

**Aapki Zaroorat -  
Wealth Accumulation**



## **Edelweiss Tokio Life – Elite Plus**

**(A Non-Linked, Non-Participating Endowment Life Insurance Plan)**



# Edelweiss Tokio Life - Elite Plus

(A Non-Linked, Non-Participating Endowment Life Insurance Plan)

## 5 REASONS

**1** Secure your family's financial future through life insurance cover

**2** All the benefits are guaranteed throughout the policy term

**3** 'Family Protection' option at additional premium, to ensure that your goals are met even in case of unfortunate demise of Life Insured

**4** Option to enhance your insurance cover through riders

**5** Loan facility to meet any urgent / unforeseen liquidity requirements

## Why Edelweiss Tokio Life?

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 are able to ensure that we can offer you the best solution suited to your needs.

## Why a Life Insurance plan which allows wealth accumulation?

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

## Why Edelweiss Tokio Life – Elite Plus?

Edelweiss Tokio Life – Elite Plus is a non-linked, non-participating life insurance plan, which helps you to secure your family financially.

In a world which is ever changing, there's one thing that won't change - your family's financial security even in case of an unfortunate demise of the Life Insured. Edelweiss Tokio Life – Elite Plus aims to provide you with the same and also fulfils the dreams & goals of your family and loved ones, like higher education or wedding of your children, to support your retired parents or simply for a self-reliant retirement. Additionally this plan has an option that will ensure that the guaranteed lump sum amount on maturity remains intact even in case of an unfortunate demise of the Life Insured.

## PLAN AT A GLANCE

Particulars	Base Option		Family Protection option	
	Policy Term (years)	Age	Policy Term (years)	Age
Minimum Entry Age (Last Birthday)	12	6	12	18
	15	3	15	18
	20	0	20	18
Maximum Entry Age (Last Birthday)	Policy Term (years)		Maximum entry age - Last birthday	
	12		60	
	15		60	
Maximum Maturity Age (Last Birthday)	Policy Term (years)		Maximum Maturity (Years) - Last birthday date	
	12		72	
	15		75	
Premium Payment Term / Policy Term	Premium Paying Term		Available Policy Term (Years)	
	7 Pay		12,15 and 20	
	10 Pay		15 and 20	
Minimum Sum Assured on Death	Rs. 15,00,000			
Maximum Sum Assured on Death	No Limit, subject to Board approved underwriting policy			

Minimum Guaranteed Sum Assured on Maturity	Rs. 6,50,640
Maximum Guaranteed Sum Assured on Maturity	No limit, subject to Board Approved underwriting policy
Minimum Premium	Rs. 1,50,000
Maximum Premium	No Limit, subject to Board approved underwriting policy
Premium Paying Frequency	Annually

## KEY FEATURES

### I. Choice of Base Option and Family Protection Option

- a) **Base Option:** This option provides life insurance cover to take care of loved ones in case of unfortunate demise of Life Insured. It also helps you to accumulate wealth for fulfilling your financial responsibilities.
- b) **Family Protection Option:** This option ensures that in case of Life Insured's unfortunate demise, his/her loved ones don't have to compromise on their financial needs. A lump sum amount is paid on death of the Life Insured to take care of any immediate needs along with the full amount of benefits assured on maturity. They will receive the maturity benefits under the policy and are not required to pay any future premiums.

As the benefits are different, the Premium for both these options differs.

### II. Guaranteed Addition

Accumulate wealth by earning Guaranteed Addition throughout the policy term. Each Guaranteed Addition is calculated as 8% of the Guaranteed Sum Assured on Maturity. As your plan progresses, Guaranteed Addition accrues at the end of every year from the first year while the Policy is In-Force. This addition helps in the following manner:

- a) Automatically takes care of your changing financial responsibilities, saving you from the hassles of buying a new plan every time a new life event happens
- b) Protects your financial goals from the adverse impact of inflation

### III. Multiple Policy Terms and Premium Paying Terms

Ample flexibility to choose a plan in terms of multiple Policy Term and Premium Paying Term options. Pay as per your convenience and receive benefits as per your financial goals.

