

IN THIS POLICY, INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER
The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract.
The policyholder will not be able to surrender or withdraw the monies invested in Unit Linked Insurance
Products completely or partially till the end of the fifth year



Edelweiss Tokio Life **Wealth Rise**

(A Unit Linked, Non-Participating, Individual, Life Insurance Product)

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 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.

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. However, it is also important that we take necessary steps to take care of our family in all certain and uncertain events. Thus, it would be ideal to save in a plan which takes care of financial security of your family even in your absence and helps you accumulate wealth.

6 Reasons why Edelweiss Tokio Life - Wealth Rise+:

Now that you know of the strong foundation of Edelweiss Tokio Life Insurance, let's look at how "Edelweiss Tokio Life - Wealth Rise +" can help you in your financial planning

01 Life Cover

- A multiple of single/annualized premium as life cover at all times during policy tenure
- Enhanced Cover Option to get a higher multiple of annualized premium as life cover
- Gives a financial cushion to your family in case of an untimely death

02 Affordable

- Premium as low as ₹500 per month
- Makes it easy for you to start saving early for the long term

03 Fund Additions

- Boosts your fund value at regular intervals during the policy tenure

04 Guaranteed Lumpsum

- A percentage of Annual/Single Premium is also added to your fund value at maturity in Base Cover Option
- Boosts your returns from the plan

05 Investment Strategy

- 2 Investment Strategies to choose from for different risk profiles - Self-Managed or Life Stage and Duration based Strategy
- Allows you to tweak your investment strategies or asset allocation as per market conditions without incurring taxes or costs

06 Systematic Withdrawals

- Option to systematically withdrawal your fund value every month / quarter / half year / year from 10th policy year
- Provides liquidity to fulfil any urgent fund requirement

PLAN AT A GLANCE

Eligibility Conditions			Base Cover		Enhanced Cover	
			Without Little Star Benefit	With Little Star Benefit	Without Little Star Benefit	With Little Star Benefit
Entry Age	Minimum	Life Insured	0 Years	0 Years	18 Years	Not allowed
		Policy Holder	18 Years	18 Years		
	Maximum	Life Insured	Will vary based on PPT and PT Refer Table 1 below	17 Years	50 Years	Not allowed
		Policy Holder		Will vary based on PPT and PT. Refer Table 1 below		
Maturity Age	Minimum	Life Insured	18 Years		28 Years	
	Maximum	Life Insured	100 Years		90 Years	
Premium Payment Term (PPT)	Single Pay*_		1		Not allowed	
	Limited Pay*_		5, 8, 10, 12, 15 & 20 years		5, 8, 10, 12, 15 & 20 years	
	Regular Pay		Equals to Policy Term chosen		Equals to Policy Term chosen	
Policy Term (PT)	Minimum	Single Pay	5 years		Not Allowed	
		Limited Pay	10 years		10 years	
		Regular Pay	10 years		10 years	
	Maximum	Single Pay	40 years		Not Allowed	
		Limited Pay	To Age 100		40 years	
		Regular Pay	To Age 100		40 years	
	Available Policy Terms	Single Pay*_	5, 10, 15, 20, 25, 30, 35, 40 years		Not Allowed	
		Limited Pay*_	10, 15, 20, 25, 30, 35, 40 years, 'To Age 100': (100 – 'Entry Age') years		10, 15, 20, 25, 30, 35 & 40 years	
		Regular Pay	10, 15, 20, 25, 30, 35, 40 years, 'To Age 100': (100 – 'Entry Age') years.		10, 15, 20, 25, 30, 35 & 40 years	

*'To Age 100' is not available under 'Enhanced Cover', Single Pay & Limited Pay – 5 & 8.

The minimum and maximum policy term is subject to the minimum and maximum maturity age allowed

Eligibility Condition (continued)		Base Cover		Enhanced Cover
Sum Assured	Minimum	Single Pay	1.25 times single premium	Not Allowed
		Limited Pay and Regular Pay	7 Times Annualized Premium	15 Times Annualized Premium
		Top-Up Premium	1.25 times top-up premium	1.25 times top-up premium
	Maximum	Single Pay	10 times single premium	Not Allowed
		Limited Pay	10 times Annualized Premium	No Limit*
		Regular Pay		No Limit*
		Top-Up Premium	1.25 times top-up premium	1.25 times top-up premium

*The maximum Sum Assured limits are subject to Board Approved Underwriting policy

*Higher than the minimum Sum Assured Multiple can be chosen in multiples of 1

Premium	Minimum	Single Pay	PT = 5 Years	₹1,50,000	Not allowed
			PT >= 10 Years	₹75,000	
		Limited Pay and Regular Pay	PPT < 10 Years	₹6,000	₹36,000
			PPT >= 10 Years	₹6,000	₹18,000
	Top-Up Premium	₹5,000		₹5,000	
Maximum	No Limit, subject to Board Approved Underwriting Policy			No Limit, subject to Board Approved Underwriting Policy	

Table 1:

PPT	Policy Term	
	5	PT>5
Single Pay	60	60
5	Not Applicable	40
8		55
10		60
12		60
15		60
20		60
Regular Pay		60

Annualized Premium (AP) is the amount payable in a year excluding the taxes, rider premiums and underwriting extra premium on riders, if any. AP is selected by the policyholder at the inception of the policy.

Single Premium (SP) is chosen by the policyholder at the inception of the policy, excluding the taxes, rider premiums and underwriting extra premium on riders, if any.

Top-up premium is an amount of premium that is paid by the policyholder at irregular intervals besides basic regular premium payment or Single Premium, and is treated as Single Premium for all purposes.

The available Sum Assured Multiple, Annualized Premium and Entry Age are subject to the illustrated Fund Value at maturity, @4% growth rate, being at least 90% of Total Premiums paid and also subject to the Board Approved Underwriting Policy.

This product is available for sale through online mode as well Period.

In case the Life Insured is a minor, the risk cover will start from the date of commencement of the policy. On attainment of majority, the ownership of Policy will automatically vest on the Life Insured.

The relationship between the Proposer and the Life Insured in such case should be such that there is a legally accepted insurable interest between the two as per the Board Approved Underwriting Policy. In case of death of the Life Insured who is a minor, the death benefit will be paid to the Proposer in the policy.

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 Maturity Benefit is used for the benefits of the minor life.

In case of death of the Policyholder while the Life Insured is a minor, surrender, partial withdrawal and any other options available under the policy cannot be exercised during the period of minority of the Life Insured.

If the life insured is major, the policyholder and the life insured shall be the same person, unless insurable interest is established.

HERE'S HOW THE PLAN WORKS

Step 1

Choose your plan option –

A. Base Cover: In this plan option, for limited pay and regular pay you get life cover of 7 times to 10 times annualized premium. For single pay, you get life cover of 1.25 times to 10 times the single premium. If Life Insured is a minor, you need to choose whether you want the plan:

i. With Little Star Benefit or **ii.** Without Little Star Benefit

B. Enhanced Cover: In this plan option, you get minimum 15 times of annualized premium as life cover. And you can choose if you want a higher multiple as life cover subject to board approved underwriting policy.

Note: Charges will vary depending upon the plan option chosen

Step 2

Choose your premium, PPT, premium paying mode and Sum Assured Multiple (SAM):

A. You choose the amount of premium you plan to pay during the premium paying term.

B. PPT: The number of years you plan to pay the premium.

C. Premium paying mode: Monthly, quarterly, semi-annually, annually or single.

D. Sum Assured multiple: Within the eligibility conditions mentioned above

Step 3

Choose your policy term: You choose the number of years for which you want to stay protected and then you receive your savings.

