



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

4 Reasons to choose this plan:

- Secure your family's financial future through life insurance cover
- Choose from a bouquet of benefit types with our three plan options: Flexi-Income Plan Option, Flexi-Income PRO Plan Option and Large Sum Plan Option
- Option to secure your Life beyond Maturity with Life Cover Continuation Benefit
- Options to receive income* as early as 2nd* Policy Year or 5th* Policy Year or after premium paying term

***Payouts are made at the end of policy year**

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-Savings Plan?

Edelweiss Life – Flexi-Savings 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/or 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 three plan options: Flexi-Income Plan Option/Flexi-Income PRO Plan Option/Large Sum Plan Option

Step 2: Choose the Premium you wish to pay, Premium Paying Term, Premium Paying Frequency and Policy Term.

Step 3: For Plan Option Flexi-Income Plan Option/Flexi-Income PRO Plan Option, choose Income Start Year
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 can choose to accrue the Survival Benefits. You can change this option later during the Policy Term. You can also opt in for accrual of the Survival Benefits anytime during the Policy Term in case you haven't opted in at Policy inception.

Step 6: You can choose Life Cover Continuation Benefit and get Life Cover post the maturity of your policy. You can opt for this Benefit at inception and once opted, you cannot opt out of this Benefit.

Plan at a Glance:

Plan Options	Flexi-Income Plan Option	Flexi-Income PRO Plan Option	Large Sum Plan Option					
PPT (In Years)	8 10 12 15		5 8 10 12 15					
Policy Term (PT) (In Years)	30,40, To Age 100 (100-Entry Age)	PPT	5	8	10	12	15	
		PT	10,15,20,25,30		15,20,25,30		20,25,30	
Income Start Year	2nd Policy Year, 5th Policy Year, PPT+1 Policy Year		NA					
Minimum Entry Age(In Years)	0							
Maximum Entry Age	PT 40: 59 years PT 30 &To Age 100: 65 years		PPT 5: 55 years PPT 8,10,12,15: 60 years					
Minimum Maturity Age	18 Years							
Maximum Maturity Age	100 Years		90 Years					
Minimum Premium	Annual Rs. 50,000 Semi-Annual Rs. 25,600 Quarterly Rs. 13,000 Monthly Rs. 4,400							
Maximum Premium	No Limit, subject to board approved underwriting policy							
Minimum Sum Assured on Death (SAD)	Rs. 3,50,000							
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 Income Pay-outs are used for the benefits of the minor life.

Death Benefit: The death benefit payable, under all plan options, is:

- Sum Assured on Death (SAD)[#]
- plus Accrued Reversionary Bonus, if any plus Terminal Bonus if any,
- In addition, applicable Reversionary Bonus, Guaranteed Income, Guaranteed Lumpsum, Cash Bonus and Loyalty Sum Assured (only applicable in last policy year for 'Large Sum plan Option'), due 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. SAD 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 $\text{Max} \{ \text{Sum Assured on Maturity less 7 times the Annualized Premium}^{\$,0} \} / (\text{Policy Term} - 1)$

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.

^{\$} The Annualized Premium shall be the premium amount payable in a year, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.

[^]Total Premiums Paid means 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.

Terminal Bonus – Terminal Bonus 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 par fund and would be expressed as per 1,000 Sum Assured on Maturity (SAM).

If Life Cover Continuation Benefit is opted: If this Benefit is opted, post the maturity of the policy, the Life Cover Continuation Sum Assured equal to 10 times Annualized premium will continue on the life assured for a fixed period called Life Cover Continuation period.

Plan Options under the plan: This plan provides multiple 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. Flexi-Income Plan Option

Under this Plan Option, you will receive the following Survival Benefit and Maturity Benefit:

a) Survival Benefit

Survival Benefit equal to regular income will be payable annually in arrears every policy year, starting from the chosen Income Start Year (ISY) till maturity or death, whichever is earlier, while the policy is in-force*. You must choose the Income Start Year at the inception of the policy. The various Income Start Year options available are 2nd Policy Year, 5th Policy Year and (PPT+1)th Year. The Survival Benefits are paid out at the end of the year.

The regular income comprises of

- a. Guaranteed Income, if applicable,
- b. Cash Bonus, if declared and
- c. Reversionary Bonus payout, if declared.

