Premium Rider (UIN: 147B003V06) - Edelweiss Life - Payor Waiver Benefit Rider (UIN: 147B014V06)
KEY BENEFITS	Death Benefit: The death benefit payable on death of Life Insured, under Lump Sum option and Lump Sum plus Income Option is higher of: - Sum Assured on Death# as per the chosen Death Benefit Option 105% of Total Premiums Paid¹ - Surrender Value applicable at the time of death In addition, for Lump Sum plus Income Option, the 'Income Benefit Pay-out' due in the policy year of death will be paid on pro-rata basis considering the number of months elapsed in the policy year and duly adjusted for the survival benefits paid out in that 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: For age at entry less than 50 years: 7 times the Annualized Premium² For age at entry 50 years and above: 5 times the Annualized Premium² Death Benefit Option 2: SAD is Higher of 10 times the Annualized Premium² and 10 times the Annual Premium³ Death Benefit Option 3: SAD is 20 times the Annualized Premium² ¹Total Premiums Paid means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly. ²Annualized Premium shall be the premium amount payable in a year, excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums. ³Annual 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.
	Survival Benefit - Lump Sum Option : NA - Lump Sum plus Income Option : Income Benefit: A level guaranteed income called 'Income Benefit Pay-out' starting from the chosen policy year called 'Income Start Year', will be payable in arrears as per the Income Benefit Payout Frequency chosen. The benefit will be payable till maturity or death, whichever is earlier, while the policy is in-force. 'Income Benefit Pay-out' = Income Rate X Total Annualized Premium paid[^] Income Rate varies by Age, PPT, Income Duration, Income Start Year, Premium Band and Death Benefit Option.

The Income Benefit Pay-out Frequency must be chosen at inception of the policy. Once chosen, the Income Benefit Pay-out Frequency cannot be changed during the policy term. The various Income Benefit Pay-out frequencies available and corresponding multiplier factors to be applied on the Annual Income Benefit Payout to arrive at the Income Benefit Pay-out instalment is provided in the table below:

Income Payout Frequency	Multiplier Factor	Annual Equivalent rate
Yearly	100.00%	100.00%
Half-yearly	49.0555%	98.1110%
Quarterly	24.2960%	97.1840%
Monthly	8.0477%	96.5724%

Income Benefit Pay-out Frequency option for 'Income Start Year' as 'PPT' is only available if the premium payment frequency is annual.

^Total Annualized Premium paid shall be the total of all the premiums paid excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.

- **Maturity Benefit**

1. Lump Sum Option:

Maturity benefit is equal to Sum Assured on Maturity (SAM) plus accrued Guaranteed Additions (GA). The maturity benefit will be payable on maturity if the Life Assured survives till the end of the policy term, provided the policy is in-force.

Sum Assured on Maturity = PPT X Annualized Premium

Guaranteed Additions = Guaranteed Additions Rate (GA Rate) X total Annualized Premium paid^

GA Rate varies by Age, PPT, PT, Premium Band and Death Benefit Option.

GA will accrue every year, in arrears starting from the 2nd policy year till the end of the Policy Term (PT), provided the policy is in-force and atleast 2 full years' premiums are paid.

^Total Annualized Premium paid shall be the total of all the premiums paid excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.

2. Lump Sum plus Income Option:

In addition to the last Income Benefit Pay-out instalment, Maturity Benefit which is equal to Sum Assured on Maturity (SAM) will be payable as a lumpsum on the maturity of the policy if the Life Assured survives till the end of the Policy Term, provided the policy is in-force.

SAM = Max (10, PPT) X Annualized Premium.

- **Exclusion**

Suicide Claim

In case of death of the Life Assured due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to 80% of the Total Premiums Paid till the date of death or 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.

- **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)

a) **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 for both Plan Options is described below:

Lump Sum Option:

$\{(GSV \text{ Factor1} \times \text{Total Premiums Paid}) \text{ plus } [GSV \text{ Factor2} \times (\text{accrued Guaranteed Additions plus accrued Reduced Paid-up Guaranteed Additions})]\}$

Lump Sum plus Income Option:

$\text{Max } \{(GSV \text{ Factor1} \times \text{Total Premiums Paid}) \text{ less total Income Benefit Pay-outs already paid till the date of surrender, 0}\}$

b) **Special Surrender Value (SSV):**

The 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 the Policy.

