



Edelweiss Tokio Life
Guaranteed Savings STAR

A Non-Linked, Non-Participating, Individual,
Savings, Life Insurance Plan

5 Reasons to choose this plan



Secure your family's financial future through life insurance cover



Option to choose from 2 Plan Options - Base and Enhanced Cover. With Enhanced Cover, you can optimise your insurance cover and increase your Death Benefit



Ensure your family's dreams are met even in your absence or diagnosis of covered critical illness with Family Income Benefits by paying an additional premium



Secure your future goals with a plan which offers guaranteed returns, known at beginning of the policy



Offers Tax Benefit as per prevailing Tax Laws

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.

Why a life insurance plan?

Life insurance is all about meeting responsibilities and delivering promises. You buy life insurance from your family's point of view and not just your own. Life insurance is a tool that protects your family from the potentially devastating financial losses that can result if you die prematurely. It also helps you to save money in a regular and a disciplined manner.

Why Edelweiss Tokio Life - Guaranteed Savings STAR?

Edelweiss Tokio Life - Guaranteed Savings STAR is a plan which offers life cover and stable assured returns that can take care of your future financial needs thus, help you achieve your goals. What's more, the plan also secures your family's financial future by ensuring the benefits are paid on maturity, even if you are no longer around to care for them or diagnosis with any of the covered Critical illnesses

Who should purchase this plan?

Guaranteed Savings STAR is suitable for anyone:

1. who wants a combination of life insurance and savings
2. who are risk averse or have a low-risk appetite
3. who wants to balance their investment portfolio with guaranteed savings plan
4. who wants to save for various financial needs like child future planning, retirement planning, wants to leave a legacy or any other financial goal.

How does this plan work?

Step 1: Choose Premium or Sum Assured on Maturity. Choose the Plan Option - Base or Enhanced Cover, Policy Term, Premium Paying Term, Premium Paying Frequency. Based on the choices, your age and gender, either the Premium or Sum Assured on Maturity will be determined. The Premium or Sum Assured on Maturity will vary depending on the Plan Option chosen.

Step 2: Under the Base Plan Option, you can choose to opt for Family Income Benefits.

Step 3: Choose additional riders to enhance your protection.

Plan at-a-glance

| Parameters | Plan Options | Minimum | | Maximum |
|---|-------------------|---|---|--|
| Entry Age for Life Insured (last birthday, in years) | Base Option | Without Family Income Benefits: 0 | | Without Family Income Benefits: • 5 PPT: 55 • Other than 5 PPT: 65 |
| | | With Family Income Benefits: 18 | | With Family Income Benefits: 50 |
| | Enhanced Cover | 0 years | | 50 years |
| Age at Maturity (age last birthday, in years) | Both Plan Options | 18 | | 100 |
| Premium (exclusive of taxes and levies as applicable) | Base Option | With Family Income Option Annual: ₹24,000 Half Yearly: ₹12,288 Quarterly: ₹6,240 Monthly: ₹2,112 | | No limit, subject to Board Approved Underwriting Policy |
| | | Without Family Income Option for Online Channel ⁽¹⁾ Annual: ₹6,000 Half Yearly: ₹3,072 Quarterly: ₹1,560 Monthly: ₹500 | Without Family Income Option for Other Channel Annual: ₹24,000 Half Yearly: ₹12,288 Quarterly: ₹6,240 Monthly: ₹2,112 | |
| Premium (exclusive of taxes and levies as applicable) | Enhanced Cover | Without Family Income Option For Online Channel ⁽¹⁾ Annual: ₹6,000 Half Yearly: ₹3,072 Quarterly: ₹1,560 Monthly: ₹500 | Without Family Income Option For Other Channel Monthly: ₹2,112 | No limit, subject to Board Approved Underwriting Policy |

