



Edelweiss Tokio Life **Total Protect Plus**

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

Edelweiss Tokio Life – Total Protect Plus is a term life insurance plan, designed to protect the financial futures for you and your family. It gives your life an all-round protection by offering your better half, additional and optional life cover in the same plan, and additional sum assured option to protect your little one's growing years. Therefore, the plan ensures that you, your spouse and child, remain well-secured even if you, the breadwinner, isn't around.

This leaflet explains only the benefits of Life Cover option - Regular Pay. Please refer to the brochure for more information.

Key Reasons to Choose This Plan



Secure family's financial future through a life insurance cover, which includes death due to pandemics, such as COVID-19



Option to avail life insurance cover up to age 100



6% discount on first year premium, if medicals completed within 7 days of purchase (login)



Better Half Benefit option to cover Spouse in the same plan



Child's Future Protect Benefit option to provide additional life cover during your child's growing years



5 Riders[†] to enhance protection against Critical illnesses, Disabilities, Accidents, Accidental Deaths & Hospitalization.

How Does This Plan Work?

- Step 1:** Select the Basics – Choose the Life Cover amount and the desired Policy Term
- Step 2:** Choose the base Sum Assured, 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'.

Life Cover 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. Upon survival till the end of the policy term, the policy will terminate without any further benefit.

Min. Age at Entry	18 years
Max. Age at Entry	55 years
Min. Age at Maturity	28 years
Max. Age at Maturity	100 years
Min. Policy Term (in years)	10
Max. Policy Term (in years)	100 years less age at entry
Premium Paying Term (in years)	Regular Pay (RP): Same as Policy term
Min. Base Sum Assured[@] (in ₹)	25,00,000
Max. Base Sum Assured (in ₹)	No Limit, Subject to board approved underwriting policy
Min. Premium (in ₹)	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 as per 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 Rs 50,00,000 or more.

Premium will vary depending on the additional benefit(s) opted.

Choose plan add-ons as described below. These additional benefits can be chosen at inception only and will be subject to board approved underwriting policy.

1. Child's Future Protect Benefit:

This option enables you to get an Additional Life Cover till your child attains 25 years of age by paying an additional premium. This helps you to ensure your child doesn't have to compromise on his/her career choices in your absence. This benefit allows the insured parent to choose the Additional Sum Assured amount (10% to 100% of Base Sum Assured) at policy inception.

In case of death of the insured parent before the child attains 25 years of age, Base Sum Assured plus Additional Child's Future Protect Benefit Sum Assured becomes payable to nominee & plan ends.

In case the insured parent is alive while the child attains 25 years of age, plan continues with the Base Sum Assured amount and premium for the same only needs to be paid.

2. Better Half Benefit:

This additional benefit enables you to secure your spouse's life with 50% of your Life Cover (subject to maximum of Rs. 1 Crore) in your absence by paying an additional premium. This option provides life cover to the spouse on death of the life insured during the policy term, while the policy is in force.

In case of death of the life insured during the policy term following benefits become applicable:

- Death Benefit becomes payable to nominee
- Spouse life cover starts & continues for remaining policy term or death, whichever is earlier
- No future premiums are required to be paid by the spouse

In case of death of the spouse during the policy term, post commencement of risk cover:

- Better Half Benefit Sum Assured (lower of 50% of the Life Insured's Life Cover amount or Rs. 1 crore) becomes payable to spouse's nominee & policy ends.

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

No maturity benefit is payable under Life Cover option.

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.

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.



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*- As per provisions of Income Tax Act, 1961. Tax benefits are subject to changes in tax laws.

^- Riders are optional and available at extra cost. Please refer rider brochure for more details.

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