Aapki Zaroorat - Wealth Accumulation

Edelweiss Tokio Life
wealth plus

A Unit Linked, Non-Participating Life Insurance Plan

Edelweiss Tokio life
Insurance se badhkar hai *aapki zaroorat*

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

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.

Toll Free : 1800 212 1212 . Email : care@edelweisstokio.in . Visit us at www.edelweisstokio.in

5 Reasons
why
Edelweiss Tokio Life -
Wealth Plus

01
Life Cover

ensures financial protection to your family in case of your unfortunate demise.

02
Rising Star Benefit

to cater to your children's future financial needs even in your absence.

03
Additions

in addition to allocating 100% of your premiums paid during the premium paying term, we will provide additional allocation every year as follows -

a. Extra Allocation – added in the first 5 policy years along with your premiums paid.
b. Premium Booster – added from the 6^{th} policy year at the end of each policy year.

04
Investment Strategies

two strategies to cater to your various investment needs.

05
Liquidity

option to partially withdraw your money in case of emergencies from 6^{th} policy year.

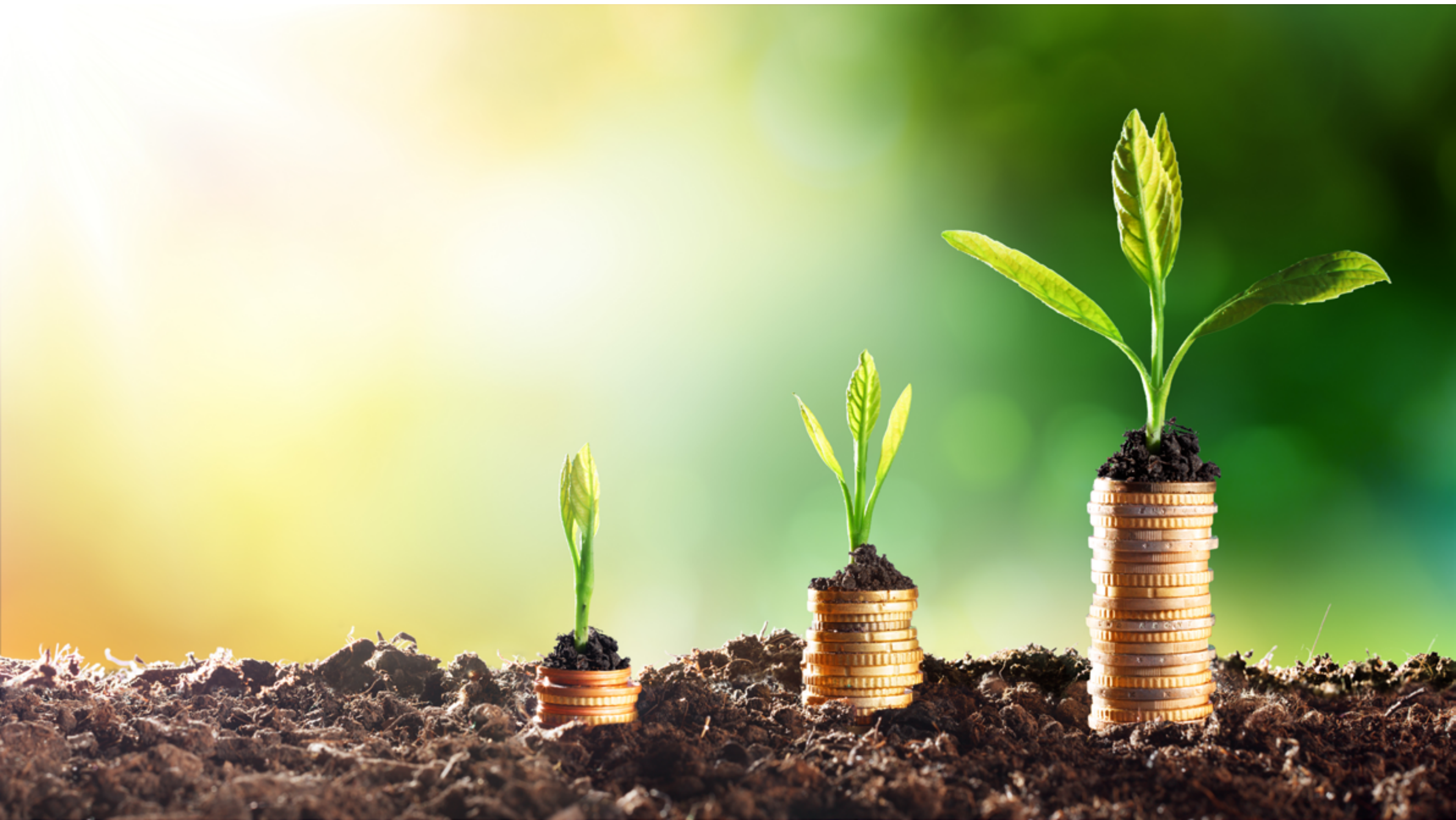
Insurance se badhkar hai **aapki zaroorat**

