Edelweiss Life – Guaranteed Income STAR
(An Individual, Non-Linked, Non-Participating, Savings, Life Insurance Plan)

5 Reasons to choose this plan:

1. Secure your family's financial future through life insurance cover
2. Ensure your family's dreams are met even in your absence or diagnosis of covered critical illness with Family Income Benefits
3. Secure your future goals with a plan which offers stable *a*ssured *r*eturns
4. Meet your changing financial needs with different plan options:
   - Flexible Income
   - Large Income
5. Flexibility to opt for the start of the income pay-out, 'Income Start Point' and the duration for which Income will be payable, 'Income Duration'

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 can 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 life insurance plan?

Life insurance is all about meeting responsibilities and delivering promises. You buy life insurance from your family's point of view and not just your own. Life insurance is a tool that protects your family from the potentially devastating financial losses that can result if you die prematurely. It also helps you to save money in a regular and a disciplined manner.

Why Edelweiss Life – Guaranteed Income STAR?

Edelweiss Life – Guaranteed Income STAR is a plan which offers stable *a*ssured *r*eturns with flexible income options that can take care of your dynamic future financial needs and thus, help you achieve your goals. What's more, the plan also secures your family's financial future by offering Income Benefit Pay-outs even if you are no longer around to care for them or diagnosis with any of the covered Critical illnesses

Who should purchase this plan?

Guaranteed Income STAR is suitable for anyone . –

1. who wants a combination of life insurance and savings
2. who are risk averse or have a low-risk appetite
3. who wants to balance their investment portfolio with guaranteed savings plan
4. who wants to save for various financial needs like child future planning, retirement planning, wants to leave a legacy or any other financial goal.

How does this plan work?

Step 1: Choose the Premium you wish to pay. Alternatively, You can choose the Income Benefit Pay-out and the Premium will be calculated. Choose the Plan Option, Premium Paying Term, Premium Paying Frequency, Income Start Point (applicable for Plan Option Flexible Income), Income Duration (applicable for Plan Option Flexible Income), Income Benefit Pay-out Frequency (applicable for Plan Option Flexible Income), Income Benefit Pay-out Type (Level or Increasing, applicable for plan option Large Income), Lump sum benefit.
Income Benefit Pay-out will be determined based on the above inputs plus your age & gender.

Step 2: You have an option to choose Family Income Benefits.

Step 3: Choose additional riders to enhance your protection.

Plan at a Glance:

<table>
<tr><th>Parameters</th><th>Plan Option</th><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Entry Age for Life Insured (last birthday, in years)</td><td colspan="3">
The Minimum Entry Age (age last birthday) will be as per the table below:
<table>
<tr><td>Plan Option</td><td>Without ‘Family Income Benefits’ (years)</td><td>With ‘Family Income Benefits’ (years)</td></tr>
<tr><td>Flexible Income</td><td>0</td><td>18</td></tr>
<tr><td>Large Income</td><td>0</td><td>18</td></tr>
</table>
For policies sourced through POSP, option to choose ‘Family Income Benefits’ will not be available

The Maximum Entry Age (age last birthday) for Plan Option Flexible Income will be as per the table below:

If ‘Family Income Benefits’ is opted:
Both With Lumpsum Benefit & Without Lumpsum Benefit
<table>
<tr><th rowspan="2">PPT</th><th colspan="3">Income Start Point</th></tr>
<tr><th>2,5</th><th>PPT+1, PPT+2, PPT+3</th><th>PPT+10</th></tr>
<tr><td>5</td><td>NA</td><td>NA</td><td>NA</td></tr>
<tr><td>8, 10, 12</td><td>45</td><td>50</td><td>50</td></tr>
</table>
If ‘Family Income Benefits’ is not opted
With Lumpsum Benefit:
<table>
<tr><th rowspan="2">PPT</th><th></th><th colspan="3">Income Start Point</th></tr>
<tr><th>2</th><th>5</th><th>PPT+1, PPT+2, PPT+3</th><th>PPT+10</th></tr>
<tr><td>5</td><td>NA</td><td>45</td><td>50</td><td>55</td></tr>
<tr><td>8, 10, 12</td><td>60</td><td>60</td><td>65</td><td>65</td></tr>
</table>
Without Lumpsum Benefit:
<table>
<tr><th rowspan="2">PPT</th><th></th><th colspan="3">Income Start Point</th></tr>
<tr><th>2</th><th>5</th><th>PPT+1, PPT+2, PPT+3</th><th>PPT+10</th></tr>
<tr><td>5</td><td>NA</td><td>45</td><td>45</td><td>55</td></tr>
<tr><td>8, 10, 12</td><td>50</td><td>50</td><td>60</td><td>65</td></tr>
</table>
The Maximum Entry Age (age last birthday) for Plan Option Large Income is as below:

The Maximum Entry Age (age last birthday) is 50 years if ‘Family Income Benefits’ is opted.

The Maximum Entry Age (age last birthday) is as per the table below if ‘Family Income Benefits’ is not opted:
<table>
<tr><th>PPT</th><th>Without Lumpsum Benefit</th><th>With Lumpsum Benefit</th></tr>
<tr><td>5</td><td>50</td><td>60</td></tr>
<tr><td>8,10,12</td><td>60</td><td>60</td></tr>
</table>
</td></tr>
</table>

<table>
<tr><td>Age at Maturity (in years)</td><td>All Plan Options</td><td>18</td><td>100</td></tr>
<tr><td>Premium (exclusive of taxes and levies as applicable)</td><td>All Plan Options</td><td>Annual: Rs. 60,000
Half Yearly: Rs. 30,720
Quarterly: Rs. 15,600
Monthly: Rs. 5,280

The minimum premium is also subject to the minimum income amount of rupees 1,000 per month as per Section 3 of IRDAI (Minimum limits for Annuities and other benefits) Regulations, 2015</td><td>No limit, subject to Board Approved Underwriting Policy</td></tr>
<tr><td>Sum Assured on Death</td><td>All Plan Options</td><td>Rs. 6,00,000</td><td>No limit, subject to Board Approved Underwriting Policy</td></tr>
<tr><td>Premium Paying Term (PPT) (in years)</td><td>All Plan Options</td><td colspan="2">5, 8, 10 & 12</td></tr>
<tr><td>Policy Term (in years)</td><td colspan="3">Minimum Policy Term (in Years):
With Lumpsum
<table>
<tr><th>Plan Option/PPT</th><th>5 Pay</th><th>8 Pay</th><th>10 Pay</th><th>12 Pay</th></tr>
<tr><td>Flexible Income</td><td>19</td><td>14</td><td>14</td><td>14</td></tr>
<tr><td>Large Income</td><td>40</td><td>40</td><td>40</td><td>40</td></tr>
</table>

