



Edelweiss
Tokio *life*

zindagi unlimited



Edelweiss Tokio Life **Total Protect Plus**

(A Non-Linked, Non-Participating, Individual,
Pure Risk Premium/Savings, Life Insurance Product)

Key Reasons to choose this plan



Secure your family's financial future through life insurance cover



Option to avail life insurance cover upto age 100



Option to choose between **Life Cover option** OR **Return of Premium option** OR **Live Long option** for all round protection



Option to select Additional Benefits, Better Half Benefit and/or Child's Future Protect Benefit, by paying additional premiums, to ensure enhanced financial security even in the absences of the main bread earner



Flexibility to choose from limited pay or regular pay premium payment options.



Avail a discount of 6% on First Year Premium for underwriting category medical if the medical examination is completed within 7 days from the date of login

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 an insurance solution. Your life insurance 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 life insurance 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 term insurance plan?

While every increase in your income leads to an enhanced lifestyle for your family, it is important that the financial support you provide to your family is secured in case of an unfortunate event. A term insurance plan ensures that in a scenario where the bread winner is no more, his/her dependants are provided necessary income required to maintain their lifestyle.

Why Edelweiss Tokio Life – Total Protect Plus?

Edelweiss Tokio Life – Total Protect Plus is a life insurance plan designed to provide protection to you and your family. It gives your life an all-round protection with the multiple benefits offered to take care of your ever-changing responsibilities as well as increased cost of living. It also ensures that the family remains well protected even if the main bread earner of the family isn't around.

How does this plan work?

- Step 1:** Choose a Plan Option -Life Cover option **OR** Return of Premium option **OR** Live Long option
- Step 2:** Choose the Base Sum Assured, Policy Term, Premium Paying Term and Premium Paying Frequency
- Step 3:** Choose underwriting status as medical or non-medical. The premium rates vary based on the underwriting status opted.
- Step 4:** Choose Additional Benefits – Better Half Benefit and/or Child's Future Protect Benefit. Additional premium will be payable for each Additional Benefit chosen.
- Step 5:** Choose death benefit payment mode options as 'Lumpsum' or 'Monthly Income' or 'Lumpsum plus Monthly Income'.

Plan at a glance

Plan option	Life Cover option	Return of Premium option	Live Long option
Min age at entry	18 years		
Max age at entry	PPT - 5/7/10/15/20: 65 years PPT- Regular Pay (RP): 55 years	PPT - 5/7/10/15/20: 60 years PPT - RP: 50 years	Income Pay-out Commencement age 60: 50 years Income Pay-out Commencement age 65: 55 years
For underwriting status non-medical, the maximum entry age is 55 or as mentioned above			
Min age at maturity	28 years		Income Pay-out Commencement age 60: 70 years Income Pay-out Commencement age 65: 75 years
Max age at maturity	100 years		
Min Policy Term (in years)	5 pay, 7 pay & Regular Pay: 10 10 Pay: 15, 15 pay: 20 20 Pay: 25		5 Pay, 7 Pay, 10 Pay & 15 Pay: 20 20 Pay: 25
Max Policy Term (in years)	100 years less age at entry		
Premium paying term (in years)	Regular Pay (RP): Same as Policy term Limited Pay (LP): 5/7/10/15/20 Regular Pay is not available under Live Long option		
Min Base Sum assured^e (in ₹.)	25,00,000	10,00,000	25,00,000
Max Base Sum Assured (in ₹.)	No Limit, Subject to board approved underwriting policy		
Min Premium (in ₹.)	For all plan options Annual – 3,000, Semi-Annual – 2000 Quarterly – 1,250, Monthly – 300		
Max Premium (in ₹.)	No Limit, Subject to board approved underwriting policy		

Age mentioned in this document is age last birthday.

The product has explicit minimum premium as well as minimum sum assured criteria and a policy will be issued subject to meeting both criteria

Base Sum Assured (Sum Assured on Life Insured before Additional Benefit) should be in multiple of '000.

@Better Half Benefit is available if the Base Sum Assured chosen is ₹50,00,000 or more.

Premium will vary depending on the plan option and additional benefit opted.

This product is available online as well.

Plan Options: At inception, you can choose from any one of the three plan options as detailed below.

Life Cover option: Under this Plan Option, in case of death of the Life Insured during the policy term while the policy is in-force, Death Benefit is payable, and the policy will terminate. In case of survival till the end of the policy term, the policy will terminate without any further benefit

Return of Premium option: Under this Plan Option, in case of death of the Life Insured during the policy term while the policy is in-force, Death Benefit is payable, and the policy will terminate. In case of survival till the end of the policy term, Sum Assured on Maturity will be payable to the Policyholder and policy will terminate without any further benefit.

Sum Assured on Maturity is defined in the Maturity section below.

Let us understand this option better with an example.

Rishabh, aged 35 years, has opted for a policy term of 15 years, Premium Paying Term of 5 years, underwriting status as medical. The base sum assured chosen is ₹1cr.

