

The Linked Insurance Products do not offer any liquidity during the first five years of the contract.  
The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year.

IN THIS POLICY, INVESTMENT RISK IN  
INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

## Edelweiss Tokio Life - **Wealth Secure+**

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

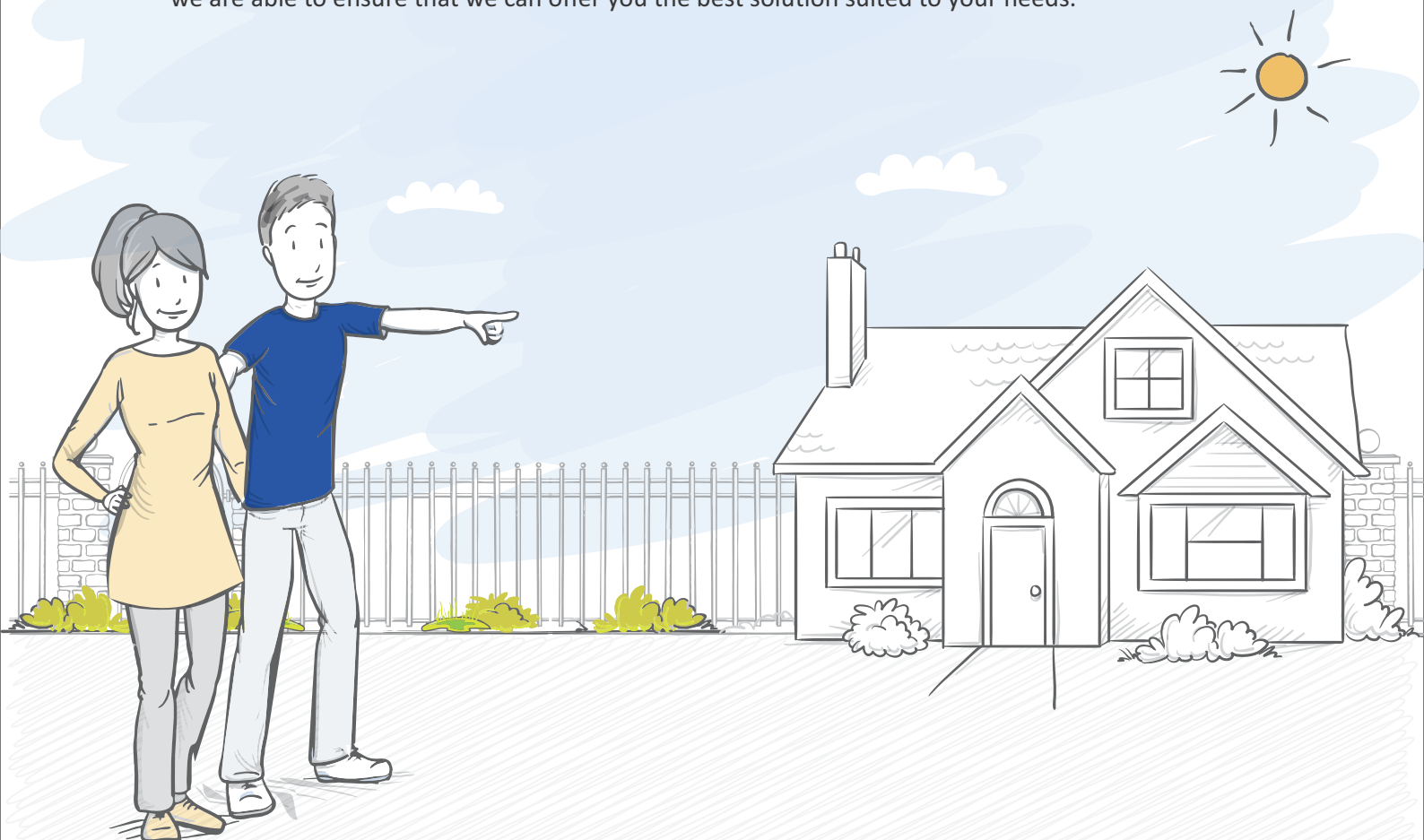


## 6 Reasons why Edelweiss Tokio Life – Wealth Secure+

- 1) **Life Cover:** Ensures financial protection to your family in case of your unfortunate demise
- 2) **Joint Life Cover:** An option to cover you and your spouse in the same policy
- 3) **Child Cover:** Enhanced protection for your child by continuation of policy on your unfortunate demise
- 4) **Affordable Premium:** Option to start your savings even with Rs. 1,000 per month
- 5) **Fund Additions:** To maximise your savings, provides additional allocation as follows:
  - A. **Loyalty Additions:** Added from the 6th policy year at the end of each policy year
  - B. **Booster Additions:** Added at the end of 10th policy year and every 5th policy year thereafter
  - C. **Maturity Addition:** Added at maturity
- 6) **Multiple funds:** Option to choose from a bouquet of 7 funds with unlimited switches if opted for Self-Managed Strategy.

## Why Edelweiss Tokio Life Insurance?

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 wealth accumulation plan?

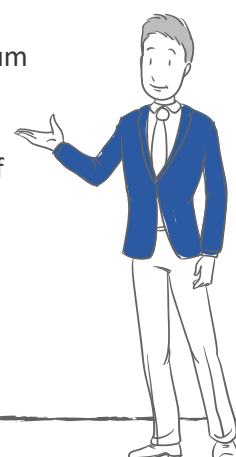
In today's progressive world, there are ample opportunities to prove yourself in your chosen field and to do well. We understand that as an achiever, you would want to make the most of your achievements by enjoying a good lifestyle or planning for some big moments in your life. You may want an early retirement which can be enjoyed in grand style or it could be an international education course for your child. However, it is also important that you take necessary steps to take care of your family in all certain and uncertain events. This product provides life cover which will be useful to your family in case of unfortunate demise of the Life Insured.