| Sum Assured on Death | Both Plan Options | Online Channel ⁽¹⁾ ₹60,000 | Other Channel Base: ₹2,40,000 | No limit, subject to Board Approved Underwriting Policy | | | | | | | | | | |
|---|--|---|-------------------------------------|---|-------------|---|----|---|----|----|----|----|----|------------------------------------|
| Premium Paying Term (PPT) (in years) | Base Option | With Family Income 8, 10 & 12 | | | | | | | | | | | | |
| | | Without Family Income 5, 8, 10 & 12 | | | | | | | | | | | | |
| | Enhanced Cover | 8,10,12 | | | | | | | | | | | | |
| Policy Term (in years) | Both Plan Options | <table border="1"> <thead> <tr> <th>Premium Paying Term</th> <th>Policy Term</th> </tr> </thead> <tbody> <tr> <td>5</td> <td>10</td> </tr> <tr> <td>8</td> <td>10</td> </tr> <tr> <td>10</td> <td>15</td> </tr> <tr> <td>12</td> <td>15</td> </tr> </tbody> </table> | | Premium Paying Term | Policy Term | 5 | 10 | 8 | 10 | 10 | 15 | 12 | 15 | 40 across all Premium Paying Terms |
| | | Premium Paying Term | Policy Term | | | | | | | | | | | |
| | | 5 | 10 | | | | | | | | | | | |
| | | 8 | 10 | | | | | | | | | | | |
| | | 10 | 15 | | | | | | | | | | | |
| 12 | 15 | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| Riders | Both Plan Options | <ol style="list-style-type: none"> 1. Edelweiss Tokio Life - Accidental Death Benefit Rider (UIN: 147B002V03) 2. Edelweiss Tokio Life - Accidental Total and Permanent Disability Rider (UIN: 147B001V03) 3. Edelweiss Tokio Life - Hospital Cash Benefit Rider (UIN: 147B006V03) 4. Edelweiss Tokio Life - Critical Illness Rider (UIN: 147B005V03) 5. Edelweiss Tokio Life - Waiver of Premium Rider (UIN: 147B003V04)* 6. Edelweiss Tokio Life - Payor Waiver Benefit Rider (UIN: 147B014V04)* <p>* These riders are not available if 'Family Income Benefits' is opted.</p> | | | | | | | | | | | | |
| Mode of premium payment | Both Plan Options | Annual, Half Yearly, Quarterly and Monthly | | | | | | | | | | | | |
| Plan options | <ol style="list-style-type: none"> a) Base Option b) Enhanced Cover | | | | | | | | | | | | | |
| Family Income Benefit | <p>With Base Plan Option, there is an additional optional benefit of Family Income Benefits (FIB). There are two options available under FIB:</p> <ol style="list-style-type: none"> a) Family Income Benefit on Death (FIB on Death) b) Family Income Benefit on Critical Illness and Death (FIB on Critical Illness and Death) | | | | | | | | | | | | | |

| | | |
|---|---|--|
| List of Critical Illness conditions covered under Family Income Benefits | Cancer of Specified Severity | Major Organ / Bone Marrow Transplant |
| | Open Chest Coronary Artery Bypass Graft (CABG) | Permanent Paralysis of Limbs |
| | Myocardial infarction (First Heart Attack of Specific Severity) | Stroke resulting in permanent symptoms |
| | Open Heart Replacement or Repair of Heart Valves | Major Surgery of Aorta |
| | Kidney Failure Requiring Regular Dialysis | Coma of Specified Severity |
| | Third Degree Burns | Blindness |
| Waiting period for Critical Illness (under Family Income Benefits) | 90 days | |
| Survival period under Critical Illness | 30 days | |

⁽¹⁾Includes Online Sales, Web Aggregator and Sale through registered ISNP's (Insurance Self Network Platform) of insurance intermediaries.

Plan at-a-glance for policies sourced through POSP

| Parameters | Plan Options | Minimum | Maximum |
|---|---------------------|----------------|-------------------|
| Entry Age for Life Insured (age last birthday, in years) | Both Plan Options | 0 | 45 ⁽¹⁾ |
| Age at Maturity (age last birthday, in years) | Both Plan Options | 18 | 65 ⁽¹⁾ |

