

# Aapki Zaroorat - Wealth Accumulation

 **Edelweiss  
Tokio** *life*

Insurance se badhkar hai *aapki zaroorat*

Edelweiss Tokio Life – GCAP | [A Non-Linked Non Participating Guaranteed Return Life Insurance Plan]



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# Edelweiss Tokio Life - GCAP

## A Non-Linked Non Participating Guaranteed Return Life Insurance Plan

### *7 Reasons Why?*

**1**

All the benefits are guaranteed upfront

**2**

Simplified product structure for easy understanding

**3**

Get additional benefits from 9th policy year through Guaranteed Accrual Additions

**4**

Multiple options of policy term and premium paying term to suit your requirements

**5**

Get extra benefit for higher premium

**6**

Loan facility to meet any urgent / unforeseen liquidity requirements

**7**

Option to make your cover more comprehensive through riders

## **Why Edelweiss Tokio Life Insurance?**

At Edelweiss Tokio 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 even 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.

## **Why wealth accumulation OR Why a savings plan?**

In today's progressive world, there are ample opportunities to prove yourself in your chosen field and to do well. We understand that as an achiever, you would want to make the most of your achievements by enjoying a good lifestyle or planning for some big moments in your life. You may want an early retirement which can be enjoyed in grand style or it could be an international education course for your child. It would be ideal to invest in a plan which helps you accumulate wealth to achieve these goals, even in your absence.

## **Why Edelweiss Tokio Life – GCAP?**

Edelweiss Tokio Life – GCAP is a non-linked, non-participating life insurance plan, so that you can plan to accumulate wealth for meeting those grand plans to celebrate your achievements. What makes our offering special is that we understand that you need to maximize the wealth you can generate from your hard-earned money and enjoy the best possible. The plan offers you a fully guaranteed maturity benefit and death benefit. What's more! You also get a Guaranteed Accrual Addition.

## **What can you do?**

We sincerely recommend that you spend your valuable time with our financial advisors so that they can understand your needs and help you prioritize them. Edelweiss Tokio Life's professional financial advisors will then assist you in deciding on the best financial solution, suitable to your needs.

**You can avail tax benefits under Section 80C and Section 10 (10D) of Income Tax Act, 1961. Premium paid for Critical Illness Rider, if opted, may qualify for a deduction under Section 80D of the Income Tax Act, 1961. Tax benefits are subject to change in the tax laws.**

## PLAN SUMMARY

This is a savings plan offered as non participating non-linked endowment assurance product.

Minimum Entry Age	91 Days
Maximum Entry Age (Last birthday)	55 Years
Minimum Maturity Age (Last birthday)	18 Years
Maximum Maturity Age (Last birthday)	70 Years
Policy Term (PT)	10, 15, 20, 25 and 30 Years
Premium Paying Term (PPT)	5, 7, 10 and 12 years
Premium Payment Frequency	Annual, Semi-annual, Quarterly, Monthly
Minimum Premium <sup>#</sup>	Annual: Rs 15,000
	Semi-Annual: Rs 8,000
	Quarterly: Rs 4,000
	Monthly: Rs 1,500
Sum Assured on Death	Higher of:
	<ul style="list-style-type: none"> <li>11 times of Annualized Premium<sup>§</sup> for 5, 7 &amp; 10 Pay and 13 times of the Annualized premium for 12 Pay</li> <li>Sum Assured on Maturity*</li> <li>105% of total premiums paid (excluding any underwriting extras, rider premiums, service tax and cess) till date of death</li> </ul>
Sum Assured on Death (Minimum/Maximum)	Minimum: Rs 1,65,000
	Maximum: No Limit
Sum Assured on Maturity*	Cumulative Annualized Premium where Cumulative Annualized Premium= Annualized premium * Premium Paying Term

**Note:** For policy term of 10 years, only 5 pay and 7 pay (PPT) are allowed.

<sup>#</sup> As per Service Tax law, service tax and cess if any will be separately levied on the premium.

\* Sum Assured on Maturity = Annualized Premium \* Premium Paying Term.

### Death benefit for entry age below 5 years

For entry age below 5 years, risk cover will start after 23 policy months. In case of death during the first 23 policy months, the company will pay 105% of total premiums paid (excluding any underwriting extras, rider premiums, service tax and cess) till date of death.

<sup>§</sup> Annualized premium is the premium payable in a year chosen by the policyholder excluding the underwriting extra premiums and loadings for modal premiums, if any.