Guaranteed Income, Cash Bonus and Reversionary Bonus payout along with their payout schedule are described below in details:

Guaranteed Income: Guaranteed Income is a guaranteed benefit in the form of cash payout, payable annually in arrears every policy year, starting from the policy year immediately after the completion of the Premium Paying Term till maturity or death, whichever is earlier, while the policy is in-force*. Guaranteed Income amount would be calculated as per the table below which is expressed as per 1000 of Sum Assured on Maturity (SAM) and varies by PPT and Income Start Year.

PPT	Income Start Year (ISY)		
	2	5	PPT+1
8	20.50	20.50	20.50
10	20.50	20.50	20.50
12	20.55	21.00	23.00
15	22.30	23.00	25.00

Cash Bonus: Cash Bonus is a non-guaranteed benefit in the form of cash payout, payable annually in arrears every policy year, starting from the Income Start Year till maturity or death, whichever is earlier, while the policy is in-force*. The cash bonus would be declared based on the performance of the par fund. Cash Bonus amount would be calculated using declared cash bonus rate which is expressed as per 1000 of Sum Assured on Maturity (SAM).

Revisionary Bonus: Revisionary Bonus (RB) is applicable for Income Start Year 5 and 'PPT+1' and is not applicable for Income Start Year 2. Reversionary bonus would be declared and accrued every policy year starting from 1st policy year till (Income Start Year – 1). E.g. for Income Start Year option 5, RB would be declared every year from policy year 1 to 4. For Income Start Year option 'PPT+1', RB would be declared every year during PPT starting from policy year 1 till PPT. The Reversionary Bonus is not guaranteed and would be declared based on the

performance of the par fund, but once Reversionary Bonus is declared it become guaranteed to be payable as mentioned below.

Accrued Reversionary bonus as at the Income Start Year would be payable in 15 annual equal installments in arrears as Reversionary Bonus (RB) Payouts, starting from the Income Start Year while the policy is in-force*. Reversionary Bonus payout is equal to Accrued Reversionary bonus as at the Income Start Year divided by 15.

Accrued Reversionary Bonus at any point in time during the policy year is total Reversionary bonuses declared less total 'Reversionary bonus payouts' already paid in the policy.

Reversionary bonus amount would be calculated using declared Reversionary bonus rate which 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 accrued Reversionary Bonus, if any plus Terminal Bonus, if any, provided the policy is in-force*.

^{##} 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, PPT, PT, Plan Option and Income Start Year

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

Terminal Bonus – Terminal Bonus 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 par fund and the Terminal Bonus amount would be calculated using declared Terminal Bonus rate which is expressed as per 1000 Sum Assured on Maturity (SAM).

*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.

The following example illustrates the timing of the premium payment and the income payouts.

Example: Entry Age:40, Gender: Male, Annualized Premium: 60,000, Premium Mode: Annual, Premium Paying Term: 10 years, Policy term: 60 years, Plan Option: 'Flexi-Income Plan Option', Income Start year: 'PPT+1' Sum Assured on Maturity=Rs 6,48,600