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 are able to 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 which allows wealth accumulation?

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



Your **Plan Eligibility**

Eligibility Conditions	Minimum	Maximum
Entry Age (last birthday)	1 year	55 years
Maturity Age (last birthday)	18 years	70 years
Policy Term	10 years	20 years
Premium Paying Term		
Limited	5 years	Policy Term minus 1
Regular	Equal to policy term	Equal to policy term
Premium Paying Frequency	Annual | Half – Yearly | Quarterly | Monthly	
Sum Assured	10 x Annualised Premium	10 x Annualised Premium
Top-up Sum Assured (based on attained age)		
1 - 44 years	1.25 x Top-up Premium	1.25 x Top-up Premium
45 years and above	1.10 x Top-up Premium	1.10 x Top-up Premium
Annualised Premium	Annual – Rs. 48,000	No Limit
	Other Frequency PPT 5 to 10 years – Rs. 60,000 PPT > 10 years – Rs. 48,000	
Top up Premium	Rs. 5,000	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.

At policy inception, you have the option to choose Rising Star Benefit. This Benefit will enable you to secure your child's future financial needs. If you have chosen this option, the Policyholder and Life Insured should be different. An additional mortality charge will be deducted for the life cover provided on the life of the proposer. The eligibility conditions for the Life Insured and Policyholder under the Rising Star Benefit are –

Eligibility Conditions	Minimum	Maximum
Entry Age (last birthday)		
Life Insured	1 year	17 years
Policyholder	18 years	55 years
Maturity Age (last birthday)		
Life Insured	18 years	37 years
Policyholder	28 years	70 years

Your **Investment Options**

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

1. **Life Stage & Duration Based Strategy -**

One's risk appetite depends on:

a. Age: As age increases, one's risk appetite decreases

b. 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:

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

'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 subject to a maximum allocation of 85%. Remaining Fund Value will be allocated in Bond Fund. The total allocation percentage across both the funds cannot be more than 100%.

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:

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%

Your **Investment Options**

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:

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

After 10 years, the age will now be 50 years and remaining policy term will now be 10 years. At this stage, the allocation in Equity Large Cap Fund will be:

$$\text{Min}\left(85, \frac{(100-50)*10}{10}\right)\% = 50\%$$

2. 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: ULIF0118 /08 / 11EQLARGECAP147)	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 / 11EQTOP250147)	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: ULIF001107 / 10 / 16ETLIMIDCAP147)	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 / 11MANAGED147)	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 / 11BONDFUND147)	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%	40%	Low to medium
		Debt and Money Market Instruments	0%	40%	

Your **Plan Benefits**

1. **Additional Allocations**

Wealth Plus ensures that 100% of premium paid by you is allocated to the fund(s) as per your choice and Investment Strategy.
In addition to this, this plan provides additional allocation every year starting from the 1st Policy Year till the end of the premium paying term. These allocations as a percentage of premium are as mentioned below -

- **Extra Allocation**

During the first 5 policy years, Extra Allocation will be added to the fund(s) along with each Modal premiums paid by you within the grace period.

The total Extra Allocation amount for the corresponding Policy Year is as follows:

Policy Year	% of one Annualised Premium
1 to 5	1%

The Extra Allocation will be added only if you pay your due premiums within the grace period applicable to the respective Modal Premium. The Extra Allocation amount to be added with each Modal Premium equals to total Extra Allocation for the policy year multiplied by Modal Premium divided by Annualised Premium. If the Premium is paid after the Grace Period, the respective Extra Allocation will not be added to the fund.