Without Lumpsum
<table>
<tr><th>Plan Option/PPT</th><th>5 Pay</th><th>8 Pay</th><th>10 Pay</th><th>12 Pay</th></tr>
<tr><td>Flexible Income</td><td>19</td><td>18</td><td>19</td><td>19</td></tr>
<tr><td>Large Income</td><td>40</td><td>40</td><td>40</td><td>40</td></tr>
</table>

Maximum Policy Term (in Years):
Both With Lumpsum & Without Lumpsum
<table>
<tr><th>Plan Option/PPT</th><th>5 Pay</th><th>8 Pay</th><th>10 Pay</th><th>12 Pay</th></tr>
<tr><td>Flexible Income</td><td>42</td><td>42</td><td>42</td><td>42</td></tr>
<tr><td>Large Income</td><td>40</td><td>40</td><td>40</td><td>40</td></tr>
</table>
The Policy Term (PT) is the policy year in which the last Income Benefit Pay-out and Maturity Benefit, if any, is payable. E.g. As per the options selected by the policyholder, if the last Income Benefit Pay-out/Maturity Benefit is in the 40th policy year, then the policy term for the policy would be 40 years</td></tr>
</table>

Riders	All Plan Options	• 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)* • * These riders are not offered if 'Family Income Benefits' is opted.
Mode of premium payment	All plan options	Annual, Half Yearly, Quarterly & Monthly
Plan options	a) Flexible Income, b) Large Income	
Family Income Benefit	With both the Plan Options, there is an additional optional benefit of Family Income Benefits (FIB). There are two options available: a) Family Income Benefit on Death (FIB on Death) b) Family Income Benefit on Critical Illness and Death (FIB on CI and Death)	
List of Critical Illness conditions covered under Family Income Benefits	Cancer of Specified Severity	Major Organ/ Bone Marrow Transplant
	Open Chest Coronary Artery Bypass Graft (CABG)	Permanent Paralysis of Limbs
	Myocardial infarction (First Heart Attack of Specific Severity)	Stroke resulting in permanent symptoms
	Open Heart Replacement or Repair of Heart Valves	Major Surgery Of Aorta
	Kidney Failure Requiring Regular Dialysis	Coma of Specified Severity
	Third Degree Burns	Blindness
Income Benefit Pay-out Frequency	Annual, Half Yearly, Quarterly & Monthly	
Waiting period (under Family Income Benefits)	90 days	

Survival period under Critical Illness	30 days

Plan at a glance for policies sourced through POSP

Parameters	Plan Option	Minimum	Maximum
Entry Age for Life Insured (last birthday, in years)	Flexible Income	0	Maximum Entry Age for policies sourced through POSP will be subject to the cap as specified in this regard under the extant POSP guidelines as amended from time to time.
Age at Maturity (in years)	Flexible Income	18	65
Premium (exclusive of taxes and levies as applicable)	Flexible Income	**Annual**: Rs. 60,000 **Half Yearly**: Rs. 30,720 **Quarterly**: Rs. 15,600 **Monthly**: Rs. 5,280 *The minimum premium is also subject to the minimum income amount of rupees 1,000 per month as per Section 3 of IRDAI (Minimum limits for Annuities and other benefits) Regulations, 2015*	Maximum Premium will be in line with maximum Death Benefit / maximum Maturity Benefit / maximum Income Benefit Pay-out for policies sourced through POSP.
Sum Assured on Death / Sum of Income Benefit Pay-out / Maturity Benefit	Flexible Income	Rs. 6,00,000	The maximum limit is capped at an amount as specified in this regard under the extant POSP guidelines as amended from time to time and is subject to Board Approved Underwriting Policy. The current limit is Rs. 25,00,000
Premium Paying Term (in years)	Flexible Income	5, 8, 10 & 12	

Policy Term (in years)	Maximum policy term for policies sourced through POSP will be subject to the cap as specified in this regard under the extant POSP guidelines as amended from time to time.	
Riders	Flexible Income	None
Mode of premium payment	Flexible Income	Annual, Half Yearly, Quarterly & Monthly
Family Income Benefit	Not applicable	
List of Critical Illness conditions covered under Family Income Benefits	Not applicable	
Income Benefit Pay-out Frequency	Annual, Half Yearly, Quarterly & Monthly	
Waiting period (other than accidental death only)	90 days	
Survival period under Critical Illness	Not applicable	

Note 1: Option of 'Family Income Benefits' is not available for policies sourced through POSP.
Note 2: For the policies sourced through POSP, there is a waiting period of 90 days (other than accidental death only) from the date of commencement of risk. The death benefit (other than accidental death) during the waiting period will be return of 100% of the total premiums paid till the date of death. The death benefit after expiry of the waiting period or on death of the life insured due to accident will be the Death Benefit as defined above.
Note 3: For policies purchased through POSP, the same will be available without medicals

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 an insurable interest between the two as per the Board Approved Underwriting Policy. Currently, insurable interest is considered to be between parents / other legal guardians and minor lives. 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 Benefit Pay-outs are used for the benefits of the minor life.

Benefits in detail:

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

1. Flexible Income
2. Large Income

Plan Option 1: Flexible Income

A regular stream of income called 'Income Benefit Pay-out' starting from the chosen policy year called 'Income Start Point' will be payable in arrears at the chosen Income Benefit Pay-out frequency till maturity or death of the Life Insured, whichever is earlier, while the policy is in-force. 'Income Duration' is the number of policy years for which 'Income Benefit Pay-out' is payable. The Income Benefit Pay-out will be paid in the following manner:

- In case 'Income Start Point' is after Premium Paying Term (PPT), then level 'Income Benefit Pay-out' will be paid
- In case 'Income Start Point' is before than the Premium Paying Term (PPT), the amount of 'Income Benefit Pay-out' paid after PPT will be two times of the amount of 'Income Benefit Pay-out' paid prior to completion of PPT

The Income Duration options available in the plan option are 10 years, 15 years, 20 years, 25 years, 30 years and 35 years

The available Income Start Point and minimum Income Duration for each PPT is as per the table below:

With Lumpsum:

PPT	Income Start Point	Minimum Income Duration
5	5, PPT+1, PPT+2, PPT+3, PPT+10	15 years
8,10,12	2,5, PPT+1, PPT+2, PPT+3, PPT+10	15 years for Income Start Point 2, 10 years for other Income Start Points

Without Lumpsum:

PPT	Income Start Point	Minimum Income Duration
5	5, PPT+1, PPT+2, PPT+3, PPT+10	15 years
8,10,12	2,5, PPT+1, PPT+2, PPT+3, PPT+10	20 years for Income Start Point 2, 15 years for Income Start Point 5 & 10 years for other Income Start Points

The Policy Term (PT) is the policy year in which the last Income Benefit Pay-out and Maturity Benefit, if any, is payable. E.g. As per the options selected by the policyholder, if the last Income Benefit Pay-out/Maturity Benefit is in the 40th policy year, then the policy term for the policy would be 40 years.