## HOW DOES THIS PLAN WORK?

#### Step 1:

Choose your plan option –

- A. Base
- B. Family Protection

#### Step 2:

Choose your premium or Maturity Benefit – You choose the amount of premium you commit to pay during the premium paying term or choose the Guaranteed Sum Assured on Maturity as per your goal.

#### Step 3:

Choose your policy term – You choose the number of years for which you want to be protected and then you receive your savings. You can choose a policy term of 12, 15 or 20 years.

#### Step 4:

Choose your premium paying term – You choose the number of years for which you want to pay premium. You can pay premium for 7 or 10 years

# BENEFITS UNDER THE PLAN

## I. Maturity Benefit

How and when Benefits are payable	Size of such benefits/policy monies
<b>a) Base Option</b>	
On survival of the Life Insured till the date of maturity, provided the policy is In-Force, the Maturity Benefit is payable as lump sum.	The Policyholder will receive following: <ul style="list-style-type: none"> <li>Guaranteed Sum Assured on Maturity</li> <li>Accrued Guaranteed Addition</li> </ul>
<b>b) Family Protection Option</b>	
On survival of the Life Insured till the date of maturity, provided the policy is In-Force, the Maturity Benefit is payable as lump sum.	The Policyholder will receive following: <ul style="list-style-type: none"> <li>Guaranteed Sum Assured on Maturity</li> <li>Accrued Guaranteed Addition</li> </ul>
Note: <ul style="list-style-type: none"> <li>Any amount payable on Maturity shall be reduced by the outstanding loan amount and accumulated interest, if any.</li> <li>In case the Life Insured is a minor, the risk cover will start from the date of commencement of the policy and on attainment of majority the ownership of Policy will automatically vest on the Life Assured. 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.</li> </ul>	

## II. Death Benefit

The Sum Assured on Death at any time during the policy term is higher of:

- 10 times of Annualized Premium; OR
- Guaranteed Sum Assured on Maturity; OR
- 105% of all the premiums paid till date of death; OR
- Any absolute amount assured to be paid on death.

Note: Absolute amount assured to be paid on death will be equal to 10 times of Annual Premium

How and when Benefits are payable	Size of such benefits/policy monies
<b>a) Plan option – Base</b>	
On death of the Life Insured while the policy is In-Force, the Death Benefit is payable as lump sum.	Nominee will receive the following benefit and the policy will be terminated: <ul style="list-style-type: none"> <li>a) Sum Assured on Death plus</li> <li>b) Accrued Guaranteed Addition at the time of death</li> </ul>
<b>b) Plan option – Family Protection</b>	
On death of the Life Insured while the policy is In-Force, the Death Benefit is payable as lump sum.	Nominee will receive the Sum Assured on Death as lump sum. In addition, any remaining premium under the policy is not required to be paid and on the date of maturity the Maturity Benefit will be payable as lump sum.
Note: <ul style="list-style-type: none"> <li>Any amount payable as Death Benefit shall be reduced by the following:               <ul style="list-style-type: none"> <li>the outstanding loan amount and accumulated interest, if any; AND</li> <li>the unpaid premiums in the Policy Year when death occurs, if any</li> </ul> </li> <li>In case of death of the Life Insured who is a minor, the death benefit will be paid to the Proposer in the policy</li> </ul>	

### III. Enhance Protection through Riders

Riders can help in making your plan more comprehensive by paying an additional premium.