Premium loading factor: The premium loading factors for various modes are given below:

	Modal Loading	Modal premium as a % of annualized premium	Sample Premium (Annualized Premium = 100,000)
Monthly	5.6%	8.8%	8,800 monthly
Quarterly	4.0%	26.0%	26,000 quarterly
Semi-annual	2.4%	51.2%	51,200 semi-annually
Annual	0.0%	100%	100,000 annually

**Extra benefit available:**

1. Higher benefit is made available for higher Annualized Premium as per the table given below:

<b>Policy Term</b>	<b>Additional Benefit on Maturity</b> (per 20,000 premium exceeding Annualized premium of Rs 40,000)
10	5,000
15	10,000
20	15,000
25	20,000
30	20,000

2. Guaranteed Accrual Addition rate for female lives:

- Up to Age 3 : Same as Male Rate of age 0  
 Age 4 & above : Same rate as 3 year younger Male

## BENEFIT SUMMARY

### Guaranteed Accrual Addition

The product also offers a 'Guaranteed Accrual Additions (GAA)'. The amount of GAA depends on annualized premium, policy term, premium paying term, entry age and the gender of the life assured. The GAA is accrued every year, starting from the 9th policy year till maturity, at the beginning of the year. The cumulative GAA is payable on death or maturity. Please refer to Annexure A for GAA factors.

<b>When are benefits payable?</b>	<b>What are the benefits?</b>
a) On Death of Life Insured	<p><b>For policyholder with entry age 5 years and above:</b></p> <p>Death benefit during and after PPT:            Sum Assured on Death Plus Cumulative Guaranteed Accrual Additions as shown in Annexure A, if any            where Sum Assured on Death is higher of</p> <ul style="list-style-type: none"> <li>• 11 times of Annualized Premium for 5, 7 &amp; 10 Pay and 13 times of the Annualized premium for 12 Pay</li> <li>• Sum Assured on Maturity</li> <li>• 105% of total premiums paid (excluding any underwriting extras, rider premiums, service tax and cess) till date of death</li> </ul> <p><b>For policyholder with entry age below 5 years</b></p> <p>For minor lives, where the entry age is below 5 years, the risk cover will start one month prior to the second policy anniversary.</p> <p>In case of death anytime during the 1 year and 11 months from the date of commencement of the policy where entry age was below 5 years, the company will pay 105% of total premiums paid (excluding any underwriting extras, rider premiums, service tax and cess) till date of death. Once the risk cover starts the death benefit would be as per the benefit offered for Entry Age 5 years and above.</p> <p>The amount payable as Death Benefit shall be reduced by the following:</p> <ul style="list-style-type: none"> <li>• the outstanding loan amount, accumulated interest and due premiums with interest, if any;</li> <li>• the unpaid premiums in the Policy Year when death occurs, if the Life Insured has chosen Premium Frequency other than Annual</li> </ul>

When are benefits payable?	What are the benefits?
b) On Maturity	<p>Sum Assured on Maturity plus Cumulative Guaranteed Accrual Additions(CGAA) as shown in Annexure A</p> <p>Where Sum Assured on Maturity is equal to cumulative Annualized premium = Premium Paying Term*Annualized Premium. The Sum Assured on Maturity is payable in 5 equal annual instalments, starting from the date of maturity.</p> <p>The cumulative GAA will be payable in lump sum along with the first instalment at the date of maturity.</p> <p>The policyholder may take the remaining future installments, discounted at the rate 6.0% per annum, as lump-sum anytime after maturity.</p>

## NON-FORFEITURE BENEFITS

### Premium Discontinuance

#### 5 Pay and 7 Pay

On premium discontinuance before one year's full premium is received, the policy will be lapsed and no surrender value or paid-up value will be payable.

On premium discontinuance after first policy year's full premium is received, the policy will acquire paid-up value.

#### 10 Pay and 12 Pay

On premium discontinuance before two years' full premiums are received, the policy will be lapsed and no surrender value or paid-up value will be payable.

On premium discontinuance after first two policy years' full premiums are received, the policy will acquire paid-up value.

### Paid-up Benefits

#### 5 Pay and 7 Pay

If all premiums for first policy year have not been paid in full, then paid-up value is nil. If all the premiums have been paid for at least first policy year then the policy will continue as a 'Reduced Paid-up' policy and all the benefits shall be reduced proportionately.

#### 10 Pay and 12 Pay

If all premiums for at least first two policy years have not been paid in full, then paid-up value is nil. If all the premiums have been paid for at least first two policy years then the policy will continue as a 'Reduced Paid-up' policy and all the benefits shall be reduced proportionately.

All the benefits will be multiplied by a paid-up factor.

where Paid-up Factor = (Number of premiums paid/ Number of premiums payable)

Under reduced paid-up; Sum Assured on Death, Sum Assured on Maturity and Guaranteed Accrual Additions will be reduced by the Paid-Up Factor. Thus

Paid-up Sum assured on death = Sum Assured on death \* Paid-up factor

Paid-up Sum assured on maturity = Sum Assured on maturity \* Paid-up factor

Paid-up Guaranteed Accrual Additions = Cumulative Guaranteed Accrual Additions \* Paid-up factor

### Surrender Benefit

#### 5 Pay and 7 Pay

The Policy acquires surrender value from second policy year provided all the premiums for first policy year have been paid in full.

## 10 Pay and 12 Pay

The Policy acquires surrender value if all the premiums have been paid in full for at least first two policy years.