Policy Year	Annualized Premium	Total Survival Benefit @ 4% p.a.	Total Survival Benefit @ 8% p.a.	Total Death Benefit, incl Terminal Bonus, if any @ 4% p.a.	Total Death Benefit, incl Terminal Bonus, if any @ 8% p.a.	Total Maturity Benefit @ 4% p.a.	Total Maturity Benefit @ 8% p.a.	Surrender Value@4% p.a.	Surrender Value@8% p.a.
1	60,000	-	-	6,00,000	6,00,000	-	-	12,557	14,985
2	60,000	-	-	6,00,000	6,00,000	-	-	42,301	43,804
3	60,000	-	-	6,00,000	6,00,000	-	-	82,966	87,339
4	60,000	-	-	6,00,000	6,00,000	-	-	1,31,388	1,40,813
5	60,000	-	-	6,00,000	6,00,000	-	-	1,86,483	2,03,675
6	60,000	-	-	6,00,000	6,00,000	-	-	2,48,625	2,76,909
7	60,000	-	-	6,00,000	6,00,000	-	-	3,18,219	3,61,613
8	60,000	-	-	6,00,000	6,00,000	-	-	3,95,693	4,58,996
9	60,000	-	-	6,00,000	6,00,000	-	-	4,81,508	5,58,706
10	60,000	-	-	6,30,000	6,78,640	-	-	5,52,190	6,65,076
11	-	22,381	48,969	6,30,000	6,77,326	-	-	5,50,382	6,60,236
12	-	22,381	48,969	6,30,000	6,79,254	-	-	5,51,222	6,62,463
13	-	22,381	48,969	6,30,000	6,81,832	-	-	5,52,069	6,64,813
14	-	22,381	48,969	6,30,000	6,84,409	-	-	5,52,902	6,67,506
15	-	22,381	48,969	6,30,000	6,87,634	-	-	5,53,760	6,70,375
16	-	22,381	48,969	6,30,000	6,90,861	-	-	5,54,625	6,73,646
17	-	22,381	48,969	6,30,000	6,94,735	-	-	5,55,476	6,77,156
18	-	22,381	48,969	6,30,000	6,98,609	-	-	5,56,353	6,81,131
19	-	22,381	48,969	6,30,000	7,03,132	-	-	5,57,219	6,85,420
20	-	22,381	48,969	6,30,000	7,07,656	-	-	5,58,110	6,90,253
21	-	22,381	48,969	6,30,000	7,13,476	-	-	5,58,990	6,95,288
22	-	22,381	48,969	6,30,000	7,19,296	-	-	5,59,877	7,00,959
23	-	22,381	48,969	6,30,000	7,25,766	-	-	5,60,772	7,07,126
24	-	22,381	48,969	6,30,000	7,32,233	-	-	5,61,675	7,14,039
25	-	22,381	48,969	6,30,000	7,40,000	-	-	5,62,589	7,21,382
26	-	22,448	49,131	6,30,000	7,48,414	-	-	5,63,430	7,29,159
27	-	22,448	49,131	6,30,000	7,57,478	-	-	5,64,326	7,37,763
28	-	22,448	49,131	6,30,000	7,66,542	-	-	5,65,209	7,47,200
29	-	22,448	49,131	6,30,000	7,76,902	-	-	5,66,080	7,57,165
30	-	22,448	49,131	6,30,000	7,87,911	-	-	5,66,959	7,67,928
31	-	22,448	49,131	6,30,000	8,00,217	-	-	5,67,811	7,79,389
32	-	22,448	49,131	6,30,000	8,12,524	-	-	5,68,673	7,92,030
33	-	22,448	49,131	6,30,000	8,26,776	-	-	5,69,532	8,05,397
34	-	22,448	49,131	6,30,000	8,41,677	-	-	5,70,371	8,19,983
35	-	22,448	49,131	6,30,000	8,57,875	-	-	5,71,233	8,35,741
36	-	22,448	49,131	6,30,000	8,75,370	-	-	5,72,085	8,52,821
37	-	22,448	49,131	6,30,000	8,94,163	-	-	5,72,952	8,71,394
38	-	22,448	49,131	6,30,000	9,14,900	-	-	5,73,862	8,91,459
39	-	22,448	49,131	6,30,000	9,37,585	-	-	5,74,767	9,13,231
40	-	22,448	49,131	6,30,000	9,62,214	-	-	5,75,717	9,37,801
41	-	22,448	49,131	6,30,000	9,88,790	-	-	5,76,725	9,63,141
42	-	22,448	49,131	6,30,000	10,17,960	-	-	5,77,771	9,91,666
43	-	22,448	49,131	6,30,000	10,50,373	-	-	5,78,896	10,22,781
44	-	22,448	49,131	6,30,000	10,85,380	-	-	5,80,125	10,57,051
45	-	22,448	49,131	6,30,000	11,24,279	-	-	5,81,471	10,95,366

46	-	22,448	49,131	6,30,000	11,66,421	-	-	5,82,956	11,36,066
47	-	22,448	49,131	6,30,000	12,13,104	-	-	5,84,627	11,81,691
48	-	22,448	49,131	6,30,000	12,64,974	-	-	5,85,964	12,31,957
49	-	22,448	49,131	6,30,000	13,22,034	-	-	5,87,710	12,87,607
50	-	22,448	49,131	6,30,000	13,85,580	-	-	5,89,979	13,49,169
51	-	22,448	49,131	6,30,000	14,56,260	-	-	5,92,847	14,17,439
52	-	22,448	49,131	6,30,000	15,34,075	-	-	5,96,397	14,93,582
53	-	22,448	49,131	6,30,000	16,21,619	-	-	6,00,748	15,78,301
54	-	22,448	49,131	6,30,000	17,18,893	-	-	6,06,049	16,73,118
55	-	22,448	49,131	6,30,000	18,28,488	-	-	6,12,495	17,79,226
56	-	22,448	49,131	6,34,399	19,51,057	-	-	6,20,019	18,98,565
57	-	22,448	49,131	6,48,067	21,32,648	-	-	6,26,685	20,90,276
58	-	22,448	49,131	6,62,125	23,30,454	-	-	6,33,465	23,00,464
59	-	22,448	49,131	6,76,377	25,43,177	-	-	6,40,244	25,26,660
60	-	22,448	49,131	6,91,816	27,70,171	6,91,816	27,70,171	6,91,816	27,70,171