## Your plan eligibility

Eligibility Conditions	Variants		
	Base	Life Partner	Child
Entry Age (last birthday) (with PPT < 10 years)	0 - 50 years	18 - 45 years <sup>1</sup>	18 - 40 years <sup>1</sup>
Entry Age (last birthday) (with PPT >= 10 years)	0 - 60 years	18 - 50 years <sup>1</sup>	
Maturity Age (last birthday) (with PPT < 10 years)	18 - 70 years	23 - 55 years	
Maturity Age (last birthday) (with PPT >= 10 years)	Option 1: 18 - 70 years Option 2 <sup>2</sup> : 100 years	23 - 60 years	
Policy Term <sup>3</sup>	Option 1: 5 - 25 years Option 2 <sup>2</sup> : 100 minus entry age	5 - 25 years	
Premium Paying Term (PPT)	Regular Pay: Same as Policy term, Limited Pay: 5 years - (Policy term minus 1) years		
Minimum Sum Assured <sup>4</sup>	7 x Annualized Premium		
Maximum Sum Assured <sup>4</sup>	10 x Annualized Premium		
Top-up Sum Assured <sup>4</sup> (based on attained age)	1.25 x Top-up Premium		
Annualized Premium (with PPT < 10 years)	Rs. 24,000 - No Limit	Rs.48,000 - No Limit	
Annualized Premium (with PPT >= 10 years)	Rs.12,000 - No Limit	Rs.24,000 - No Limit	
Top up Premium	Rs. 5,000 - No Limit <sup>5</sup>		
Premium payment mode	Monthly, Quarterly, Semi-Annually & Annually		

Note:

- 1) In case of 'Life Partner' and 'Child (Joint Life)' variants, the minimum and maximum entry age is applicable for both the lives.
- 2) Option 2 is only available for PPT greater than or equal to 10 years.
- 3) The minimum and maximum policy term is subject to the minimum and maximum maturity age allowed.
- 4) The limits will be subject to Board Approved Underwriting Policy.
- 5) At any point of time the total top-up premiums paid shall not exceed the total of the base premiums paid at that point of time.



## How does this plan work?

### Step 1

Choose your variant –

- A. Base:** In this variant, the life cover is available on individual life.
- B. Life Partner:** In this variant, the life cover is available on joint life basis. This variant can be opted only if the policyholder is married whereby both the policyholder and his/her spouse are covered.
- C. Child:** In this variant, the life cover can be opted either on Individual Life or on Joint Life (covering both policyholder and his/her spouse) basis.
  - i. Child (Individual Life):** This variant can be opted only if the policyholder has a child/children between the age 0 and 15 years (both inclusive) who will be the nominee/s.
  - ii. Child (Joint Life):** This variant can be opted only if the policyholder is married and has a child/children between the age 0 and 15 years (both inclusive) who will be the nominee/s.

*Note: Charges will vary depending upon the variants chosen*

### Step 2

Choose your premium, PPT, mode and sum assured amount:

- A. You choose the amount of premium you commit to pay during the premium paying term.
- B. PPT: Limited Pay and Regular Pay
- C. Premium paying mode: Monthly, quarterly, semi-annually or annually.
- D. Sum Assured amount: Within the eligibility conditions

### 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. You can choose a policy term of:

- A. Option 1: You can choose fixed policy term ranging from 5 to 25 years
- B. Option 2: This is a whole life option where the maturity age equals to 100 years and the policy term will be 100 – age at entry. This option can only be opted with the 'Base' variant

### Step 4

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

- A. Life Stage & Duration Based Strategy
- B. Self-Managed Strategy



## Your plan benefits

### 1. Death Benefit

In case of unfortunate demise of Life Insured while the Policy is In-Force, the Death Benefit payable to your nominee will be –