- **Premium Booster**

Starting from the 6th policy year, Premium Booster will be added to the fund(s) at the end of the each policy year for the premiums paid by you within the grace period.

The total Premium Booster for the corresponding Policy Year are as follows:

Policy Year	% of one Annualised Premium
6 to 10	3%
11 to 15	5%
16 to 20	7%

The Premium Booster will be added only if you pay your due premiums within the grace period applicable to the respective Modal Premium. If the Premium is paid after the Grace Period, the respective Premium Booster will not be added to the fund.

The above specified Extra Allocation and Premium Booster are the total amount to be added in a policy year if all premiums due in the applicable policy year are paid within the grace period. In case of policies with non-annual mode, if all premiums due in a policy year are not paid within the Grace Period in a particular Policy Year, the Extra Allocation or Premium Booster as applicable added to the fund(s) will be based on a pro-rated basis. The pro-rated Extra Allocation or pro-rated Premium Booster will be equal to the proportion of the premiums paid within the Grace Period to the premium payable in the applicable policy year.

Extra Allocation or Premium Booster will be not be added after the Premium Paying Term or on Top-Up premium.

Illustrative Example -

For example, if you choose to pay an Annualised Premium as Rs. 50,000 for a Premium Paying Term and Policy Term of 20 years. Additional Allocations added in each policy year are –

Extra Allocation	Premium Booster
For policy year 1 to 5 = 50,000 x 1% = Rs. 500 every year	For policy year 6 to 10 = 50,000 x 3% = Rs. 1,500 every year For policy year 11 to 15 = 50,000 x 5% = Rs. 2,500 every year For policy year 16 to 20 = 50,000 x 7% = Rs. 3,500 every year

The total Additional Allocations added to your policy will be equal to Rs. 40,000/-, if each of the due premiums are paid before the end of the grace period

2. Maturity Benefit

At the end of the Policy Term, on survival you will receive the Fund Value as your Maturity Benefit. You have an option to collect your Maturity Benefit in lumpsum or in instalments by choosing the Settlement Option.

3. Settlement Option

Under this option, you need to choose:

- Settlement Term (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 settlement term 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 Settlement Term 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 Settlement Option period is Rs. 50,00,000. The first pay-out will be calculated as Rs. 50,00,000 / 36 = 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 Rs. 33,50,000 / 22 = 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 first instalment payment will be made on the Maturity Date of the Policy.
- Instalment payments will be made by redeeming Units from the Funds at the Unit Price applicable on the instalment date.
- No risk cover or Premium Booster will be available during the Settlement Term.
- No charges except Fund Management Charge (FMC) will be deducted during this period.
- At any point of time, during the settlement term you may opt for full payment of balance Fund Value, without any charges.
- The outstanding fund value will continue to remain invested in the existing funds during the Settlement Term and the investment risk in the investment portfolio is borne by you.
- In case of death of Life Insured during the Settlement Term, balance Fund Value is payable to the nominee/ legal heir.
- Semi-Annual, Quarterly and Monthly modes are available only through ECS credit.
- Partial Withdrawals are not allowed during the Settlement Term.
- Switches are not allowed during the Settlement Term.
- Life Stage & Duration based Strategy is not allowed during the Settlement Term.

4. 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 –

Highest of:

- Fund Value; or
- Sum Assured less Relevant Partial Withdrawals#; or
- 105% of total premiums paid

+

Highest of:

- Top-up Fund Value; or
- Top-up Sum Assured; or
- 105% of total Top-up Premiums paid.

For Reduced Paid-up Policy

In case of unfortunate demise of Life Insured while the Policy is reduced paid-up, following Death Benefit will be paid:

Highest of:

- Fund Value; or
- Paid-up Sum Assured less Relevant Partial Withdrawals#; or
- 105% of total premiums paid

+

Highest of:

- Top-up Fund Value; or
- Top-up Sum Assured; or
- 105% of total Top-up Premiums paid.

'Paid up Sum Assured' = Sum Assured x Number of premiums paid / Number of premiums payable.

'Relevant Partial Withdrawals' will be calculated as follows:

- For death before attainment of age 60 of Life Insured: Sum of Partial Withdrawals made during the two year period immediately preceding the date of death of the Life Insured.
- For death on or after attainment of age 60 of Life Insured: All Partial Withdrawals made after attainment of age 58.