Death Benefit:

On death of the Life Insured during the policy term while the policy is in-force, Death Benefit equal to Sum Assured on Death is payable and the policy will terminate.

The Sum Assured on Death at any point of time, provided the policy is in-force is highest of:

1. 10 times the Annualized Premium[1]
2. Any absolute amount assured to be paid on death
3. 10 times the Annual Premium[2]

Absolute Amount Assured to be paid on Death is as defined below:

- If neither of Family Income Benefits options is selected: Absolute Amount Assured to be paid on Death any time during the policy year will be calculated as below:

∑(Remaining Income Benefit Pay-outs multiplied by DB Factor corresponding to the respective Income Benefit Pay-out) plus (Sum Assured on Maturity, if applicable, multiplied by applicable DB Factor)

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

Please refer to Annexure I for DB Factor.

- If Family Income Benefit on Critical Illness and Death/Family Income Benefit on Death is selected: Absolute Amount Assured to be paid on Death is Nil

The Death Benefit during the entire policy term will not be less than 105% of Total Premiums Paid[3] upto date of death. If none of the Family Income Benefit option is selected, at any point of time, Death Benefit will not be less than Surrender Value applicable at the time of death.

[1] Annualized Premium shall be the premium amount payable in a year excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.
[2] Annual Premium shall be the premium payable in a year chosen by the policyholder, including loadings for modal premiums and the underwriting extra premiums, if any but excluding the taxes, rider premiums, if any.
[3] Total Premiums Paid means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.
[4] Death Benefit would be reduced to the extent of unpaid premiums in the Policy Year when death occurs.

Maturity Benefit:

You have the option to add Lump Sum benefit under this plan option in addition to the Income Benefit Pay-out. If the Lump Sum benefit is opted, Sum Assured on Maturity which is equal to 'Maximum of (10, PPT) times the Annualized Premium' will be payable on the maturity of the policy if the Life Insured survives till the end of the policy term. The Lump Sum benefit option has to be chosen only at inception of the policy and once opted cannot be changed during the policy term. The amount of Income Benefit Pay-out will depend on whether You have opted for the Lump Sum benefit or not.

<u>Income Benefit Pay-out Frequency</u>

The Income Benefit Pay-out Frequency has to 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 Pay-out to arrive at the Income Benefit Pay-out instalment is provided in the table below:

Income Benefit Pay-out Frequency	**Multiplier Factor**	**Annual Equivalent rate***
Yearly	100.00%	100%
Half-yearly	49.00%	98%
Quarterly	24.25%	97%
Monthly	8.00%	96%

Modal instalment pay-out amount for Income Benefit Pay-out is calculated as the annual Income Benefit Pay-out amount as per the rate table multiplied by the above Multiplier Factor.

The Income Benefit Pay-out start date will depend on the Income Benefit Pay-out Frequency. For example, if you have opted for plan option Flexible Income, PPT of 10 years and Income Start Point 13th policy year, the Income Benefit Pay-out will start from the end of the 1st month, 3rd month, 6th month or 12th month (for Income Benefit Pay-out Frequency monthly, quarterly, half-yearly and yearly respectively) of the 13th policy year.

Sample Illustration 1:
Rahul is 35-year-old male and can save Rs. 1,00,000 annually for 10 years. He wants to create a guaranteed income source with added life cover to create a parallel income for himself as well as save responsibly for future years . He buys Edelweiss Life – Guaranteed Income STAR, with Plan Option – Flexible Income, Annualized Premium of Rs. 1,00,000, Sum Assured on Death (at inception): Rs. 10,00,000, PPT – 10 years, Income Start Point – 5 years, Income Duration – 35 years, Income Benefit Pay-out Frequency – Annual, Premium Paying Frequency – Annual, Family Income Benefits – No, Lumpsum Benefit – Yes.

Policy Year	**Annual Premium (BOY)**	**Death Benefit (EOY)**	**Income Benefit (EOY)**	**Maturity Benefit (EOY)**
1	1,00,000	10,00,000	0	0
2	1,00,000	10,00,000	0	0
3	1,00,000	10,00,000	0	0
4	1,00,000	10,00,000	0	0
5	1,00,000	10,00,000	31,230	0
6	1,00,000	10,00,000	31,230	0
7	1,00,000	10,00,000	31,230	0
8	1,00,000	10,00,000	31,230	0
9	1,00,000	10,00,000	31,230	0
10	1,00,000	10,50,000	31,230	0

11	0	10,50,000	62,460	0
12	0	10,50,000	62,460	0
13	0	10,50,000	62,460	0
14	0	10,50,000	62,460	0
15	0	10,50,000	62,460	0
16	0	10,50,000	62,460	0
17	0	10,50,000	62,460	0
18	0	10,50,000	62,460	0
19	0	10,50,000	62,460	0
20	0	10,50,000	62,460	0
21	0	10,50,000	62,460	0
22	0	10,50,000	62,460	0
23	0	10,50,000	62,460	0
24	0	10,50,000	62,460	0
25	0	10,50,000	62,460	0
26	0	10,50,000	62,460	0
27	0	10,50,000	62,460	0
28	0	10,50,000	62,460	0
29	0	10,50,000	62,460	0
30	0	10,50,000	62,460	0
31	0	10,50,000	62,460	0
32	0	10,50,000	62,460	0
33	0	10,50,000	62,460	0
34	0	10,50,000	62,460	0
35	0	10,50,000	62,460	0
36	0	10,50,000	62,460	0
37	0	10,53,281	62,460	0
38	0	10,57,773	62,460	0
39	0	10,62,460	62,460	10,00,000

On surviving till the date of Maturity, Rahul will get guaranteed return of Rs. 29,98,720 in total against total premium payment of Rs. 10,00,000.

The rate applicable as per the rate table for annual premium ranging from Rs. 1lac to less than Rs. 2lac is 31.23% and the corresponding multiplier factor is 100% as the mode is annual.

The Income Benefit pay-out amount is calculated:
*prior to the end of PPT – (31.23%*1,00,000*100%) &*
*post end of PPT - ((31.23%*1,00,000)*2*100%)*

Kindly note:

- BOY means beginning of year and refers to the amount that is paid at the beginning of the Policy Year.
- EOY means end of year and refers to the amount that is paid at the end of the Policy Year.