- 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. Flexi-Income PRO Plan Option

Under this Plan Option, you will receive the following Survival Benefit and Maturity Benefit:

a) Survival Benefit:

Under this Plan option, Survival Benefit is equal to Regular Income plus Guaranteed Lumpsum.

Guaranteed lumpsum payments payable in the interval of 5 years as described below in the form of cash payouts. For PPT options 8 & 10 years, the lumpsum payments are payable at the end of the 10th, 15th, 20th, 25th and 30th policy year while the policy is in-force* and for PPT options 12 & 15 years, the lumpsum payments are payable at the end of the 15th, 20th, 25th and 30th policy year, while the policy is in-force*. In addition, regular income will be payable every year in arrears from Income Start Year (ISY) till the end of the Policy Term.

You must choose the Income Start Year at the inception of the policy. The various Income Start Year options available are 2nd Policy Year, 5th Policy Year and (PPT+1)th Year. Survival Benefits are paid out at the end of the year

The regular income comprises of

- Guaranteed Income, if applicable,
- Cash Bonus, if declared and,
- Reversionary Bonus payout, if declared.

Guaranteed Lumpsum, Guaranteed Income, Cash Bonus and Reversionary Bonus payout and their payout schedule are described below in details:

Guaranteed Lumpsum: As described above, Guaranteed Lumpsum payments are payable in the interval of 5 years in the form of cash payouts till 30th Policy Year or death, whichever is earlier, while the policy is in-force*. Guaranteed Lumpsum payment payable every 5 years is as per the table below. Guaranteed Lumpsum amount would be calculated as per the table below which is expressed as per 1,000 of Sum Assured on Maturity (SAM) and varies by PPT and Income Start Year (ISY).

PPT	Income Start Year (ISY)		
	2	5	PPT+1
8	93	98	100
10	94	100	105
12	115	117	130
15	115	117	132

Guaranteed Income: Guaranteed Income is a guaranteed benefit in the form of cash payout, payable annually in arrears every policy year, starting from the 31st policy year till maturity or death, whichever is earlier, while the policy is in-force*. Guaranteed Income is not applicable for Policy Term 30 years. Guaranteed Income amount would be calculated as per the table below which is expressed as per 1,000 of Sum Assured on Maturity (SAM) and varies by PPT and Income Start Year as mentioned below:

PPT	Income Start Year (ISY)		
	2	5	PPT+1
8	20.50	20.50	20.50
10	20.50	20.50	20.50
12	20.55	21.00	23.00
15	22.30	23.00	25.00

Cash Bonus: Cash Bonus is a non-guaranteed benefit in the form of cash payout, payable annually in arrears every policy year, starting from the Income Start Year till maturity or death, whichever is earlier, while the policy is in-force*. The Cash Bonus would be declared based on the performance of the par fund. Cash Bonus amount would be calculated using declared cash bonus rate which is expressed as per 1000 of Sum Assured on Maturity (SAM)

Reversionary Bonus Payout: Reversionary Bonus (RB) is applicable for Income Start Year 5 and 'PPT+1' and is not applicable for Income Start Year 2. Reversionary bonus would be declared and accrued every policy year starting from 1st policy year till (Income Start Year – 1). E.g. for Income Start Year option 5, RB would be declared every year from policy year 1 to 4. For Income Start Year option 'PPT+1', RB would be declared every year during PPT starting from policy year 1 till PPT. The Reversionary Bonus is not guaranteed and would be declared based on the performance of the par fund, but once Reversionary Bonus is declared it become guaranteed to be payable as mentioned below.