Top-up Sum Assured shall not be reduced after partial withdrawals from the Top-up fund.

In case of unfortunate demise of the Life Insured while the Policy is in Discontinuance Policy Fund, Discontinuance Policy Fund Value will be paid.

5. Rising Star Benefit

The Policyholder/Proposer under this benefit can be a Parent / Grand-parent / guardian or any person who has an insurable interest with the insured child. If Rising Star Benefit has been chosen, an additional benefit will be applicable on the life of the Policyholder in addition to the death benefit applicable on the life of the Life Insured –

In case of the unfortunate demise of the Policyholder before the demise of the Life Insured, the following benefit is applicable for the entire policy term irrespective of the Life Insured turning major during the term.

- A Lumpsum amount(^) will be paid immediately; plus
- An amount equal to the sum of all the future Modal Premiums (if any) shall be credited to the Fund Value; plus
- The future Extra Allocation and Premium Booster as and when due would be added to the Fund Value in a manner similar to a premium paying policy where the future premiums are paid on the respective due dates.

Once, the Rising Star Benefit is triggered;

- The Policy will continue till maturity date or death of Life Insured, whichever is earlier.
- No future premiums, if any will be required to be paid
- Policy will not move in Discontinuance state, as the policy will be treated as fully paid-up policy, wherein all future premiums are assumed to have been paid.
- Life Cover on Life Insured will continue
- Relevant charges like Fund Management Charges and Mortality charges on Sum at Risk on the life of the Life Insured will continue to be levied as and when due

(^) The Lumpsum Amount will be equal to Annualised Premium x applicable Annualised Premium multiple as mentioned below. This Annualised Premium multiple will depend on the entry age of the Policyholder.

Entry Age of the Policyholder (in years)	Annualised Premium multiple
18 to 40	10
41 to 44	9
45 to 50	5
51 to 55	4

- For Reduced Paid-up Policy, the additional benefit paid will be to the extent of the lumpsum amount, which will be reduced by the ratio of total number of premiums paid to the original number of premiums payable. No future premiums or Premium Boosters will be paid by us.
- While the Policy is in discontinuance state: No additional benefit is applicable.

The acceptance of risk cover on the life of the proposer will be subject to board approved underwriting guidelines. An additional mortality charge will be deducted for the life cover provided on the life of the proposer and will be dependent on the age of the proposer.

In case the Life Insured is a minor, the ownership of Policy will automatically vest in the Life Insured on attainment of majority.

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.

6. 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.

Your **Plan Flexibilities**

1. Change in Premium Paying Term (PPT):

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

- The PPTs allowed under the plan;
- All other conditions in the plan being met;
- Provided all the due premiums till the date of such request have been paid.

In case of decrease of PPT, the revised PPT shall not be less than 10 years. This option can be exercised while the policy is in-force and before the expiry of the existing PPT. This option of change in Premium Paying Term is not allowed if Rising Star Benefit is chosen.

2. Unlimited free switches between funds:

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. 5,000. In case your current Investment Strategy is Life Stage & Duration Based Strategy, switching facility is not available.

3. Unlimited Opt-in and Opt-out option between Investment Strategies:

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.