A. You can choose fixed policy term of 5,10,15,20,25,30,35 or 40 years

OR

B. You can choose a whole life policy term where maturity age equals to 100 years and the policy term will be 100 – age at entry. Whole life policy term can only be opted with the 'Base Cover' plan option

Step 4

You have an option to allocate your premium in any one of the two Investment Strategies

- A. Self-Managed Strategy: allocate your premium in any of the 7 funds in the proportion of your choice
- B. Life Stage & Duration Based Strategy: Here, money is moved from equity oriented fund to debt oriented fund as the age increases and the remaining policy term reduces

YOUR PLAN BENEFITS

Events	How and when Benefits are payable	Size of such benefits/policy monies
Death	In case of death of the Life Insured during the PT, while the policy is in-force [#] .	The Death Benefit will be as per given below: Higher of: a. Sum Assured less Relevant Withdrawals ^{##} b. Fund Value c. 105% of total Base Premiums paid till the time of death Plus Higher of: a. Top-up Sum Assured [§] b. Top-up Fund Value c. 105% of total Top-up Premiums paid till the time of death On death of the Life Insured, Death Benefit will be payable, and policy will terminate.
	In case of death of the Life Insured if premiums are discontinued during the first five policy years and the Policy is in the state of discontinuance as on date of death.	The Death Benefit shall be Discontinued Policy Fund Value, subject to minimum guaranteed interest rate applicable to the Discontinued Policy Fund.
Maturity	On survival of the Life Insured till the date of maturity, provided the policy is in-force [#] .	The Maturity Benefit will be the fund value (including Top-up fund value) plus Maturity Addition plus Guaranteed Lumpsum. Maturity Benefit will be payable as lump sum or as per the settlement option as described below in the plan flexibilities.

#In-force means the status of the policy during the Policy Term when all the due premiums have been paid or the policy is not in a state of discontinuance.

##Relevant Withdrawals will be calculated as follows:

Sum of all Withdrawals made during the two-year period immediately preceding the date of death of the Life Insured. All withdrawals made from the Top-up Fund shall not be deducted for this purpose.

Additional death benefit under Little Star Benefit:

The product also offers Little Star Benefit. You may choose to avail this benefit at policy inception if the Life Insured is minor.

Under 'Little Star Benefit', in case of death of Policy holder during the premium paying term, provided the policy is in-force, the following benefits will be applicable.

On the death of the policyholder under 'Little Star Benefit':

For a premium paying policy, Death Benefit equal to the sum of all the future modal Premiums, if any, shall be added to the respective unit linked funds in the same proportion as the fund value held in the unit linked funds at the time of additions.

After the crediting of death benefit to fund value:

- The Policy will continue till Maturity or death of Life Insured, whichever is earlier
- No future premiums are required to be paid
- Policy will not move in discontinued status, as the policy will be treated as fully paid-up policy, wherein all future premiums are assumed to have been paid
- Loyalty Additions will be added till end of the premium paying term provided the policy was in inforce as on the date of death of policyholder
- Maturity Additions, Booster Additions and Guaranteed Lumpsum will be added as and when due
- Life Cover on Life Insured will continue
- Relevant charges like Policy Administrative Charges, Fund Management Charges and Mortality charges on Sum at Risk on the life of Life Insured will continue to be levied as and when due

For a fully paid-up policy, reduced paid-up policy and policies in discontinuance status, death benefit is not available on death of policyholder.

Under 'Little Star Benefit', in case of death of Life Insured during the policy term the applicable death benefit will be payable and the policy will terminate with no future benefits.

Little Star benefit cannot be opted under Enhanced Cover Plan Option.

'Little Star Benefit' is available subject to the illustrated Fund Value at maturity, @ 4% growth rate, being at least 90% of Total Premiums paid.

Additions:

1. Base Cover: Under this Plan Option regular additions namely, Loyalty Additions (LA), Booster Additions (BA) and Maturity Additions (MA), which are expressed as a % of the fund value, are offered.

In addition, the Guaranteed Lumpsum is also offered which is expressed as a % of the Annualised/Single Premium.

The regular additions and Guaranteed Lumpsum are available provided all due premiums have been paid.

Loyalty Additions and Booster Additions will be credited to the Fund Value as described below. Maturity Additions and Guaranteed Lumpsum will be paid along with the fund value on the date of maturity.

A. Loyalty Additions: The Loyalty Additions are applicable from the 6th policy year till the end of premium paying term. Loyalty Additions, as a percentage of last 12 month's average of daily fund value (excluding Top-up fund value) are added to the fund value at the end of 6th policy year and every year thereafter till the end of premium paying term, provided all the premiums which have fallen due have been paid in full. The Loyalty Additions percentage is 0.15%. Loyalty Additions are not applicable for Single Pay policies and Limited Pay - 5 years.

The fund value (excluding Top-up fund value) including the Loyalty Additions and Booster Additions already added till previous policy year will be considered to calculate the future Loyalty Additions.

Loyalty Additions will be added to the fund value on the last day of the respective policy year and will be added to the respective unit linked fund in the same proportion as the fund value held in the unit linked funds at the time of additions. The Loyalty Additions once added will form part of the fund value (excluding Top-up fund value).

B. Booster Additions: Booster Additions as a percentage of last 60 month's average of daily fund value (excluding Top-up fund value) are added to the fund value at the end of 10th policy year and every 5th policy year thereafter till the policy maturity. The Booster Additions percentage vary by premium paying term and policy term as shown below:

PPT	PPT			
	Single Pay	Limited Pay: 5 & 8	Limited Pay: 10, 12, 15, 20	Regular Pay
5	NA	NA	NA	NA
10	0.50%	0.50%	NA	0.50%
15	0.50%	0.50%	0.50%	0.50%
20	0.50%	0.75%	1.50%	1.50%
25	0.50%	1.25%	2.00%	2.00%
30	0.50%	1.75%	2.25%	2.25%
35	0.50%	2.25%	2.50%	2.50%
40	0.50%	2.50%	2.50%	2.50%
41 - 100	NA	NA	2.50%	2.50%

Booster Additions will be added to the fund value (excluding Top-up fund value) on the last day of the 10th policy year and every 5th policy year thereafter and will be added to the respective unit linked fund in the same proportion as the fund value held in the unit linked funds at the time of additions. The Booster Additions once added will form part of the fund value (excluding Top-up fund value).

The fund value (excluding Top-up fund value) including the Loyalty Additions and Booster Additions already added till previous policy year will be considered to calculate the future Booster Additions

C. Maturity Additions: Maturity Additions, as a percentage of last 60 month's average of daily fund value (excluding Top-up fund value) is payable at Maturity. The Maturity Additions is only available for PPT greater than or equal to 10 years. Maturity Additions are not available for Single Pay policies and Limited Pay - 5 years, 8 years. The Maturity Additions percentage is 0.75%.

The fund value including the Loyalty Additions and Booster Additions, if any already added till previous policy year will be considered to calculate the Maturity Additions.

D. Guaranteed Lumpsum: Guaranteed Lumpsum, as a percentage of Annualised / Single Premium, will be payable at Maturity. It varies by PT, PPT and Premium Band as follows:

For Policy Terms other than 'To Age 100'

For Annualized Premium less than ₹24,000

PT	PPT							
	Single Pay	Limited Pay						Regular Pay
		5	8	10	12	15	20	
5	NA	NA	NA	NA	NA	NA	NA	NA
10	NA	32%	35%	NA	NA	NA	NA	45%
15	NA	61%	65%	90%	100%	NA	NA	100%
20	NA	80%	87%	100%	110%	110%	NA	110%
25	NA	82%	89%	120%	120%	120%	120%	120%
30	NA	84%	91%	125%	125%	125%	125%	125%
35	NA	93%	94%	130%	130%	130%	130%	130%
40	NA	96%	96%	135%	135%	135%	135%	135%

Annualised Premium/Single Premium greater than equals to ₹24,000

PT	PPT							
	Single Pay	Limited Pay						Regular Pay
		5	8	10	12	15	20	
5	5%	NA	NA	NA	NA	NA	NA	NA
10	7%	50%	55%	NA	NA	NA	NA	70%
15	7%	85%	90%	125%	130%	NA	NA	130%
20	9%	120%	130%	150%	155%	155%	NA	155%
25	11%	140%	150%	170%	170%	170%	170%	170%
30	13%	150%	160%	200%	200%	200%	200%	200%
35	15%	175%	175%	225%	225%	225%	225%	225%
40	17%	200%	200%	250%	250%	250%	250%	250%