Accrued Reversionary bonus as at the Income Start Year would be payable in 15 annual equal installments in arrears as Reversionary Bonus (RB) Payouts, starting from the Income Start Year while the policy is in-force*. Reversionary Bonus

payout is equal to Accrued Reversionary bonus as at the Income Start Year divided by 15.

Accrued Reversionary Bonus at any point in time during the policy year is total Reversionary bonuses declared less total 'Reversionary bonus payouts' already paid in the policy.

Reversionary bonus amount would be calculated using declared Reversionary bonus rate which is expressed as per 1,000 of Sum Assured on Maturity (SAM).

- b) Maturity Benefit** is payable equal to Sum Assured on Maturity^{##} (SAM) plus accrued Reversionary Bonus, if any plus Terminal Bonus, if any, provided the policy is in-force.

^{##} 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, PPT, PT, Plan Option and Income Start Year

^{\$} The Annualized Premium shall be the premium amount payable in a year excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums

Terminal Bonus – Terminal Bonus 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 par fund and the Terminal Bonus amount would be calculated using declared Terminal Bonus rate which is expressed as per 1000 Sum Assured on Maturity (SAM).

Example: Entry Age: 40, Gender: Male, Annualized Premium: 60,000, Premium Mode: Annual, Premium Paying Term: 10 years, Policy term: 60 years, Plan Option: 'Flexi-Income PRO Plan Option', Income Start year: 'PPT+1' Sum Assured on Maturity=Rs 6,13,200

Policy Year	Annualized Premium	Total Survival Benefit @ 4% p.a.	Total Survival Benefit @ 8% p.a.	Total Maturity Benefit @ 4% p.a.	Total Maturity Benefit @ 8% p.a.	Total Death Benefit, incl Terminal Bonus, if any @ 4% p.a.	Total Death Benefit, incl Terminal Bonus, if any @ 8% p.a.	Surrender Value @ 4% p.a.	Surrender Value @ 8% p.a.
1	60,000	-	-	-	-	6,00,000	6,00,000	14,463	16,794
2	60,000	-	-	-	-	6,00,000	6,00,000	42,360	43,879
3	60,000	-	-	-	-	6,00,000	6,00,000	83,067	87,475
4	60,000	-	-	-	-	6,00,000	6,00,000	1,31,538	1,41,026
5	60,000	-	-	-	-	6,00,000	6,00,000	1,86,690	2,03,984
6	60,000	-	-	-	-	6,00,000	6,00,000	2,48,898	2,77,334
7	60,000	-	-	-	-	6,00,000	6,00,000	3,18,568	3,62,178
8	60,000	-	-	-	-	6,00,000	6,00,000	3,96,128	4,59,726
9	60,000	-	-	-	-	6,00,000	6,00,000	4,82,040	5,56,956
10	60,000	64,386	64,386	-	-	6,30,000	6,30,000	5,01,228	6,13,709