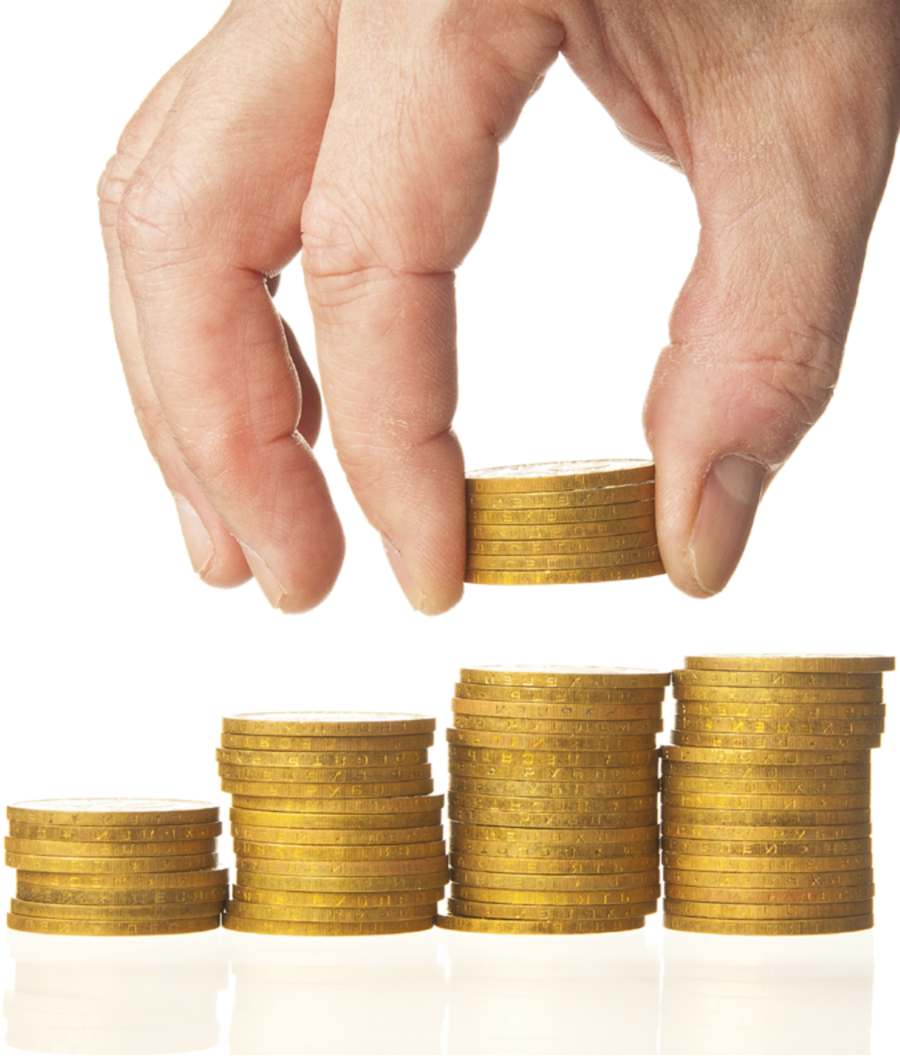
4. Unlimited Premium Redirection:

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.

5. 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:

- 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.



6. Top-up premiums:

You can invest your surplus money as Top-up Premium over and above the Premium subject to following conditions:

- Top-up premiums are allowed at any time during the policy term, except in the last five years prior to the maturity date and only if all the due premiums have been paid at the time of making the top-up premiums.
- Each Top-up premium will be invested in separate Top-up account with a 60 months' lock-in period from the payment date except in case of complete withdrawal.
- At any point of time during the Policy Term, the total top-up premiums paid shall not exceed the sum total of the base premiums paid to date.
- The Sum Assured on Top-up Premium shall be based on the age at payment of Top-up premium but not on the age at entry of the Life Insured.
- Extra Allocation or Premium Booster will not be applicable on Top-up premiums.

Non Forfeiture Provisions

Surrender Benefit -

At any time during the Policy Term, you can choose to surrender the Policy by submitting a written request to us.

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 in accordance with the provision as mentioned under 'Treatment of Policy while in Discontinuance Policy Fund' 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 and the policy will terminate.

Discontinuance of Premiums (during the first 5 policy years)

Policyholder should pay the contractual premium before the end of the grace period. If policyholder fails to do so then the Company will send a notice to the policyholder within a period of 15 days from the date of expiry of the grace period. Policyholders have a period of 30 days from the date of receipt of such notice to exercise any of the following options:

Option	Description	Treatment
i	Revive the Policy by paying overdue premiums within a revival period of two years.	If the Policyholder exercises this option, then on the date of receipt of the intimation, the Policy will be discontinued. The Fund Value as on the date of Discontinuance less Discontinuance Charges shall be transferred to the Discontinued Policy Fund. Thereafter the Policy will be treated as mentioned in the Section "Treatment of Policy while in Discontinuance Policy Fund". Upon payment of overdue Premiums, Policy will be revived as per the terms and condition of the clause on "Policy Revival".
ii	Complete withdrawal from the policy with monies moving to Discontinued Fund	If the Policyholder exercises this option, then on the date of receipt of the intimation, the policy will be discontinued. The fund value as on the date of discontinuance less discontinuance charges shall be transferred to the Discontinued Policy Fund. Thereafter the treatment will be as mentioned below in section "Treatment of policy while in Discontinuance Policy Fund".
If the Policyholder does not exercise any option within the notice period		Treatment will be same as if option (ii) was selected.