On surrender the surrender value, if any, will be immediately paid and policy will be terminated. The Guaranteed Surrender Value is a sum of surrender value of premiums and surrender value of cumulative guaranteed accrual additions. Surrender value of premium is a percentage of total premiums paid (excluding any premiums paid towards rider benefits, and underwriting extra). The Guaranteed Surrender Value will vary depending on the premium paying term and the year the policy is surrendered. The policy is also eligible for Special Surrender Value and on surrender higher of Guaranteed Surrender Value or Special Surrender Value will be payable. The Guarantee Surrender Value factors are given in Annexure B.

## POLICY LOAN

Policy loan is available once policy acquires surrender value. Maximum loan amount available is 90% of surrender value offered by the Company. 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 "SBI Base rate (minimum rate at which SBI lends) + 1.75%" per annum. Changed interest rate will be applicable for new loans only. The current loan interest rate is 11.75% per annum.

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. On death of the life insured, maturity or surrender of the policy, the outstanding loan amount and accumulated interest will be recovered from the benefit payable and rest of the benefit amount will be paid.

## RIDERS

The customer has an option of availing the following Rider benefits:

- Edelweiss Tokio Life - Accidental Death Benefit Rider (UIN: 147B002V02)
- Edelweiss Tokio Life - Accidental Total and Permanent Disability Rider (UIN: 147B001V02)
- Edelweiss Tokio Life - Term Rider (UIN: 147B004V02)
- Edelweiss Tokio Life - Critical Illness Rider (UIN: 147B005V02)
- Edelweiss Tokio Life - Waiver of Premium Rider (UIN: 147B003V02)
- Edelweiss Tokio Life - Payor Waiver Benefit Rider (UIN: 147B014V02)
- Edelweiss Tokio Life - Income Benefit Rider (UIN: 147B015V01)

Rider sum assured cannot exceed the base sum assured. Total rider premium cannot exceed 30% of the base product's premium.

*For more details on any of the riders mentioned above, please consult your Edelweiss Tokio Life Insurance Personal Financial Advisor or refer to the rider brochure.*

## FREE LOOK PERIOD

After you receive your policy, please go through it carefully to check the coverage amount, policy specifications and the obligations by Edelweiss Tokio Life Insurance. If you are disagreeable with the terms and conditions, you can return the policy within 15 days\* from the date of receiving your policy, stating the reason for your cancellation.

Premium paid will be refunded after deducting stamp duty and cost of medical expenses, if any.

\*Free look period of 30 days will be applicable for policies sold through distance marketing (where distance marketing means sale of insurance products through any means of communication other than in person).



### **Suicide Claim**

If the life insured, whether sane or insane, commits suicide, within 12 months from the risk commencement date, then the policy shall be void and 80% of the premiums received (excluding extra mortality premium) will be payable, provided the policy is in force on the date of death.

If the life insured, whether sane or insane, commits suicide, within one year from the date of revival, then the policy shall be void and higher of '80% of the premiums paid till date of death' or 'surrender value available as on the date of death' will be payable.

### **Grace Period**

Grace period of 30 days is available for all the modes of premium payment.

The policy will remain in force during the grace period. If any premium remains unpaid at the end of the grace period, the policy shall lapse.

### **Nomination and Assignment**

#### **Nomination:**

Nomination as per Section 39 of the Insurance Act 1938 as amended from time to time.

#### **Assignment:**

Assignment as per 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 will lapse. The policy may be revived within two 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 will charge simple interest of 1% per month, as decided from time to time, on the unpaid premium for every completed month from the date of first unpaid premium. The proof of continued insurability and medical examination if required (medical examination cost to be borne by the policyholder) and the results thereof would be interpreted and if the life is acceptable from the underwriting point of view then it will be allowed to revive. Revival would be as per Board approved underwriting guidelines. Any revival of riders will be considered along with the revival of the base policy, and not in isolation. All the benefits of the policy will be reinstated on the policy revival.

The policyholder may choose to discontinue the rider premium even though he is paying the premium pertaining to the underlying base product to which the rider is attached. In such a case of rider premium discontinuance, the rider is not allowed to be revived in future. However in case the entire policy premium (the base product and the rider) has been discontinued and the policyholder wants to revive the same then he would be allowed to revive within two years from the date of the first unpaid premium.