For PT - 'To Age 100' & all PPTs

Annualised Premium less than 24000						Annualised Premium greater than or equal to 24000					
Policy Term	AP< 24000	Policy Term	AP< 24000	Policy Term	AP< 24000	Policy Term	AP>= 24000	Policy Term	AP>= 24000	Policy Term	AP>= 24000
100	195%	78	173%	56	151%	100	310%	78	288%	56	266%
99	194%	77	172%	55	150%	99	309%	77	287%	55	265%
98	193%	76	171%	54	149%	98	308%	76	286%	54	264%
97	192%	75	170%	53	148%	97	307%	75	285%	53	263%
96	191%	74	169%	52	147%	96	306%	74	284%	52	262%
95	190%	73	168%	51	146%	95	305%	73	283%	51	261%
94	189%	72	167%	50	145%	94	304%	72	282%	50	260%
93	188%	71	166%	49	144%	93	303%	71	281%	49	259%
92	187%	70	165%	48	143%	92	302%	70	280%	48	258%
91	186%	69	164%	47	142%	91	301%	69	279%	47	257%
90	185%	68	163%	46	141%	90	300%	68	278%	46	256%
89	184%	67	162%	45	140%	89	299%	67	277%	45	255%
88	183%	66	161%	44	139%	88	298%	66	276%	44	254%
87	182%	65	160%	43	138%	87	297%	65	275%	43	253%
86	181%	64	159%	42	137%	86	296%	64	274%	42	252%
85	180%	63	158%	41	136%	85	295%	63	273%	41	251%
84	179%	62	157%	40	135%	84	294%	62	272%	40	250%
83	178%	61	156%			83	293%	61	271%		
82	177%	60	155%			82	292%	60	270%		
81	176%	59	154%			81	291%	59	269%		
80	175%	58	153%			80	290%	58	268%		
79	174%	57	152%			79	289%	57	267%		

Loyalty Additions, Booster Additions, Maturity Additions & Guaranteed Lumpsum will not be added to the policies in reduced paid-up status or during the Revival Period. However, Loyalty Additions & Booster Additions added before the policy becomes reduced paid up would already have formed part of the fund value. In case of revival of the Policy, Loyalty Additions & Booster Additions, if applicable, will commence from the end of the policy year in which the policy is revived and at maturity, Maturity Additions, if any, and Guaranteed Lumpsum is payable provided the policy is in-force.

Illustrative example:

The following example illustrates the Loyalty Additions, Booster Additions, Maturity Additions and Guaranteed Lumpsum and the corresponding fund values at each year assuming a fund growth rate of 8% and 4% per annum:

Ram Verma (Male), age 35 years, chooses to pay an annualized premium as ₹50,000, with sum assured of ₹5,00,000 (Sum Assured Multiple of 10 times), with Base Cover, premium paying term of 15 years and policy term of 20 years, and chooses Self-Managed Strategy with 100% allocation in Equity Largecap Fund.

Illustration 1:

At 8% p.a. Fund Growth Rate

Annual Premium Mode	50,000	Fund Growth Rate	8% p.a.	Sum Assured	5,00,000	PPT	15 Years	Age / Gender	35 Years / Male		
	Annual					PT	20 Years				
Policy Year	Annualized Premium (AP)	Mortality Charge	GST	Policy Admin Charge	Additions to the fund				Fund before FMC	FMC	Fund at End of Year
					Loyalty Additions	Booster Additions	Maturity Additions	Guaranteed Lumpsum			
1	50,000	763	592	1,850	-	-	-	-	50,025	676	49,958
2	50,000	717	709	1,850	-	-	-	-	1,03,254	1,374	1,03,117
3	50,000	659	833	1,850	-	-	-	-	1,59,902	2,117	1,59,690
4	50,000	586	962	1,850	-	-	-	-	2,20,205	2,909	2,19,913
5	50,000	493	1,097	1,850	-	-	-	-	2,84,416	3,751	2,84,038
6	50,000	374	1,237	1,850	516	-	-	-	3,52,811	4,648	3,52,859
7	50,000	223	1,383	1,850	623	-	-	-	4,26,244	5,611	4,26,301
8	50,000	32	1,534	1,850	737	-	-	-	5,04,644	6,639	5,04,711
9	50,000	-	1,725	1,850	858	-	-	-	5,88,137	7,735	5,88,215
10	50,000	-	1,935	1,850	988	7,443	-	-	6,77,014	8,902	6,84,546
11	50,000	-	1,955	600	1,138	-	-	-	7,81,069	10,260	7,81,170
12	50,000	-	2,198	600	1,288	-	-	-	8,83,910	11,610	8,84,025
13	50,000	-	2,456	600	1,448	-	-	-	9,93,381	13,047	9,93,510
14	50,000	-	2,732	600	1,618	-	-	-	11,09,910	14,577	11,10,054
15	50,000	-	3,025	600	1,798	14,580	-	-	12,33,951	16,206	12,48,692
16	-	-	3,141	-	-	-	-	-	13,29,025	17,450	13,27,260
17	-	-	3,339	-	-	-	-	-	14,12,648	18,548	14,10,772
18	-	-	3,549	-	-	-	-	-	15,01,533	19,715	14,99,539
19	-	-	3,772	-	-	-	-	-	15,96,010	20,955	15,93,891
20	-	-	4,009	-	-	21,958	10,979	77,500	16,96,432	22,274	18,04,616

At 4% p.a. Fund Growth Rate

Annual Premium Mode	50,000	Fund Growth Rate	4% p.a.	Sum Assured	5,00,000	PPT	15 Years	PT	20 Years	Age / Gender	35 Years / Male
	Annual					PT	20 Years				
Policy Year	Annualized Premium (AP)	Mortality Charge	GST	Policy Admin Charge	Additions to the fund				Fund before FMC	FMC	Fund at End of Year
					Loyalty Additions	Booster Additions	Maturity Additions	Guaranteed Lumpsum			
1	50,000	765	590	1,850	-	-	-	-	48,117	662	48,053
2	50,000	724	701	1,850	-	-	-	-	97,417	1,320	97,287
3	50,000	675	814	1,850	-	-	-	-	1,47,935	1,994	1,47,738
4	50,000	618	928	1,850	-	-	-	-	1,99,712	2,685	1,99,446
5	50,000	549	1,043	1,850	-	-	-	-	2,52,791	3,394	2,52,455
6	50,000	464	1,158	1,850	457	-	-	-	3,07,222	4,120	3,07,271
7	50,000	359	1,275	1,850	541	-	-	-	3,63,529	4,872	3,63,587
8	50,000	231	1,390	1,850	626	-	-	-	4,21,401	5,644	4,21,468
9	50,000	75	1,505	1,850	714	-	-	-	4,80,911	6,437	4,80,987
10	50,000	-	1,639	1,850	805	6,286	-	-	5,42,002	7,253	5,48,373
11	50,000	-	1,582	600	908	-	-	-	6,12,563	8,186	6,12,658
12	50,000	-	1,740	600	1,006	-	-	-	6,78,450	9,066	6,78,555
13	50,000	-	1,902	600	1,106	-	-	-	7,45,988	9,969	7,46,104
14	50,000	-	2,069	600	1,209	-	-	-	8,15,220	10,893	8,15,347
15	50,000	-	2,239	600	1,314	11,087	-	-	8,86,188	11,841	8,97,412
16	-	-	2,211	-	-	-	-	-	9,19,770	12,285	9,18,549
17	-	-	2,263	-	-	-	-	-	9,41,433	12,575	9,40,184

Annual Premium Mode	50,000	Fund Growth Rate	4% p.a.	Sum Assured	5,00,000	PPT	15 Years	PT	20 Years	Age / Gender	35 Years / Male
	Annual					PT	20 Years				
Policy Year	Annualized Premium (AP)	Mortality Charge	GST	Policy Admin Charge	Additions to the fund				Fund before FMC	FMC	Fund at End of Year
					Loyalty Additions	Booster Additions	Maturity Additions	Guaranteed Lumpsum			
18	-	-	2,317	-	-	-	-	-	9,63,607	12,871	9,62,328
19	-	-	2,371	-	-	-	-	-	9,86,303	13,174	9,84,994
20	-	-	2,427	-	-	14,290	7,145	77,500	10,09,534	13,484	11,07,128

Some benefits are guaranteed and some benefits are variable with returns based on the future performance of the Company. If your policy offers guaranteed benefits then these will be clearly marked “guaranteed” in the illustration table on this page. If your policy offers variable benefits then the illustrations on this page will show two different rates of assumed future investment returns.