| Premium (exclusive of taxes and levies as applicable) | Both Plan Options | Annual: ₹24,000 Half Yearly: ₹12,288 Quarterly: ₹6,240 Monthly: ₹2,112 | ₹2,50,000 ⁽¹⁾ | | | | | | | | | | | |
|---|-------------------------------------|--|---------------------------|---------------------|-------------|---|----|---|----|----|----|----|----|-------------------|
| Sum Assured on Death | Base Option | Base: ₹2,40,000 | ₹25,00,000 ⁽²⁾ | | | | | | | | | | | |
| | Enhanced Cover | Enhanced Cover: ₹ 4,80,000 | | | | | | | | | | | | |
| Premium Paying Term (PPT) (in years) | Base Option | 5, 8, 10 & 12 | | | | | | | | | | | | |
| | Enhanced Cover | 8,10,12 | | | | | | | | | | | | |
| Policy Term (in years) | Base Options | <table border="1"> <thead> <tr> <th>Premium Paying Term</th> <th>Policy Term</th> </tr> </thead> <tbody> <tr> <td>5</td> <td>10</td> </tr> <tr> <td>8</td> <td>10</td> </tr> <tr> <td>10</td> <td>15</td> </tr> <tr> <td>12</td> <td>15</td> </tr> </tbody> </table> | | Premium Paying Term | Policy Term | 5 | 10 | 8 | 10 | 10 | 15 | 12 | 15 | 20 ⁽¹⁾ |
| | | Premium Paying Term | Policy Term | | | | | | | | | | | |
| | | 5 | 10 | | | | | | | | | | | |
| | | 8 | 10 | | | | | | | | | | | |
| | | 10 | 15 | | | | | | | | | | | |
| 12 | 15 | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | | |
| Riders | Both Plan Options | None | | | | | | | | | | | | |
| Mode of premium payment | Both plan options | Annual, Half Yearly, Quarterly & Monthly | | | | | | | | | | | | |
| Plan options | c) Base Option d) Enhanced Cover | | | | | | | | | | | | | |
| Family Income Benefit | Not applicable | | | | | | | | | | | | | |
| List of Critical Illness conditions covered under Family Income Benefits | Not applicable | | | | | | | | | | | | | |

| | |
|--|----------------|
| Waiting period (other than accidental death only) | 90 days |
| Survival period under Critical Illness | Not applicable |

⁽¹⁾The maximum Entry Age, Maturity Age, Premium and Policy Term for policies sourced through POSP will be subject to the cap as specified in this regard under the extant POSP guidelines as amended from time to time.

⁽²⁾The maximum limit on Sum Assured is capped at an amount as specified in this regard under the extant POSP guidelines as amended from time to time and is subject to Board Approved Underwriting Policy.

Note 1: Option of 'Family Income Benefits' is not available for policies sourced through POSP.

Note 2: For the policies sourced through POSP, there is a waiting period of 90 days (other than accidental death only) from the date of commencement of risk. The death benefit (other than accidental death) during the waiting period will be return of 100% of the total premiums paid till the date of death. The death benefit after expiry of the waiting period or on death of the life insured due to accident will be the Death Benefit as defined above.

In case the Life Insured is a minor, the risk cover will start from the policy commencement date and 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 an insurable interest between the two as per the Board Approved Underwriting 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 Sum Assured on Maturity are used for the benefits of the minor life.

Benefits in detail: This product provides two Plan Options to choose from. These options help you determine the Death Benefit according to your individual needs. Your Death Benefit will vary depending upon the following option chosen;

1. Base Option
2. Enhanced Cover

Death Benefit: On death of the Life Insured during the policy term while the policy is in-force, Death Benefit equal to Sum Assured on Death is payable and the policy will terminate.

For Base Plan Option:

The Sum Assured on Death at any point of time, provided the policy is in-force is highest of:

1. 10 times the Annualized Premium¹
2. Any absolute amount assured to be paid on death
3. 10 times the Annual Premium²

For Enhanced Cover Plan Option:

The Sum Assured on Death at any point of time, provided the policy is in-force is highest of:

1. 20 times the Annualized Premium¹
2. Any absolute amount assured to be paid on death
3. 20 times the Annual Premium²

Absolute Amount Assured to be paid on Death is as defined below:

- If neither of Family Income Benefits options is selected: Absolute Amount Assured to be paid on Death any time during the policy year will be calculated as Sum Assured on Maturity, multiplied by applicable DB Factor

Please refer to Annexure I for Death Benefit Factor.

- If Family Income Benefit on Critical Illness and Death/Family Income Benefit on Death is selected: Absolute Amount Assured to be paid on Death is Nil

The Death Benefit⁴ during the entire policy term will not be less than 105% of Total Premiums Paid³ up to date of death.