**Prohibition of Rebate:** (SECTION 41 OF 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.

**Annexure A.1: Guaranteed Accrual Additions Rate (as % of Total Annualized Premiums paid) (5 Pay, male)**

Age / Policy Term	Band 1: Annualized Premium below 40000					Band 2: Annualized Premium 40000 & above				
	10	15	20	25	30	10	15	20	25	30
0	-	-	10.53	10.08	10.07	-	-	12.88	12.74	13.26
1	-	-	10.60	10.14	10.14	-	-	12.94	12.80	13.33
2	-	-	10.65	10.19	10.19	-	-	12.99	12.85	13.38
3	-	12.61	10.68	10.22	10.23	-	14.93	13.02	12.88	13.41
4	-	12.64	10.70	10.24	10.25	-	14.95	13.04	12.90	13.43
5	-	12.44	10.54	10.09	10.09	-	14.76	12.88	12.75	13.27
6	-	12.48	10.57	10.12	10.12	-	14.79	12.91	12.77	13.30
7	-	12.49	10.58	10.13	10.13	-	14.81	12.92	12.79	13.31
8	24.90	12.50	10.59	10.13	10.13	29.08	14.82	12.93	12.79	13.31
9	24.89	12.50	10.58	10.13	10.12	29.08	14.82	12.93	12.79	13.30
10	24.87	12.49	10.57	10.11	10.10	29.05	14.81	12.92	12.77	13.28
11	24.83	12.47	10.56	10.10	10.08	29.02	14.79	12.90	12.76	13.26
12	24.79	12.45	10.54	10.08	10.05	28.97	14.77	12.88	12.74	13.23
13	24.73	12.43	10.52	10.05	10.02	28.92	14.75	12.86	12.72	13.20
14	24.68	12.41	10.50	10.03	9.99	28.87	14.73	12.84	12.69	13.17
15	24.64	12.39	10.48	10.01	9.96	28.82	14.71	12.83	12.67	13.14
16	24.59	12.37	10.46	9.99	9.93	28.78	14.69	12.81	12.65	13.10
17	24.56	12.35	10.45	9.96	9.89	28.75	14.67	12.79	12.62	13.07
18	24.53	12.33	10.43	9.94	9.86	28.72	14.66	12.77	12.60	13.03
19	24.50	12.32	10.41	9.92	9.82	28.69	14.64	12.76	12.58	12.99
20	24.48	12.31	10.40	9.89	9.78	28.67	14.63	12.74	12.55	12.95
21	24.46	12.30	10.38	9.87	9.74	28.65	14.62	12.73	12.53	12.90
22	24.45	12.28	10.36	9.84	9.69	28.63	14.61	12.71	12.50	12.85
23	24.43	12.27	10.34	9.80	9.63	28.62	14.59	12.69	12.46	12.80
24	24.41	12.26	10.32	9.77	9.57	28.60	14.58	12.67	12.42	12.73
25	24.39	12.24	10.30	9.72	9.51	28.58	14.56	12.64	12.38	12.66
26	24.37	12.22	10.26	9.67	9.43	28.56	14.54	12.61	12.33	12.58
27	24.34	12.19	10.23	9.62	9.35	28.53	14.52	12.57	12.27	12.50
28	24.30	12.16	10.19	9.56	9.26	28.49	14.49	12.53	12.21	12.40
29	24.26	12.13	10.14	9.48	9.16	28.45	14.46	12.48	12.14	12.30
30	24.20	12.09	10.08	9.40	9.05	28.40	14.42	12.43	12.05	12.18
31	24.14	12.04	10.02	9.31	8.93	28.33	14.37	12.36	11.96	12.06
32	24.06	11.99	9.94	9.22	8.80	28.26	14.32	12.29	11.86	11.92
33	23.97	11.92	9.86	9.11	8.65	28.17	14.25	12.21	11.75	11.77
34	23.87	11.85	9.77	8.99	8.49	28.07	14.18	12.11	11.63	11.60
35	23.75	11.76	9.66	8.86	8.32	27.95	14.10	12.01	11.50	11.43
36	23.61	11.66	9.55	8.71	8.13	27.81	14.00	11.90	11.36	11.23
37	23.45	11.55	9.42	8.56	7.93	27.66	13.89	11.77	11.20	11.02
38	23.26	11.43	9.29	8.39	7.71	27.47	13.77	11.64	11.03	10.79
39	23.05	11.29	9.13	8.20	7.47	27.26	13.64	11.49	10.84	10.54
40	22.80	11.14	8.97	8.00	7.20	27.02	13.49	11.32	10.64	10.27
41	22.52	10.96	8.79	7.78	-	26.75	13.32	11.14	10.42	-
42	22.21	10.78	8.59	7.54	-	26.44	13.14	10.95	10.17	-
43	21.86	10.57	8.37	7.27	-	26.10	12.94	10.73	9.91	-
44	21.47	10.34	8.14	6.98	-	25.71	12.72	10.50	9.62	-
45	21.03	10.10	7.88	6.67	-	25.29	12.48	10.25	9.30	-
46	20.55	9.83	7.60	-	-	24.82	12.22	9.97	-	-
47	20.04	9.54	7.29	-	-	24.32	11.94	9.67	-	-
48	19.48	9.23	6.96	-	-	23.78	11.63	9.34	-	-
49	18.89	8.89	6.61	-	-	23.20	11.31	8.99	-	-
50	18.26	8.53	6.22	-	-	22.58	10.96	8.61	-	-
51	17.59	8.15	-	-	-	21.94	10.58	-	-	-
52	16.89	7.73	-	-	-	21.25	10.17	-	-	-
53	16.14	7.29	-	-	-	20.52	9.73	-	-	-
54	15.35	6.81	-	-	-	19.73	9.26	-	-	-
55	14.49	6.29	-	-	-	18.90	8.75	-	-	-