Policy Year	Age Attained (last birthday)	Premium Amount (₹)	Base Sum Assured (₹)	Maturity Benefit (₹)
1	35	₹44,860	₹1,00,00,000	0
2	36	₹44,860	₹1,00,00,000	0
3	37	₹44,860	₹1,00,00,000	0
4	38	₹44,860	₹1,00,00,000	0
5	39	₹44,860	₹1,00,00,000	0
6	40	0	₹1,00,00,000	0
7	41	0	₹1,00,00,000	0
8	42	0	₹1,00,00,000	0
9	43	0	₹1,00,00,000	0
10	44	0	₹1,00,00,000	0
11	45	0	₹1,00,00,000	0
12	46	0	₹1,00,00,000	0
13	47	0	₹1,00,00,000	0
14	48	0	₹1,00,00,000	0
15	49	0	₹1,00,00,000	₹2,24,300

- At maturity, Rishabh will receive 100% of Total Premiums Paid less total Additional Premiums paid towards Additional Benefits, if any which is ₹2,24,300
- Premiums are paid in the beginning of the year and the benefits are payable at the end of the year
- The above example is of a non-smoker, with UW status as medical, sales channel as Individual Insurance Agent.
- The premiums illustrated are excluding any applicable taxes

Live Long option: Under this Plan Option, in case death of the Life Insured during the policy term while the policy is in-force, Death Benefit is payable, and the policy will terminate.

This Plan Option also offers Income Pay-outs which commences on attainment of Income Pay-out Commencement age as chosen by You, provided all premiums have been paid and the policy is inforce. At Inception, you have to choose the Income Pay-out Start Age (60 or 65-years), Income Pay-out % options (as mentioned in the table below) and Income Pay-out mode. The Income Pay-outs that will be paid is equal to the Income Pay-out % multiplied by the Base Sum Assured. The Income Pay-out Modes available and the corresponding Income Pay-out % options are provided in the table below:

Income Pay-out Mode	Income Pay-out (Option 1)	Income Pay-out % (Option 2)
Monthly	0.1000%	0.0700%
Quarterly	0.3030%	0.2121%
Half-yearly	0.6120%	0.4284%
Yearly	1.2480%	0.8736%

The Income Pay-out Commencement Age, Income Pay-out % and Income Pay-out mode has to be chosen at the inception of the Policy. The Policyholder have an option to change the Income Pay-out Mode at any subsequent policy anniversary by submitting a written request to the Company 60 days prior to such Policy anniversary. The Policyholder does not have option to change the Income pay-out % or Income Pay-out Commencement Age during the Policy Term.

The Income Pay-outs will commence from the policy year following the policy anniversary when you have attained the Income Pay-out Commencement Age. Income Pay-outs will be payable in arrears and the frequency of the pay-outs will be as per the Income Pay-out mode chosen. The Income Pay-outs will be continued to be paid till the date of death of the Life Insured or till the Maturity Date, whichever is earlier. In case of survival till the end of the policy term, Sum Assured on Maturity will be payable, and policy will terminate without any further benefit.

Sum Assured on Maturity is defined in the Maturity section below

Let us understand this option better with an example.

Ajay, aged 35 years, has opted for a policy term of 35 years, Premium Paying Term of 5 years. The base sum assured chosen is ₹1 Cr. He has opted for Income Pay-out % as 0.1% per month, Income Pay-out Commencement Age as 60 years, premium paying mode as annual, underwriting status as Medical.

Policy Year	Age Attained (last birthday)	Premium Amount (₹)	Base Sum Assured (₹)	Income Pay-outs in a Year* (₹)	Maturity Benefit (₹)
1	35	₹1,22,958	₹1,00,00,000	NA	0
2	36	₹1,22,958	₹1,00,00,000	NA	0
3	37	₹1,22,958	₹1,00,00,000	NA	0
4	38	₹1,22,958	₹1,00,00,000	NA	0
5	39	₹1,22,958	₹1,00,00,000	NA	0
6	40	0	₹1,00,00,000	NA	0
7	41	0	₹1,00,00,000	NA	0
8	42	0	₹1,00,00,000	NA	0
9	43	0	₹1,00,00,000	NA	0
10	44	0	₹1,00,00,000	NA	0
11	45	0	₹1,00,00,000	NA	0
12	46	0	₹1,00,00,000	NA	0
13	47	0	₹1,00,00,000	NA	0
14	48	0	₹1,00,00,000	NA	0
15	49	0	₹1,00,00,000	NA	0
16	50	0	₹1,00,00,000	NA	0
17	51	0	₹1,00,00,000	NA	0
18	52	0	₹1,00,00,000	NA	0
19	53	0	₹1,00,00,000	NA	0
20	54	0	₹1,00,00,000	NA	0
21	55	0	₹1,00,00,000	NA	0
22	56	0	₹1,00,00,000	NA	0
23	57	0	₹1,00,00,000	NA	0
24	58	0	₹1,00,00,000	NA	0
25	59	0	₹1,00,00,000	NA	0
26	60	0	₹98,80,000	₹1,20,000	0
27	61	0	₹97,60,000	₹1,20,000	0
28	62	0	₹96,40,000	₹1,20,000	0
29	63	0	₹95,20,000	₹1,20,000	0
30	64	0	₹94,00,000	₹1,20,000	0
31	65	0	₹92,80,000	₹1,20,000	0
32	66	0	₹91,60,000	₹1,20,000	0
33	67	0	₹90,40,000	₹1,20,000	0
34	68	0	₹89,20,000	₹1,20,000	0
35	69	0	₹88,00,000	₹1,20,000	0**

- *In the above example, the monthly Income Pay-out Rs. 10,000 is payable in arrears. The Income Pay-outs in a year is simple sum of the Income Pay-outs payable as per the chosen mode.
- ** Since the Total Income Pay-outs paid out till maturity date is more than 100% of Total Premiums Paid, the Sum Assured on Maturity is 0
- Premiums are paid in the beginning of the year and the benefits are payable at the end of the year
- The above example is of a non-smoker, with UW status as medical, sales channel as Individual Insurance Agent.
- The premiums illustrated are excluding any applicable taxes

Additional Benefits: In addition to the Plan Options, you can choose to add the Additional Benefits as described in detail below. These benefits can be chosen at inception only and will be subject to board approved underwriting policy.