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

¹Annualized Premium shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

² Annual Premium shall be the premium payable in a year chosen by the policyholder, including loadings for modal premiums and the underwriting extra premiums, if any but excluding the taxes, rider premiums, if any.

³ Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

⁴ Death Benefit would be reduced to the extent of unpaid premiums in the Policy Year when death occurs.

Maturity Benefit: At the end of the Policy Term, you will receive a guaranteed Maturity Benefit equal to Sum Assured on Maturity upon payment of all due premiums. You have an option to receive your Maturity Benefit as lumpsum or in equal annual instalments of 22.4% of Maturity Benefit over a period of 5 years. The option to receive your Maturity Benefit in lumpsum or instalments has to be chosen at the inception of the policy. Once chosen the same cannot be changed during the Policy Term. If death happens during the period in which instalments are being paid, the nominee will continue to receive the instalments.

On receipt of the complete Maturity Benefit, the policy will terminate without any further benefit.

Sample Illustration: Rahul is 30-year-old male and can save Rs. 50,000 annually for 10 years. He wants to receive a guaranteed corpus with added life cover to fund the higher education of his daughter which he needs after 20 years and to protect his family financially. He buys Edelweiss Tokio Life Guaranteed Savings STAR with Base Plan Option for an Annualized Premium of ₹50,000, Sum Assured on Death (at inception):

₹5,00,000, PPT - 10 years, PT - 20 years, Premium Paying Frequency - Annual, Family Income Benefits - No.

| Policy Year | Annual Premium ₹ | Death Benefit ₹ | Maturity Benefit ₹ |
|-------------|------------------|-----------------|--------------------|
| 1 | 50,000 | 5,00,000 | 0 |
| 2 | 50,000 | 5,00,000 | 0 |
| 3 | 50,000 | 5,00,000 | 0 |
| 4 | 50,000 | 5,00,000 | 0 |
| 5 | 50,000 | 5,00,000 | 0 |
| 6 | 50,000 | 5,00,000 | 0 |
| 7 | 50,000 | 5,00,000 | 0 |
| 8 | 50,000 | 5,16,629 | 0 |
| 9 | 50,000 | 5,51,471 | 0 |
| 10 | 50,000 | 5,88,688 | 0 |
| 11 | 0 | 6,28,394 | 0 |
| 12 | 0 | 6,70,815 | 0 |
| 13 | 0 | 7,16,064 | 0 |
| 14 | 0 | 7,64,480 | 0 |
| 15 | 0 | 8,16,064 | 0 |
| 16 | 0 | 8,71,154 | 0 |
| 17 | 0 | 9,29,864 | 0 |
| 18 | 0 | 9,92,647 | 0 |
| 19 | 0 | 10,59,729 | 0 |
| 20 | 0 | 11,31,222 | 11,31,222 |

Family Income Benefits:

You have the option to choose one of the 'Family Income Benefits' at the inception of the policy only. Once chosen the 'Family Income Benefit' cannot be opted out/changed during the policy term. This Benefit is available subject to Board Approved Underwriting Policy. The two options available under the 'Family Income Benefits' are as below.

1) Family Income Benefit on Death (FIB on Death):

In case of Life Insured's death while the policy is in-force, Death Benefit is payable to the Nominee(s)/Legal heirs. In addition, no future Premiums are required to be paid and the policy will continue as in-force policy. On Maturity, the Sum Assured on Maturity[^] will be payable to the Nominee(s)/Legal heirs and policy will terminate without any further benefit.

On survival till Maturity, the Sum Assured on Maturity[^] will be paid and policy will terminate without any further benefit.

2) Family Income Benefit on Critical Illness and Death (FIB on Critical Illness and Death):

In case of the Life Insured's death while the policy is in-force, Death Benefit is payable to the Nominee(s)/Legal heirs. In addition, no future premiums are required to be paid and

the policy will continue as in-force policy. On Maturity, the Sum Assured on Maturity[^] will be payable to the Nominee(s)/Legal heirs and policy will terminate without any further benefit. On survival till Maturity, the Sum Assured on Maturity[^] will be paid and policy will terminate without any further benefit.

If the Life Insured is diagnosed with one of the covered critical illnesses while the policy is in-force, then on survival of 30 days following the date of diagnosis, no future Premiums are required to be paid and the policy will continue as an in-force policy. The Death Benefit and Maturity Benefits[^] under the policy will continue till the end of the Policy Term.