These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including actual future investment performance.

2. Enhanced Cover:

Booster Additions are credited to the fund value provided all due premiums have been paid. These are described below:

Booster Additions

The Booster Additions will be added, at the end of each policy year, to the fund value in form of addition of units starting from the end of 11th policy year till maturity. These additions are equal to 2 times the total annual mortality charge (excluding mortality charge pertaining to Top-up fund, underwriting extra and taxes) deducted in (current policy year minus 10)th policy year.

For example, Booster Addition in 11th, 12th, 13th Policy year is equal to 2 times the total annual mortality charge (excluding mortality charge pertaining to Top-up fund, underwriting extra and taxes) deducted in (current policy year minus 10) i.e. 1st, 2nd, 3rd policy year respectively. Partial withdrawals will not be considered for the calculation of Booster Addition.

Booster Additions will be added to the respective unit linked fund in the same proportion as the fund value held in the unit linked funds at the time of additions

Booster Additions will not be added to the policies in reduced paid-up status or during the Revival Period. However, Booster Additions added before the policy becomes reduced paid up would already have formed part of the fund value. In case of revival of the Policy, Booster Additions, if applicable, will commence from the end of the policy year in which the policy is revived.

The following example illustrates the Booster Additions and the corresponding fund values at each year assuming a fund growth rate of 8% and 4% per annum:

Ram Verma (Male), age 35 years, chooses to pay an annualized premium as ₹50,000, with sum assured of ₹7,50,000 (Sum Assured Multiple of 15 times), with Enhanced Cover, premium paying term of 15 years and policy term of 20 years, and chooses Self-Managed Strategy with 100% allocation in Equity Largecap Fund.

Illustration 2:

At 8% p.a. Fund Growth Rate

Annual Premium	50,000	Fund Growth Rate		8% p.a.	Sum Assured	7,50,000	PPT	15 Years
Mode	Annual	Age / Gender		35 Years / Male		PT	20 Years	
Policy Year	Annualized Premium (AP)	Mortality Charge	GST	Policy Admin Charge	Additions to the fund	Fund before FMC	FMC	Fund at End of Year
					Booster Additions			
1	50,000	716	583	1,850	-	50083	676	50016
2	50,000	703	707	1,850	-	1,03,332	1375	1,03,195
3	50,000	685	838	1,850	-	1,59,954	2,118	1,59,741
4	50,000	662	976	1,850	-	2,20,166	2,909	2,19,874
5	50,000	629	1,121	1,850	-	2,84,209	3,749	2,83,831
6	50,000	583	1,274	1,850	-	3,52,336	4,644	3,51,868
7	50,000	522	1,434	1,850	-	4,24,825	5,595	4,24,261
8	50,000	441	1,602	1,850	-	5,01,973	6,607	5,01,306
9	50,000	336	1,777	1,850	-	5,84,103	7,685	5,83,328
10	50,000	199	1,959	1,850	-	6,71,569	8,832	6,70,677
11	50,000	24	1,924	600	1,431	7,66,278	10,065	7,66,692
12	50,000	-	2,161	600	1,406	8,68,500	11,407	8,68,753
13	50,000	-	2,418	600	1,371	9,77,127	12,834	9,77,201
14	50,000	-	2,691	600	1,324	10,92,551	14,349	10,92,425
15	50,000	-	2,981	600	1,257	12,15,188	15,959	12,14,832
16	-	-	3,056	-	1,166	12,92,986	16,977	12,92,436
17	-	-	3,251	-	1,044	13,75,582	18,061	13,74,800
18	-	-	3,458	-	883	14,63,246	19,212	14,62,186
19	-	-	3,678	-	672	15,56,254	20,433	15,54,860
20	-	-	3,911	-	398	16,54,889	21,728	16,53,091

At 4% p.a. Fund Growth Rate

Annual Premium	50,000	Fund Growth Rate		4% p.a.	Sum Assured	7,50,000	PPT	15 Years
Mode	Annual	Age / Gender		35 Years / Male		PT	20 Years	
Policy Year	Annualized Premium (AP)	Mortality Charge	GST	Policy Admin Charge	Additions to the fund	Fund before FMC	FMC	Fund at End of Year
					Booster Additions			
1	50,000	716	581	1,850	-	48,175	662	48,111
2	50,000	707	698	1,850	-	97,495	1,321	97,366
3	50,000	695	817	1,850	-	1,47,991	1,995	1,47,795
4	50,000	681	939	1,850	-	1,99,694	2,686	1,99,429
5	50,000	662	1,063	1,850	-	2,52,637	3,393	2,52,301
6	50,000	637	1,189	1,850	-	3,06,857	4,117	3,06,450
7	50,000	604	1,316	1,850	-	3,62,394	4,858	3,61,913
8	50,000	561	1,445	1,850	-	4,19,290	5,618	4,18,734
9	50,000	506	1,575	1,850	-	4,77,592	6,396	4,76,958
10	50,000	436	1,706	1,850	-	5,37,351	7,194	5,36,638
11	50,000	346	1,614	600	1,433	6,00,122	8,023	6,00,758

Annual Premium	50,000	Fund Growth Rate		4% p.a.	Sum Assured	7,50,000	PPT	15 Years
Mode	Annual	Age / Gender		35 Years / Male			PT	20 Years
Policy Year	Annualized Premium (AP)	Mortality Charge	GST	Policy Admin Charge	Additions to the fund	Fund before FMC	FMC	Fund at End of Year
					Booster Additions			
12	50,000	225	1,751	600	1,414	6,65,984	8,902	6,66,515
13	50,000	71	1,885	600	1,391	7,33,563	9,803	7,33,980
14	50,000	-	2,039	600	1,363	8,02,794	10,727	8,03,091
15	50,000	-	2,209	600	1,325	8,73,627	11,673	8,73,792
16	-	-	2,153	-	1,274	8,95,561	11,962	8,95,646
17	-	-	2,207	-	1,207	9,17,960	12,261	9,17,949
18	-	-	2,262	-	1,122	9,40,818	12,567	9,40,691
19	-	-	2,318	-	1,012	9,64,128	12,878	9,63,860
20	-	-	2,375	-	872	9,87,873	13,195	9,87,434

Some benefits are guaranteed and some benefits are variable with returns based on the future performance of the Company. If your policy offers guaranteed benefits then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable benefits then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including actual future investment performance.

Investment Policy

The investments in the units are subject to market and other risks. The NAV of the units of each fund can go up or down depending on the factors and forces affecting the equity markets from time to time and may also be affected by changes in the general level of interest rates.

UNIT FUNDS:

Following Unit Funds would be offered under this plan. These are the existing funds. The indicative investments and objectives of the respective funds are as follows:

► **Equity Large Cap Fund: (SFIN :ULIF00118/08/11EQLARGECAP147)**

Objective: To provide high equity exposure targeting higher returns in the long term

Assets	Minimum	Maximum	Risk Profile
Equity	60%	100%	High
Debt and Money Market Instruments	Nil	40%	

► **Equity Top 250 Fund: (SFIN : ULIF0027/07/11EQTOP250147)**

Objective: To provide equity exposure targeting higher returns (through long term capital gains).