Following riders are available with this plan:

- **Edelweiss Tokio Life – Accidental Death Benefit Rider (UIN: 147B002V02):** This rider provides for additional financial security in case any death occurs due to accident. Also, the benefit is payable in lump sum.
- **Edelweiss Tokio Life – Accidental Total and Permanent Disability Rider (UIN: 147B001V02):** 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 – Term Rider (UIN: 147B004V02):** This rider provides you with a lump sum amount in addition to the base product, on account of unfortunate demise of the Life Insured, to provide increased security to your family.
- **Edelweiss Tokio Life – Waiver of Premium Rider (UIN: 147B003V03):** This rider waives future premiums in case you suffer from Critical Illness or total and permanent disability due to accident.
- **Edelweiss Tokio Life – Payor Waiver Benefit Rider (UIN: 147B014V03)\*:** This rider waives future premiums in case of death, Critical Illness or total and permanent disability due to accident of the proposer (payor) so that the Life Insured continues to get the benefits.
- **Edelweiss Tokio Life – Income Benefit Rider (147B015V01):** This rider will make sure that your family has a backup source of monthly income even in your absence.
- **Edelweiss Tokio Life – Critical Illness Rider (147B005V02):** This rider provides you with a lump sum to cater to your immediate expenses in case your income earning capacity is hindered in the event of critical illness.

\* These riders are not available with 'Family Protection' Plan Option

Note:

- Any of the riders can be added only if the outstanding policy 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.
- Any benefit arising under each of the riders shall not exceed the Sum Assured on Death under the base product. There is no overlap in benefit offered under different rider and rider benefits shall be payable separately in addition to benefits available under the base product.

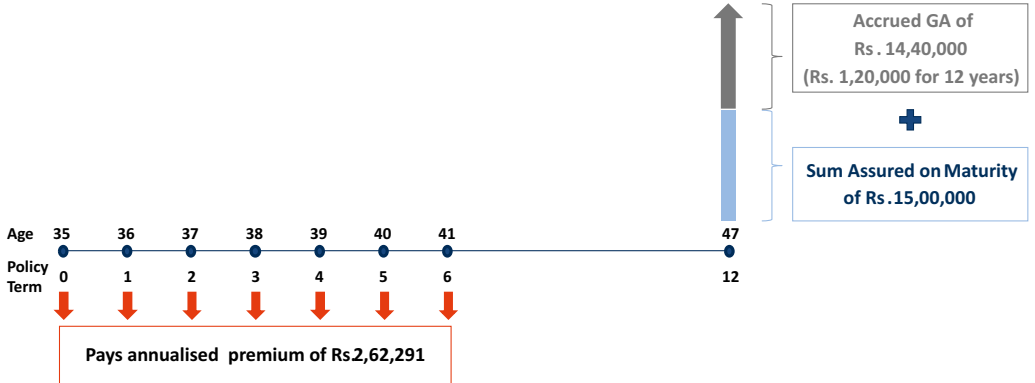
### IV. Tax Benefits

You may be eligible for tax benefits as per applicable tax laws. Tax benefits are subject to change in the tax laws. Kindly consult your tax advisor for detailed information on tax benefits/implications.

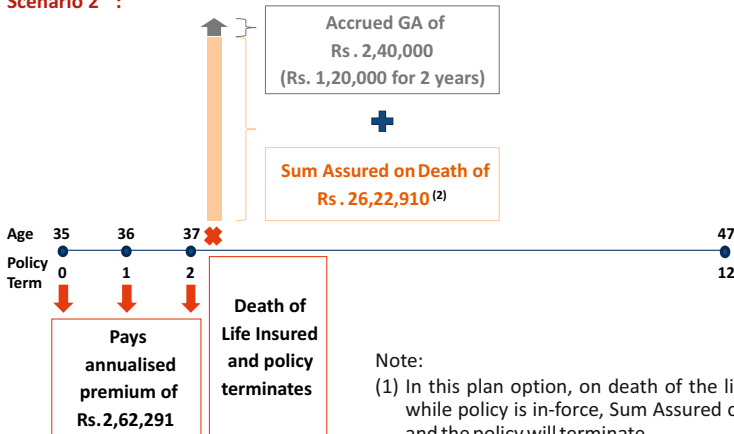
## I. Base Option

Guaranteed Sum Assured on Maturity	Rs. 15,00,000
Age	35 Years
Policy Term	12 Years
PPT	7 Years
Annualised Premium	Rs. 2,62,291
Sum Assured on Death (at inception)	Rs. 26,22,910