Child's Future Protect Benefit: Under this Additional Benefit, you have an option to increase your life cover by choosing an Additional Sum Assured (10% to 100% of Base Sum Assured, in multiples of 10%). This option has to be selected only at the inception of the policy and only if you have a child between age 0 year to 18 years (age last birthday). The additional life cover under Child's Future Protect Benefit will be available only during the Child Coverage Term, which is equal to '25 minus Child's Age (age last birthday) at the inception of the Policy'. For example, if the Child's Age at the inception of the Policy is 10 year (age last birthday) and the Policy Term under the Plan Option is 40 years, the Child Coverage Term will be 15 years.

This Additional Benefit can be opted subject to meeting the following criteria:

- The maximum entry age of the Life Insured is 50 years (age last birthday)
- The Child Coverage Term should be at least 10 year lower than the Policy Term

In case the Child Coverage Term is lower than the Premium Payment Term of the base Plan Option, premiums towards Child's Future Protect Benefit will be payable only till end of child coverage term. In such cases, after the Child Coverage Term has expired, the premium towards base Plan Option and other Additional Benefit, if opted will continue for remaining Premium Payment Term.

In case death of the Life Insured during the Child Coverage Term, the Death Benefit which includes Additional Sum Assured towards Child's Future Protect Benefit, will be payable and the policy will terminate without any further benefit

This benefit can be availed by paying an additional premium which will be based on the additional sum assured chosen at inception, Child Coverage Term, Premium Paying Term and Premium Payment Frequency. Based on these selections, age at entry, gender, tobacco/non-tobacco user status and underwriting status (medical/non-medical) the additional premium will be determined.

Once selected you cannot opt out of this Additional Benefit at any time during the remaining Child Coverage Term. In case of unfortunate death of the child during the Child Benefit Coverage Term, the additional life cover towards Child's Future Protect Benefit will continue for the remaining Child Coverage Term as determined at inception of the policy.

Lets understand this with an example

Rishabh, aged 35 years, has opted for a policy term of 25 years, Premium Paying Term of 5 years, underwriting status as medical. The base sum assured chosen is ₹1 Cr. He has opted for Life Cover option, along with Child's Future Protect Benefit. The age of his child is 10 years, the Child Coverage term will be 15 years. The additional sum assured towards Child's Future Benefit chosen is 50% of Base Sum Assured

Policy Year	Age of the parent (last birthday)	Age of the child (last birthday)	Premium Amount (₹)	Base Sum Assured (₹)	Child's Future Protect Benefit Sum Assured (₹)
1	35	10	₹41,730	₹1,00,00,000	₹50,00,000
2	36	11	₹41,730	₹1,00,00,000	₹50,00,000
3	37	12	₹41,730	₹1,00,00,000	₹50,00,000
4	38	13	₹41,730	₹1,00,00,000	₹50,00,000
5	39	14	₹41,730	₹1,00,00,000	₹50,00,000
6	40	15	0	₹1,00,00,000	₹50,00,000
7	41	16	0	₹1,00,00,000	₹50,00,000
8	42	17	0	₹1,00,00,000	₹50,00,000
9	43	18	0	₹1,00,00,000	₹50,00,000
10	44	19	0	₹1,00,00,000	₹50,00,000
11	45	20	0	₹1,00,00,000	₹50,00,000
12	46	21	0	₹1,00,00,000	₹50,00,000
13	47	22	0	₹1,00,00,000	₹50,00,000
14	48	23	0	₹1,00,00,000	₹50,00,000
15	49	24	0	₹1,00,00,000	₹50,00,000
16	50	25	0	₹1,00,00,000	NA
17	51	26	0	₹1,00,00,000	NA
18	52	27	0	₹1,00,00,000	NA
19	53	28	0	₹1,00,00,000	NA
20	54	29	0	₹1,00,00,000	NA
21	55	30	0	₹1,00,00,000	NA
22	56	31	0	₹1,00,00,000	NA
23	57	32	0	₹1,00,00,000	NA
24	58	33	0	₹1,00,00,000	NA
25	59	34	0	₹1,00,00,000	NA

- In the above example, the Child's Future Protect Benefit Sum Assured will be applicable till the child turns 25 years of age
- The policy will continue with the Base Sum Assured once the child is 25 years of age.
- Premiums are paid in the beginning of the year and the benefits are payable at the end of the year
- The above example is of a non-smoker, with UW status as medical, sales channel as Individual Insurance Agent.
- The premiums illustrated are excluding any applicable taxes