Sample Illustration 2:

Jayesh is 47-year-old male, planning for his retirement, can save Rs. 1,00,000 annually for 10 years. He wants to create a guaranteed income during his retirement years. He buys Edelweiss Life – Guaranteed Income STAR, with Plan Option – Flexible Income, Annualized Premium of Rs. 1,00,000, Sum Assured on Death (at inception): Rs. 10,00,000, PPT – 10 years, Income Start Point –13 years (PPT+3), Income Duration – 25 years, Income Benefit Pay-out Frequency – Annual, Premium Paying Frequency – Annual, Family Income Benefits – No, Lumpsum Benefit – NO

Policy Year	Annual Premium (BOY)	Death Benefit (EOY)	Income Benefit (EOY)	Maturity Benefit (EOY)
1	1,00,000	10,00,000	0	0
2	1,00,000	10,00,000	0	0
3	1,00,000	10,00,000	0	0
4	1,00,000	10,00,000	0	0
5	1,00,000	10,00,000	0	0
6	1,00,000	10,00,000	0	0
7	1,00,000	10,00,000	0	0
8	1,00,000	10,00,000	0	0
9	1,00,000	10,00,000	0	0
10	1,00,000	10,50,000	0	0
11	0	11,14,477	0	0
12	0	11,89,706	0	0
13	0	12,70,015	99,800	0
14	0	12,49,207	99,800	0
15	0	12,26,991	99,800	0
16	0	12,03,279	99,800	0
17	0	11,77,959	99,800	0
18	0	11,50,934	99,800	0
19	0	11,22,081	99,800	0
20	0	10,91,283	99,800	0
21	0	10,58,409	99,800	0
22	0	10,50,000	99,800	0
23	0	10,50,000	99,800	0
24	0	10,50,000	99,800	0
25	0	10,50,000	99,800	0
26	0	10,50,000	99,800	0
27	0	10,50,000	99,800	0
28	0	10,50,000	99,800	0
29	0	10,50,000	99,800	0
30	0	10,50,000	99,800	0
31	0	10,50,000	99,800	0

32	0	10,50,000	99,800	0
33	0	10,50,000	99,800	0
34	0	10,50,000	99,800	0
35	0	10,50,000	99,800	0
36	0	10,50,000	99,800	0
37	0	10,50,000	99,800	0

On surviving till the date of Maturity, Rahul will get guaranteed return of Rs.24,95,000 in total against total premium payment of Rs. 10,00,000.

The rate applicable as per the rate table for annual premium ranging from Rs. 1lac to less than Rs. 2lac is 99.80% and the corresponding multiplier factor is 100% as the mode is annual.

*The Income Benefit pay-out amount is calculated: (99.80%*1,00,000*100%)*

Kindly note:

- BOY means beginning of year and refers to the amount that is paid at the beginning of the Policy Year.
- EOY means end of year and refers to the amount that is paid at the end of the Policy Year.

This product is also available for sale through online mode.

Plan Option 2: Large Income

Under this plan option, income will be payable at predetermined policy years during the policy term. A level/increasing guaranteed income called 'Income Benefit Pay-out' will be payable in arrears till maturity or death of the Life Insured, whichever is earlier, while the policy is in-force. The income will be payable at the end of the year in the below mentioned policy years:

PPT (in years)	5,8,10	12
Policy Year	10,15,20,25,30,35,40	15,20,25,30,35,40

You can choose the Income Benefit Pay-out Type:

1. Level Income – Under this plan option the income remains level throughout the policy term
2. Increasing Income – Under this plan option the first Income Benefit Pay-out is at the 10th policy year/ 15th policy year depending on the PPT chosen by You. The Income Benefit Pay-out will increase progressively from the second instalment onwards and the amount of Income Benefit Pay-out will be determined as first Income Benefit Pay-out multiplied by a factor, as mentioned in the table below:

Policy Year	PPT 5, 8, 10	PPT 12
10	1	NA
15	1.5	1
20	2	2
25	2.5	2.5

30	3	3
35	3.5	3.5
40	4	4

To understand the increasing income example, please refer to the example given below:
• *Example: If you have opted for a PPT of 5 years or a PPT of 12 year and if first 'Income Benefit Pay-out' is Rs.10 Lacs for both the premium paying terms, then remaining 'Income Benefit Pay-out' will be as illustrated in the table below:*

Policy Year	**Income Benefit Pay-out (amount in Rs. lacs)**	
	PPT 5	**PPT 12**
10	10	NA
15	15	10
20	20	20
25	25	25
30	30	30
35	35	35
40	40	40

Death Benefit:
On death of the Life Insured during the policy term while the policy is in-force, Death Benefit equal to Sum Assured on Death is payable and the policy will terminate.

The Sum Assured on Death at any point of time, provided the policy is in-force is highest of:
1. 10 times the Annualized Premium
2. Any absolute amount assured to be paid on death
3. 10 times the Annual Premium

Absolute Amount Assured to be paid on Death is as defined below:
- If neither of Family Income Benefits options is selected: Absolute Amount Assured to be paid on Death any time during the policy year will be calculated as below:

∑(Remaining Income Benefit Pay-outs multiplied by DB Factor corresponding to the respective Income Benefit Pay-out) plus (Sum Assured on Maturity, if applicable, multiplied by applicable DB Factor)

Please refer to Annexure I for DB Factor.

- If Family Income Benefit on Critical Illness and Death/Family Income on Death is selected: Absolute Amount Assured to be paid on Death is Nil

The Death Benefit during the entire policy term will not be less than 105% of Total Premiums Paid upto date of death. If none of the Family Income Benefit option is selected, at any point of time, Death Benefit will not be less than Surrender Value applicable at the time of death.

[1] Annualized Premium shall be the premium amount payable in a year, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.
[2] Annual Premium shall be the premium payable in a year chosen by the policyholder, including loadings for modal premiums and the underwriting extra premiums, if any but excluding the taxes, rider premiums, if any.
[3] Total Premiums Paid means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.
[4] Death Benefit would be reduced to the extent of unpaid premiums in the Policy Year when death occurs.

Maturity Benefit:
You have the option to add Lump Sum benefit under this plan option in addition to the Income Benefit Pay-out. If the Lump Sum benefit is opted, Sum Assured on Maturity which is equal to 'Maximum of (10, PPT) times the Annualize Premium' will be payable on the maturity of the policy if the Life Insured survives till the end of the policy term. The Lump Sum benefit option has to be chosen only at inception of the policy and once opted cannot be changed during the policy term. The amount of Income Benefit Pay-out will depend on whether You have opted for the Lump Sum benefit or not.

Sample Illustration 3:
Zelda is 35-year-old female and can save Rs. 6,09,000 annually for 10 years for her Son Raj(Life Insured) aged 8. She senses that her family expenses will increase substantially and wants to create a guaranteed income source with added life cover to meet her son's needs in future like her education, higher education, car and bike for her son etc. She buys Edelweiss Life – Guaranteed Income STAR, with Plan Option – Large Income, Annualized Premium of Rs. 6,09,000 , Sum Assured on Death (at inception): Rs. 60,90,000 PPT – 10 years, PT – 40 years, Premium Paying Frequency – Annual, Family Income Benefits – No, Lumpsum benefit – Yes, Income Benefit Pay-out Type - Increasing.