Variant	For In-force Policy	For Reduced Paid-up Policy
<b>Base</b>	<p>Higher of:</p> <ul style="list-style-type: none"><li>a. Sum assured less relevant partial withdrawals;</li><li>b. Fund value as on the date of intimation of the claim to the company;</li><li>c. 105% of total base premiums paid till the time of death.</li></ul> <p>Plus</p> <p>Higher of:</p> <ul style="list-style-type: none"><li>a. Top-up sum assured;</li><li>b. Top-up fund value as on the date of intimation of the claim to the company;</li><li>c. 105% of total top-up premiums paid till the time of death.</li></ul> <p>On death of the Life Insured, death benefit will be payable and policy will terminate.</p>	<p>Higher of:</p> <ul style="list-style-type: none"><li>a. Paid-up sum assured less relevant partial withdrawals;</li><li>b. Fund value as on the date of intimation of the claim to the company;</li><li>c. 105% of total base premiums paid till the time of death.</li></ul> <p>Plus</p> <p>Higher of:</p> <ul style="list-style-type: none"><li>a. Top-up sum assured;</li><li>b. Top-up fund value as on the date of intimation of the claim to the company;</li><li>c. 105% of total top-up premiums paid till the time of death.</li></ul> <p>On death of the Life Insured, death benefit will be payable and policy will terminate.</p>
<b>Life Partner</b>	<p>Higher of:</p> <ul style="list-style-type: none"><li>a. Sum assured less relevant partial withdrawals;</li><li>b. Fund value as on the date of intimation of the claim to the company;</li><li>c. 105% of total base premiums paid till the time of death.</li></ul> <p>Plus</p> <p>Higher of:</p> <ul style="list-style-type: none"><li>a. Top-up sum assured;</li><li>b. Top-up fund value as on the date of intimation of the claim to the company;</li><li>c. 105% of total top-up premiums paid till the time of death.</li></ul> <p>On death of either of the joint lives, death benefit will be payable. The life cover on surviving life will cease and policy will terminate.</p>	<p>Higher of:</p> <ul style="list-style-type: none"><li>a. Paid-up sum assured less relevant partial withdrawals;</li><li>b. Fund value as on the date of intimation of the claim to the company;</li><li>c. 105% of total base premiums paid till the time of death.</li></ul> <p>Plus</p> <p>Higher of:</p> <ul style="list-style-type: none"><li>a. Top-up sum assured;</li><li>b. Top-up fund value as on the date of intimation of the claim to the company;</li><li>c. 105% of total top-up premiums paid till the time of death.</li></ul> <p>On death of either of the joint lives, death benefit will be payable. The life cover on surviving life will cease and policy will terminate.</p>
<b>Child</b>	<p>Higher of:</p> <ul style="list-style-type: none"><li>a. Sum assured less relevant partial withdrawals;</li><li>b. 105% of total base premiums paid till the time of death.</li></ul> <p>Plus</p> <p>Higher of:</p> <ul style="list-style-type: none"><li>a. Top-up sum assured;</li><li>b. 105% of total top-up premiums paid till the time of death.</li></ul>	<p>Higher of:</p> <ul style="list-style-type: none"><li>a. Paid-up sum assured less relevant partial withdrawals;</li><li>b. 105% of total base premiums paid till the time of death.</li></ul> <p>Plus</p> <p>Higher of:</p> <ul style="list-style-type: none"><li>a. Top-up sum assured;</li><li>b. 105% of total top-up premiums paid till the time of death.</li></ul>



Variant	For In-force Policy	For Reduced Paid-up Policy
	<p>In case of Child (Individual), on death of the Life Insured, the Death Benefit will be payable. In case of Child (Joint Life), on death of either of the joint lives, the Death Benefit will be payable and the life cover on surviving life will cease.</p> <p>In addition, sum of all the remaining future premiums, if any, shall be credited to the Fund Value as lump sum in different fund(s) in proportion to the existing fund values of respective fund.</p> <p>After crediting the lumpsum to the fund value:</p> <ul style="list-style-type: none"> <li>No future premiums are required to be paid and the policy will continue till maturity without any life cover.</li> <li>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.</li> <li>Loyalty Additions will be payable till end of the premium paying term provided the policy was in In-Force as on the date of death of policyholder.</li> <li>Booster Additions and Maturity Addition will be added as and when due.</li> <li>Relevant charges like Policy Administrative Charges and Fund Management Charges will continue to be levied as and when due.</li> </ul> <p>On the maturity date, the fund value calculated at the prevailing NAV on the maturity date will be payable as lump sum or as per the settlement option chosen.</p>	<p>In case of Child (Individual), on death of the Life Insured, the Death Benefit will be payable. In case of Child (Joint Life), on death of either of the joint lives, the Death Benefit will be payable and the life cover on surviving life will cease.</p> <p>In addition, the policy will continue till maturity without any life cover with the following conditions:</p> <ul style="list-style-type: none"> <li>No further Additions namely Loyalty Additions, Booster Additions and Maturity Addition will be added to the policy.</li> <li>Relevant charges like Policy Administrative Charges and Fund Management Charges will continue to be levied as and when due.</li> </ul> <p>On the maturity date, the fund value calculated at the prevailing NAV on the maturity date will be payable as lump sum or as per the settlement option chosen.</p>

**Note:**

- 'Paid up sum assured' = Sum assured x number of premiums paid / number of premiums payable.
- Relevant partial withdrawals will be calculated as follows:  
Sum of Partial Withdrawals made during the two-year period immediately preceding the date of death of the Life Insured.  
Relevant partial withdrawals as calculated above will be deducted from the Death Benefit. However, partial withdrawals made from the top-up fund shall not be deducted for this purpose.
- For 'Base' variant, 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 Insured. In case the Life Insured is major, the Policyholder and the Life Insured shall be the same person. 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.
- 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.
- For 'Child' variant, post the death of the Life Insured or death of either of the joint lives, while the nominee is a minor, surrender, partial withdrawal and any other options available under the policy cannot be exercised during the period of minority of the nominee.
- In case of unfortunate demise of the life insured while the policy is in discontinued policy fund, discontinued policy fund value will be paid.
- The Death Benefit will be payable only once in the entire policy term under all circumstances.



## 2. Maturity Benefit

For all the 3 variants available in the product, namely: 'Base', 'Life Partner' and 'Child', the maturity benefit is as given below:

On survival of the Life Insured till the maturity date, provided the policy is in force, the fund value calculated at the prevailing NAV on the maturity date will be payable as lumpsum or as per the settlement option chosen which is detailed below.

**Settlement Option:** Under this option, you need to choose:

- Payout period (option of 1, 2, 3, 4 or 5 years); and
- Frequency of pay-out (yearly, half-yearly, quarterly or monthly instalments)

Once you have chosen the payout period and the frequency, the amount paid out in each instalment will be the outstanding Fund Value as on that instalment date divided by the number of outstanding instalments.