Better Half Benefit: This Additional Benefit provides cover for the Spouse of the Life insured only after the death of the Life Insured. This benefit gets triggered on the death of the Life Insured. Better Half Benefit can be selected only at the policy inception, if you are married, the Spouse is not elder/younger than you by more than 10 years and provided that the policy is accepted at standard rates at policy issuance. Only one Spouse will be covered under this benefit. This Additional Benefit is available only if the Base Sum Assured is greater than or equal to ₹50,00,000. The minimum and maximum entry age for Spouse will be 18 years and 65 years (age last birthday) respectively. The coverage term for this Additional Benefit will be equal to lower of the Policy Term or (85 less Entry Age of the Spouse) or (85 less Entry Age of the Life Insured). In case Regular Pay is opted the Additional Premium towards Better Half Benefit will be payable only during the applicable coverage term of the Benefit. In case of death of the Life Insured before the maturity date while the policy is in-force, death benefit is payable. In addition, if your spouse is alive and has not attained age of 75 years, following benefits will be applicable:

- Life cover will commence on the life of your spouse with Better Half Benefit sum assured and will continue for the remaining policy term or till the period your Spouse attains age 85 years (age last birthday) or till the period Life Assured would have attained age 85 years (age last birthday), whichever is lower. 'Better Half Benefit' Sum Assured is 50% of the Base Sum Assured, subject to maximum of ₹1 crore. This benefit will be paid as per the Death Benefit Payment mode selected by you.
- No more future premiums will be required to be paid.

Once selected, you cannot opt out of this benefit. As Better Half Benefit is available on the life of the spouse after your death, if the spouse dies before your death, this benefit will not be available. The 'Better Half Benefit' Sum Assured will be 50% of the Base Sum Assured, subject to maximum of ₹1 crore which is chosen at the policy inception and will remain same throughout the coverage term for the Better Half Benefit, irrespective of the Plan Option chosen and other Additional Benefits opted in the policy.

Exclusions: This additional benefit will not be payable under the following situations

- #In the event of the occurrence of simultaneous death of the life insured and spouse or death of the spouse arising directly or indirectly due to the same event which caused the death of the life insured.
- After your unfortunate death, in case of death of spouse due to suicide within 12 months from the date of commencement of risk of the policy or the date of revival of the policy, as applicable, the nominee or beneficiary shall be entitled to at least 80% of the total of 'Better Half Benefit' premiums paid till the date of death, provided the policy is in force.
- Better Half Benefit will not be payable if spouse dies before the Life Insured.

Let us understand this benefit better with two examples.

Ram, aged 35 years, has opted for a policy term of 15 years with a premium paying term of 5 years, Underwriting status as Medical. The base sum assured chosen is ₹10,00,000. He has opted for 'Life Cover option' and Better Half Benefit. His Spouse is aged 35 years. The table below shows the benefits payable under this policy.

Policy Year	Premium Amount (₹)	Base Sum Assured (₹)	Better Half Benefit Sum Assured
1	₹18,380	₹1,00,00,000	0
2	₹18,380	₹1,00,00,000	0
3	₹18,380	₹1,00,00,000	0
4	₹18,380	₹1,00,00,000	10
5	0	NA	₹50,00,000
6	0	NA	₹50,00,000
7	0	NA	₹50,00,000
8	0	NA	₹50,00,000
9	0	NA	₹50,00,000
10	0	NA	₹50,00,000
11	0	NA	₹50,00,000
12	0	NA	₹50,00,000
13	0	NA	₹50,00,000
14	0	NA	₹50,00,000
15	0	NA	₹50,00,000

- *In the above example, in case of unfortunate death of Ram in the 4th Policy year, the applicable Sum Assured on Death, which is 1 cr will be paid.
- Post his death, no further premium will be required to be paid. Life cover will commence on the life of the Spouse with Better Half Benefit Sum Assured which is 50 lacs and will continue for the remaining policy term.
- Premiums are paid in the beginning of the year and the benefits are payable at the end of the year
- The above example is of a non-smoker, with UW status as medical, sales channel as Individual Insurance Agent
- The premiums illustrated are excluding any applicable taxes

Kindly note (If Better Half Benefit is opted):

- In case of demise of the Life Insured, the spouse will be required to submit fresh nomination for the Policy.
- In case of demise of the spouse after the demise of the Life Insured and if all the other conditions under Better Half Benefit are met, the claim amount will be payable to the nominee(s) as selected by spouse. In case the spouse fails to submit fresh nomination for the Policy, the Policy proceeds will be payable to the legal heir(s) of the spouse.
- In the event of demise of the Life Insured, the spouse will become the Policyholder of the Policy