Assets	Minimum	Maximum	Risk Profile
Equity	60%	100%	High
Debt and Money Market Instruments	Nil	40%	

▶ **Bond Fund: (SFIN: ULIF00317/08/11BONDFUND147)**

Objective: To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

Assets	Minimum	Maximum	Risk Profile
Equity	Nil	Nil	Low to Medium
Debt and Money Market Instruments	100%	100%	

▶ **Managed Fund: (SFIN: ULIF00618/08/11MANAGED147)**

Objective: This fund will be in the nature of a balanced fund with the objective of giving stable returns. A large part of the fund will be invested in debt instruments and equity exposure will be taken from time to time to enhance the overall returns.

Assets	Minimum	Maximum	Risk Profile
Equity	0%	40%	Medium
Debt and Money Market Instruments	60%	100%	

▶ **Equity Mid Cap Fund : (SFIN:ULIF01107/10/16ETLIMIDCAP147)**

Objective: The objective of the fund is to provide equity exposure targeting higher returns in the long term, by investing largely in Midcap Companies.

Assets	Minimum	Maximum	Risk Profile
Equity	80%	100%	High
Debt Instruments	0%	20%	
Money Market Instruments	0%	20%	

▶ **Equity Blue Chip Fund : (SFIN: ULIF01226/11/18ETLBLUCHIP147)**

Objective: The objective of the fund is to provide long-term capital appreciation by predominantly investing in an equity portfolio of large cap stocks

Assets	Minimum	Maximum	Risk Profile
Equity	60%	100%	High
Debt and Money Market Instruments	0%	40%	

▶ **GILT Fund : (SFIN: ULIF01326/11/18ETLGILTFND147)**

Objective: The objective of the fund is to provide accumulation of Income and capital appreciation through investments predominantly in Government Securities

Assets	Minimum	Maximum	Risk Profile
Equity	60%	100%	Low to Medium
Debt and Money Market Instruments (Government Securities)	0	40%	

'Equity' asset class will include various equity related instruments as allowed by IRDAI from time to time (for e.g. Mutual Funds like Exchange Traded Fund).

'Debt and Money Market Instruments' asset class will include Bonds & Debentures, Commercial Paper, Certificate of Deposit, CBLO, Government Securities, Debt Mutual Fund, Preference Share, InviT and various other instruments as allowed by IRDAI from time to time.

Although the funds are open ended, the company may, as per Board approved policy and subject to prior approval from IRDAI, completely close any of the funds. The policyholder will be given atleast three month's prior written notice of our intention to close any of the funds completely or partially except in an event of 'Force Majeure', where we may give a shorter notice. In case of complete closure of a fund, on and from the date of such closure, we shall cease to issue and cancel units of the said fund and cease to carry on activities in respect of the said fund, except such acts as are required to complete the closure.

In such an event if the units are not switched to another fund by the policyholder, we will switch the said units from the funds opted by the policyholder to the default fund as follows:

Closed Fund	Default Fund
Equity Top 250 Fund, Equity Mid Cap Fund, Equity Blue Chip Fund	Equity Large Cap Fund
Managed Fund, GILT Fund	Bond Fund

If default fund as mentioned in the table above is closed, then we will switch the said units to any other appropriate fund with similar characteristics as per Board approved policy, with due weightage for the respective NAVs at the time of switching, subject to prior approval from the Authority.

A unit statement with the number of units under each fund of the scheme and respective NAV showing the performance of the Fund will be issued to the policyholder on each policy anniversary and also as and when a transaction takes place.

For investment of funds the policyholder can choose from Self-managed strategy or Life Stage & Duration Based Strategy.

Self-Managed Strategy:

This strategy enables the Policyholder to manage his/her investments actively. Under this option, the Policyholder can choose to invest his/her monies in any of the above funds in proportions of his/her choice. The Policyholder can switch monies amongst these funds using the switch option or redirect your subsequent premiums using the Premium Redirection option.

Life Stage & Duration Based Strategy

This strategy is a function of attained age (age last birthday) of Life Insured and remaining policy term. This strategy ensures that money is moved from equity oriented fund to debt oriented fund as the age increases and the remaining policy term reduces. Under this strategy, a proportion of the fund value will be allocated in Equity Large Cap Fund basis the below formula:

$$\text{Min}(100, \frac{(100 - \text{Attained Age}) * \text{Remaining Policy term}}{10})\%$$

Balance fund value will be allocated in Bond Fund.

At start of every policy year the proportion will be determined basis the above formula and this fund proportion may undergo changes during the policy year due to differentiated fund growth. However any new units created during the policy year will be allocated between respective funds (Equity Large Cap Fund and Bond Fund) based on the proportion determined at the start of the policy year.

During the policy year if any policyholder opts for Life stage & duration based strategy, the fund will be allocated between Equity Large Cap Fund and Bond Fund as per the proportion applicable at the beginning of the policy year.

On each policy anniversary the proportion will be recalculated and automatic rebalancing of assets between Equity Large Cap Fund and Bond Fund will be done.

An example of how this strategy works is shown below:

(Proportion in Equity Large Cap Fund)

Attained Age (in years)	Remaining Policy Term (in years)				
	10	15	20	25	30 - 100
18	82%	100%	100%	100%	100%
30	70%	100%	100%	100%	100%
40	60%	90%	100%	100%	100%
45	55%	82.5%	100%	100%	100%
50	50%	75%	100%	100%	100%
55	45%	67.5%	90%	100%	100%
60	40%	60%	80%	100%	100%

Let's say a 40 year Life Insured opts for a 30 year policy term. At inception, he allocation in Equity Large Cap fund will be

$$\text{Min}(100, \frac{(100 - 40) * 30}{10})\% = 100\%$$

Let's say a 40 year Life Insured opts for a 15 year policy term. At inception, he allocation in Equity Large Cap fund will be:

$$\text{Min}(100, \frac{(100 - 40) * 15}{10})\% = 67.5\%$$

Switching and premium redirection is not allowed under this option. However, the policyholder may opt in or opt out of this option anytime during the policy term.

GENERAL FUND:

Discontinued Policy Fund: (SFIN : ULIF00701/01/12DISCONT147):

This is a segregated unit fund of the Company comprising of all the discontinued policy funds of all the policies offered under the Unit Linked Life Insurance products. Only fund management charges shall be applicable on this fund. This fund will not be offered as investment choice to the policyholder.

Assets	Minimum	Maximum	Risk Profile
Money Market Instruments	0%	40%	Low
Government Securities	60%	100%	

- Fund value (net of relevant discontinuance charges) of the policies discontinued is credited to the Discontinued Policy Fund.
- The proceeds of the discontinued policy along with the returns generated on the same shall be available only upon completion of the lock in period or revival period as applicable.
- The minimum guaranteed interest rate applicable to the discontinued fund shall be declared by the Authority from time to time. The current minimum guaranteed interest rate applicable to the Discontinued Policy Fund is 4 percent per annum.
- The excess income earned in the discontinued fund over and above the minimum guaranteed interest rate will also be apportioned to the discontinued policy fund in arriving at the proceeds of the discontinued policies and will not be made available to the shareholders.
- The fund management charge on discontinued policy fund shall be declared by the Authority from time to time. Currently, the fund management charge shall not exceed 50 basis points per annum. No other charges shall be levied.

Valuation of Fund

Fund value at any point of time during the policy term is the total value of the units at that point of time in the segregated fund i.e. total number of units in the segregated fund multiplied by the Net Asset Value (NAV) per unit of that fund.

The Net Asset Value (NAV) will be declared daily on the unit funds, enabling the policyholder to track the performance of the fund selected by him/her.