For example, you choose the payout period of 3 years to be paid out in monthly instalments which means you have opted for 36 instalments.

Let's say the Fund Value at the beginning of payout period is Rs. 50,00,000. The first pay-out will be calculated as  $\text{Rs. } 50,00,000 / 36 = \text{Rs. } 1,38,889$ .

Let's say at the time of 15th instalment, the Fund Value is Rs. 33,50,000. Here, outstanding instalments are now 22. Hence, the 15th pay-out will be calculated as  $\text{Rs. } 33,50,000 / 22 = \text{Rs. } 1,52,273$ .

Settlement Option can be selected/modified at least six months prior to maturity. It will be managed in the below mentioned method -

- 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 maturity date.
- The amount paid out to you in each instalment will be the outstanding Fund Value as at that instalment date divided by the number of outstanding instalments.
- Instalment payments will be made by redeeming Units from the Funds at the Unit Price applicable on the instalment date.
- The risk cover shall be maintained at 105% of the total premiums paid. Accordingly, mortality charges will be deducted.
- No charges except FMC, switching charges, if any, and mortality charges will be deducted during this period.
- At any point of time, the Policyholder can ask for full payment of balance Fund Value, without any charges.
- On complete withdrawal request the Fund Value as on date will be payable.
- The outstanding Fund Value will continue to remain invested in the existing funds unless specifically changed by policyholder. During the settlement period, the investment risk in the investment portfolio is borne by the policyholder
- In case of death of Life Insured during settlement period: Higher of balance fund value or 105% of the total premiums paid, is payable to the nominee/ legal heir.
- Half-yearly, Quarterly and Monthly modes are available only through ECS credit.
- Partial withdrawals are not allowed during this period.
- Switches are allowed during this period.
- No Loyalty Additions, Booster Additions or Maturity Additions will be added during the period of the Settlement option.

## 3. Additions:

The product offers regular additions namely, Loyalty Additions (LA), Booster Additions (BA) and Maturity Additions (MA) which are expressed as a % of the fund value and explained in detail below. Loyalty Additions are applicable only till premium paying term whereas Booster Additions are applicable throughout the policy term. Maturity Addition will be added to the fund value on the maturity date.



## 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 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 are mentioned in the table below:

Policy Year in which Loyalty Addition is applicable	% of last 12 month's average of daily fund value (excluding Top-up Fund Value)
From end of 6th Policy Year till the end of Premium Paying Term	0.15%

The total 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 total 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.

## 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 at the end of 10th policy year and every 5th policy year thereafter.

The Booster Additions are mentioned in the table below:

PPT	Policy Year in which Booster Addition is applicable	% of last 60 month's average of daily fund value (excluding Top-up Fund Value)
< 10 years	At the end of 10th policy year and every 5th policy	1.75%
>= 10 years	year thereafter	2.25%

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

Booster Additions will be added to the 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 total 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.

## C. Maturity Addition

Maturity Addition, as a percentage of last 60 month's average of daily fund value (excluding Top-up fund value) is added at Maturity. The Maturity Addition is only available for PPT greater than and equal 10 years.

The Maturity Additions are mentioned in the table below:

Policy Year in which Loyalty Addition is applicable	% of last 60 month's average of daily fund value (excluding Top-up Fund Value)
At Maturity	2.0%

The total fund value including the Loyalty Additions and Booster Additions, if any already added till previous policy year will be considered to calculate the Maturity Addition. Maturity Addition will be added to the fund value on the maturity date to the respective unit linked fund in the same proportion as the total fund value held in the unit linked funds at the time of additions. The Maturity Addition once added will form part of the fund value.

### Notes:

- Loyalty Additions, Booster Additions and Maturity Addition 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.



### Illustrative example for Loyalty Addition, Booster Addition & Maturity Addition-

For example, Ram Verma (Male), age 35 years, chooses to pay an annualized premium as Rs. 50,000 annually, with sum assured of Rs.5,00,000, for a Base variant, premium paying term of 15 years and policy term of 20 years, and chooses Self-Managed Strategy. The below table illustrates the Loyalty Addition, Booster Addition and Maturity Addition that is applicable from the end of 6th Policy year till the end of the Policy term:

#### • At 8% p.a. Fund Growth Rate

Policy Year (PY)	Annual Premium	Policy Admin Charge	Mort. Charge	Fund Value (FV) before additions	Average Fund Value for Loyalty Addition*	Loyalty Additions (EOY)	Average Fund Value for Booster & Maturity Addition#	Booster Additions (EOY)	Maturity Addition (EOY)	Fund Value (FV) after addition (EOY)
1	50,000	600	762	51,485	-	-	-	-	-	51,485
2	50,000	600	713	1,06,269	-	-	-	-	-	1,06,269
3	50,000	600	651	1,64,575	-	-	-	-	-	1,64,575
4	50,000	600	574	2,26,645	-	-	-	-	-	2,26,645
5	50,000	600	475	2,92,739	-	-	-	-	-	2,92,739
6	50,000	600	351	3,63,144	3,53,684	531	-	-	-	3,63,675
7	50,000	600	192	4,38,737	4,27,117	641	-	-	-	4,39,378
8	50,000	600	7	5,19,429	5,05,501	758	-	-	-	5,20,188
9	50,000	600	-	6,05,332	5,89,047	884	-	-	-	6,06,216
10	50,000	600	-	6,96,774	6,77,980	1,017	5,10,666	11,490	-	7,09,281
11	50,000	600	-	8,06,323	7,84,524	1,177	-	-	-	8,07,500
12	50,000	600	-	9,10,722	8,86,060	1,329	-	-	-	9,12,052
13	50,000	600	-	10,21,853	9,94,142	1,491	-	-	-	10,23,344
14	50,000	600	-	11,40,147	11,09,192	1,664	-	-	-	11,41,811
15	50,000	600	-	12,66,069	12,31,659	1,847	10,01,115	22,525	-	12,90,441
16	-	-	-	13,71,637	-	-	-	-	-	13,71,637
17	-	-	-	14,57,941	-	-	-	-	-	14,57,941
18	-	-	-	15,49,676	-	-	-	-	-	15,49,676
19	-	-	-	16,47,182	-	-	-	-	-	16,47,182
20	-	-	-	17,50,824	-	-	15,12,785	34,038	30,256	18,15,118