Sample Premiums

Plan Option	Better Half Benefit	Child's Future Protect Benefit	Age (last birthday)	Regular Pay	5 pay	7 pay	10 pay	15 pay	20 pay
Life Cover	NO	NO	25	₹9,369	₹40,853	₹29,496	₹21,454	₹15,324	₹12,362
			35	₹17,928	₹90,128	₹64,743	₹46,737	₹32,934	₹26,230
			45	₹59,935	₹2,37,445	₹1,69,660	₹1,21,763	₹85,194	₹67,435
			55	₹1,38,552	₹4,25,823	₹3,04,983	₹2,19,720	₹1,54,933	₹1,39,244
Return of Premium option	NO	NO	25	₹15,034	₹57,141	₹42,938	₹32,561	₹24,651	₹20,800
			35	₹29,766	₹1,25,889	₹93,761	₹70,209	₹52,088	₹43,150
			45	₹71,177	₹3,22,644	₹2,39,036	₹1,77,256	₹1,29,676	₹1,06,308
			55	NA	₹5,45,088	₹4,04,349	₹3,00,572	₹2,20,007	₹1,80,916
Live Long option	NO	NO	25	NA	₹80,493	₹60,008	₹44,928	₹33,267	₹27,469
			35	NA	₹1,82,126	₹1,35,067	₹1,00,457	₹73,649	₹60,249
			45	NA	₹4,01,216	₹2,96,454	₹2,19,251	₹1,59,859	₹1,30,376
			55	NA	₹6,72,289	₹4,97,223	₹3,68,185	₹2,69,530	₹2,21,841
Life Cover	YES	NO	25	₹9,571	₹41,580	₹30,030	₹21,841	₹15,594	₹12,574
			35	₹18,783	₹93,012	₹66,878	₹48,278	₹34,016	₹27,079
			45	₹61,339	₹2,41,932	₹1,72,907	₹1,24,141	₹86,928	₹68,840
			55	₹1,40,814	₹4,32,325	₹3,09,692	₹2,23,313	₹1,57,732	₹1,41,448
Return of Premium option	YES	NO	25	₹15,236	₹57,868	₹43,472	₹32,948	₹24,921	₹21,012
			35	₹30,621	₹1,28,773	₹95,896	₹71,750	₹53,170	₹43,999
			45	₹72,581	₹3,27,131	₹2,42,283	₹1,79,634	₹1,31,410	₹1,07,713
			55	NA	₹5,51,590	₹4,09,058	₹3,04,165	₹2,22,806	₹1,83,120
Live Long option	YES	NO	25	NA	₹81,220	₹60,542	₹45,315	₹33,537	₹27,681
			35	NA	₹1,85,010	₹1,37,202	₹1,01,998	₹74,731	₹61,098
			45	NA	₹4,05,703	₹2,99,701	₹2,21,629	₹1,61,593	₹1,31,781
			55	NA	₹6,78,791	₹5,01,932	₹3,71,778	₹2,72,329	₹2,24,045
Life Cover	NO	YES	25	₹11,601	₹45,645	₹33,066	₹24,201	₹17,556	₹14,594
			35	₹21,500	₹98,417	₹70,847	₹51,337	₹36,506	₹29,802
			45	₹68,266	₹2,57,475	₹1,84,332	₹1,32,792	₹93,525	₹75,766
			55	NA	NA	NA	NA	NA	NA
Return of Premium option	NO	YES	25	₹17,266	₹61,933	₹46,508	₹35,308	₹26,883	₹23,032
			35	₹33,338	₹1,34,178	₹99,865	₹74,810	₹55,660	₹46,722
			45	₹79,508	₹3,42,674	₹2,53,708	₹1,88,285	₹1,38,007	₹1,14,639
			55	NA	NA	NA	NA	NA	NA
Live Long option	NO	YES	25	NA	₹85,285	₹63,578	₹47,675	₹35,499	₹29,701
			35	NA	₹1,90,415	₹1,41,171	₹1,05,057	₹77,221	₹63,821
			45	NA	₹4,21,246	₹3,11,126	₹2,30,280	₹1,68,190	₹1,38,707
			55	NA	NA	NA	NA	NA	NA
Life Cover	YES	YES	25	₹11,803	₹46,372	₹33,600	₹24,588	₹17,826	₹14,806
			35	₹22,355	₹1,01,301	₹72,982	₹52,878	₹37,588	₹30,651
			45	₹69,670	₹2,61,962	₹1,87,579	₹1,35,170	₹95,259	₹77,171
			55	NA	NA	NA	NA	NA	NA
Return of Premium option	YES	YES	25	₹17,468	₹62,660	₹47,042	₹35,695	₹27,153	₹23,244
			35	₹34,193	₹1,37,062	₹1,02,000	₹76,350	₹56,742	₹47,571
			45	₹80,912	₹3,47,161	₹2,56,955	₹1,90,663	₹1,39,741	₹1,16,044
			55	NA	NA	NA	NA	NA	NA
Live Long option	YES	YES	25	NA	₹86,012	₹64,112	₹48,062	₹35,769	₹29,913
			35	NA	₹1,93,299	₹1,43,306	₹1,06,598	₹78,303	₹64,670
			45	NA	₹4,25,733	₹3,14,373	₹2,32,658	₹1,69,924	₹1,40,112
			55	NA	NA	NA	NA	NA	NA

- The above examples are of a male, non-smoker with spouse age same as male life, non-smoker (wherever applicable), policy term of 50 years (except for age 55 where the policy term is 45 years), underwriting status as medical opting for a Sum Assured of ₹1,00,00,000.
- In case of Child's Future Protect Benefit, the age of the child is 10 years. The Child's Future Protect Benefit Sum Assured is 50% of the Base Sum Assured (i.e. ₹50 lakhs).
- In case of Live Long option, the Income Pay-out Start Age is 65 years, Income Pay-out % is 0.1% per month
- Premium rates are exclusive of taxes
- Sales channel is Individual Insurance Agent.
- Large Sum Assured discount, if any, will be applicable on Annualised Premium

Death Benefit

Plan Options: Life Cover option, Return of Premium option, Live Long option

If the Life Insured dies before the Maturity Date while the Policy is In-Force, we will pay Sum Assured on Death

The minimum Sum Assured on Death shall be highest of:

- 10 times of Annualised Premium[#]; OR
- Any absolute amount assured to be paid on death; OR.
- 10 times the Annual Premium*

[#]Annualized Premium shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

**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.*

Absolute Amount Assured to be paid on Death under each Plan Option is as defined below:

Life Cover Option: Base Sum Assured plus Additional Sum Assured, if Child's Future Protect Benefit is opted. The Additional Sum Assured will be applicable only during the Child Coverage Term.