11	-	8,197	33,727	-	-	6,30,000	6,37,936	5,28,278	6,22,953
12	-	8,197	33,727	-	-	6,30,000	6,48,569	5,39,811	6,32,877
13	-	8,197	33,727	-	-	6,30,000	6,59,815	5,51,815	6,43,766
14	-	8,197	33,727	-	-	6,30,000	6,71,673	5,42,433	6,55,715
15	-	72,583	98,113	-	-	6,30,000	6,35,703	5,03,144	6,18,885
16	-	8,197	33,727	-	-	6,30,000	6,50,629	5,30,321	6,34,499
17	-	8,197	33,727	-	-	6,30,000	6,61,874	5,41,792	6,45,954
18	-	8,197	33,727	-	-	6,30,000	6,74,960	5,53,752	6,58,150
19	-	8,197	33,727	-	-	6,30,000	6,88,658	5,45,596	6,71,555
20	-	72,583	98,113	-	-	6,30,000	6,53,914	5,06,288	6,36,469
21	-	8,197	33,727	-	-	6,30,000	6,70,680	5,32,083	6,53,874
22	-	8,197	33,727	-	-	6,30,000	6,84,378	5,43,458	6,67,113
23	-	8,197	33,727	-	-	6,30,000	6,98,690	5,55,339	6,81,666
24	-	8,197	33,727	-	-	6,30,000	7,14,841	5,48,472	6,97,296
25	-	72,583	98,113	-	-	6,30,000	6,83,163	5,09,113	6,64,427
26	-	8,254	33,879	-	-	6,30,000	7,01,767	5,32,761	6,84,508
27	-	8,254	33,879	-	-	6,30,000	7,18,533	5,43,396	7,00,411
28	-	8,254	33,879	-	-	6,30,000	7,35,911	5,54,526	7,17,758
29	-	8,254	33,879	-	-	6,30,000	7,55,128	5,50,644	7,36,331
30	-	72,640	98,265	-	-	6,30,000	7,25,904	5,11,111	7,06,640
31	-	20,825	46,450	-	-	6,30,000	7,38,989	5,17,483	7,20,184
32	-	20,825	46,450	-	-	6,30,000	7,49,009	5,15,716	7,30,366
33	-	20,825	46,450	-	-	6,30,000	7,60,255	5,13,748	7,41,231
34	-	20,825	46,450	-	-	6,30,000	7,72,728	5,11,552	7,52,873
35	-	20,825	46,450	-	-	6,30,000	7,85,814	5,09,097	7,65,577
36	-	20,825	46,450	-	-	6,30,000	7,99,512	5,06,346	7,79,476
37	-	20,825	46,450	-	-	6,30,000	8,15,051	5,03,256	7,94,353
38	-	20,825	46,450	-	-	6,30,000	8,31,816	4,99,772	8,10,527
39	-	20,825	46,450	-	-	6,30,000	8,49,808	4,95,833	8,28,182
40	-	20,825	46,450	-	-	6,30,000	8,69,638	4,91,360	8,47,420
41	-	20,825	46,450	-	-	6,30,000	8,91,309	4,86,261	8,68,465
42	-	20,825	46,450	-	-	6,30,000	9,14,820	4,80,421	8,91,574
43	-	20,825	46,450	-	-	6,30,000	9,40,782	4,73,697	9,16,865
44	-	20,825	46,450	-	-	6,30,000	9,69,198	4,65,912	9,43,910
45	-	20,825	46,450	-	-	6,30,000	10,00,679	4,56,844	9,75,116
46	-	20,825	46,450	-	-	6,30,000	10,35,228	4,46,209	10,08,721
47	-	20,825	46,450	-	-	6,30,000	10,73,455	4,47,011	10,45,744
48	-	20,825	46,450	-	-	6,30,000	11,15,361	4,55,951	10,86,732
49	-	20,825	46,450	-	-	6,30,000	11,62,173	4,64,939	11,31,980
50	-	20,825	46,450	-	-	6,30,000	12,13,890	4,74,001	11,82,185
51	-	20,825	46,450	-	-	6,30,000	12,71,126	4,83,181	12,38,024
52	-	20,825	46,450	-	-	6,30,000	13,35,107	4,92,550	13,00,142
53	-	20,825	46,450	-	-	6,30,000	14,06,447	5,02,221	13,69,471
54	-	20,825	46,450	-	-	6,30,000	14,86,372	5,12,363	14,46,990
55	-	20,825	46,450	-	-	6,30,000	15,75,494	5,23,237	15,33,283
56	-	20,825	46,450	-	-	6,30,000	16,76,268	5,35,239	16,31,745
57	-	20,825	46,450	-	-	6,30,000	18,26,710	5,48,975	17,90,805
58	-	20,825	46,450	-	-	6,30,000	19,89,417	5,65,394	19,63,598
59	-	20,825	46,450	-	-	6,30,000	21,65,000	5,85,995	21,51,004
60	-	20,825	46,450	6,13,200	23,51,622	6,30,000	23,51,622	6,13,200	23,51,622

- 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.

3. **Large Sum Plan Option:**

There is no Survival Benefit in this Plan Option

Maturity Benefit: is equal to Sum Assured on Maturity^{##} (SAM) plus Loyalty Sum Assured on Maturity plus accrued Reversionary Bonus, if any plus Terminal Bonus, if any, provided the policy is in-force.

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

SAM Multiple varies by age, gender, PPT, PT, Plan Option.