Policy Year	Annual Premium (BOY)	Death Benefit (EOY)	Income Benefit (EOY)	Maturity Benefit (EOY)
1	6,09,000	60,90,000	-	-
2	6,09,000	60,90,000	-	-
3	6,09,000	60,90,000	-	-
4	6,09,000	60,90,000	-	-
5	6,09,000	60,90,000	-	-
6	6,09,000	60,90,000	-	-

7	6,09,000	60,90,000	-	-
8	6,09,000	60,90,000	-	-
9	6,09,000	63,16,695	-	-
10	6,09,000	67,42,560	9,61,367	-
11	-	63,94,500	-	-
12	-	65,88,400	-	-
13	-	70,32,566	-	-
14	-	75,08,137	-	-
15	-	80,14,121	14,42,051	-
16	-	70,15,759	-	-
17	-	74,89,540	-	-
18	-	79,94,759	-	-
19	-	85,35,469	-	-
20	-	91,11,110	19,22,734	-
21	-	76,73,603	-	-
22	-	81,91,421	-	-
23	-	87,44,075	-	-
24	-	93,35,234	-	-
25	-	99,64,817	24,03,418	-
26	-	80,71,326	-	-
27	-	86,16,441	-	-
28	-	91,98,235	-	-
29	-	98,19,288	-	-
30	-	1,04,81,874	28,84,101	-
31	-	81,10,373	-	-
32	-	86,57,585	-	-
33	-	92,41,750	-	-

34	-	98,66,519	-	-
35	-	1,05,32,231	33,64,785	-
36	-	76,51,304	-	-
37	-	81,66,955	-	-
38	-	87,18,373	-	-
39	-	93,07,546	-	-
40	-	99,35,468	38,45,468	60,90,000

On surviving till the date of Maturity, Raj will get guaranteed cash back of Rs 2,29,13,923 in total against total premium payment of Rs. 60,90,000.

The rate applicable as per the rate table for annual premium greater than or equal to Rs. 5lac is 157.86% and the corresponding multiplier factor is 100% as the mode is annual.

*The Income Benefit pay-out amount for 10th PY is calculated: (157.86%*6,09,000)*100%), For the next benefit pay-outs the amount increases as per table provided above*

Kindly note:

- BOY means beginning of year and refers to the amount that is paid at the beginning of the Policy Year.
- EOY means end of year and refers to the amount that is paid at the end of the Policy Year.

Family Income Benefits

You have the option to choose 'Family Income Benefits' at the inception of the policy only. Once chosen one of the 'Family Income Benefit' cannot be opted out/changed during the policy term. This Benefit is available subject to Board Approved Underwriting Policy. The two options available under the 'Family Income Benefits' are as below.

1. **Family Income Benefit on Death (FIB on Death):**
   In case of Life Insured's death while the policy is in-force, Death Benefit is payable. In addition, no future Premiums are required to be paid and the policy will continue as in-force policy. The Income Benefit Pay-out will continue and in addition on the date of maturity, Sum Assured on Maturity, if applicable, will be paid and policy will terminate without any further benefit**.**

2. **Family Income Benefit on Critical Illness and Death (FIB on CI and Death):**
   In case of the Life Insured's death while the policy is in-force, Death Benefit is payable. In addition, no future premiums are required to be paid and the policy will continue as in-force policy. The Income Benefit Pay-out will continue and in addition on the date of maturity, Sum Assured on Maturity, if applicable, will be paid and policy will terminate without any further benefit.

If the Life Insured is diagnosed with one of the covered critical illnesses while the policy is in-force, then on survival of 30 days following the date of diagnosis, no future Premiums are required to be paid and the policy will continue as an in-force policy. The Income Benefit Pay-out, Death Benefit and Maturity Benefits, if applicable, under the policy will continue till the end of the Policy Term.

Note:

- The diagnosis should meet the definitions and exclusion (mentioned later in this document).
- During the period from the reporting of the Critical Illness claim till its confirmation, the policy shall be treated akin to a continuing policy. However, if the policyholder has paid any premiums falling due during this period, the same will be refunded back on acceptance of the Critical Illness claim.

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 – Waiver of Premium Rider (UIN: 147B003V06)[1]**: 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)[1]:** 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.

[1] These riders cannot be added if ‘Family Income Benefits’ option is selected

The premium pertaining to health riders shall not exceed 100% of premium under the basic product, the premiums under all other life insurance riders put together shall not exceed 30% of premiums under the basic product. Any benefit arising under each of the above-mentioned riders shall not exceed the Sum Assured on Death under the base product. 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 product.

Any of the riders can be added only if the outstanding premium paying term of the base product is at least 5 years and subject to the age, premium paying term and rider term limits and meeting all the applicable conditions of the respective riders.

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 product. 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.

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. The specific percentage is as mentioned below:
Without Family Income Benefit: 60%
With Family Income Benefit: 50%

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

(1) Interest will be charged on the outstanding loan amount at a rate declared by us 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 on loan will be calculated on annual compounding basis. The interest rate methodology is reviewable with prior approval from IRDA of India. We 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.

(2) For in-force and fully Paid-up policies: Policy can't be foreclosed on the ground of outstanding loan amount including interest exceeds the Surrender Value. 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, we will notify you when your outstanding loan balance is 95% of the Surrender Value and will give an opportunity to repay all or part of the loan balance.

(3) Any benefit payable by us on the death of the Life Insured or on applicable Policy Anniversaries as Income Benefit or on the surrender of the policy or on the Maturity of the policy will first be reduced by any outstanding policy loan and accumulated interests, if any.

Non-forfeiture Benefits

It is recommended that you pay all premiums for the period selected to be able to enjoy all policy benefits. However, at any stage if you stop paying premiums the following shall be applicable:

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 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:

Events	Plan Option	How and when Benefits are payable	Size of such benefits/policy monies
Death of the Life Insured	**All Plan Options**	**If neither of the Family Income Benefits options is selected:** In case of death of the Life Insured during the Policy Term, Reduced Paid-up Death Benefit will be payable as lumpsum and policy will terminate without any further benefit.	Reduced Paid-up Death Benefit[1] The minimum death benefit shall be at least 105% of Total Premiums Paid upto date of death If none of the Family Income Benefit option is selected, at any point of time, Death Benefit will not be less than Surrender Value applicable at the time of death.
		If either of the Family Income Benefit is selected: In case of death of the Life Insured during the Policy Term, Reduced Paid-up Death Benefit will be payable as lumpsum.	Reduced Paid-up Death Benefit[1] The policy will continue for Reduced paid-up benefits[2].

