

Edelweiss Tokio Life – Wealth Ultima plan has 2 options:

Option 1: Policies wherein Age of the Life Insured at Maturity is 70 years or less

Option 2: Policies wherein Age of the Life Insured at Maturity is 100 years

Entry Age (last birthday)

	For Option 1 & 2:			
		With Little Champ Benefit		Without Little Champ Benefit
Minimum Entry Age	PPTs	Life Insured	Policyholder	Life Insured
		All PPTs⁵	0 Years	18 Years
Maximum Entry Age	PPT	Life Insured	Policyholder	Life Insured
	5 Pay	17 years	70 years	50 years
	6 & 7 Pay	17 years	70 years	55 years
	8 Pay	17 years	70 years	60 years
	9 – 13 Pay	17 years	65 years	60 years
	14 – 27 Pay	17 years	60 years	60 years
	28 – 30 Pay	17 years	55 years	60 years
	31 & Above Pay	NA	NA	60 years

Maturity Age (last birthday)

	Option / PPT	5 – 6 Pay	7 Pay and above
Minimum	Option 1	18 years	18 years
	Option 2	NA	100 years
Maximum	Option 1	70 years	70 years
	Option 2	NA	100 years

Policy Term

Minimum Policy Term	10 Years
Maximum Policy Term	5-6 PPT: 70 minus age at entry (Only Option 1 is available)
	7 PPT and above: 100 minus age at entry (Both Option 1 & Option 2 are available)

Policy Term is subject to minimum / maximum maturity age.

Premium Paying Term (PPT)

Option	Policy Term	PPT	With Little Champ Benefit	Without Little Champ Benefit
Option 1	10 – 30 years	Regular Pay	Available when Age of the Life Insured at Maturity is less than or equal to 30 years.	Available
		Limited Pay	5 Years to Minimum of <ul style="list-style-type: none"> • Policy Term – 1 year, or • 30 years minus age at entry of the Life Insured) 	5 years to (Policy Term – 1 year)
	31 years and above	Regular Pay	Not Available	Available
		Limited Pay	5 years to (30 years minus age at entry of Life Insured)	5 years to 30 years
Option 2	100 minus age at entry	Regular Pay	Not Available	Available
		Limited Pay	5 years to (30 years minus age at entry of Life Insured)	5 years to 30 years

§ Under Little Champ Benefit, PPT is restricted to 30 years minus age at entry of the Life Insured.

Note: Little Champ Benefit can be availed under Option 1 as well as Option 2.

Sum Assured

Premium Type	Age at Entry	Minimum Sum Assured	Maximum Sum Assured
Base Premium	0 - 44 years	Higher of (10, PT/2) * AP	Higher of (10, PT/2) * AP
	45 years and above	Higher of (7, PT/4) * AP	10 * AP
Top-Up Premiums	0 - 44 years	1.25 * TP	10 * TP
	45 years and above	1.1 * TP	5 * TP

PT = Policy Term, AP = Annualised Premium, TP = Top-up Premium

For Option 2: Policy Term will be considered as '70 – Age at Entry'

Premium

Premium	Modal Premium	Top-up Premium
Minimum	Annual: Rs.48,000 Semi-annual: Rs. 36,000 Quarterly: Rs. 18,000 Monthly: Rs. 6,000	Rs. 5,000
Maximum	No Limit	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.

Premium Paying Frequency

Annual, Semi-annual, Quarterly and Monthly