### Scenario 1:



### Scenario 2 <sup>(1)</sup>:



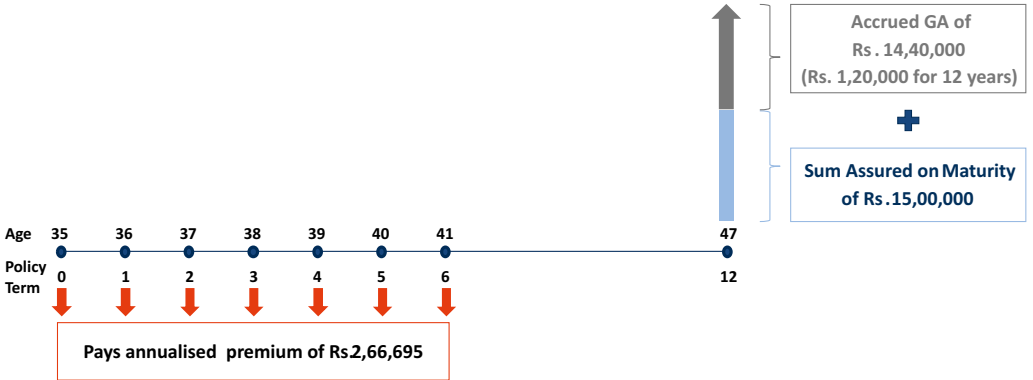
Note:

- (1) In this plan option, on death of the life assured during the policy term while policy is in-force, Sum Assured on Death will be paid as lump sum and the policy will terminate.
- (2) Sum Assured on Death in this case is calculated as higher of the following (assuming zero underwriting extra premium):
  - a) 10 times of Annualized Premium:  $Rs. 2,62,291 * 10 = Rs. 26,22,910$
  - b) Guaranteed Sum Assured on Maturity =  $Rs. 15,00,000$
  - c) 105% of all the premiums paid till date of death:  $Rs. 2,62,291 * 3 * 105\% = Rs. 8,26,217$
  - d) Any absolute amount assured to be paid on death (10 times of Annual Premium):  
 $Rs. 2,62,291 * 10 = Rs. 26,22,910$

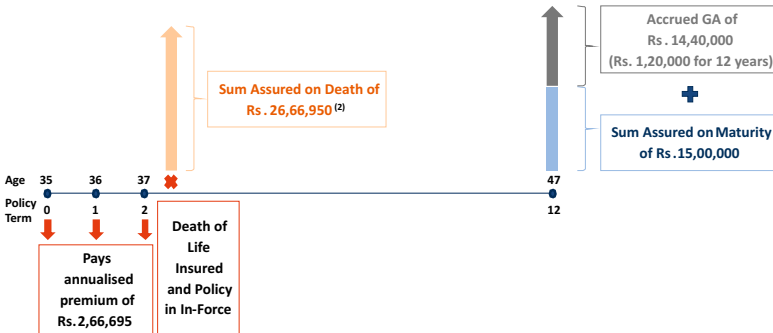
## II. Family Protection Option

Guaranteed Sum Assured on Maturity	Rs. 15,00,000
Age	35 Years
Policy Term	12 Years
PPT	7 Years
Annualised Premium	Rs. 2,66,695
Sum Assured on Death (at inception)	Rs. 26,66,950

### Scenario 1:



### Scenario 2 <sup>(1)</sup>:



Note:

- (1) In this plan option, on death of the life assured during the policy term while policy is in-force, Sum Assured on Death will be paid as lump sum. In addition, any remaining premium under the policy is not required to be paid and on the date of maturity, the Maturity Benefit will be payable as lump sum.
- (2) Sum Assured on Death in this case is calculated as higher of the following (assuming zero underwriting extra premium):
  - a) 10 times of Annualized Premium:  $Rs. 2,66,695 * 10 = Rs. 26,66,950$
  - b) Guaranteed Sum Assured on Maturity = Rs. 15,00,000
  - c) 105% of all the premiums paid till date of death:  $Rs. 2,66,695 * 3 * 105\% = Rs. 8,40,089$
  - d) Any absolute amount assured to be paid on death (10 times of Annual Premium):  
 $Rs. 2,66,695 * 10 = Rs. 26,66,950$



## POLICY LOAN

A life insurance policy should be handy for you in case of any adverse financial emergencies and this plan caters to that, whereby you can avail a loan under the policy once the policy acquires surrender value. The maximum loan amount available will be 80% of the surrender value.

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

- Interest will be charged on the outstanding loan amount at a rate declared by the Company from time to time based on then prevailing market conditions and will be equal to "Three year (tenure) SBI MCLR + 0.50%, subject to floor of 7.00%". The rate of interest for policy loan as on Oct 2018 is 9.15% per annum. If the interest rate is revised, the same interest rate will be applied to both existing and new loan from the date of revision. For current rate of interest, you may contact your sales person who has advised you on this Policy. Alternatively, you may contact our Service Expert at 1800 2121 212 or email us at care@edelweisstokio.in.

Company may review the interest rate methodology from time to time and modify the same with prior approval from IRDAI.

- For Reduced Paid-Up policies, we will give you a written notice when the outstanding loan plus accrued interest is 95% of the surrender value and you may re-pay the whole or a part of the outstanding loan plus accrued interest to us. If at any point of time, the outstanding loan plus accrued interest is equal to or more than the surrender value then the Policy will be immediately and automatically terminated and no amount shall be payable by us under the Policy.
- Any benefit payable by us on the death of the Life Insured or on the Surrender of the Policy or on the maturity of the Policy will first be reduced by any outstanding policy loan and accumulated interests, if any.

## NON-FORFEITURE BENEFITS

### Premium Discontinuation Clause

#### a) For Premium Paying Term of 7 years

##### o Payment of at least 1 full year's premium but less than 2 full years' premium:

If all the premiums have been paid in full at least for one policy year but not for full two policy years, then on premium discontinuance no surrender value or paid-up value will be payable. In such cases the total premiums paid, excluding underwriting extras and rider premium, if any, will be refunded back either on death or maturity whichever is earlier. The policyholder also has the option to terminate the policy prior to maturity and on termination the 'Early Termination Benefit' will become payable which is defined below.

##### o Payment of at least 2 full years' premium:

If all the premiums have been paid in full for at least first two policy years and subsequent premiums have not been paid within the Grace Period, the policy will acquire Reduced Paid-up status and benefits will continue as per the Reduced Paid-up provisions.

#### b) For Premium Paying Term of 10 years

##### o Payment of at least 1 full year's premium but less than 3 full years' premium:

If all the premiums have been paid in full at least for one policy year but not for full three policy years, then on premium discontinuance no surrender value or paid-up value will be payable. In such cases the total premiums paid, excluding underwriting extras and rider premium, if any, will be refunded back either on death or maturity whichever is earlier. The policyholder also has the option to terminate the policy prior to maturity and on termination the 'Early Termination Benefit' will become payable which is defined below.

##### o Payment of at least 3 full years' premium:

If all the premiums have been paid in full for at least first three policy years and subsequent premiums have not been paid within the Grace Period, the policy will acquire Reduced Paid-up status and benefits will continue as per the Reduced Paid-up provisions.

**Early Termination Benefit** is a specific percentage (as given in the below table) of total premiums received till date. Any amount paid towards underwriting extras and riders is not payable on termination of the policy.