Return of Premium Option: Base Sum Assured plus Additional Sum Assured, if Child's Future Protect Benefit is opted. The Additional Sum Assured will be applicable only during the Child Coverage Term.

Live Long Option: Base Sum Assured less Total Income Pay-outs already paid plus Additional Sum Assured, if Child's Future Protect Benefit is opted. The Additional Sum Assured will be applicable only during the Child Coverage Term

The Death Benefit during the entire Policy Term will not be less than 105% of Total Premiums Paid** up to date of death.

**Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

The Death Benefit will be payable even in case of death due to any pandemic such as COVID-19.

[§]In-force means the status of the policy during the Policy Term when all the due premiums have been paid/waived off or the policy is not in a state of discontinuance.

Death Benefit Payment Mode

Death Benefit will be payable in Death Benefit Payment mode selected by you and as described below:

- a) **Lumpsum:** Death Benefit will be payable in lumpsum
- b) **Monthly Income:** A specific percentage of Death Benefit will be payable every month for the fixed number of months (36, or 60) starting from next policy monthiversary from the date of death.

The specific percentage of Death Benefit depending on the number of months selected is given below:

% of remaining Death Benefit after Lumpsum pay-out, if any	No of months for which benefit is paid	
	36	60
	3.020	1.917

- c) **Lumpsum plus Monthly Income:** You can choose the proportion of Death Benefit to be received as lumpsum and the balance in the form of monthly income after death. The minimum proportion that can be chosen in lumpsum form is 1% and maximum proportion can be 99%. The lumpsum proportion chosen needs to be in multiple of 1% for instance 1%, 2%, 3% and so on but the multiple percentage cannot be in decimals for instance 1.2%, 2.35% etc.

The Monthly Income will apply in the way described above under 'Monthly Income' mode.

Death benefit payment mode once chosen cannot be changed during the term of the policy.

The death benefit payment mode for Additional Benefit, if any, will be same as the death benefit for the plan options.

Maturity Benefit

Life Cover option: No Maturity benefit is payable under this plan option

Return of Premium option: If you survive till the end of the Policy term, we will pay, Sum Assured on Maturity and the Policy will terminate without any further benefit.

Sum Assured on Maturity will be equal to 100% of Total Premiums Paid* less total Additional Premiums paid towards Additional Benefits, if any.

*Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

Live Long option: If you survive till the end of the Policy term, we will pay Sum Assured on Maturity and policy will terminate without any further benefit.

Sum Assured on Maturity will be equal to 100% of Total Premiums Paid* less total Additional Premiums paid towards Additional Benefits, if any less Total Income Pay-outs paid out till maturity date subject to minimum of zero.

*Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

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 Tokio Life-Accidental Death Benefit Rider (UIN: 147B002V03):** This rider provides for additional financial security in case any death occurs due to accident. Also, the benefit is payable in lumpsum.
- **Edelweiss Tokio Life-Accidental Total and Permanent Disability Rider (UIN: 147B001V03):** 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 Tokio Life-Hospital Cash Benefit Rider (UIN: 147B006V03):** This rider provides for daily allowance as well as post hospitalization benefits, in case of hospitalization of the life insured.
- **Edelweiss Tokio Life-Critical Illness Rider (UIN: 147B005V03):** This rider provides for a lumpsum amount on diagnosis of one of the listed critical illnesses
- **Edelweiss Tokio Life-Waiver of Premium Rider (UIN: 147B003V04):** This rider waives of future premiums in case you suffer from Critical Illness or Total and Permanent Disability due to accident

Sum assured under a rider cannot exceed the sum assured on death. Total premium for all Riders, other than health or Critical Illness riders, cannot exceed 30% of the premium of the base product. Total premium for all health related or Critical Illness Rider cannot exceed 100% of the premium of 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 payment term and rider term limits of the respective riders. Rider will not be offered if the term of the rider exceeds outstanding term under the base policy.

Other Benefits

Tax Benefits: The tax benefits under this Policy may be available as per the prevailing Income Tax laws in India and any amendment(s) made thereto from time to time

Policy Loan: Loans are not allowed under the policy.

Non-forfeiture Benefits

Premium Discontinuance

For Life Cover option: If all the premiums have not been paid in full or on premium discontinuance, the coverage will be lapsed and no surrender value or paid-up value will be payable.

If all the premiums have been paid in full for the entire premium paying term for Limited Pay premium payment option, there is Early Exit Benefit available. There is no Early Exit Benefit available for Regular Pay premium payment option.

For Return of Premium option and Live Long option: If all the premiums have not been paid in full for at least first two policy years, then on premium discontinuance, the coverage will be lapsed and no Surrender Value or Paid-up value will be payable.

If all the premiums have been paid in full for at least first two policy years, then on premium discontinuance the Policy will acquire Surrender Value and Paid-up value.