• At 4% p.a. Fund Growth Rate

Policy Year (PY)	Annual Premium	Policy Admin Charge	Mort. Charge	Fund Value (FV) before additions	Average Fund Value for Loyalty Addition*	Loyalty Additions (EOY)	Average Fund Value for Booster & Maturity Addition#	Booster Additions (EOY)	Maturity Addition (EOY)	Fund Value (FV) after addition (EOY)
1	50,000	600	763	49,549	-	-	-	-	-	49,549
2	50,000	600	719	1,00,317	-	-	-	-	-	1,00,317
3	50,000	600	668	1,52,342	-	-	-	-	-	1,52,342
4	50,000	600	607	2,05,665	-	-	-	-	-	2,05,665
5	50,000	600	533	2,60,333	-	-	-	-	-	2,60,333
6	50,000	600	443	3,16,396	3,13,604	470	-	-	-	3,16,866
7	50,000	600	332	3,74,394	3,70,927	556	-	-	-	3,74,950
8	50,000	600	197	4,34,006	4,29,836	645	-	-	-	4,34,651
9	50,000	600	32	4,95,311	4,90,402	736	-	-	-	4,96,047
10	50,000	600	-	5,58,191	5,52,601	829	4,31,474	9,708	-	5,68,728
11	50,000	600	-	6,32,584	6,26,207	939	-	-	-	6,33,523
12	50,000	600	-	6,98,905	6,91,826	1,038	-	-	-	6,99,943
13	50,000	600	-	7,66,890	7,59,090	1,139	-	-	-	7,68,028
14	50,000	600	-	8,36,579	8,28,041	1,242	-	-	-	8,37,821
15	50,000	600	-	9,08,015	8,98,720	1,348	7,60,777	17,117	-	9,26,480
16	-	-	-	9,48,302	9,38,258	-	-	-	-	9,48,302
17	-	-	-	9,70,637	9,60,357	-	-	-	-	9,70,637
18	-	-	-	9,93,499	9,82,977	-	-	-	-	9,93,499
19	-	-	-	10,16,899	10,06,129	-	-	-	-	10,16,899
20	-	-	-	10,40,850	10,29,827	-	9,83,510	22,129	19,670	10,82,650



#### 4. Investment Strategies

##### A. Life Stage & Duration Based Strategy -

One's risk appetite depends on:

- i. Age: As age increases, one's risk appetite decreases
- ii. Investment duration: Short investment duration leads to lower risk appetite



In order to manage your risk appetite, as your age increases and the remaining policy term reduces, this strategy ensures that your money is moved from equity oriented fund (Equity Large Cap Fund) to debt oriented fund (Bond Fund).

Under this strategy, a proportion of the Fund Value will be allocated in Equity Large Cap Fund basis the below formula:

$$\text{Min}(85, \frac{(100 - \text{Attained Age}) * \text{Remaining Policy Term}}{10}) \%$$

‘Attained Age’ refers to the age of the life insured as on the last birthday when the above formula is applied.

In simple words, the allocation percentage in Equity Large Cap Fund will be equal to (100-attained age) multiplied by remaining Policy Term divided by 10. This allocation percentage cannot be more than 85%. Remaining Fund Value will be allocated in Bond Fund.

At the time of opting in this strategy, based on the above formula, the allocated premium will be distributed between Equity Large Cap Fund and Bond Fund. We will automatically rebalance the proportion between above two funds as per the above formula on each Policy Anniversary.

An example of how this investment strategy works is shown below:

(Proportion invested in Equity Large Cap Fund)

Attained Age	Remaining Policy Term		
	10 Years	15 Years	20 Years
18 Years	82%	85%	85%
30 Years	70%	85%	85%
40 Years	60%	85%	85%
45 Years	55%	82.5%	85%
50 Years	50%	75%	85%

Let's say a 40 year old person opts for a 20 year policy Term. At inception, the allocation in Equity Large Cap Fund will be:

$$\text{Min}(85, \frac{(100 - 40) * 20}{10}) \% = 85\%$$

After 15 years, the age will now be 55 years and remaining policy term will now be 5 years. At this stage, the allocation in Equity Large Cap Fund will be:

$$\text{Min}(85, \frac{(100 - 55) * 5}{10}) \% = 22.5\%$$

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.

For ‘Life Partner’ and ‘Child (Joint Life)’, age last birthday of primary Life Insured will be considered for the determining the proportion in Equity Large Cap Fund. For ‘Child’, in case of death of the Life Insured/Primary Life Insured as applicable, the Life Stage & Duration Based Strategy will cease and the amount of money in the respective segregated funds will continue to remain invested in the same fund for the remaining policy term. However, on attainment of majority, the nominee can avail the option of Switching.