Policy Year of Termination	Policy Term		
	12	15	20
2	30%	30%	30%
3	35%	35%	35%
4	40%	40%	40%
5	45%	45%	45%
6	50%	50%	50%
7	55%	55%	55%
8	60%	60%	58%
9	65%	65%	60%
10	70%	70%	62%
11	80%	75%	65%
12	90%	80%	68%
13	NA	83%	70%
14	NA	85%	72%
15	NA	90%	75%
16	NA	NA	78%
17	NA	NA	80%
18	NA	NA	83%
19	NA	NA	85%
20	NA	NA	90%

### Reduced Paid-Up Benefit

- a) **For Premium Paying Term of 7 years:** If all the premiums have been paid in full for at least first two policy years and subsequent premiums have not been paid within the Grace Period, the policy will acquire Reduced Paid-up status and benefits will continue as per the Reduced Paid-up provisions which is defined below.
- b) **For Premium paying Term of 10 years:** If all the premiums have been paid in full for at least first three policy years and subsequent premiums have not been paid within the Grace Period, the policy will acquire Reduced Paid-up status and benefits will continue as per the Reduced Paid-up provisions which is defined below.

#### Base Option:

- a) Reduced Paid-up Death Benefit = (Paid-up Factor X Sum Assured on Death) + Accrued Guaranteed Addition as on date when the policy becomes reduced paid-up.
- b) Reduced Paid-up Maturity Benefit = Paid-up Factor X (Guaranteed Sum Assured on Maturity + Accrued Guaranteed Addition as on maturity date).

#### Family protection Option:

- a) Reduced Paid-up Death Benefit = (Paid-up Factor X Sum Assured on Death). In addition, on the date of maturity, the Reduced Paid-up Maturity Benefit will be payable as lump sum.
- b) Reduced Paid-up Maturity Benefit = Paid-up Factor X (Guaranteed Sum Assured on Maturity + Accrued Guaranteed Addition as on maturity date)

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

### Surrender Benefit

- a) For Premium Paying Term of 7 years: Surrender value will be acquired, if all the premiums have been paid in full for at least first two Policy Years.
- b) For Premium Paying Term of 10 years: Surrender value will be acquired, if all the premiums have been paid in full for at least first three Policy Years.

Note: On surrender the surrender value, if any, will be immediately paid and policy will be terminated.

On receipt of a written request for Surrender from you, we will pay the higher of Guaranteed Surrender Value ('GSV') or Special Surrender Value ('SSV'). Surrender Benefit is payable as lump sum on the date of surrender.

**Guaranteed Surrender Value ('GSV')**

The Guaranteed Surrender Value is sum of Surrender value of premiums and Surrender value of Accrued Guaranteed Addition

- Surrender value of premiums = GSV Factor A x the total amount of premiums received till date of surrender, excluding the amount received towards applicable taxes, underwriting extra and riders, if any.

**GSV Factor A:**

Policy Year of Surrender*	Policy Term		
	12	15	20
1	0%	0%	0%
2-3	30%	30%	30%
4-6	50%	50%	50%
7	55%	55%	55%
8	60%	60%	58%
9	70%	65%	60%
10	80%	70%	62%
11	90%	75%	65%
12	90%	80%	68%
13	NA	85%	70%
14	NA	90%	72%
15	NA	90%	75%
16	NA	NA	78%
17	NA	NA	80%
18	NA	NA	85%
19	NA	NA	90%
20	NA	NA	90%

- Surrender value of Accrued Guaranteed Addition = GSV Factor B x the total Accrued Guaranteed Addition till the date of surrender, if any.

**GSV Factor B:**

Policy Year of Surrender*	Policy Term		
	12	15	20
1	0%	0%	0%
2	3%	2%	2%
3	5%	4%	3%
4	8%	6%	5%
5	11%	9%	6%
6	14%	11%	8%
7	16%	13%	9%
8	19%	15%	11%
9	22%	17%	13%
10	25%	19%	14%
11	27%	21%	16%
12	30%	24%	17%
13	NA	26%	19%

Policy Year of Surrender*	Policy Term		
	12	15	20
14	NA	28%	21%
15	NA	30%	22%
16	NA	NA	24%
17	NA	NA	25%
18	NA	NA	27%
19	NA	NA	28%
20	NA	NA	30%

\* Surrender value in second policy year is available only for Premium Paying Term of 7 Years.