**GAA for female lives:**

Up to Age 3: Same as male rate of age 0

Age 4 & above: Same as 3 year younger male rate

**Annexure A.2: Guaranteed Accrual Additions Rate (as % of Total Annualized Premiums Paid) (7 Pay, male)**

Age / Policy Term	Band 1: Annualized Premium below 40000					Band 2: Annualized Premium 40000 & above				
	10	15	20	25	30	10	15	20	25	30
0	-	-	10.73	10.72	11.20	-	-	12.43	12.65	13.50
1	-	-	10.78	10.77	11.25	-	-	12.48	12.69	13.55
2	-	-	10.81	10.81	11.29	-	-	12.51	12.73	13.59
3	-	12.18	10.84	10.83	11.31	-	13.87	12.54	12.75	13.61
4	-	12.20	10.86	10.85	11.33	-	13.89	12.55	12.77	13.63
5	-	12.06	10.74	10.74	11.22	-	13.74	12.44	12.66	13.51
6	-	12.09	10.76	10.76	11.24	-	13.77	12.46	12.68	13.53
7	-	12.11	10.78	10.77	11.25	-	13.79	12.47	12.69	13.55
8	22.37	12.12	10.78	10.78	11.25	25.40	13.80	12.48	12.70	13.55
9	22.37	12.12	10.78	10.77	11.25	25.41	13.80	12.48	12.70	13.54
10	22.36	12.11	10.78	10.77	11.24	25.39	13.79	12.47	12.69	13.53
11	22.33	12.10	10.77	10.76	11.22	25.37	13.78	12.46	12.68	13.52
12	22.30	12.08	10.76	10.74	11.21	25.34	13.77	12.45	12.67	13.50
13	22.27	12.07	10.74	10.73	11.19	25.30	13.75	12.44	12.65	13.48
14	22.23	12.05	10.73	10.71	11.17	25.27	13.74	12.43	12.64	13.46
15	22.20	12.04	10.72	10.70	11.15	25.23	13.73	12.41	12.62	13.44
16	22.17	12.03	10.70	10.68	11.13	25.20	13.71	12.40	12.61	13.42
17	22.14	12.02	10.69	10.67	11.10	25.18	13.70	12.39	12.59	13.39
18	22.12	12.01	10.68	10.65	11.08	25.16	13.69	12.38	12.58	13.37
19	22.10	12.00	10.67	10.64	11.06	25.14	13.68	12.37	12.56	13.35
20	22.09	11.99	10.66	10.62	11.03	25.12	13.67	12.36	12.55	13.32
21	22.07	11.98	10.65	10.61	11.00	25.11	13.67	12.35	12.53	13.29
22	22.06	11.97	10.64	10.59	10.97	25.10	13.66	12.34	12.51	13.26
23	22.05	11.97	10.63	10.57	10.94	25.09	13.65	12.33	12.49	13.22
24	22.04	11.96	10.62	10.55	10.90	25.08	13.64	12.32	12.47	13.19
25	22.03	11.95	10.60	10.53	10.86	25.07	13.63	12.30	12.45	13.14
26	22.01	11.94	10.59	10.50	10.82	25.05	13.62	12.29	12.42	13.09
27	22.00	11.92	10.57	10.47	10.77	25.04	13.61	12.27	12.39	13.04
28	21.97	11.91	10.54	10.43	10.71	25.01	13.59	12.24	12.35	12.98
29	21.95	11.89	10.52	10.39	10.65	24.99	13.57	12.22	12.31	12.92
30	21.91	11.86	10.48	10.34	10.59	24.96	13.55	12.18	12.26	12.85
31	21.87	11.84	10.45	10.29	10.51	24.92	13.53	12.15	12.21	12.77
32	21.83	11.81	10.41	10.23	10.43	24.87	13.49	12.11	12.15	12.69
33	21.77	11.77	10.36	10.17	10.34	24.82	13.46	12.06	12.09	12.59
34	21.71	11.73	10.31	10.10	10.25	24.75	13.42	12.01	12.02	12.49
35	21.63	11.68	10.25	10.03	10.14	24.68	13.37	11.95	11.94	12.39
36	21.54	11.62	10.18	9.94	10.03	24.59	13.31	11.88	11.85	12.27
37	21.44	11.55	10.11	9.85	9.90	24.49	13.25	11.81	11.76	12.14
38	21.32	11.48	10.03	9.75	9.77	24.38	13.18	11.74	11.66	12.00
39	21.19	11.40	9.94	9.64	9.62	24.25	13.10	11.65	11.55	11.84
40	21.03	11.31	9.85	9.52	9.46	24.10	13.01	11.55	11.43	11.68
41	20.86	11.21	9.74	9.39	-	23.92	12.92	11.45	11.30	-
42	20.65	11.10	9.63	9.25	-	23.73	12.81	11.34	11.16	-
43	20.43	10.97	9.50	9.09	-	23.51	12.69	11.21	11.00	-
44	20.17	10.83	9.36	8.92	-	23.26	12.56	11.07	10.82	-
45	19.89	10.68	9.20	8.73	-	22.98	12.41	10.92	10.63	-
46	19.58	10.52	9.03	-	-	22.68	12.25	10.75	-	-
47	19.24	10.34	8.85	-	-	22.35	12.08	10.57	-	-
48	18.87	10.14	8.65	-	-	21.99	11.89	10.37	-	-
49	18.48	9.93	8.43	-	-	21.61	11.69	10.16	-	-
50	18.06	9.71	8.20	-	-	21.20	11.47	9.93	-	-
51	17.62	9.47	-	-	-	20.77	11.23	-	-	-
52	17.15	9.21	-	-	-	20.31	10.98	-	-	-
53	16.66	8.93	-	-	-	19.83	10.71	-	-	-
54	16.14	8.64	-	-	-	19.32	10.42	-	-	-
55	15.58	8.32	-	-	-	18.77	10.11	-	-	-