For Plan Options - Lump Sum and Lump Sum Plus Income

GSV as a % of Total Premiums Paid:

Policy Year/ Policy Term	15	16	17	18	19	20	21	22	23	24	25	26
1	-	-	-	-	-	-	-	-	-	-	-	-
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	56%	55%	54%	54%	54%	53%	53%	53%	53%	53%	52%	52%
9	62%	60%	59%	58%	58%	56%	56%	56%	56%	55%	54%	54%
10	68%	65%	63%	62%	62%	59%	59%	59%	59%	58%	56%	56%
11	74%	70%	68%	66%	66%	62%	62%	62%	62%	60%	58%	58%
12	79%	75%	72%	70%	69%	66%	65%	65%	65%	63%	60%	60%
13	84%	80%	77%	74%	73%	69%	68%	68%	68%	65%	63%	62%
14	90%	85%	81%	78%	76%	73%	71%	71%	70%	68%	65%	64%
15	90%	90%	85%	82%	79%	76%	74%	74%	73%	70%	68%	66%
16	-	90%	90%	86%	83%	79%	77%	77%	75%	73%	70%	68%
17	-	-	90%	90%	86%	83%	80%	80%	78%	75%	73%	70%
18	-	-	-	90%	90%	86%	83%	82%	80%	78%	75%	73%
19	-	-	-	-	90%	90%	86%	85%	82%	80%	78%	75%
20	-	-	-	-	-	90%	90%	87%	85%	82%	80%	78%

	Policy Year\ Policy Term	15	16	17	18	19	20	21	22	23	24	25	26
	21	-	-	-	-	-	-	90%	90%	87%	85%	82%	80%
	22	-	-	-	-	-	-	-	90%	90%	87%	85%	82%
	23	-	-	-	-	-	-	-	-	90%	90%	87%	85%
	24	-	-	-	-	-	-	-	-	-	90%	90%	87%
	25	-	-	-	-	-	-	-	-	-	-	90%	90%
	26	-	-	-	-	-	-	-	-	-	-	-	90%
	27	-	-	-	-	-	-	-	-	-	-	-	-
	28	-	-	-	-	-	-	-	-	-	-	-	-
	29	-	-	-	-	-	-	-	-	-	-	-	-
	30	-	-	-	-	-	-	-	-	-	-	-	-
	31	-	-	-	-	-	-	-	-	-	-	-	-
	32	-	-	-	-	-	-	-	-	-	-	-	-
	33	-	-	-	-	-	-	-	-	-	-	-	-
	34	-	-	-	-	-	-	-	-	-	-	-	-
	35	-	-	-	-	-	-	-	-	-	-	-	-
	36	-	-	-	-	-	-	-	-	-	-	-	-
	37	-	-	-	-	-	-	-	-	-	-	-	-
	38	-	-	-	-	-	-	-	-	-	-	-	-
	39	-	-	-	-	-	-	-	-	-	-	-	-
	40	-	-	-	-	-	-	-	-	-	-	-	-
	41	-	-	-	-	-	-	-	-	-	-	-	-
	42	-	-	-	-	-	-	-	-	-	-	-	-
	43	-	-	-	-	-	-	-	-	-	-	-	-
	44												
	45												
	46												
	Policy Year\ Policy Term	27	28	29	30	31	32	33	34	35	36		
	1	-	-	-	-	-	-	-	-	-	-		
	2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%		
	3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%		
	4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%		
	5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%		
	6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%		
	7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%		
	8	52%	52%	52%	52%	52%	52%	52%	52%	51%	51%		
	9	54%	54%	54%	54%	54%	54%	54%	54%	53%	52%		
	10	56%	56%	56%	56%	56%	56%	56%	56%	54%	53%		
	11	58%	58%	58%	58%	58%	58%	58%	57%	56%	54%		
	12	60%	60%	60%	60%	60%	60%	60%	59%	57%	56%		
	13	62%	62%	62%	62%	62%	62%	62%	60%	59%	57%		
	14	64%	64%	64%	64%	64%	64%	63%	62%	60%	59%		
	15	66%	66%	66%	66%	66%	66%	65%	63%	62%	60%		
	16	68%	68%	68%	68%	68%	68%	66%	65%	63%	62%		
	17	70%	70%	70%	70%	70%	69%	68%	66%	65%	63%		
	18	72%	72%	72%	72%	72%	71%	69%	68%	66%	65%		