[^]If the Policyholder has chosen to receive his Maturity Benefit in instalments, then the Sum Assured on Maturity will be paid in instalments as described in the Maturity Benefit section above.

Note:

- The diagnosis should meet the definitions and exclusion as mentioned below
- During the period from the reporting of the Critical Illness claim till its confirmation, the policy shall be treated akin to a continuing policy. However, if the policyholder has paid any premiums falling due during this period, the same will be refunded back on acceptance of the Critical Illness claim.

Conditions, Definitions and Exclusions related to the benefits on diagnosis of Critical Illness under Family Income Benefit:

Conditions:

- Claim for Critical Illness will only be accepted if the illness has occurred after the Waiting Period from the Date of Commencement of Risk or revival of the policy, whichever is later.
- No benefit will be applicable if there is diagnosis of any covered Critical Illness or any signs or symptoms related to any of the covered Critical Illness, within the Waiting Period as applicable from either the date of issue of the policy or date of Revival whichever is later.
- For any Critical Illness claim to be valid, the incidence of the Critical Illness condition must be the first occurrence in the lifetime of the Life Insured.
- Life Insured has to notify the Critical Illness claim within 90 days of the date of diagnosis of the covered Critical Illness. However, claims filed even beyond such period will be considered if there are valid reasons for any delay.
- Critical Illness Benefit will be paid subject to satisfaction of definitions and exclusions, only once in the complete Policy Term. No benefit will be paid on re-occurrences of the same Critical Illness or on diagnosis of any other Critical Illness after a Critical Illness claim is already paid.
- If the Life Insured is diagnosed with one of the covered Critical Illness conditions, during the Policy Term and while the Policy is in-force, the Critical Illness Benefit will be paid out even if the survival period of 30 days crosses the Policy Term.

In case Family Income Benefits is opted post Critical Illness or Death, as applicable, the future premiums with respect to base premium will not be required to be paid, rider premium if any will be required to be paid.

**Below mentioned is the list of Covered Critical Illness Conditions
which are covered under this benefit:**

| | |
|--|--|
| Cancer of Specified Severity | Major Organ/ Bone Marrow Transplant |
| Open Chest Coronary Artery Bypass Graft (CABG) | Permanent Paralysis of Limbs |
| Myocardial infarction (First Heart Attack of Specific Severity) | Stroke resulting in permanent symptoms |
| Open Heart Replacement or Repair of Heart Valves | Major Surgery of Aorta |
| Kidney Failure Requiring Regular Dialysis | Coma of Specified Severity |
| Third Degree Burns | Blindness |

a) Cancer of Specified Severity: A malignant tumor characterised by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.

The following are excluded:

- i. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 and CIN-3.
- ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
- iii. Malignant melanoma that has not caused invasion beyond the epidermis;
- iv. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
- v. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- vi. Chronic lymphocytic leukaemia less than RAI stage 3
- vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,
- viii. All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;

b) Open Chest Coronary Artery Bypass Graft (CABG):

The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass

procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist.

The following are excluded:

- i. Angioplasty and/or any other intra-arterial procedures

c) Myocardial infarction (First heart attack of specific severity):

The first occurrence of heart attack or myocardial infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the following criteria:

- i. A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain)
- ii. New characteristic electrocardiogram changes
- iii. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:

- i. Other acute Coronary Syndromes
- ii. Any type of angina pectoris
- iii. A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure.

d) Open Heart Replacement or Repair of Heart Valves:

The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist Medical Practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

e) Kidney Failure Requiring Regular Dialysis:

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist Medical Practitioner.

f) Third Degree Burns:

There must be third-degree burns with scarring that cover at least 20% of the body's surface area. The diagnosis must confirm the total area involved using standardized, clinically accepted, body surface area charts covering 20% of the body surface area.

g) Major Organ / Bone Marrow Transplant:

The actual undergoing of a transplant of:

- i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible endstage failure of the relevant organ, or
- ii. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist Medical Practitioner.