***Notice Period:**

Period of 30 days from the date of receipt of notice, giving options to policyholder on discontinuance of premium. During this period, the Policy is treated as In-Force with deduction of applicable charges and the Policyholder will be eligible for all Benefits under the Term of the Policy.

Treatment of policy while in Discontinuance Policy Fund

Risk Cover will not apply. Fund Management Charge of 0.50% p.a. is applicable to Discontinued Policy Fund and no other charges will apply. A minimum guaranteed interest rate declared by IRDAI from time to time will be applicable to the discontinued policy fund. The current minimum guaranteed interest rate applicable to the discontinued policy fund is 4% p.a. A revival period of two years from the date of discontinuance is available for revival of the Policy.

If the two year revival period is complete before the end of fifth policy year and the policy has not been revived, the fund value shall be payable to the policyholder at the end of fifth policy year and the Policy will terminate.

If the two year revival period is not complete before the end of fifth policy year and the policy has not been revived, Company will request the policyholder to choose from the following options:

Option	Description	Treatment
i	Complete withdrawal from the Policy at the end of Lock-in period.	If the Policyholder exercises this option, the Policy will continue to be invested in Discontinued Policy Fund till the end of Lock-in Period. Revival is possible any time before the completion of fifth policy year. If the policy is not revived before the completion of the fifth policy year, the fund value shall be payable to the policyholder at the end of the fifth policy year.
ii	Stay invested in discontinuance policy fund till the end of revival period with the option to revive before the end of revival period.	Revival is possible any time before the completion of the revival period. If the policy is not revived before the end of the revival period of two years from the date of discontinuance, the fund value shall be payable to the policyholder at the end of the revival period.
If the policyholder does not exercise any option within the notice period		Treatment will be same as if option (i) was selected.

In case premium discontinued after completion of 5th policy year:

Policyholder should pay the contractual premium before the end of the grace period. If policyholder fails to do so then the Company will send a notice to the policyholder within a period of 15 days from the date of expiry of the grace period. The Policyholder can exercise any one of the following options:

Option	Description	Treatment
i	Complete withdrawal (surrender) from the policy without any risk cover	If the Policyholder exercises the option, then on the date of receipt of intimation, the policy will be surrendered and fund value will be payable.
ii	Convert the policy into reduced paid-up policy	If the Policyholder exercises this option, then the policy will be continued on a reduced paid-up basis with Paid-Up Sum Assured(*) and reduced lumpsum amount(#) applicable (if Rising Star Benefit is opted) from the date of receipt of intimation and all the applicable charges will continue to be deducted. No future premium is required to be paid. If the policyholder pays the overdue premium before the end of the two year revival period, the policy will be revived as per "Policy Revival" terms and conditions. *(*) Paid-up Sum Assured would be equal to the Sum Assured multiplied by the ratio of total number of premiums paid to the original number of premiums payable as per the terms and conditions of the policy.* *(#) Reduced lumpsum amount will be equal to the lumpsum amount multiplied by the ratio of total number of premiums paid to the original number of premiums payable as per the terms and conditions of the policy.*
iii	Revive the policy within a period of two years	If the Policyholder exercises this option, then the policy is deemed to be in-force till the end of the revival period. Policy will continue with full benefits and all applicable charges will continue to be deducted from the fund value. If the policyholder pays the overdue premium before the end of revival period, the policy will be revived as per "Policy Revival" clause. If the policyholder does not pay the overdue premium before the end of revival period, then the Policy will be surrendered and Fund Value at the end of the Revival period will be paid.
If the policyholder does not exercise any option within the notice period		Treatment will be same as if option (i) was selected.

The fund value will continue to be invested as per your chosen Investment Strategy till the time the policyholder exercises the option or till the expiry of notice period, whichever is earlier. During this period the policy is deemed to be in-force with all charges i.e. Fund Management Charge, Mortality Charge would continue to be deducted.

Policy Revival:

The Policyholder can revive the Policy within two years from the Discontinuance Date.