Computation of NAV:

The NAV of the Segregated funds shall be computed as:

Market Value of investment held by the fund + Value of Current Assets – (Value of Current Liabilities & Provisions, if any)

Divided by

Number of Units existing on Valuation Date (before creation / redemption of Units)

YOUR PLAN FLEXIBILITIES

Settlement option

Under the settlement option the policyholder needs to choose payout period (1,2,3,4 or 5 years) from the date of maturity and the frequency of payout (yearly, half-yearly, quarterly or monthly instalments). Settlement option can be selected/ modified at least six months prior to maturity. In case Settlement option is selected, the Maturity Additions, if any, and Guaranteed Lumpsum will get added to the fund value on maturity. Settlement option will be managed in the below mentioned method:

- i) The instalments will be paid throughout the chosen payout period. The instalments will be paid periodically at the pay-out frequency chosen by the policyholder with the first instalment to be paid on the date of maturity.
- ii) The amount paid out to the Policyholder in each instalment will be the outstanding Fund Value as at that instalment date divided by the number of outstanding instalments.
- iii) Instalment payments will be made by redeeming Units from the Funds at the Unit Price applicable on the instalment date.
- iv) The risk cover shall be maintained at 105% of the total premiums paid. Accordingly, mortality charges will be deducted.
- v) No charges except FMC, switching charges, if any, and mortality charges will be deducted during this period.
- vi) At any point of time, the Policyholder can ask for full payment of balance Fund Value, without any charges.
- vii) On complete withdrawal request the Fund Value as on date will be payable.
- viii) During the settlement period, the investment risk in the investment portfolio is borne by the policyholder.
- ix) In case of death of Life Insured during settlement period: Higher of balance Fund Value or 105% of the total premiums (including Top-up premium) paid, is payable to the nominee/ legal heir.
- x) Half-yearly, Quarterly and Monthly modes are available only through ECS credit.
- xi) Partial withdrawals are not allowed during this period.
- xii) Switches are allowed during this period.
- xiii) No Loyalty Additions, Booster Additions, Maturity Additions, or Guaranteed Lumpsum will be added during the period of the Settlement option.

Change in premium paying term

This option of change (increase & decrease) in premium paying term can be exercised at any time during the premium paying term, provided all the due premiums till the date of such request are paid. The alteration shall be allowed only if all the eligibility conditions as applicable at inception of the policy are met. Such option can be exercised in accordance with the Board Approved Underwriting Policy of the Company while the policy is in-force and before the expiry of the existing premium paying term. If the option to change in premium paying term is exercised, the 'Loyalty Addition', 'Booster Addition', 'Maturity Additions' and 'Guaranteed Lumpsum' applicable under Base Cover Plan Option will be as per the premium paying term, after the change has been affected.

The option to change in premium paying term is not available if 'Enhanced Cover Plan Option' or 'Little Star Benefit' is chosen.

In case of decrease of premium paying term, the revised premium paying term shall not be less than 10 years. Hence, where existing premium paying term is 10 years or less, reduction of premium paying term is not allowed

Switching

- This facility to change the allocation in various underlying funds will be available at any point of time, provided the policy is not in Discontinued Policy Fund.
- Minimum switch amount per switch is ₹1,000/-.
- Unlimited free switches are allowed.

Switching option is available only under Self-Managed Strategy

Premium Redirection

- Unlimited Premium Redirection is allowed.
- The Policyholder may alter the allocation percentages for future premiums by giving notice in writing to the Company at least two weeks prior to the receipt of the relevant premium.
- By default, new allocation percentage will be applicable to all future premiums, but will not affect the existing units.

Premium Redirection is available only under Self-Managed Strategy

Partial Withdrawals:

Partial withdrawal amount is subject to the following partial withdrawal rule:

- Partial withdrawals are not allowed in the first five policy years. From sixth policy years onwards, partial withdrawals will be allowed without any charge.
- Partial withdrawals shall only be allowed on or after attainment of age 18 years by Life Insured.
- Partial withdrawals must be made first from the qualifying Top-Up Account, if any, as long as such fund supports the partial withdrawal and subsequently, the partial withdrawals may be allowed from the fund built up from the base premium. There is a lock-in period of five years for each top up premium from the date of payment of that top up premium for the purpose of partial withdrawals.
- Minimum Partial Withdrawal: ₹500 per withdrawal.

- e. Maximum Partial withdrawal: Fund value in excess of 105% of total premiums (including top-up premium) paid till the time of partial withdrawal can be withdrawn.
- f. The partial withdrawals with respect to the fund values from the base premiums shall only be counted for the purpose of adjusting the sum assured to be payable on death, Partial withdrawals made from the top-up premiums shall not be deducted for this purpose.
- g. The partial withdrawals shall not be allowed which would result in termination of a contract.
- h. Both Systematic Withdrawal Plan and Partial Withdrawal can be availed simultaneously.

Systematic Withdrawal Plan (SWP):

The policyholder has an option to choose Systematic Withdrawal Plan (SWP) under Base cover Plan Option, with or without the Little Star Benefit. In such case, the Policyholder will be required to choose the systematic withdrawal percentage (%age of fund value) per annum, pay-out frequency (yearly, half-yearly, quarterly, or monthly) and the policy year from which the Systematic Withdrawal Benefit (SWB) will be payable.

Such withdrawals are subject to the following conditions:

- Attained age of the Life Insured as on date of first benefit payout is atleast 18 years;
- SWB start date should be from 10th policy year or thereafter .
- Premium paying term is of 10 years or more;
- Maximum allowed systematic withdrawal percentage is 12% per annum;
- Minimum amount that can be withdrawn is ₹500 per instalment.

Under this option, the pre-decided percentage of fund value is paid to the policyholder as per the frequency chosen till the end of the policy term. This amount is paid at the end of the chosen frequency. For eg. If SWB with frequency half year is chosen to be paid from 12th policy year, the first instalment of SWB will be paid at the end of 6 months from 12th policy year and the second instalment will be paid at the end of the 12th policy year.

SWP option can be chosen at the policy inception or anytime during the policy term. An existing SWP option can also be modified during the policy term. Such request will be effective from the next policy year.

The available modifications are as follows:

- Systematic withdrawal percentage (%age of fund value) per annum
- Payout frequency (yearly, half-yearly, quarterly or monthly)
- Policy year from which the Systematic Withdrawal Benefit (SWB) will be payable.
- Opt in or opt out of the SWP option by giving a written notice.

Modifications will be effective from the next policy year.

SWB will be paid from the Fund Value built up from the eligible top-up premiums first and subsequently, if top-up Fund Value doesn't support SWB, it will be payable from the Fund Value built up from the Base Premium.

The amount paid out to the Policyholder in each instalment will be the Fund Value as at that pay-out date multiplied by withdrawal percentage divided by number of instalments in a year as per the chosen pay-out frequency.

For e.g. If the withdrawal percentage is 3% and the fund value before the pay-out is made is ₹200,000, then the amount payable under various pay-out frequency will be calculated as follows:

Frequency	No of instalments in a year	Systematic Withdrawal Benefit amount
Yearly	1	= 3%/1 *200,000 =6,000
Half-yearly	2	= 3%/2 *200,000 = 3,000
Quarterly	4	= 3%/4 *200,000 = 1,500
Monthly	12	= 3%/12 *200,000 = 500

SWP will follow all the conditions of partial withdrawals, as mentioned above in the section on partial withdrawals. The amount withdrawable under the SWP is non-guaranteed and is dependent on availability of the Fund at the time of withdrawal.

Minimum amount that can be withdrawn under Systematic Withdrawal Plan is ₹500 per instalment. If an instalment amount to be withdrawn under SWB and/or partial withdrawal is less than ₹500 then such amount will not be paid.

If the resultant Fund Value after a payment of SWB instalment and/or partial withdrawal amount is less than 105% of total premium paid (including Top-up premiums), such instalment/partial withdrawal amount shall not be paid.

Both Systematic Withdrawal Plan and Partial Withdrawal can be availed simultaneously.

Top-up premiums:

Top-up premium is an amount of premium that is paid by the policyholders at irregular intervals besides basic regular premium payments or single premium specified in the contract and is treated as single premium for all purposes.