## B. Self-Managed Strategy -

Under this strategy, you can decide to invest your money in your choice of fund(s) in any proportion. You can switch monies amongst these funds using the switch option. The funds available are listed below:

Fund Name	Objective of the fund	Asset Allocation	Minimum %age	Maximum %age	Risk Profile
Equity Large Cap Fund (SFIN:ULIF00118/08/11 EQLARGECAP147)	To provide high equity exposure targeting higher returns in the long term.	Equity	60%	100%	High
		Debt and Money Market Instruments	0%	40%	
Equity Top 250 Fund (SFIN:ULIF0027/07/11E QTOP250147)	To provide equity exposure targeting higher returns (through long term capital gains).	Equity	60%	100%	High
		Debt and Money Market Instruments	0%	40%	
Equity Mid-Cap Fund (SFIN:ULIF01107/10/16 ETLIMIDCAP147)	To provide equity exposure targeting higher returns in the long term, by largely investing in Midcap Companies	Equity	80%	100%	High
		Debt Instruments	0%	20%	
		Money Market Instruments	0%	20%	
Managed Fund (SFIN:ULIF00618/08/11 MANAGED147)	This fund uses the expertise of the Company's fund manager to decide on the asset allocation between Equity and Debt / Money market instruments along with stock selection.	Equity	0%	40%	Medium
		Debt and Money Market Instruments	60%	100%	
Bond Fund (SFIN:ULIF00317/08/11 BONDFUND147)	To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.	Equity	0%	0%	Low to medium
Equity Blue Chip Fund (SFIN: ULIF01226/11/18ETLBL UCHIP147)	The objective of the fund is to provide long-term capital appreciation by predominantly investing in an equity portfolio of large cap stocks	Equity	60%	100%	High
		Debt and Money Market Instruments	0%	40%	
Gilt Fund (SFIN: ULIF01326/11/18ETLGIL TFND147)	This fund will aim to provide accumulation of Income and capital appreciation through investments predominantly in Government Securities	Equity	Nil	Nil	Low to Medium
		Debt and Money Market Instruments (Government Securities)	60%	100%	
		Debt and Money Market Instruments (other than Government Securities)	0%	40%	

**Note:**

- i. '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).
- ii. '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.

## Your plan flexibilities

### 1. Change in PPT:

You have an option to change (increase or decrease) the PPT subject to:

- a. All the eligibility conditions as applicable at inception of the policy are met;
- b. Provided all the due premiums till the date of such request have been paid;
- c. 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;
- d. If the option to change in premium paying term is exercised, the Maturity Addition will be applicable as per the premium paying term as on maturity date;
- e. The option to change in premium paying term is not available in 'Child' variant.

### 2. Unlimited free switches between funds if opted for Self-Managed Strategy:

If you have chosen Self-Managed Strategy, you can move money between the funds depending on your financial priorities and investment outlook. This facility is called switching and is available free of cost. Minimum amount per switch is Rs.1,000. In case your current Investment Strategy is Life Stage & Duration Based Strategy, switching facility is not available. If you have chosen the Life Stage & Duration based Strategy, you have an option to opt-in or opt-out of it at any point of time during the Policy Term. You may choose the Self-Managed Strategy by opting out of the Life Stage & Duration based Strategy at any point of time during the Policy Term.

### 3. Unlimited Premium Redirection if opted for Self-Managed Strategy:

If you have chosen Self-Managed Strategy, you can choose to allocate future premiums including Top-up Premiums in fund(s) different from that/those selected at policy inception or previous premium redirection request. This facility is called premium redirection and is available free of cost. The premium redirection notice should be given to the Company in writing at least two weeks' prior to the receipt of relevant premium. In case your current Investment Strategy is Life Stage & Duration Based Strategy, premium redirection facility is not available

### 4. Partial Withdrawals:

You may withdraw a part of your Fund Value as per your liquidity requirements at any time after the completion of the fifth Policy Anniversary, subject to following conditions:

- Partial withdrawals are not allowed in the first five policy years. From sixth policy year onwards, partial withdrawals will be allowed without any charge.
- The Life Insured has attained the age of 18 years.
- Partial Withdrawals will be first adjusted from the Top-Up Fund Value (which excludes the Top-Up Premium locked in for 5 years), if available and then from the Policy Fund Value. 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 amount that can be withdrawn is Rs. 500 per withdrawal.
- You can make unlimited number of partial withdrawals as long as the resultant Fund Value after payment of such partial withdrawal is greater than or equal to 105% of total premiums paid (Including Top-up Premiums).





- The partial withdrawals will not be allowed which would result in termination of a contract.
- The partial withdrawals are free of cost.
- Both Systematic Withdrawal Plan and Partial Withdrawal can be availed simultaneously.

##### 5. Systematic Withdrawal Plan (SWP):

SWP is an automated partial withdrawal facility which has to be opted by you. Under this facility, a pre-decided percentage of fund value will be withdrawn from your fund at the end of chosen pay-out frequency and paid to you till the end of the Policy Term. You need to choose the following:

- Systematic Withdrawal percentage (%age of fund value) per annum,
- Pay-out frequency (yearly, half-yearly, quarterly or monthly), and
- Policy year from which the amount under SWP will be payable

SWP will be subject to following conditions:

- SWP will start from 10th policy year or thereafter;
- Premium paying term is of 10 years or more;
- Maximum allowed systematic withdrawal percentage is 12% per annum of Fund Value

The amount paid out to you in each instalment will be calculated as follows:

(Systematic Withdrawal percentage / No. of instalments in a Policy Year as per the SWP pay-out frequency chosen) x Fund Value as on date of withdrawal.