**GAA for female lives:**

Up to Age 3: Same as male rate of age 0

Age 4 & above: Same as 3 year younger male rate

**Annexure A.3: Guaranteed Accrual Additions Rate (as % of Total Annualized Premiums Paid) (10 Pay, male)**

Age / Policy Term	Band 1: Annualized Premium below 40000					Band 2: Annualized Premium 40000 & above				
	10	15	20	25	30	10	15	20	25	30
0	-	-	10.62	10.92	11.74	-	-	11.87	12.32	13.40
1	-	-	10.66	10.96	11.78	-	-	11.91	12.36	13.44
2	-	-	10.69	10.99	11.81	-	-	11.93	12.39	13.47
3	-	11.68	10.71	11.01	11.83	-	12.94	11.96	12.41	13.49
4	-	11.69	10.72	11.02	11.84	-	12.95	11.97	12.42	13.50
5	-	11.59	10.64	10.95	11.76	-	12.85	11.89	12.34	13.42
6	-	11.61	10.66	10.96	11.78	-	12.87	11.91	12.36	13.44
7	-	11.63	10.67	10.97	11.79	-	12.89	11.92	12.37	13.45
8	-	11.63	10.67	10.98	11.79	-	12.89	11.92	12.38	13.45
9	-	11.64	10.68	10.98	11.79	-	12.90	11.92	12.38	13.45
10	-	11.63	10.67	10.98	11.79	-	12.89	11.92	12.37	13.45
11	-	11.62	10.67	10.97	11.78	-	12.89	11.91	12.37	13.44
12	-	11.61	10.66	10.96	11.77	-	12.88	11.91	12.36	13.43
13	-	11.60	10.65	10.95	11.76	-	12.87	11.90	12.35	13.41
14	-	11.59	10.64	10.94	11.74	-	12.85	11.89	12.34	13.40
15	-	11.58	10.63	10.93	11.73	-	12.84	11.88	12.33	13.39
16	-	11.57	10.62	10.92	11.72	-	12.83	11.87	12.32	13.37
17	-	11.56	10.61	10.91	11.70	-	12.83	11.86	12.31	13.36
18	-	11.55	10.61	10.90	11.69	-	12.82	11.86	12.30	13.35
19	-	11.55	10.60	10.89	11.68	-	12.81	11.85	12.29	13.33
20	-	11.54	10.60	10.89	11.66	-	12.81	11.85	12.29	13.32
21	-	11.54	10.59	10.88	11.65	-	12.80	11.84	12.28	13.30
22	-	11.54	10.59	10.87	11.63	-	12.80	11.84	12.27	13.28
23	-	11.53	10.58	10.86	11.61	-	12.80	11.83	12.26	13.27
24	-	11.53	10.58	10.85	11.59	-	12.79	11.83	12.25	13.24
25	-	11.52	10.57	10.84	11.57	-	12.79	11.82	12.24	13.22
26	-	11.52	10.56	10.83	11.55	-	12.78	11.81	12.23	13.20
27	-	11.51	10.55	10.81	11.52	-	12.78	11.80	12.21	13.17
28	-	11.50	10.54	10.80	11.50	-	12.77	11.79	12.19	13.14
29	-	11.49	10.53	10.78	11.46	-	12.76	11.78	12.17	13.10
30	-	11.48	10.52	10.76	11.43	-	12.75	11.77	12.15	13.07
31	-	11.47	10.50	10.73	11.39	-	12.73	11.75	12.13	13.02
32	-	11.45	10.48	10.70	11.35	-	12.72	11.73	12.10	12.98
33	-	11.43	10.46	10.67	11.30	-	12.70	11.71	12.07	12.93
34	-	11.41	10.43	10.64	11.25	-	12.68	11.69	12.03	12.87
35	-	11.38	10.40	10.60	11.19	-	12.65	11.66	12.00	12.81
36	-	11.35	10.37	10.56	11.13	-	12.62	11.63	11.95	12.75
37	-	11.31	10.34	10.52	11.06	-	12.59	11.59	11.91	12.68
38	-	11.27	10.30	10.47	10.99	-	12.55	11.55	11.86	12.60
39	-	11.23	10.25	10.41	10.91	-	12.51	11.51	11.80	12.52
40	-	11.18	10.20	10.35	10.82	-	12.46	11.46	11.74	12.43
41	-	11.12	10.15	10.28	-	-	12.41	11.41	11.67	-
42	-	11.05	10.09	10.20	-	-	12.34	11.35	11.59	-
43	-	10.98	10.02	10.12	-	-	12.27	11.28	11.51	-
44	-	10.90	9.94	10.02	-	-	12.19	11.20	11.41	-
45	-	10.80	9.85	9.92	-	-	12.10	11.12	11.31	-
46	-	10.70	9.75	-	-	-	12.01	11.02	-	-
47	-	10.58	9.65	-	-	-	11.90	10.92	-	-
48	-	10.46	9.53	-	-	-	11.78	10.80	-	-
49	-	10.33	9.41	-	-	-	11.65	10.68	-	-
50	-	10.19	9.28	-	-	-	11.52	10.55	-	-
51	-	10.04	-	-	-	-	11.37	-	-	-
52	-	9.88	-	-	-	-	11.22	-	-	-
53	-	9.71	-	-	-	-	11.05	-	-	-
54	-	9.53	-	-	-	-	10.88	-	-	-
55	-	9.33	-	-	-	-	10.69	-	-	-