Policyholder can pay Top-up premium subject to following conditions:

1. Top-up premiums can be remitted to the insurer during the period of contract only, where due basic regular premiums are paid up to date.
2. All top-up premiums made during the Policy Term, shall have insurance cover treating them as single premium.
3. Top-up premiums once paid cannot be withdrawn from the fund value for a period of 5 years from the date of payment of the 'Top-up' premium, except in case of complete surrender of the policy.
4. Top-up premiums are not permitted during the last 5 years of the contract.
5. At any point of time during the Policy Term, the total top-up premiums paid shall not exceed the sum total of the regular premiums paid at that point of time or single premium paid.

NON FORFEITURE PROVISIONS

Surrender Benefit

Surrender means complete withdrawal or termination of the entire policy.

At any time during the Policy Term, the Policyholder can submit a written request to Surrender the Policy.

Where a Unit Linked insurance policy acquires a surrender value during the first five years, it shall become payable only after the completion of the lock-in period. After the lock-in period, the surrender value shall be at least equal to the fund value as on the date of surrender.

Discontinuance of Premiums

A. Discontinuance of the Policy during lock-in period (during first five policy years):

- a. **For other than single premium policies**, upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium, the fund value after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund and the risk cover and rider cover, if any, shall cease.
- b. All such discontinued policies shall be provided a revival period of three years from date of first unpaid premium. On such discontinuance, Edelweiss Tokio Life (Company) shall communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the option to revive the policy within the revival period of three years.
 - i) In case the policyholder opts to revive but does not revive the policy during the revival period, the proceeds of the discontinued policy fund shall be paid to the policyholder at the end of the revival period or lock-in period whichever is later. In respect of revival period ending after lock-in period, the policy will remain in discontinuance fund till the end of revival period. The Fund management charges of discontinued fund will be applicable during this period and no other charges will be applied.
 - ii) In case the policyholder does not exercise the option as set out above, the policy shall continue without any risk cover and rider cover, if any, and the policy fund shall remain invested in the discontinuance fund. At the end of the lock-in period, the proceeds of the discontinuance fund shall be paid to the policyholder and the policy shall terminate.
 - iii) However, the policyholder has an option to surrender the policy anytime and proceeds of the discontinued policy shall be payable at the end of lock-in period or date of surrender whichever is later.
- c. **In case of Single premium policies**, the policyholder has an option to surrender any time during the lock-in period. Upon receipt of request for surrender, the fund value, after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund.

The policy shall continue to be invested in the discontinued policy fund and the proceeds from the discontinuance fund shall be paid at the end of lock-in period. Only fund management charge can be deducted from this fund during this period. Further, no risk cover shall be available on such policy during the discontinuance period.

Explanation: "Proceeds of the discontinued policies" means the fund value as on the date the policy was discontinued, after addition of interest computed at the interest rate to be charged on discontinuance fund.

B. Discontinuance of Policy after the lock-in period (after first five policy years):

a. For other than single premium policies:

- a) Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid up policy with the paid-up sum assured i.e. original sum assured multiplied by the total number of premiums paid to the original number of premiums payable as per the terms and conditions of the policy. The policy shall continue to be in reduced paid-up status without rider cover, if any. All charges as per terms and conditions of the policy may be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only.
- ii) On such discontinuance, the Company shall communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the following options:
 - 1) To revive the policy within the revival period of three years, or
 - 2) Complete withdrawal of the policy.
- iii) In case the policyholder opts for (1) above but does not revive the policy during the revival period, the fund value shall be paid to the policyholder at the end of the revival period.
- iv) In case the policyholder does not exercise any option as set out above, the policy shall continue to be in reduced paid up status. At the end of the revival period the proceeds of the policy fund shall be paid to the policyholder and the policy shall terminate.
- v) However, the policyholder has an option to surrender the policy anytime and proceeds of the policy fund shall be payable.

In case the policyholder opts for complete withdrawal, then on the date of receipt of intimation, the Policy will be surrendered and Fund Value will be payable. In case of Single Premium Policies, the policyholder has an option to surrender the policy any time. Upon receipt of request for surrender, the fund value as on date of surrender shall be payable.

Paid-up Benefit

Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a Reduced Paid-up policy with following reduced paid-up benefits. The policy will continue as reduced paid-up during the revival period unless explicitly revived or surrendered by the policyholder.

Paid-up Death Benefit:

The Death Benefit payable for a Reduced Paid-up policy under this product is as below:

Higher of:

- a. Paid-up Sum Assured** less Relevant Withdrawals###;
- b. Fund Value;
- c. 105% of total Base Premiums paid till the time of death.

Plus

Higher of:

- a. Top-up Sum Assured\$;
- b. Top-up Fund Value;
- c. 105% of total Top-up Premiums paid till the time of death.

On death of the Life Insured, Death Benefit will be payable, and policy will terminate.

***Paid-up Sum Assured is equal to Sum Assured X Number of premiums paid / Number of premiums payable.*

##Relevant Withdrawals will be calculated as follows:

Sum of all Withdrawals made during the two-year period immediately preceding the date of death of the Life Insured. All withdrawals made from the Top-up Fund shall not be deducted for this purpose.

Paid-up Maturity Benefit:

The Paid-up Maturity Benefit will be payable on survival of the Life Insured(s) till the date of maturity. The Paid-up Maturity Benefit will be the fund value calculated at the prevailing NAV on the maturity date and will be payable as lump sum or as per the settlement option chosen.

Revival of a Discontinued Policy during lock-in Period:

a) Where the policyholder revives the policy, the policy shall be revived restoring the risk cover, along with the investments made in the segregated funds as chosen by the policyholder, out of the discontinued fund, less the applicable charges as mentioned below in accordance with the terms and conditions of the policy.

b) The Company, at the time of revival:

- i) Shall collect all due and unpaid premiums without charging any interest or fee.
- ii) Shall levy policy administration charge as applicable during the discontinuance period.. No other charges shall be levied.
- iii) Shall add back to the fund, the discontinuance charges deducted at the time of discontinuance of the policy.

Revival of a Discontinued Policy after lock-in Period:

a) Where the policyholder revives the policy, the policy shall be revived restoring the original risk cover in accordance with the terms and conditions of the policy.

b) The insurer, at the time of revival:

- i) Shall collect all due and unpaid premiums under base plan without charging any interest or fee.
- ii) No other charges shall be levied.

Loyalty Additions, Booster Additions, Maturity Additions and Guaranteed Lumpsum will not be added to the policies in reduced paid-up status or during the Revival Period.

In case of revival of the Policy, Loyalty Additions & Booster Additions, if applicable, will commence from the end of the policy year in which the policy is revived and at maturity, Maturity Additions, if any, and Guaranteed Lumpsum is payable provided the policy is in-force.

YOUR PLAN CHARGES

Premium Allocation charges

No allocation charges will be deducted on Base Premium.

No allocation charges will be deducted for Top-Up Premium

Policy Administration charges

The Policy Administration Charges are recovered on a monthly basis from the policy commencement date (on every policy month anniversary) by way of cancellation of appropriate number of units. This charge, if any, shall be levied at the beginning of each policy month from the fund. The monthly Policy Administration charge is sum of charge mentioned in Table 2 and Table 3 below divided by 12:

Table 2:

PPT	Policy Year	Fixed Charge
Single Pay/5 Pay	1 to 5	₹50 per 1,000 Annualized/Single Premium per annum capped at ₹600/- per annum
	6 and above	Nil
PPT > 5 Pay	Up to PPT	₹50 per 1,000 Annualized/Single Premium per annum capped at ₹600/- per annum
	After PPT	Nil

Table 3: Expressed as a %age of Annualised/Single Premium

Policy Year	PPT	For AP/SP less than 24,000	For AP/SP greater than equal to 24,000
1 to 10	Single Pay	NA	0.60% per annum
	Other than Single Pay	1.00% per annum	2.50% per annum
11+	All PPTs	Nil	

The maximum policy Administration charge shall not exceed ₹500 per month.