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

Loyalty Sum Assured on Maturity is payable and is expressed as a % of Sum Assured on Maturity as follows:

PPT\PT	10	15	20	25	30
5	1.0%	5.0%	12.0%	15.0%	20.0%
8	12.0%	12.0%	13.0%	15.0%	20.0%
10	NA	18.0%	21.0%	24.0%	30.0%
12	NA	38.0%	40.0%	45.0%	50.0%
15	NA	NA	55.0%	72.0%	75.0%

Additional Benefits:

1. **Life Cover Continuation Benefit:** You have the option to choose Life Cover Continuation Benefit at the inception of the policy subject to meeting all of the following conditions:
 - I. The maximum attained age at maturity (age last birthday) is 75 years
 - II. The minimum Premium Paying Term is 10 years
 - III. The minimum Policy Term is 20 years

If this Benefit is opted, post the maturity of the policy, the Life Cover Continuation Sum Assured equal to 10 times Annualized premium will continue on the life assured for a fixed period called Life Cover Continuation period. The Life Cover Continuation period available will be based on the attained age at maturity (age last birthday) as follows:

Attained age at maturity (Age last birthday)	Life Cover Continuation Period
20-45	20
46-55	15
56-65	10
66-75	5

If Life Cover Continuation Benefit is opted, the maturity benefit payable would be equal to Sum Assured on Maturity^{##} (SAM) for Life Cover Continuation Benefit plus Loyalty Sum Assured on Maturity (applicable only for Plan Option 'Large Sum Plan Option') plus accrued Reversionary Bonus, if any plus Terminal Bonus,

If Life Cover Continuation Benefit is opted, all the other benefits apart from maturity benefit would remain unchanged.

2. Option to Accrue the Survival Benefits:

At any point during the policy term, the policyholder will have the option to accumulate the survival benefits instead of cash payouts. Under this option, the survival benefits will accumulate at total of the following two rates:

- a. Guaranteed rate of 2% p.a. each year.
- b. Bonus rate declared by the Company each year based on the performance of the par fund.

The guaranteed rate and the bonus rate would be applicable on the accrued survival benefits at the beginning of the policy year.

You can choose to withdraw the entire accrued survival benefit at any point during the policy term. If the unpaid accrued survival benefit is not taken by the policyholder during the policy tenure, the same shall be payable along with benefits payable at the time of termination of the policy in the form of death, maturity, or surrender. This option can be availed under an in-force as well as a paid-up policy. You can choose to opt in or opt out of this feature multiple times and at any point during the policy term.

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 lump sum 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 is no overlap in benefit offered under different rider and rider benefits shall be payable separately in addition to benefits available under the base plan.

Any of the riders can be added only if the outstanding policy term of the base plan is at least 5 years and subject to the age, premium payment term and rider term limits of the respective riders.

The benefit offered under different riders are applicable only for the primary Life Insured.

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.

The maximum loan amount you may avail is a specific percentage of Surrender Value applicable under the Policy when a request for a loan is received less any outstanding Policy Loan plus accumulated/accrued interest, if any, on that date.

If a loan is granted by us under the policy, then:

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 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 September 2024 is 9.60% 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 reduced 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 rest of the benefit amount, if any, will be paid.

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 Premiums for at least the first Policy Year have not been paid in full within the Grace Period, the Policy shall immediately and automatically lapse and no benefits shall be payable by us under the Policy, unless the Policy is revived within the revival period.
- (ii) After completion of first Policy Year provided one full year's Premium has been paid and if we do not receive subsequent Premiums within the Grace Period, the Policy will acquire Reduced Paid-up status and benefits will continue as per the Reduced Paid-up provision.

After completion of first policy year provided one full year's premium has been paid, then on premium discontinuance, the policy will acquire Surrender Value and Reduced paid-up value.

Reduced Paid-Up:

If all Premiums for at least first policy years 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 Guaranteed Lumpsum = Reduced paid-up factor * Guaranteed Lumpsum

Reduced paid-up Guaranteed Income = Reduced paid-up factor * Guaranteed Income

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

Cash Bonus for paid-up policies may be declared annually based on the respective asset share taking into account the performance of the par fund.

Reversionary Bonus Payout: No further reversionary bonus would be accrued to the policy once it becomes 'Reduced Paid-up'. Accrued Reversionary bonus as at the Income Start Year would be payable in 15 annual equal instalments in arrears as Reversionary Bonus (RB) Payouts starting from the Income Start Year while the policy is in-force. Accrued Reversionary Bonus at any point in time during the policy year is total Reversionary bonuses accrued less total 'Reversionary bonus payouts' already paid in the policy.