Events	Plan Option	How and when Benefits are payable	Size of such benefits/policy monies
Applicable Policy Anniversary(ies)	**All Plan Options**	**If neither of the Family Income Benefits options is selected:** On survival of the Life Insured, Reduced Income Benefit Pay-outs will be payable in arrears till the date of death of the Life Insured or till the Maturity Date, whichever is earlier.	Reduced Paid-up Income Benefit Pay-out [1].
		If either of the Family Income Benefits is selected: Whether the Life Insured survives or not, Reduced Income Benefit Pay-outs will be payable in arrears till the Maturity Date.	Reduced Paid-up Income Benefit Pay-out [1].
Policy Maturity	**All Plan Options**	**If neither of the Family Income Benefits options is selected:** On survival of the Life Insured till the date of Maturity, Reduced Paid-up Maturity Benefit, if applicable is payable as lumpsum.	Reduced Paid-up Sum Assured on Maturity[1].
		If either of the Family Income Benefits is selected: Whether the Life Insured survives till the date of Maturity or not, Reduced Paid-up Maturity Benefit, if applicable is payable as lumpsum.	Reduced Paid-up Sum Assured on Maturity[1].

[1]Reduced Paid-up Sum Assured on Maturity will be as per below:
Sum Assured on Maturity * Total number of months for which Premiums are paid / Total number of months for which Premiums were originally payable

Reduced Paid-up Death Benefit will be as per below:
Sum Assured on Death * Total number of months for which Premiums are paid / Total number of months for which Premiums were originally payable

Reduced Paid-up Income Benefit Pay-out will be as per below:
Reduced Paid-up Income Benefit Pay-out = Income Benefit Pay-outs due to be paid * (Total number of months for which Premiums are paid / Total number of months for which Premiums are payable)
less

Total ‘Income Benefit Pay-outs’ already paid till the policy becomes Reduced paid-up * (1- Total number of months for which Premiums are paid / Total number of months for which Premiums are payable) / Remaining number of Income Benefit Pay-out instalments till policy became Reduced paid-up

[2] Reduced paid-up benefits includes Reduced paid-up pay-out and Reduced paid-up Sum Assured on Maturity.

* For policies sourced through POSP, there is a waiting period of 90 days (other than accidental death only) from the date of acceptance of risk. The death benefit (other than accidental death) during the waiting period will be return of 100% of the total premiums paid till the date of death.

Surrender Benefit: After completion of 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 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 equal to (GSV Factor x Total Premiums Paid) less total pay-outs already paid till the date of surrender, if any. The GSV is floored to zero.

GSV factor varies with Policy Year of Surrender and Policy Term and are provided in the sample Policy Document available on our website. You can also get in touch with our sales representative or contact any of our branches or contact our customer care team to understand the GSV factors applicable for you.
Special Surrender Value (‘SSV’): Your policy also acquires a Special Surrender Value. Before making a request for Surrender, you may approach us to know about the Surrender Value in respect of your policy.

Free Look Period
You have a Free Look period of thirty (30) days beginning from the date of receipt of the Policy Document, whether received electronically or otherwise, to review the terms and conditions of this Policy. If you disagree with any of the terms or conditions, or otherwise, and you have not made any claims, you may return this Policy for cancellation to us by giving us written reasons for your objection within the said Free Look period. We will refund the Premium received after deducting stamp duty charges, proportionate risk premium for the period of cover and expenses incurred by us on medical examination (if any) of Proposer/Life Insured.

To exercise the Free Look option, you would need to send the Policy Document along with a request letter to us at any of our branches or at our Corporate Office address provided below.

You are required to maintain the acknowledgement received from the Company as a proof of submission.

Conditions, Definitions and Exclusions related to the benefits on diagnosis of Critical Illness under Family Income Benefit:

Conditions:

- Claim for Critical Illness will only be accepted if the illness has occurred after the Waiting Period from the date of inception of the policy or revival of the policy, whichever is later.
- No benefit will be applicable if there is diagnosis of any covered Critical Illness or any signs or symptoms related to any of the covered Critical Illness, within the Waiting Period as applicable from either the date of issue of the policy or date of Revival whichever is later.
- For any Critical Illness claim to be valid, the incidence of the Critical Illness condition must be the first occurrence in the lifetime of the Life Insured.
- Life Insured has to notify the Critical Illness claim within 90 days of the date of diagnosis of the covered Critical Illness. However, claims filed even beyond such period will be considered if there are valid reasons for any delay.
- Critical Illness Benefit will be paid subject to satisfaction of definitions and exclusions, only once in the complete Policy Term. No benefit will be paid on re-occurrences of the same Critical Illness or on diagnosis of any other Critical Illness after a Critical Illness claim is already paid.
- If the Life Insured is diagnosed with one of the covered Critical Illness conditions, during the Policy Term and while the Policy is in-force, the Critical Illness Benefit will be paid out even if the survival period of 30 days crosses the Policy Term.

In case Family Income Benefits is opted post CI or Death, as applicable the future premiums with respect to base premium will not be required to be paid, rider premium if any will be required to be paid.

Below mentioned is the list of Covered Critical Illness Conditions which are covered under this benefit:

Cancer of Specified Severity	Major Organ/ Bone Marrow Transplant
Open Chest Coronary Artery Bypass Graft (CABG)	Permanent Paralysis of Limbs
Myocardial infarction (First Heart Attack of Specific Severity)	Stroke resulting in permanent symptoms
Open Heart Replacement or Repair of Heart Valves	Major Surgery Of Aorta
Kidney Failure Requiring Regular Dialysis	Coma of Specified Severity
Third Degree Burns	Blindness

a) Cancer of Specified Severity

A malignant tumor characterised by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.

The following are excluded –

i. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 and CIN-3.
ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
iii. Malignant melanoma that has not caused invasion beyond the epidermis;
iv. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
v. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
vi. Chronic lymphocytic leukaemia less than RAI stage 3
vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,
viii. All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;

b) Open Chest Coronary Artery Bypass Graft (CABG):

The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist.
The following are excluded:

i. Angioplasty and/or any other intra-arterial procedures

c) Myocardial infarction (First heart attack of specific severity):

The first occurrence of heart attack or myocardial infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the following criteria:

i. A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain)
ii. New characteristic electrocardiogram changes
iii. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:

i. Other acute Coronary Syndromes
ii. Any type of angina pectoris
iii. A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure.

d) Open Heart Replacement or Repair of Heart Valves:

The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist Medical Practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

e) Kidney Failure Requiring Regular Dialysis:

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist Medical Practitioner.

f) Third Degree Burns:

There must be third-degree burns with scarring that cover at least 20% of the body's surface area. The diagnosis must confirm the total area involved using standardized, clinically accepted, body surface area charts covering 20% of the body surface area.

g) Major Organ / Bone Marrow Transplant:

The actual undergoing of a transplant of:

i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
ii. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist Medical Practitioner.