The following are excluded:

- i. Other stem-cell transplants
- ii. Where only islets of Langerhans are transplanted

h) Permanent Paralysis of Limbs:

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist Medical Practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

i) Stroke resulting in permanent symptoms:

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist Medical Practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

The following are excluded:

- i. Transient ischemic attacks (TIA)
- ii. Traumatic injury of the brain
- iii. Vascular disease affecting only the eye or optic nerve or vestibular functions

j) Major Surgery of Aorta:

Undergoing of a laparotomy or thoracotomy to repair or correct an aneurysm, narrowing, obstruction or dissection of the aortic artery. For this definition, aorta means the thoracic and abdominal aorta but not its branches. Surgery performed using only minimally invasive or intra-arterial techniques such as percutaneous endovascular aneurysm repair are excluded.

k) Coma of Specified Severity:

A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:

- i. no response to external stimuli continuously for at least 96 hours;
- ii. life support measures are necessary to sustain life; and
- iii. permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.

The condition has to be confirmed by a specialist Medical Practitioner. Coma resulting directly from alcohol or drug abuse is excluded.

l) Blindness:

Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident.

The Blindness is evidenced by:

- i. corrected visual acuity being 3/60 or less in both eyes or;
- ii. the field of vision being less than 10 degrees in both eyes.

The diagnosis of blindness must be confirmed and must not be correctable by aids or surgical procedure.

Exclusions for the Critical Illness Benefit

The life insured will not be entitled to any benefits if a covered Critical Illness results

- i. Either directly or indirectly from any one of the following causes or
- ii. Within the waiting period i.e. 90 days from the date of commencement of the risk or date of reinstatement, whichever is later.

These exclusions apply in addition to the exclusions specified in the definition of each of the covered Critical Illness.

i. Pre-Existing disease: Pre-Existing Disease means any condition, ailment or injury or disease:

- a. That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or
- b. For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement.

ii. Intentional self-inflicted injury or attempted suicide.

iii. Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered Medical Practitioner.

iv. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes.

v. Taking part in any naval, military or air force operation during peace time.

vi. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger, pilot, air crew of a recognized airline on regular routes and on a scheduled timetable.

vii. Participation by the insured person in a criminal or unlawful act with a criminal intent.

viii. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping.

ix. Any external congenital anomaly.

Congenital Anomaly which is in the visible and accessible parts of the body is called External Congenital Anomaly. Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

x. Failure to seek or follow medical advice where a "medical advice" means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.

xi. Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.

Enhance Protection through Riders

A rider is an add-on provision to the base plan. Riders can help in making your plan more comprehensive by paying a nominal premium. Riders can be added at the inception of the policy or at policy anniversary during the policy term subject to underwriting and terms and conditions of the riders.

Following riders are available with this plan except for policies sourced through POSP:

- **Edelweiss Tokio Life - Accidental Death Benefit Rider (UIN: 147B002V03):** This rider provides for additional financial security in case any death occurs due to accident. Also, the benefit is payable in lumpsum.
- **Edelweiss Tokio Life - Accidental Total and Permanent Disability Rider (UIN: 147B001V03):** This rider provides you with a lump sum to cater to your immediate expenses in case your income earning capacity is hindered due to an accidental disability (total & permanent).
- **Edelweiss Tokio Life - Critical Illness Rider (UIN: 147B005V03):** This rider provides for a lumpsum amount on diagnosis of one of the listed Critical Illnesses
- **Edelweiss Tokio Life - Hospital Cash Benefit Rider (147B006V03):** This rider provides for daily allowance as well as post hospitalization benefits, in case of hospitalization of the life insured.
- **Edelweiss Tokio Life - Waiver of Premium Rider (UIN: 147B003V04)^a:** This rider waives of 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: 147B014V04)^a:** 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.

^aThese riders cannot be added if 'Family Income Benefits' option is selected.

The premium pertaining to health riders shall not exceed 100% of premium under the basic product, the premiums under all other life insurance riders put together shall not exceed 30% of premiums under the basic product. Any benefit arising under each of the above-mentioned riders shall not exceed the Sum Assured on Death under the base product. Rider will not be offered if the term of the rider exceeds outstanding term under the base policy. 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.

Any of the riders can be added only if the outstanding premium paying term of the base product is at least 5 years and subject to the age, premium paying term and rider term limits and meeting all the applicable conditions of the respective riders.