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

Reduced paid-up Loyalty Sum Assured on Maturity (applicable only for Plan Option 'Large Sum') = Reduced paid-up factor * Loyalty Sum Assured on Maturity.

Reduced paid-up Sum Assured on Death = Reduced paid-up factor * Sum Assured on Death.

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

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.

If Life Cover Continuation Benefit is opted, post the maturity of the policy

Reduced paid-up Life Cover Continuation Sum Assured = Reduced paid-up factor * Life Cover Continuation Sum Assured

* Sum Assured on Maturity for Life Cover Continuation Benefit, if opted will be considered.

Events	Plan Options	How and when Benefits are payable	Size of such benefits/policy monies
Death of the Life Assured	All Plan Options	In case of death of the life assured during the policy term, the reduced paid-up Death Benefit will be payable as lumpsum.	<p>Reduced paid-up Sum Assured on Death (SAD)[#] plus accrued Reversionary Bonus, if any, In addition, all the applicable reduced paid-up Guaranteed Income, Guaranteed Lumpsum Cash Bonus, and Reduced paid-up Loyalty Sum Assured (only applicable in last policy year for 'Large Sum Option'), due in policy year of death will be payable on prorata basis considering the number of months elapsed in the policy year.</p> <p>The minimum death benefit shall be at least 105% of Total Premiums Paid[^] upto 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>
	All Plan Options – If Life Cover Continuation Benefit is opted	In case of death of the life assured during the life cover continuation period, while the policy is in-force the Death Benefit will be payable as lumpsum.	The Death Benefit payable is the Reduced Paid-up Life Cover Continuation Sum Assured.
End of the policy year from the Income Start Year till maturity	All Plan Options	On survival of the life assured, the benefit is payable.	Reduced paid-up survival benefit as applicable.
Maturity of the policy	All Plan Options, if Life Cover Continuation Benefit is not opted	On survival of the life assured till the date of maturity, the Maturity Benefit is payable as lumpsum.	Reduced paid-up Sum Assured on Maturity (SAM) plus Reduced paid-up Loyalty Sum Assured on Maturity (applicable only for Plan Option 'Large Sum Option') plus accrued Reversionary Bonus, if any.
	All Plan Options, if Life Cover Continuation Benefit is opted		Reduced paid-up Sum Assured on Maturity (SAM) for Life Cover Continuation Benefit plus Reduced paid-up Loyalty Sum Assured on Maturity (applicable only for Plan Option 'Large Sum Option') plus accrued Reversionary Bonus, if any.

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.

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. the Surrender Value, if any, will be immediately paid, the Policy will be terminated and all the benefits under the Policy shall cease to apply

Surrender Value:

The surrender value payable is higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).

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 *plus* Surrender value of Accrued Reversionary Bonus) *less* sum of all Survival Benefits already paid, 0]

Surrender value of Total Premiums Paid is a GSV Factor1 multiplied by Total Premiums Paid till the date of surrender.

Surrender value of Accrued Reversionary Bonus is a GSV Factor2 multiplied by Accrued Reversionary Bonus.

GSV factor1 and GSV factor2 varies with Policy Year of Surrender and Policy Term and are 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 the 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 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 at least 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.

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 the case maybe. The policy may be revived within five years from the date of the first unpaid 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, 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 based on G-sec rate with 1 - 2 years maturity. Source to determine the G-Sec yield is www.ccilindia.com. The per month interest rate shall be $(x + 3\%)/12$ rounded upto nearest 0.25%, where x is G-Sec rate with 1 to 2 years maturity. The interest rate to be charged-as on April 2024 is 1.00% per month on unpaid premiums for every completed month from the date of the first unpaid premium. The interest rate methodology is reviewable with prior approval from IRDAI. The Company will review the interest rate at least once a year. 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 Edelweiss Life Insurance Company Limited

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 March 2024, the company has 109 branches in 88 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 & Corporate Office- 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kiroli Road, Kurla (W), Mumbai - 400070 Toll Free: 1800 2121212 | www.edelweisslife.in

Disclaimer: Edelweiss Life – Flexi-Savings Plan is a Non-Linked, Participating, Individual, 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.

Flower & Edelweiss (as displayed above) are trademarks of Edelweiss Financial Services Limited used by Edelweiss Life Insurance Company Limited under license.

IRDAI Reg. No. 147

UIN: 147N075V03

Advt No.: BR/3923/Oct/2024

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.