For e.g. If the Systematic Withdrawal percentage is 3% and the fund value before each payout is made is Rs. 20,00,000, then the amount payable under various payout frequency will be as follows:

Frequency	No. of instalments in a year	Systematic Withdrawal amount
Yearly	1	= 3%/1 *Rs. 20,00,000 = Rs. 60,000
Half-yearly	2	= 3%/2 *Rs. 20,00,000 = Rs. 30,000
Quarterly	4	= 3%/4 *Rs. 20,00,000 = Rs. 15,000
Monthly	12	= 3%/12 *Rs. 20,00,000 = Rs. 5,000

##### Note:

- SWP option can be chosen at policy inception or anytime during the policy term.
- An existing 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 (percentage 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 facility
- Policyholder can opt out of SWP anytime during the policy term by giving a written notice.
- Both Systematic Withdrawal Plan and Partial Withdrawal can be availed simultaneously.
- Minimum amount that can be withdrawn under SWP is Rs. 500 per instalment.
- If an instalment amount to be withdrawn under SWB is less than Rs. 500 or 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 amount shall not be paid.
- SWP will follow all the conditions of partial withdrawals.

## 6. Top-up premiums:

You can invest your surplus money as Top-up Premium at irregular intervals besides basic regular premium payments specified in the contract and is treated as single premium for all purposes. You can pay Top-up premium subject to following conditions:

- 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.
- All top-up premiums made during the currency of the contract, shall have insurance cover treating them as single premium.
- 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.
- Top-up premiums are not permitted during the last 5 years of the contract.
- At any point of time during the currency of the contract, the total top-up premiums paid shall not exceed the sum total of the regular premiums paid at that point of time.

## 7. Flexibility to change variants:

You also have the option to change the variant during the term of the policy. The change in variant will be allowed only at certain life stage events which are described in table below:

From \ To	Base	Life Partner	Child (Individual Life)	Child (Joint Life)
Base	NA	✓	✓	✓
Life Partner	✓	NA	✗	✓
Child (Individual Life)	✓	✗	NA	✓
Child (Joint Life)	✓	✓	✓	NA

Following are the conditions applicable for change in the Variant:

- The change in variant is allowed subject to applicable limits at inception under each variant, which include entry/maturity age, policy term, premium paying term and premium. The change in variant shall be subject to prevailing Board Approved Underwriting Policy.
- The change in variant will be applicable only on policy anniversary provided all the due premiums till the date of such requests are paid and have to be intimated to the company at least 1 months in advance.
- Change to 'Child' variant is allowed within one year of the child birth / adoption.
- The change from Individual life coverage to joint life coverage i.e. from 'Base' to 'Life Partner' or from 'Child (Individual Life)' to 'Child (Joint Life)' is allowed within one year of getting married.
- Change from joint life coverage to individual life coverage i.e. from 'Life Partner' to 'Base' or 'Child' to 'Base' or within 'Child' is allowed only on divorce.
- Change from 'Child' to 'Base' or 'Life Partner' is allowed only on the death of the child nominee. In case of death of the child nominee, the policyholder also has the option to change the child nominee to another child without changing the variant.
- All the admissible life events, i.e. marriage, child birth/adoption, divorce and death of child should happen after the policy commencement date.





## Non forfeiture provisions

### 1. Surrender Benefit

At any time during the Policy Term, you can submit a written request to surrender the Policy.

If the surrender request is received before the completion of first 5 policy years, the fund value net of discontinuance charge shall be credited to the discontinued policy fund. Thereafter the treatment will be as mentioned under 'Discontinuance of Premiums' and 'Policy Revival' section.

If the surrender request is received after the completion of first 5 policy years, you shall be entitled to the fund value as on date of surrender and the policy will terminate.

### 2. Discontinuance of Premiums

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

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.

All such discontinued policies shall be provided a revival period of three years from date of first unpaid premium. On such discontinuance, the Company shall communicate the status of the policy, within three months of the first unpaid premium, to you and provide the option to revive the policy within the revival period of three years.

- i) In case you opt to revive but does not revive the policy during the revival period, the proceeds of the discontinued policy fund shall be paid to you 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 you do 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 you and the policy shall terminate.
- iii) However, you have 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.

#### B. Treatment of Policy while in discontinuance policy fund

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 per cent 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

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

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.

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.
- i) In case you opt for (1) above but do not revive the policy during the revival period, the policy shall continue to be in Reduced Paid-up status and the fund value shall be paid to you at the end of the revival period.
  - ii) In case you do 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 You and the policy shall terminate.
  - iii) However, you have an option to surrender the policy anytime and proceeds of the policy fund shall be payable.
  - iv) In case you opt for (2) above, then on the date of receipt of intimation, the policy will be surrendered and fund value will be payable.

### 3. Policy Revival

You can revive the Policy within three years from the date of first unpaid premium. To exercise the Revival Option, you are required to provide the Company with a written application along with payment of all due and unpaid Premiums. The proof of continued insurability and medical examination, if required (medical examination cost to be borne by you) and the results thereof would be reviewed by the Company as per the then Board approved Underwriting Policy.

#### Revival of policies on Discontinuance of Premiums (during the first 5 policy years):

Where the policyholder revives the policy, the policy will 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. At the time of revival:

- i) All due and unpaid premiums will be collected without any interest or fee.
- ii) Policy administration charge and premium allocation charge as applicable during the discontinuance period will be deducted. Guarantee charges, if applicable during the discontinuance period, may be deducted provided the guarantee continues to be applicable. No other charges will be levied.
- iii) The discontinuance charges deducted at the time of discontinuance of the policy will be added back to the fund.