	Policy Year\ Policy Term	27	28	29	30	31	32	33	34	35	36	
	19	74%	74%	74%	74%	74%	72%	71%	69%	68%	66%	
	20	76%	76%	76%	76%	75%	74%	72%	71%	69%	68%	
	21	78%	78%	78%	78%	77%	75%	74%	72%	71%	69%	
	22	80%	80%	80%	80%	78%	77%	75%	74%	72%	71%	
	23	82%	82%	82%	81%	80%	78%	77%	75%	74%	72%	
	24	85%	84%	84%	83%	81%	80%	78%	77%	75%	74%	
	25	87%	86%	85%	84%	83%	81%	80%	78%	77%	75%	
	26	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%	
	27	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	
	28	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	
	29	-	-	90%	90%	88%	87%	85%	84%	83%	81%	
	30	-	-	-	90%	90%	88%	87%	85%	84%	83%	
	31	-	-	-	-	90%	90%	88%	87%	85%	84%	
	32	-	-	-	-	-	90%	90%	88%	87%	85%	
	33	-	-	-	-	-	-	90%	90%	88%	87%	
	34	-	-	-	-	-	-	-	90%	90%	88%	
	35	-	-	-	-	-	-	-	-	90%	90%	
	36	-	-	-	-	-	-	-	-	-	90%	
	37	-	-	-	-	-	-	-	-	-	-	
	38	-	-	-	-	-	-	-	-	-	-	
	39	-	-	-	-	-	-	-	-	-	-	
	40	-	-	-	-	-	-	-	-	-	-	
	41	-	-	-	-	-	-	-	-	-	-	
	42	-	-	-	-	-	-	-	-	-	-	
	43	-	-	-	-	-	-	-	-	-	-	
	44											
	45											
	46											
	Policy Year\ Policy Term	37	38	39	40	41	42	43	44	45	46	
	1	-	-	-	-	-	-	-	-	-	-	
	2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	
	3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	
	4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
	5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
	6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
	7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
	8	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	
	9	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	
	10	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	
	11	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	
	12	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	
	13	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	
	14	57%	57%	57%	57%	57%	57%	57%	57%	57%	57%	
	15	59%	58%	58%	58%	58%	58%	58%	58%	58%	58%	
	16	60%	59%	59%	59%	59%	59%	59%	59%	59%	59%	

Policy Year\ Policy Term	37	38	39	40	41	42	43	44	45	46
17	62%	60%	60%	60%	60%	60%	60%	60%	60%	60%
18	63%	62%	61%	61%	61%	61%	61%	61%	61%	61%
19	65%	63%	62%	62%	62%	62%	62%	62%	62%	62%
20	66%	65%	63%	63%	63%	63%	63%	63%	63%	63%
21	68%	66%	65%	64%	64%	64%	64%	64%	64%	64%
22	69%	68%	66%	65%	65%	65%	65%	65%	65%	65%
23	71%	69%	68%	66%	66%	66%	66%	66%	66%	66%
24	72%	71%	69%	68%	67%	67%	67%	67%	67%	67%
25	74%	72%	71%	69%	68%	68%	68%	68%	68%	68%
26	75%	74%	72%	71%	69%	69%	69%	69%	69%	69%
27	77%	75%	74%	72%	71%	70%	70%	70%	70%	70%
28	78%	77%	75%	74%	72%	71%	71%	71%	71%	71%
29	80%	78%	77%	75%	74%	72%	72%	72%	72%	72%
30	81%	80%	78%	77%	75%	74%	73%	73%	73%	73%
31	83%	81%	80%	78%	77%	75%	74%	74%	74%	74%
32	84%	83%	81%	80%	78%	77%	75%	75%	75%	75%
33	85%	84%	83%	81%	80%	78%	77%	76%	76%	76%
34	87%	85%	84%	83%	81%	80%	78%	77%	77%	77%
35	88%	87%	85%	84%	83%	81%	80%	78%	78%	78%
36	90%	88%	87%	85%	84%	83%	81%	80%	79%	79%
37	90%	90%	88%	87%	85%	84%	83%	81%	80%	80%
38	-	90%	90%	88%	87%	85%	84%	83%	81%	81%
39	-	-	90%	90%	88%	87%	85%	84%	83%	82%
40	-	-	-	90%	90%	88%	87%	85%	84%	83%
41	-	-	-	-	90%	90%	88%	87%	85%	84%
42	-	-	-	-	-	90%	90%	88%	87%	85%
43	-	-	-	-	-	-	90%	90%	88%	87%
44								90%	90%	88%
45								-	90%	90%
46								-	-	90%