Surrender Value:

For Life Cover option: Not applicable

For Return of Premium option and Live Long option: The surrender value payable is higher of the Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).

(a) Guaranteed Surrender Value (GSV):

The Guaranteed Surrender Value is equal to GSV Factor x (Total Premiums Paid less total Additional Premiums paid towards Additional Benefits, if any) less Total Income Pay-outs[#] already paid out till the date of surrender, if any.

[#]Applicable only in case of Live Long Option. The GSV is floored to zero.

(b) Special Surrender Value (SSV):

Special Surrender Value will be equal to

SSV Factor 1 x Higher of (0, Total Premiums Paid less total Additional Premiums paid towards Additional Benefits, if any less Total Income Pay-outs[#] payable till maturity date, if any)

Plus

SSV Factor 2 x SSV Factor 3 x Paid-up factor x Income Pay-out[#] Instalment Amount

Where,

Paid-up factor = $(\text{Total Income Pay-outs Payable} \times \{\text{Total number of months for which Premiums are paid} / \text{Total number of months for which Premiums are payable}\}) - \text{Total Income Pay-outs already paid out} / \text{Total remaining Income Pay-outs payable}$

#Applicable only in case of Live Long Option.

The SSV factors mentioned above are reviewable with prior approval from IRDAI.

After death of the Life Insured, the Surrender Value will not be applicable.

Early Exit Benefit:

For Life Cover option: Policy will provide Early Exit Benefit, if all the premiums have been paid in full for the entire premium paying term for Limited Pay. No Early Exit Value will be payable in case of Regular Pay.

Early Exit value is equal to:

Higher of (0, $70\% \times [\text{Premiums paid for Life Cover} \text{ less } \{\text{Premiums payable for Life Cover} \times \text{Number of completed months of policy} / \text{Total Policy Term in months}\}]$)

Plus

Higher of (0, $70\% \times [\text{Premiums paid toward Better Half Benefit (if opted)} \text{ less } \{\text{Premiums payable towards Better Half Benefit (if opted)} \times \text{Number of completed months of coverage term of Better Half Benefit} / \text{Total coverage term of Better Half Benefit in months}\}]$)

Plus

Higher of (0, $70\% \times [\text{Premiums paid towards Child's Future Protect Benefit (if Opted)} \text{ less } \{\text{Premiums payable towards Child's Future Protect Benefit (if Opted)} \times \text{Number of completed months of Child Coverage Term} / \text{Total Child Coverage Term in months}\}]$)

Premiums paid/payable is total of all the premiums or additional premiums, as applicable, paid/payable during the entire premium paying term by the policyholder towards respective cover or Additional Benefits (i.e. Life Cover Option, Better Half Benefit (if opted) and Child's Future Protect Benefit (if Opted), excluding any extra premium, any rider premium and taxes.

In case the option to change in premium paying term is availed, the Total Premiums Paid/Payable will include only premiums paid from the date of converting to Limited Pay and Policy Term will be the outstanding policy term on the date of converting to Limited Pay.

In case of your unfortunate death, the Early Exit Benefit will not be applicable.

If the Early Exit Benefit is opted, the policy together with any Additional Benefits, if opted, shall terminate and the applicable Early Exit value as specified above shall become payable.

For Return of Premium option and Live Long option: Not applicable for base benefit. However, the Early Exit Benefit will be applicable towards Additional Benefit/s, if opted. The Early Exit value towards Additional Benefits, if any, will be payable on surrender of the policy, if all the premiums have been paid in full for the entire premium paying term for Limited Pay. No Early Exit value towards Additional Benefits, if any, will be payable in case of Regular Pay.

Early Exit value during premium paying term is equal to: Nil

Early Exit value after premium paying term is equal to:

Higher of (0, 70% x [Premiums paid toward Better Half Benefit (if opted) less { Premiums payable towards Better Half Benefit (if opted) x Number of completed months of coverage term of Better Half Benefit / Total coverage term of Better Half Benefit in months}])

Plus

Higher of (0, 70% x [Premiums paid towards Child's Future Protect Benefit (if Opted) less {Premiums payable towards Child's Future Protect Benefit (if Opted) x Number of completed months of Child Coverage Term / Total Child Coverage Term in months }])

Premiums paid/payable is total of all the additional premiums paid/payable during the entire premium paying term by the policyholder towards respective Additional Benefit (i.e. Better Half Benefit (if opted) or Child's Future Protect Benefit (if opted)), excluding any extra premium, any rider premium and taxes.

After the death of the Life Assured, the Early Exit Benefit will not be applicable.

Early Exit Benefit only towards Additional Benefits, if any, cannot be opted. However, in case of surrender of the policy, all benefits including any Additional Benefits, if opted, shall terminate and the applicable Early Exit value as specified above shall become payable along with the Surrender Value.

Paid-up value:

For Life Cover: Not Applicable

For Return of Premium option and Live Long option: 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 on premium discontinuance the policy will continue as a 'Reduced Paid-up' policy.

There is no paid-up value applicable for Additional Benefits (if Opted).