#### Revival of policies on the Discontinuance of Premiums (after the first 5 policy years):

Where the policyholder revives the policy, the policy will be revived restoring the original risk cover in accordance with the terms and conditions of the policy. At the time of revival:

- i) All due and unpaid premiums under base plan will be collected without any interest or fee. The rider, if any, may also be revived at the option of the policyholder.
- ii) Premium allocation charge as applicable will be deducted. Guarantee charges, if applicable, may be deducted provided the guarantee continues to be applicable.
- iii) No other charges shall be levied.

## Your plan charges

1. Premium Allocation Charges: NIL      2. Top-Up Allocation Charge: NIL.

### 3. Policy Administration Charges:

- i. During premium paying term - Rs. 50/- per month
- ii. After premium paying term - Nil

### 4. 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 per annum
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%
Discontinuance 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 IRDAI Regulations, the Fund Management Charges will not exceed 1.35% p.a.

#### 5. Surrender/Discontinuance Charges -

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

Note:

- a) AP = Annualized Premium;
- b) FV = Fund Value on the date of discontinuance;
- c) No Discontinuance Charges shall be imposed on top-up premiums.

#### 6. Switching charges: Nil

#### 7. Premium Redirection charges: Nil

#### 8. Partial Withdrawal Charges: Nil

#### 9. Mortality Charges:

When and how applicable	When can it be changed
Mortality charges are recovered on a monthly basis (on every policy month anniversary) by way of cancellation of appropriate number of units.	The Mortality Charge Rates are guaranteed for the entire Policy Term.
<b>At what rate</b>	
<p>Monthly Mortality Charges = Sum at Risk * (Annual Mortality Charge Rate / 12)</p> <ul style="list-style-type: none"> <li>Annual Mortality Charge Rate depends on age last birthday and gender of Life Insured as on date of calculation and the Sum at Risk (SAR) is as described below.</li> <li>In case of 'Life Partner' and 'Child' (joint life) variants, Annual Mortality Charge is based on the age last birthday (after allowing for 3 year setback for female life, where applicable) of both the lives covered and is calculated in the manner as described below: <ul style="list-style-type: none"> <li>Annual Mortality Charge Rate = <math>[1 - (1 - M1/1000) * (1 - M2/1000)] * 1000 = [M1/1000 + M2/1000 - (M1/1000 * M2/1000)] * 1000</math></li> <li>M1 is Annual Mortality Charge Rate applicable to 1st life as per his/her adjusted age in that particular policy month</li> <li>M2 is Annual Mortality Charge Rate applicable to 2nd life as per his/her adjusted age in that particular policy month</li> </ul> </li> <li>For 'Child' variant, in case of death of Life Insured or death of either of the joint lives, no future premiums are required to be paid and the policy will continue till maturity date. There shall not be any Mortality Charge after the death of Life Insured or death of either of the joint lives.</li> </ul>	



**Sum at Risk (SAR) for benefit on death of the Life Insured for 'Base' and 'Life Partner' variant:**

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

**Higher of:**

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

**Minus**

Fund value as on given date

**Plus**

Higher of:

- a. Top-up Sum Assured;
- b. Top-up Fund Value as on given date;
- c. 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 Life Insured for 'Child' variant:**

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

**Higher of:**

- a. Sum Assured or Paid-up Sum Assured less Relevant Partial Withdrawals;
- b. 105% of total Base Premiums paid.

**Plus**

Higher of:

- c. Top-up Sum Assured;
- d. 105% of total Top-up Premiums paid till the time of death.

**Plus**

Sum of remaining future premiums payable in the policy\*.

\* Not applicable for reduced paid-up policy.

**Note:**

- 1. While the Policy is in Discontinuance as no additional benefit is payable on death of the Policyholder, SAR is equal to zero.
- 2. 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.

## 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) and guarantee charges 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:

The policyholder has a period of 15 days from the date of the receipt of the policy document to review the terms and conditions of the policy and where the policyholder disagrees to any of the terms and conditions, the policyholder has an option to return the policy stating the reasons for objection, in which case policyholder 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).

\*Policies sold through Distance Marketing will have a free look period for 30 days (where Distance Marketing means sale of insurance products through any means of communication than in person).

### 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 Laws (Amendment) Act, 2015, as amended from time to time.

Assignment: Assignment is allowed as per Section 38 of the Insurance Laws (Amendment) Act, 2015, 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:

(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.

### Applicable taxes:

Allowed charges under this policy will be escalated by the applicable taxes, if any, as per the prevailing tax laws. The Policyholder will be liable to pay all applicable taxes as levied by the Government from time to time.

### Discontinued policy fund:

This is a segregated fund of the Company. This Fund is not offered as investment choice to the Policyholder.

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



## About us

Edelweiss Tokio Life Insurance Company Limited is a joint venture between Edelweiss Financial Services Limited, one of India's leading financial services companies and Tokio Marine Holdings Inc, one of the oldest (138 years) 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 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 fulfill their dreams and mitigate the hindrances.

**Disclaimer:** Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors. Edelweiss Tokio Life Insurance is only the name of the Insurance Company and Edelweiss Tokio Life – Wealth Secure+ 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. 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. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary or policy document of the Insurer. 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. Tax benefits are subject to changes in the tax laws.

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### 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.