**GAA for female lives:**

Up to Age 3: Same as male rate of age 0

Age 4 & above: Same as 3 year younger male rate

**Annexure A.4: Guaranteed Accrual Additions Rate (as % of Total Annualized Premiums Paid) (12 Pay, male)**

12 Pay Age / Policy Term	Band 1: Annualized Premium below 40000					Band 2: Annualized Premium 40000 & above				
	10	15	20	25	30	10	15	20	25	30
0	-	-	10.24	10.62	11.53	-	-	11.35	11.85	12.97
1	-	-	10.28	10.67	11.57	-	-	11.39	11.89	13.01
2	-	-	10.32	10.70	11.61	-	-	11.43	11.92	13.04
3	-	11.26	10.34	10.72	11.63	-	12.44	11.45	11.94	13.07
4	-	11.28	10.36	10.74	11.64	-	12.46	11.47	11.96	13.08
5	-	11.16	10.27	10.65	11.56	-	12.34	11.37	11.87	12.99
6	-	11.19	10.29	10.67	11.58	-	12.37	11.40	11.89	13.01
7	-	11.20	10.30	10.68	11.59	-	12.39	11.41	11.90	13.02
8	-	11.21	10.31	10.69	11.59	-	12.39	11.41	11.91	13.03
9	-	11.21	10.31	10.69	11.59	-	12.39	11.41	11.91	13.02
10	-	11.20	10.30	10.68	11.58	-	12.39	11.41	11.90	13.02
11	-	11.19	10.29	10.67	11.57	-	12.38	11.40	11.89	13.01
12	-	11.18	10.28	10.66	11.56	-	12.37	11.39	11.88	13.00
13	-	11.17	10.27	10.65	11.55	-	12.35	11.38	11.87	12.98
14	-	11.15	10.26	10.64	11.53	-	12.34	11.37	11.86	12.97
15	-	11.14	10.25	10.63	11.52	-	12.33	11.36	11.85	12.95
16	-	11.13	10.24	10.62	11.50	-	12.32	11.35	11.84	12.94
17	-	11.12	10.23	10.61	11.49	-	12.31	11.34	11.83	12.92
18	-	11.11	10.23	10.60	11.48	-	12.30	11.33	11.82	12.91
19	-	11.10	10.22	10.59	11.46	-	12.29	11.33	11.81	12.90
20	-	11.10	10.21	10.59	11.45	-	12.29	11.32	11.81	12.88
21	-	11.09	10.21	10.58	11.43	-	12.28	11.32	11.80	12.87
22	-	11.09	10.20	10.57	11.42	-	12.28	11.31	11.79	12.85
23	-	11.08	10.20	10.56	11.40	-	12.27	11.31	11.78	12.83
24	-	11.08	10.19	10.55	11.38	-	12.27	11.30	11.77	12.81
25	-	11.07	10.19	10.54	11.36	-	12.26	11.29	11.76	12.79
26	-	11.06	10.18	10.52	11.34	-	12.25	11.29	11.74	12.76
27	-	11.06	10.17	10.51	11.31	-	12.24	11.28	11.73	12.74
28	-	11.05	10.16	10.49	11.28	-	12.23	11.26	11.71	12.70
29	-	11.03	10.14	10.47	11.25	-	12.22	11.25	11.69	12.67
30	-	11.02	10.13	10.45	11.21	-	12.21	11.23	11.67	12.63
31	-	11.00	10.11	10.42	11.17	-	12.19	11.22	11.64	12.59
32	-	10.98	10.08	10.39	11.13	-	12.17	11.19	11.61	12.54
33	-	10.95	10.06	10.36	11.08	-	12.14	11.17	11.58	12.49
34	-	10.92	10.03	10.32	11.02	-	12.12	11.14	11.54	12.44
35	-	10.89	10.00	10.28	10.97	-	12.08	11.11	11.50	12.38
36	-	10.85	9.96	10.24	10.90	-	12.04	11.07	11.45	12.31
37	-	10.80	9.92	10.19	10.83	-	12.00	11.03	11.40	12.23
38	-	10.75	9.87	10.13	10.75	-	11.95	10.99	11.35	12.15
39	-	10.69	9.82	10.07	10.66	-	11.89	10.93	11.29	12.06
40	-	10.63	9.76	10.00	10.57	-	11.83	10.88	11.22	11.96
41	-	10.55	9.69	9.92	-	-	11.76	10.81	11.14	-
42	-	10.47	9.62	9.83	-	-	11.67	10.74	11.05	-
43	-	10.37	9.54	9.74	-	-	11.58	10.66	10.96	-
44	-	10.27	9.44	9.63	-	-	11.48	10.57	10.85	-
45	-	10.15	9.34	9.51	-	-	11.36	10.46	10.73	-
46	-	10.02	9.23	-	-	-	11.23	10.35	-	-
47	-	9.88	9.10	-	-	-	11.10	10.23	-	-
48	-	9.72	8.97	-	-	-	10.95	10.10	-	-
49	-	9.56	8.82	-	-	-	10.78	9.96	-	-
50	-	9.38	8.67	-	-	-	10.61	9.80	-	-
51	-	9.20	-	-	-	-	10.43	-	-	-
52	-	9.00	-	-	-	-	10.24	-	-	-
53	-	8.79	-	-	-	-	10.03	-	-	-
54	-	8.56	-	-	-	-	9.81	-	-	-
55	-	8.32	-	-	-	-	9.57	-	-	-