### Special Surrender Value ('SSV')

Special Surrender Value. Before making a request for Surrender, you may approach us to know about the Surrender Value in respect of your Policy.

## FREE LOOK PERIOD

You may return this Policy to us within 15 days\* of receipt of the policy if you disagree with any of the terms and conditions by giving us written reasons for your objection. We will refund the premium received after deducting stamp duty charges, proportionate risk premium for the period of cover and medical expenses (if any).

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

## EXCLUSION

### Suicide Clause:

In case of death of Life Insured due to suicide within 12 months from the date of inception of the Policy, the nominee or beneficiary of the Policyholder shall be entitled to 80% of the premiums paid, provided the Policy is In-Force. In case of death of Life Insured due to suicide within 12 months from the date of revival of the Policy, the nominee or beneficiary of the Policyholder shall be entitled to 80% of the premiums paid till date of death or 'Surrender Value available as on the date of death', whichever is higher.

## STATUTORY INFORMATION

### Grace Period

If we do not receive the premium in full by the premium paying due date, then:

- We will allow a Grace Period of 30 days during which you must pay the Premium due in full. The Policy will be In-Force during the Grace Period.
- All the benefits under the Policy, if any will continue to apply during the Grace Period. However payment of claims during the grace period will be subject to the deduction of the due premiums from the claims.

### 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 or become eligible for Reduced Paid-up benefit as the case may be. Any such Policy may be revived within two years from the due date of the first unpaid Premium by giving us a written intimation 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 due date of each unpaid Premium.

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. Cost for the medical examination, if applicable shall be borne by the Policyholder. The effective date of Revival is when these requirements are met and approved by us.

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

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)

Fraud and Misrepresentation would be dealt with in accordance with the provisions of Section 45 of the Insurance Act, 1938, as amended from time to time.

## ABOUT US

Edelweiss Tokio Life Insurance Company Limited is a joint venture between Edelweiss Financial Services Limited, one of India's leading and diversified financial services companies and Tokio Marine Holdings Inc, one of the oldest (138 years) and largest insurance companies in Japan. This lineage brings together a deep 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 unique products that best meet their lifestyle and financial aspirations. The Company is headquartered in Mumbai serving over 1.2 lakh customers through 3400+ employees and 26000 Personal Finance Advisors across 121 branches in 91 cities.

## Our Vision

We will take responsibility of protecting people's dreams and aspirations. To do so well, we will aim to always understand the customer's needs first.



**Edelweiss Tokio Life Insurance Company Limited**

CIN: U66010MH2009PLC197336

**Registered Office:** 6<sup>th</sup> Floor, Tower 3, Wing 'B', Kohinoor City, Kirol Road, Kurla (W), Mumbai 400070

**Corporate Office:** 4<sup>th</sup> Floor, Tower 3, Wing 'B', Kohinoor City, Kirol Road, Kurla (W), Mumbai 400070

Toll Free: 1800 212 1212 | Fax No.: +91 22 6117 7833 | [www.edelweisstokio.in](http://www.edelweisstokio.in)

Disclaimer: Edelweiss Tokio Life - Elite Plus is only the name of the non-linked non-participating endowment life insurance plan and does not in any way indicate the quality of the plan, its future prospects or returns. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws.

Flower & Edelweiss are trademarks of Edelweiss Financial Services Limited; Tokio is Trademark of Tokio Marine Holdings Inc. and used by Edelweiss Tokio Life Insurance Co. Ltd. under license.

"For more details on rider terms and conditions please read rider brochure".

Reg. No.: 147

UIN: 147N060V01

Advt No.: BR/0231/Feb/2019

**BEWARE OF SPURIOUS/ FRAUD PHONE CALLS!**

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.