Rider will not be offered if the term of the rider exceeds outstanding term under the base policy. 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. The benefit offered under different riders are applicable only for the primary Life Insured.

Other Benefits

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.

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 you may avail is a specific percentage of Surrender Value applicable under the Policy when a request for a loan is received less any outstanding Policy Loan plus accumulated/accrued interest, if any, on that date. The specific percentage is as mentioned below:

Base Option Without Family Income Benefit: 60% of the Surrender Value

Enhanced Cover Option and Base Option With Family Income Benefit: 50% of the Surrender Value

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

- (1) Interest will be charged on the outstanding loan amount at a rate declared by us 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 March'2022 is 7.80% per annum. The interest on loan will be calculated on annual compounding basis. The interest rate methodology is reviewable with prior approval from IRDA of India. We will review the interest rate at least once a year and if the interest rate is revised, the same interest rate will be applied to both existing and new loan from the date of revision.
- (2) For in-force and fully Paid-up policies: Policy can't be foreclosed on the ground of outstanding loan amount including interest exceeds the Surrender Value. For other than In-force and fully paid-up policies, if at any point of time outstanding loan amount and accumulated interest balance equal or exceed Surrender Value, then the Policy shall be terminated without value. Prior to this, we will notify you when your outstanding loan balance is 95% of the Surrender Value and will give an opportunity to repay all or part of the loan balance.
- (3) 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

It is recommended that you pay all premiums for the period selected to be able to enjoy all policy benefits. However, at any stage if you stop paying premiums the following shall be applicable:

Premium Discontinuance:

- (i) If all the premiums for at least first two Policy Years have not been paid in full within the Grace Period, the policy shall immediately and automatically lapse and no benefits shall be payable by us under the policy, unless the policy is revived within the Revival Period.
- (ii) If all the premiums for at least first two Policy Years have been paid in full, and if we do not receive subsequent premiums within the Grace Period, the policy will acquire Reduced Paid-Up status and benefits will continue as per the Reduced Paid-Up provision.

Reduced Paid-Up:

Once your policy has acquired the Reduced Paid-Up status, the following amounts will be applicable

| Events | Plan Option | How and when Benefits are payable | Size of such benefits/ policy monies |
|---------------------------|-------------------|---|---|
| Death of the Life Insured | Both Plan Options | <p>If neither of Family Income Benefits options is selected: In case of death of the Life Insured during the Policy Term, Reduced Paid-up Death Benefit will be payable as lumpsum and policy will terminate without any further benefit.</p> | Reduced Paid-up Death Benefit ⁽¹⁾ |
| | Base Option | <p>If either of the Family Income Benefits is selected: In case of death of the Life Insured during the Policy Term, Reduced Paid-up Death Benefit will be payable as lumpsum.</p> | Reduced Paid-up Death Benefit ⁽¹⁾ The policy will continue for Reduced paid-up benefit ⁽²⁾ |

| | | | |
|------------------------|------------------|---|---|
| Maturity of the policy | Both Plan Option | <p>If neither of Family Income Benefits options is selected:</p> <p>On survival of the Life Insured till the Date of Maturity, Reduced Paid-up Maturity Benefit, is payable. and the policy will terminate without any further benefit.</p> | Reduced Paid-up Maturity Benefit ⁽²⁾ |
| | Base Option | <p>If either of the Family Income Benefits is selected:</p> <p>Whether the Life Insured survives till the Date of Maturity or not, Reduced Paid-up Maturity Benefit is payable. and the policy will terminate without any further benefit.</p> | Reduced Paid-up Maturity Benefit ⁽²⁾ |

⁽¹⁾Reduced Paid-up Death Benefit will be as per below:

Sum Assured on Death x Total number of months for which Premiums are paid / Total number of months for which Premiums were originally payable

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

⁽²⁾Reduced Paid-up Maturity Benefit will be as per below:

Maturity Benefit x Total number of months for which Premiums are paid / Total number of months for which Premiums were originally payable.

In case you have chosen to receive your Maturity Benefit in instalments, the Maturity Benefit will be paid over a period of 5 years as mentioned in the Maturity Benefit Section.

Surrender Benefit

The policy will acquire Surrender Value if all the premiums have been paid in full for at least first two Policy Years. On Surrender, the Surrender Value, if any, will be immediately paid, the Policy will be terminated and all the benefits under the Policy shall cease to apply. 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').