For Plan Option- Lump Sum

GSV as a % of Accrued Guaranteed Additions:

Policy Year\Policy Term	15	20	25	30
1	0.00%	0.00%	0.00%	0.00%
2	18.38%	13.76%	10.22%	7.53%
3	19.86%	14.86%	11.04%	8.14%
4	21.44%	16.05%	11.92%	8.79%
5	23.16%	17.34%	12.87%	9.49%
6	25.01%	18.73%	13.90%	10.25%
7	27.01%	20.22%	15.01%	11.07%
8	29.17%	21.84%	16.22%	11.96%
9	31.51%	23.59%	17.51%	12.91%
10	34.03%	25.48%	18.91%	13.95%
11	36.75%	27.51%	20.43%	15.06%
12	39.69%	29.71%	22.06%	16.27%
13	42.87%	32.09%	23.83%	17.57%

	Policy Year\Policy Term	15	20	25	30
	14	46.30%	34.66%	25.73%	18.97%
	15	50.00%	37.43%	27.79%	20.49%
	16	-	40.43%	30.01%	22.13%
	17	-	43.66%	32.42%	23.90%
	18	-	47.15%	35.01%	25.81%
	19	-	50.93%	37.81%	27.88%
	20	-	55.00%	40.83%	30.11%
	21	-	-	44.10%	32.52%
	22	-	-	47.63%	35.12%
	23	-	-	51.44%	37.93%
	24	-	-	55.56%	40.96%
	25	-	-	60.00%	44.24%
	26	-	-	-	47.78%
	27	-	-	-	51.60%
	28	-	-	-	55.73%
	29	-	-	-	60.19%
	30	-	-	-	65.00%
	31	-	-	-	-
	32	-	-	-	-
	33	-	-	-	-
	34	-	-	-	-
OTHER IMPORTANT INFORMATION:	• Premium discontinuance: 1. If all the premiums have not been paid in full for at least the first policy year, then on premium discontinuance, the policy will lapse, and no surrender value or paid-up value will be payable. 2. 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. The policy will acquire paid-up value provided one full year's premium has been paid.				
	• 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. Your Sum Assured on Death/Maturity will reduce to Paid-up Sum Assured on Death/Maturity. Reduced Paid-up Income Benefit Pay-out (applicable for Lump Sum plus Income Option) = Income Rate x Total Annualized Premium paid x Reduced paid-up factor Reduced Paid-up Guaranteed Additions (applicable for Lump Sum Option) = Guaranteed Additions Rate x Total Annualized Premium paid x Reduced paid-up factor For details on maturity, death benefit and survival benefit of paid-up policy, please refer to your policy document.				

	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 is 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 2027 then the revised rate will be applicable from 15th June 2027, 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 June 2026 is 9.30% per annum. The interest rate methodology is reviewable with prior approval from IRDAI. For more details on Policy Loan, please refer to your policy document. Revival If premiums are not paid within the grace period, the policy lapses 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 this 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 Assured 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 at 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 in accordance with the procedure laid down in the prevailing Regulations. The interest rate to be charged effective from April 2026 is 1.00% 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 the ‘Board Approved Underwriting Policy’. All the benefits of the policy will be reinstated on the policy revival.
	Grace Period If we do not receive the premium in full by the premium paying 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 (after deducting the Premium due for the Policy Year in which death occurs).

MODE OF PREMIUM PAYMENT	Yearly/Half-Yearly/Quarterly/Monthly
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.