The following are excluded:

i. Other stem-cell transplants
ii. Where only islets of langerhans are transplanted

h) Permanent Paralysis of Limbs:

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist Medical Practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

i) Stroke resulting in permanent symptoms:

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist Medical Practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

The following are excluded:

i. Transient ischemic attacks (TIA)
ii. Traumatic injury of the brain
iii. Vascular disease affecting only the eye or optic nerve or vestibular functions.

j) Major Surgery Of Aorta:

Undergoing of a laporotomy or thoracotomy to repair or correct an aneurysm, narrowing, obstruction or dissection of the aortic artery. For this definition, aorta means the thoracic and abdominal aorta but not its branches. Surgery performed using only minimally invasive or intra-arterial techniques such as percutaneous endovascular aneurysm repair are excluded.

k) Coma of Specified Severity:

A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:

i. no response to external stimuli continuously for at least 96 hours;
ii. life support measures are necessary to sustain life; and
iii. permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.

The condition has to be confirmed by a specialist Medical Practitioner. Coma resulting directly from alcohol or drug abuse is excluded.

l) Blindness:

Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident.

The Blindness is evidenced by:
i. corrected visual acuity being 3/60 or less in both eyes or;
ii. the field of vision being less than 10 degrees in both eyes.

The diagnosis of blindness must be confirmed and must not be correctable by aids or surgical procedure.

<u>Exclusions for the Critical Illness Benefit</u>

The life insured will not be entitled to any benefits if a covered Critical Illness results
i. Either directly or indirectly from any one of the following causes or
ii. Within the waiting period i.e. 90 days from the date of commencement of the risk or date of reinstatement, whichever is later.

These exclusions apply in addition to the exclusions specified in the definition of each of the covered Critical Illness.

i. Pre-Existing disease (PED): Pre-Existing Disease means any condition, ailment or injury or disease:

a. That is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the policy issued by the insurer or its reinstatement; or

~~b.~~ For which medical advice or treatment was recommended by, or received from, a physician not more than 36 months prior to the date of commencement of the policy or its reinstatement.

ii. Intentional self-inflicted injury or attempted suicide.

iii. Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered Medical Practitioner.

iv. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes.

v. Taking part in any naval, military or air force operation during peace time.

vi. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger, pilot, air crew of a recognized airline on regular routes and on a scheduled timetable.

vii. Participation by the insured person in a criminal or unlawful act with a criminal intent.

viii. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping.

ix. Any external congenital anomaly.
Congenital Anomaly which is in the visible and accessible parts of the body is called External Congenital Anomaly. Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

x. Failure to seek or follow medical advice where a "medical advice" means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.

xi. Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.

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.

Waiting Period

- In case 'Family Income Benefits' option is opted:
  Waiting Period of 90 calendar days is applicable from the date of commencement of risk or the date of Revival of the policy, whichever is later, during which the Life Insured will not be entitled to the Critical Illness Benefit.

- In case Policy is purchased through POS channel:
  There is a waiting period of 90 days (other than accidental death only) from the date of commencement of risk. The death benefit (other than accidental death) during the waiting period will be return of 100% of the total premiums paid till the date of death.

The death benefit after expiry of the waiting period or on death of the life insured due to accident will be the Death Benefit as defined above.

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.
iii. 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 due premiums are not paid within the Grace Period, the policy shall lapse. Any such policy may be revived within five years from the due date of the first unpaid premium by giving us a written notice to revive the policy and payment of all overdue premiums with interest, as may be declared by the company from time to time, 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 year 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 year 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 on revival will be calculated on a simple interest basis. The interest rate methodology is reviewable with prior approval from IRDAI. The Company will review the interest rate at least once a year.

The revival will be effected subject to the receipt of the proof of continued insurability of the Life Insured and the acceptance of the risk by the underwriter. The effective date of revival is when these requirements are met and approved by us. All the benefits of the policy will be reinstated on the policy revival. If the coverage term for Additional Benefit(s) ceases before the revival of the policy, the benefits of only base Plan Option will be reinstated on the policy revival. In such cases, the Policyholder needs to pay the unpaid premium toward base Plan Option only along with the applicable interest.

Revival would be as per the Board approved underwriting guidelines of the Company.

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)

SECTION 45 OF THE INSURANCE ACT, 1938 STATES: No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of policy, i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based. Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal. For further details, please refer to the Insurance Act, as amended from time to time

About Us

About Edelweiss Life Insurance

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 Office & Corporate Office – 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kirol Road, Kurla (W), Mumbai - 400070

Toll Free: 1800 2121212 | www.edelweisslife.in

Disclaimer: Edelweiss Life – Guaranteed Income STAR is an Individual, Non-Linked, Non-Participating, Savings, Life Insurance Plan. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws. The tax benefits under this Policy may be available as per the prevailing Income Tax laws in India.

IRDAI Reg. No. 147
UIN: 147N073V03
Advt No.: BR/3925/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.

Annexure 1 – Death Benefit Factors

Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor
0	1	36	0.82200	72	0.67580	108	0.55550	144	0.45670
1	0.99460	37	0.81760	73	0.67210	109	0.55250	145	0.45420
2	0.98920	38	0.81310	74	0.66840	110	0.54950	146	0.45170
3	0.98380	39	0.80870	75	0.66480	111	0.54650	147	0.44930
4	0.97850	40	0.80430	76	0.66120	112	0.54350	148	0.44680
5	0.97320	41	0.80000	77	0.65760	113	0.54060	149	0.44440
6	0.96790	42	0.79560	78	0.65400	114	0.53770	150	0.44200
7	0.96260	43	0.79130	79	0.65050	115	0.53470	151	0.43960
8	0.95740	44	0.78700	80	0.64700	116	0.53180	152	0.43720
9	0.95220	45	0.78270	81	0.64350	117	0.52890	153	0.43480
10	0.94700	46	0.77850	82	0.64000	118	0.52610	154	0.43250
11	0.94190	47	0.77430	83	0.63650	119	0.52320	155	0.43010
12	0.93680	48	0.77010	84	0.63300	120	0.52040	156	0.42780
13	0.93170	49	0.76590	85	0.62960	121	0.51760	157	0.42550
14	0.92660	50	0.76170	86	0.62620	122	0.51470	158	0.42310
15	0.92160	51	0.75760	87	0.62280	123	0.51200	159	0.42080
16	0.91660	52	0.75350	88	0.61940	124	0.50920	160	0.41860
17	0.91160	53	0.74940	89	0.61600	125	0.50640	161	0.41630
18	0.90670	54	0.74530	90	0.61270	126	0.50370	162	0.41400
19	0.90170	55	0.74130	91	0.60940	127	0.50090	163	0.41180
20	0.89690	56	0.73730	92	0.60610	128	0.49820	164	0.40950
21	0.89200	57	0.73330	93	0.60280	129	0.49550	165	0.40730
22	0.88710	58	0.72930	94	0.59950	130	0.49280	166	0.40510
23	0.88230	59	0.72530	95	0.59620	131	0.49010	167	0.40290
24	0.87750	60	0.72140	96	0.59300	132	0.48750	168	0.40070
25	0.87280	61	0.71750	97	0.58980	133	0.48480	169	0.39860
26	0.86800	62	0.71360	98	0.58660	134	0.48220	170	0.39640
27	0.86330	63	0.70970	99	0.58340	135	0.47960	171	0.39420
28	0.85860	64	0.70580	100	0.58020	136	0.47700	172	0.39210
29	0.85400	65	0.70200	101	0.57710	137	0.47440	173	0.39000
30	0.84930	66	0.69820	102	0.57390	138	0.47180	174	0.38790
31	0.84470	67	0.69440	103	0.57080	139	0.46930	175	0.38570
32	0.84010	68	0.69060	104	0.56770	140	0.46670	176	0.38370
33	0.83560	69	0.68690	105	0.56470	141	0.46420	177	0.38160
34	0.83100	70	0.68320	106	0.56160	142	0.46170	178	0.37950
35	0.82650	71	0.67940	107	0.55850	143	0.45910	179	0.37740

Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor
180	0.37540	216	0.30860	252	0.25370	288	0.20850	324	0.17140
181	0.37340	217	0.30690	253	0.25230	289	0.20740	325	0.17050
182	0.37130	218	0.30520	254	0.25090	290	0.20630	326	0.16960
183	0.36930	219	0.30360	255	0.24960	291	0.20520	327	0.16860
184	0.36730	220	0.30190	256	0.24820	292	0.20400	328	0.16770
185	0.36530	221	0.30030	257	0.24690	293	0.20290	329	0.16680
186	0.36330	222	0.29870	258	0.24550	294	0.20180	330	0.16590
187	0.36140	223	0.29710	259	0.24420	295	0.20070	331	0.16500
188	0.35940	224	0.29540	260	0.24290	296	0.19960	332	0.16410
189	0.35740	225	0.29380	261	0.24150	297	0.19860	333	0.16320
190	0.35550	226	0.29220	262	0.24020	298	0.19750	334	0.16230
191	0.35360	227	0.29070	263	0.23890	299	0.19640	335	0.16150
192	0.35170	228	0.28910	264	0.23760	300	0.19530	336	0.16060
193	0.34970	229	0.28750	265	0.23630	301	0.19430	337	0.15970
194	0.34780	230	0.28590	266	0.23510	302	0.19320	338	0.15880
195	0.34600	231	0.28440	267	0.23380	303	0.19220	339	0.15800
196	0.34410	232	0.28280	268	0.23250	304	0.19110	340	0.15710
197	0.34220	233	0.28130	269	0.23130	305	0.19010	341	0.15630
198	0.34040	234	0.27980	270	0.23000	306	0.18910	342	0.15540
199	0.33850	235	0.27830	271	0.22870	307	0.18800	343	0.15460
200	0.33670	236	0.27680	272	0.22750	308	0.18700	344	0.15370
201	0.33480	237	0.27530	273	0.22630	309	0.18600	345	0.15290
202	0.33300	238	0.27380	274	0.22500	310	0.18500	346	0.15210
203	0.33120	239	0.27230	275	0.22380	311	0.18400	347	0.15120
204	0.32940	240	0.27080	276	0.22260	312	0.18300	348	0.15040
205	0.32760	241	0.26930	277	0.22140	313	0.18200	349	0.14960
206	0.32590	242	0.26790	278	0.22020	314	0.18100	350	0.14880
207	0.32410	243	0.26640	279	0.21900	315	0.18000	351	0.14800
208	0.32230	244	0.26500	280	0.21780	316	0.17910	352	0.14720
209	0.32060	245	0.26350	281	0.21660	317	0.17810	353	0.14640
210	0.31880	246	0.26210	282	0.21550	318	0.17710	354	0.14560
211	0.31710	247	0.26070	283	0.21430	319	0.17620	355	0.14480
212	0.31540	248	0.25930	284	0.21310	320	0.17520	356	0.14400
213	0.31370	249	0.25780	285	0.21200	321	0.17420	357	0.14320
214	0.31200	250	0.25640	286	0.21080	322	0.17330	358	0.14250
215	0.31030	251	0.25510	287	0.20970	323	0.17240	359	0.14170

Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor
360	0.14090	396	0.11580	432	0.09520	468	0.07830
361	0.14020	397	0.11520	433	0.09470	469	0.07790
362	0.13940	398	0.11460	434	0.09420	470	0.07740
363	0.13860	399	0.11400	435	0.09370	471	0.07700
364	0.13790	400	0.11330	436	0.09320	472	0.07660
365	0.13710	401	0.11270	437	0.09270	473	0.07620
366	0.13640	402	0.11210	438	0.09220	474	0.07580
367	0.13560	403	0.11150	439	0.09170	475	0.07540
368	0.13490	404	0.11090	440	0.09120	476	0.07490
369	0.13420	405	0.11030	441	0.09070	477	0.07450
370	0.13350	406	0.10970	442	0.09020	478	0.07410
371	0.13270	407	0.10910	443	0.08970	479	0.07370
372	0.13200	408	0.10850	444	0.08920	480	0.07330
373	0.13130	409	0.10790	445	0.08870	481	0.07290
374	0.13060	410	0.10730	446	0.08820	482	0.07250
375	0.12990	411	0.10680	447	0.08780	483	0.07210
376	0.12920	412	0.10620	448	0.08730	484	0.07180
377	0.12850	413	0.10560	449	0.08680	485	0.07140
378	0.12780	414	0.10500	450	0.08630	486	0.07100
379	0.12710	415	0.10450	451	0.08590	487	0.07060
380	0.12640	416	0.10390	452	0.08540	488	0.07020
381	0.12570	417	0.10330	453	0.08490	489	0.06980
382	0.12500	418	0.10280	454	0.08450	490	0.06940
383	0.12430	419	0.10220	455	0.08400	491	0.06910
384	0.12370	420	0.10170	456	0.08360	492	0.06870
385	0.12300	421	0.10110	457	0.08310	493	0.06830
386	0.12230	422	0.10060	458	0.08270	494	0.06790
387	0.12170	423	0.10000	459	0.08220	495	0.06760
388	0.12100	424	0.09950	460	0.08180	496	0.06720
389	0.12030	425	0.09890	461	0.08130	497	0.06680
390	0.11970	426	0.09840	462	0.08090	498	0.06650
391	0.11900	427	0.09790	463	0.08040	499	0.06610
392	0.11840	428	0.09730	464	0.08000	500	0.06580
393	0.11770	429	0.09680	465	0.07960	501	0.06540
394	0.11710	430	0.09630	466	0.07910	502	0.06510
395	0.11650	431	0.09570	467	0.07870	503	0.06470
						504	0.06440