Guaranteed Surrender Value ('GSV'): The Guaranteed Surrender Value is equal to (GSV Factor x Total Premiums Paid) GSV factor varies with Policy Year of Surrender and Policy Term and are provided in the sample Policy Document available on our website. You can also get in touch with our sales representative or contact any of our branches or contact our customer care team to understand the GSV factors applicable for you.

Special Surrender Value ('SSV'): Your policy also acquires a 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

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

Exclusion

Suicide Claim

In case of death due to suicide within 12 months from the date of commencement of risk or from the date of Revival of the policy, as applicable, the Nominee or Beneficiary of the Policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or the Surrender Value available as on the date of death whichever is higher, provided the policy is in-force.

Waiting Period

- In case 'Family Income Benefits' option is opted:

Waiting Period of 90 calendar days is applicable from the Date of Commencement of Risk or the date of Revival of the policy, whichever is later, during which the Life Insured will not be entitled to the Critical Illness Benefit.

- In case Policy is purchased through POS channel:

There is a waiting period of 90 days (other than accidental death only) from the date of commencement of risk. The death benefit (other than accidental death) during the waiting period will be return of 100% of the total premiums paid till the date of death. The death benefit after expiry of the waiting period or on death of the life insured due to accident will be the Death Benefit as defined above.

Statutory Information

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

- i. We will allow a Grace Period of 15 days where the Policyholder pays the premium on a monthly basis, and 30 days in all other cases during which you must pay the premium due in full. The policy will be in-force during the Grace Period.
- ii. All the benefits under the policy will continue to apply during the Grace Period.
- iii. In case of death during the Grace Period, the Death Benefit will be paid (after deducting the premium due for the Policy Year in which death occurs).

Nomination

Nomination is allowed in accordance with the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.

Assignment

Assignment is allowed in accordance with the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.

Revival:

If due premiums are not paid within the Grace Period, the policy shall lapse. Any such policy may be revived within five years from the due date of the first unpaid premium by giving us a written notice to revive the policy and payment of all overdue premiums with interest, as may be declared by the company from time to time, for every completed month from the date of first unpaid premium. The revival interest rate will be based on G-sec rate with 1 - 2 year maturity. Source to determine the G-Sec yield is www.ccilindia.com. The per month interest rate shall be $(x + 3\%)/12$ rounded upto nearest 0.25%, where x is G-Sec rate with 1 to 2 year maturity. The interest rate to be charged as on March'2022 is 0.75% per month on unpaid premiums for every completed month from the date of the first unpaid premium. The interest on revival will be calculated on a simple interest basis. The interest rate methodology is reviewable with prior approval from IRDAI. The Company will review the interest rate at least once a year.

The revival will be effected subject to the receipt of the proof of continued insurability of the Life Insured and the acceptance of the risk by the underwriter. The effective date of revival is when these requirements are met and approved by us. All the benefits of the policy will be reinstated on the policy revival. If the coverage term for Additional Benefit(s) ceases before the revival of the policy, the benefits of only base Plan Option will be reinstated on the policy revival. In such cases, the Policyholder needs to pay the unpaid premium toward base Plan Option only along with the applicable interest.

Revival would be as per the Board approved underwriting guidelines of the Company.

Prohibition of Rebate: (Section 41 of the Insurance Act, 1938, as amended from time to time) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives in India, any rebate of the whole or part of the commission payable or any

rebate of the premium shown on the Policy nor shall any person taking out or renewing or continuing a Policy accept any rebate except one such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Non-Disclosure Clause: (Section 45 of the Insurance Act, 1938, as amended from time to time)

SECTION 45 OF THE INSURANCE ACT, 1938 STATES: No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of policy, i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based. Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal. For further details, please refer to the Insurance Act, as amended from time to time

About Us

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

Our Vision

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



Edelweiss Tokio Life Insurance Company Limited

CIN: U66010MH2009PLC197336

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Disclaimer: Edelweiss Tokio Life - Guaranteed Savings STAR is a Non-Linked, Non-Participating, Individual, Savings, Life Insurance Plan. 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. The tax benefits under this Policy may be available as per the prevailing Income Tax laws in India.

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IRDAI Reg. No. 147

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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.