Fund management charges (FMC)

FMC are levied as a percentage of the asset value of the relevant Fund and will be reflected in the NAV of the respective Fund. FMC are calculated and recovered on a daily basis before the calculation of the NAV of each corresponding Fund.

The annual Fund Management Charges for the funds are as follows:

Fund	FMC
Equity Large Cap Fund	1.35%
Equity Top 250 Fund	1.35%
Bond Fund	1.25%
Managed Fund	1.35%
Equity Mid Cap Fund	1.35%
Equity Blue Chip Fund	1.35%
Gilt Fund	1.25%
Discontinued Policy Fund	0.50%

The Company may change the Fund Management Charges from time to time subject to prior approval from the Authority. As per prevailing Regulations, the Fund Management Charges will not exceed 0.50% for Discontinued Policy Fund and 1.35% p.a. for all other funds.

Surrender/ Discontinuance Charges:

This charge are recovered by way of cancellation of appropriate number of units. The date of discontinuance shall be the date on which the grace period expires or the date of surrender whichever is earlier. This charge is as follows:

1) For Annual Premium policies

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having annualized premium up to ₹50,000/-	Maximum Discontinuance Charges for the policies having annualized premium above ₹50,000/-
1	Lower of 20 % of (AP or FV) subject to maximum of ₹3000	Lower of 6 % of (AP or FV) subject to maximum of ₹6000
2	Lower of 15 % of (AP or FV) subject to maximum of ₹2000	Lower of 4 % of (AP or FV) subject to maximum of ₹5000
3	Lower of 10 % of (AP or FV) subject to maximum of ₹1500	Lower of 3 % of (AP or FV) subject to maximum of ₹4000
4	Lower of 5 % of (AP or FV) subject to maximum of ₹1000	Lower of 2 % of (AP or FV) subject to maximum of ₹2000
5 and onwards	NIL	NIL

2) For Single Premium policies

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having Single Premium up to ₹3,00,000/-	Maximum Discontinuance Charges for the policies having Single Premium above ₹3,00,000/-
1	Lower of 2% of (SP or FV) subject to maximum of ₹3000	Lower of 1% of (SP or FV) subject to maximum of ₹6000
2	Lower of 1.5% of (SP or FV) subject to maximum of ₹2000	Lower of 0.70% of (SP or FV) subject to maximum of ₹5000
3	Lower of 1% of (SP or FV) subject to maximum of ₹1500	Lower of 0.50% of (SP or FV) subject to maximum of ₹4000
4	Lower of 0.5% of (SP or FV) subject to maximum of ₹000	Lower of 0.35% of (SP or FV) subject to maximum of ₹2000
5 and onwards	NIL	NIL

AP = Annualized Premium

SP = Single Premium

FV = Fund Value on the date of discontinuance

No discontinuance charges shall be imposed on Top-Up Premium account.

Switching charges

Nil

Premium Redirection charges

Nil

Partial Withdrawal Charges

Nil

Mortality Charges

Mortality charges are recovered on a monthly basis (on every policy month anniversary) from date of commencement by way of cancellation of appropriate number of units. This charge, if any, shall be levied at the beginning of each policy month from the fund.

Monthly Mortality Charges = Sum at Risk * (Annual Mortality Charge Rate/ 12,000)

Where, Annual Mortality Charge Rate depends on Plan Option chosen at the inception of the policy, age last birthday, gender of Life Insured and the Sum at Risk (SAR) as on date of calculation is as described below.

Mortality Charge Rate for Females lives are based on Male rates with a 3-year setback. For Female lives with entry age of 18 years or below, the rate will be same as applicable to Male life of same age.

The Mortality Charge Rates are guaranteed for the entire Policy Term.

The mortality charge is also applicable for little star benefit.

The Sum at Risk (SAR) on a given date for calculation of mortality charges is calculated as follows:

Sum at Risk (SAR)

Sum at risk (SAR) for benefit on death of the Life Insured:

Higher of:

- Sum Assured or Paid-up Sum Assured less Relevant Withdrawals#;
- Fund Value as on a given date;
- 105% of total Base Premiums paid.

Minus

Fund value as on given date

Plus

Higher of:

- Top-up Sum Assured;
- Top-up Fund Value as on given date;
- 105% of total Top-up Premiums paid till the time of death.

Minus

Top-up Fund Value as on given date

Sum at risk (SAR) for benefit on death of the Policyholder Under Little Star Benefit:

Sum of all the future modal premiums, if any

#Relevant Withdrawals will be calculated as follows:

Sum of all Withdrawals made during the two year period immediately preceding the date of death of the Life Insured. All withdrawals made from the Top-up Fund shall not be deducted for this purpose.

During Settlement option, the Sum at Risk will be 105% of total premiums paid minus Fund Value as on the date of calculation of mortality charges.

Taxes

Allowed charges under this policy will be escalated by the Applicable Tax and Cess, if any as per the prevailing tax laws.

The Policyholder will be liable to pay all applicable taxes as levied by the Government of India from time to time.

Miscellaneous Charges

NIL.

EXCLUSION

Suicide Clause: In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to fund value, as available on the date of intimation of death.

Further any charges other than Fund Management Charges (FMC) recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.

Note: There are no exclusions other than Suicide Claim provisions.

STATUTORY

Policy Loan: No policy loan facility is available under this plan.

Free look Period: You have a Free look period of 15 days from the date of the receipt of the policy document and 30 days in case of electronic policies and policies obtained through distance mode/marketing, to review the terms and conditions of the policy and where you disagree to any of the terms and conditions, you have an option to return the policy stating the reasons for objection, in which case you shall be entitled to a refund of the amount as follows:

Fund Value at the date of cancellation **plus** (non allocated premium, if any plus charges levied by cancellation of units) **minus** (Stamp Duty + medical expenses, if any + proportionate risk premium for the period on cover).

Grace Period: Grace Period of 30 days is available for Annual, Semi-Annual and Quarterly premium payment modes and 15 days for Monthly premium payment mode. The policy will remain in force during the Grace Period. If any premium remains unpaid at the end of the Grace Period, the non-forfeiture provisions mentioned in the 'Non-Forfeiture' section above will apply.

Nomination/Assignment requirements: Nomination: Nomination is allowed as per

Section 39 of the Insurance Act, 1938 as amended from time to time. Assignment: Assignment is allowed as per Section 38 of the Insurance Act, 1938, as amended from time to time.

Foreclosure: At any time, after five (5) policy years, the policy will be foreclosed by paying total fund value if the total fund value becomes less than or equal to one annualized premium. The foreclosure of the policy is not applicable for an in-force policy where there are remaining due premiums yet to be paid under the policy.

Prohibition of Rebate: 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: 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

Edelweiss Tokio Life Insurance Company Ltd. established nationwide operations in July 2011 with an immovable focus on protecting people's dreams and aspirations. Guided by customer insights, Edelweiss Tokio Life has been offering need-based and innovative life insurance solutions to help customers live #ZindagiUnlimited. With a customer-centric approach, the company endeavors to build a multi-channel distribution network to effectively serve its customers across the country. As of March 2022, the life insurer has established 109 branches in 88 major cities.

Our Purpose

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.



Edelweiss Tokio Life Insurance Company Limited
CIN: U66010MH2009PLC197336
Registered and Corporate Office - 6th Floor, Tower 3, Wing 'B', Kohinoor City,
Kiroi Road, Kurla (W), Mumbai 400070
Toll Free: 1800 212 1212 | Fax No.: +91 22 6117 7833
Email: care@edelweisstokio.in | Visit us at www.edelweisstokio.in

Disclaimer: Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in unit linked life insurance policies are subject to investment risk associated with capital markets and the unit price of the units may go up or down based on the performance of investment fund and factors influencing the capital market and the policyholder is responsible for his/her decisions. Edelweiss Tokio Life Insurance Company Limited is only the name of the Insurance Company and Edelweiss Tokio Life – Wealth Rise+ is only the name of the unit-linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects, or returns. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary or policy document of the Insurer. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Tax benefits are subject to changes in the tax laws.

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