The 'Reduced Paid-up' value available under Return of Premium and Old Age Benefit are as per the table below:

Events	Plan Option	How and when Benefits are payable	Size of such benefits/ policy monies
Death of the Life Insured	Return of Premium Option and Live Long Option	In case of death of the Life Insured during the policy term, Reduced Paid-up Death Benefit is payable as per the Death Benefit payment mode chosen.	Reduced Paid-up Death Benefit is equal to Sum Assured on Death x (Total number of months for which Premiums are paid / Total number of months for which Premiums are payable)

Survival Benefit	Return of Premium Option	NA	NA
Maturity	Return of Premium Option and Live Long Option	On survival of the Life Insured till the Maturity Date, Reduced Paid-up Sum Assured on Maturity is payable at Maturity and the policy will terminate without any further benefit.	100% Total Premiums Paid less total Additional Premiums paid towards Additional Benefits, if any less Total Income Pay-outs paid out till maturity date subject to minimum of zero.
	Live Long Option	On survival of the Life Insured during the policy term, the Reduced Paid-up Income Pay-out will commence from the policy year following the policy anniversary when the Life Insured has attained the Pay-out Commencement Age, if not commenced at the time of policy becoming reduced paid-up. If the Income Pay-out has already commenced, on policy becoming reduced paid-up, the Reduced Paid-up Income Pay-out will be paid for the remaining Policy Term. The Reduced Paid-up Income Pay-outs will be payable in arrears and the frequency of the pay-outs will be as per the Income Pay-out mode chosen. The Reduced Paid-up Income Pay-outs will be continued till the date of death of the Life Insured or till the Maturity Date, whichever is earlier.	Reduced Paid-up Income Pay-out amount is equal to Income Pay-out amount x Paid-up factor

Where,

Paid-up factor = $\left(\frac{\text{Total Income Pay-outs Payable} \times \{\text{Total number of months for which Premiums are paid} / \text{Total number of months for which Premiums are payable}\}}{\text{Total Income Pay-outs already paid out}}\right) / \text{Total remaining Income Pay-outs payable}$.

The Paid-up factor will be calculated at the time of policy becoming reduced paid-up and the same will remain constant for the remaining Policy Term

Other Options available

Free Look Period: The Company shall inform clearly by the letter forwarding the policy to the policyholder that the policyholder has a free look period of 15 days from the date of receipt of the policy document and period of 30 days in case of electronic policies and policies obtained through distance mode (where distance mode means sale of insurance products through any means of communication other than in person), to review the terms and conditions of the policy and where the policyholder disagrees to any of those terms or conditions, the policyholder has the option to return the policy to the Company for cancellation, stating the reasons for objection, then policyholder shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses incurred by the insurer on medical examination and stamp duty charges.

Option to change Premium Paying Term: Under this option, you can choose to convert the outstanding Regular Premiums into any Limited Pay Premium Payment Term options available under the product without any charge/ fee.

Policyholder can choose this option at any subsequent policy anniversary by submitting a written request to the Company 60 days prior to such Policy anniversary. This option will be available only with Life Cover option and will be subject to Board Approved Underwriting Policy of the Company.

If the you opt for change in premium paying term under the policy, then the premium will be recalculated for the outstanding policy term. The recalculated premium will be based on the premium payment term opted, age attained (age last birthday) at the date of change in premium paying term, the outstanding policy term and on the selections made at policy inception by you.

If you have exercised the option to change premium paying term, then Total Premiums Paid will include only the Premiums paid from the date of changing to Limited Pay and the policy term will be the outstanding policy term.

Outstanding policy term will be equal to original policy term as chosen at inception minus (Age attained at the date of change in premium paying term minus Age at entry at inception)

Statutory Information

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 receive at least 80% of the Total Premiums Paid till the date of death or Surrender Value or Early Exit value available as on the date of death whichever is higher, provided the policy is in-force.

If Better Half Benefit opted, post death of the Life Insured, in case of death of spouse due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary shall be entitled to at least 80% of the total of 'Better Half Benefit' premiums paid till the date of death, provided the policy is in-force.

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. If any Premium remains unpaid at the end of the Grace Period, the Policy shall lapse or become Reduced Paid-up as the case maybe. The policy benefit thereafter would have no further value except as provided under the Non-forfeiture Benefits.
- iii. In case of death during the grace period, the Death Benefit will be payable (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 Mar 2020 is 0.75% per month on unpaid premiums for every completed month from the date of the first unpaid premium. The interest rate methodology is reviewable with prior approval from IRDAI. The Company will review the interest rate at least once a year.

The 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

Edelweiss Tokio Life Insurance Company Limited is a joint venture between Edelweiss Financial Services Limited, and Tokio Marine Holdings Inc, a multinational insurance holding company headquartered in Tokyo, Japan. This lineage brings together an understanding of customer needs and international expertise. Edelweiss Tokio Life Insurance Company Limited launched its Pan India operations in July 2011 offering proprietary need-based solutions to help customers meet their life stage financial goals. The company is known for consistently seeking customer inputs on their changing needs and creating products that meet their lifestyle and financial aspirations. The Company is headquartered in Mumbai serving over 1.2 lakh customers through 4,000+ employees and 43,000+ Personal Finance Advisors across 121 branches in 91 cities

Our Vision

We will take the responsibility of protecting people's dreams and aspirations. We will pro-actively find out what people's dreams and aspirations are and what could potentially hinder their dreams and aspirations. We will then bring our expertise and resources to help them fulfil their dreams and mitigate the hindrances



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Edelweiss Tokio Life Insurance Company Limited

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