**GAA for female lives:**

Up to Age 3: Same as male rate of age 0

Age 4 & above: Same as 3 year younger male rate

## Annexure B: Guaranteed Surrender Value Factors

The Guaranteed Surrender Value is sum of

- i. Surrender value of premiums **AND**
- ii. Surrender value of Cumulative Guaranteed Accrual Additions
- i. GSV factor for surrender value of premiums paid

Surrender value during second policy Year	5 Pay and 7 pay	10 Pay and 12 pay
If one full year's premium has been paid	20%	Nil
If two full year's premiums have been paid	30%	30%

Policy Year	Policy Term					Policy Year	Policy Term		
	10	15	20	25	30		20	25	30
3	30%	30%	30%	30%	30%	17	78%	74%	69%
4	50%	50%	50%	50%	50%	18	80%	75%	70%
5	50%	50%	50%	50%	50%	19	80%	76%	71%
6	50%	50%	50%	50%	50%	20	80%	77%	72%
7	60%	50%	50%	50%	50%	21		78%	73%
8	70%	55%	54%	53%	52%	22		79%	74%
9	80%	60%	58%	56%	54%	23		80%	75%
10	80%	65%	61%	59%	56%	24		80%	76%
11		70%	64%	62%	58%	25		80%	77%
12		75%	67%	64%	60%	26			78%
13		80%	70%	66%	62%	27			79%
14		80%	72%	68%	64%	28			80%
15		80%	74%	70%	66%	29			80%
16			76%	72%	68%	30			80%

### ii. Surrender value of Cumulative Guaranteed Accrual Additions:

Surrender value of Cumulative Guaranteed Accrual Additions = Cumulative Guaranteed Accrual Additions \* Surrender Value Multiple.

The Surrender Value Multiple is given in the table below which varies with the policy year of surrender. The factors mentioned in table below are guaranteed.

Policy Year	Policy Term					Policy Year	Policy Term		
	10	15	20	25	30		20	25	30
9	55%	50%	44%	29%	14%	20	75%	62%	47%
10	60%	53%	47%	32%	17%	21		65%	50%
11		56%	50%	35%	20%	22		68%	53%
12		59%	53%	38%	23%	23		71%	56%
13		61%	56%	41%	26%	24		73%	59%
14		63%	59%	44%	29%	25		75%	62%
15		65%	62%	47%	32%	26			65%
16			65%	50%	35%	27			68%
17			68%	53%	38%	28			71%
18			71%	56%	41%	29			73%
19			73%	59%	44%	30			75%

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The company is a joint venture between Edelweiss Financial Services, one of India's leading diversified financial services companies with business straddling across Credit, Capital Markets, Asset Management, Housing finance and Insurance and Tokio Marine Holdings Inc, one of the oldest and the biggest Insurance companies in Japan now with presence across 39 countries around the world.

As a part of the company's corporate philosophy of customer centricity, our products have been developed based on our understanding of Indian customers' diverse financial needs and help them through all their life stages.



Insurance se badhkar hai *aapki zaroorat*

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