To exercise the Revival Option, the Policyholder is 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 the Policyholder) and the results thereof would be reviewed by the Company as per the then Board approved underwriting norms.

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

In case of surrender or premium discontinuance during the first five Policy Years, you can revive the Policy by paying due Premiums, within the revival period. On Revival, the risk cover under the Policy would be restored, we will add back the Discontinuance Charges that were deducted at the time of Policy Discontinuance. Monies will be invested as per your chosen investment strategy at the prevailing unit prices.

Extra Allocation will not be added for the Policies which are in the Revival Period. In case of revival of the Policy, no Extra Allocation will be added in respect to the premiums paid for the past Policy Years.

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

In case of premium discontinuance after completion of five Policy Years, You can revive the Policy within the revival period, provided you have chosen option ii or iii under the section 'In case premium discontinued after completion of 5th policy year'.

If You have chosen option ii under the section 'In case premium discontinued after completion of 5th policy year', on revival of the Policy, the Paid-up Sum Assured under the Policy would be reinstated to original Sum Assured, the due premiums collected will be invested as per your chosen investment strategy at the prevailing unit prices and the Policy will continue with all applicable benefits and Charges, as per the terms and conditions of the Policy.

If You have chosen option iii under the section 'In case premium discontinued after completion of 5th policy year', on revival of the Policy, the due premiums collected will be invested as per your chosen investment strategy at the prevailing unit prices and the Policy will continue with all applicable benefits and charges, as per the terms and conditions of the Policy.

Premium Booster will not be added for Reduced Paid-Up Policies and for the Policies which are in the Revival Period. In case of revival of the Policy, no Premium Booster will be added in respect to the premiums paid for the past Policy Years.

Your **Plan Charges**

Premium Allocation Charges – NIL

There will be Extra Allocation and Premium Booster that will be added to your policy every year till the end of the premium paying term. This is in addition to investing 100% of the premium paid by you, provided you pay all your due premiums within the grace period applicable to the respective policy year.

Top-Up Allocation Charge: NIL

100% of the Top-Up premium will be added to the investment strategy selected by you. The Extra Allocation or Premium Booster will not be applicable on the Top-Up Premium.

Policy Administration Charges - NIL

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%
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.

Surrender/Discontinuance Charges -

Where the policy is discontinued during the policy year*	Discontinuance Charge
1	Lower of 6 % of (AP or FV) subject to maximum of Rs.6000
2	Lower of 4 % of (AP or FV) subject to maximum of Rs.5000
3	Lower of 3 % of (AP or FV) subject to maximum of Rs.4000
4	Lower of 2 % of (AP or FV) subject to maximum of Rs.2000
5	NIL

AP = Annualised Premium

FV = Fund Value on the date of discontinuance

No Discontinuance Charges shall be imposed on top-up premiums.

Switching charges: Nil

Premium Redirection charges: Nil

Partial Withdrawal Charges: Nil

Mortality Charges:

Mortality Charges are recovered on a monthly basis by the way of cancellation of units.

Monthly Mortality Charges = Sum at Risk for benefit on death of the Life Insured * (Annual Mortality Charge rate of Life Insured / 12) + Sum at Risk for benefit on death of the Policyholder (if any) * (Annual Mortality Charge rate of Policyholder / 12)

Where, Annual Mortality Charge rate of Life Insured/Policyholder depends on age last birthday and gender of Life Insured/Policyholder as on date of calculation.

Sum at Risk (SAR) for benefit on death of the Life Insured is the sum of:

Highest of:
- Sum Assured minus relevant partial withdrawals#; or
- 105% of total premiums paid; or
- Fund Value as on that date

Minus the Fund Value as on that date

AND

Highest of:
- Top-up Sum Assured; or withdrawals#; or
- 105% of total Top-up premiums paid; or
- Top-up Fund Value as on that date

Minus the Top-up Fund Value as on that date

"Relevant Partial Withdrawals" will be calculated as follows:

1. For death before attainment of age 60 of Life Insured: Sum of Partial Withdrawals made during the two year period immediately preceding the date of death of the Life Insured.

2. For death on or after attainment of age 60 of Life Insured: All Partial Withdrawals made after attainment of age 58.

Partial Withdrawals made from the Top-up Fund shall not be deducted for this purpose.

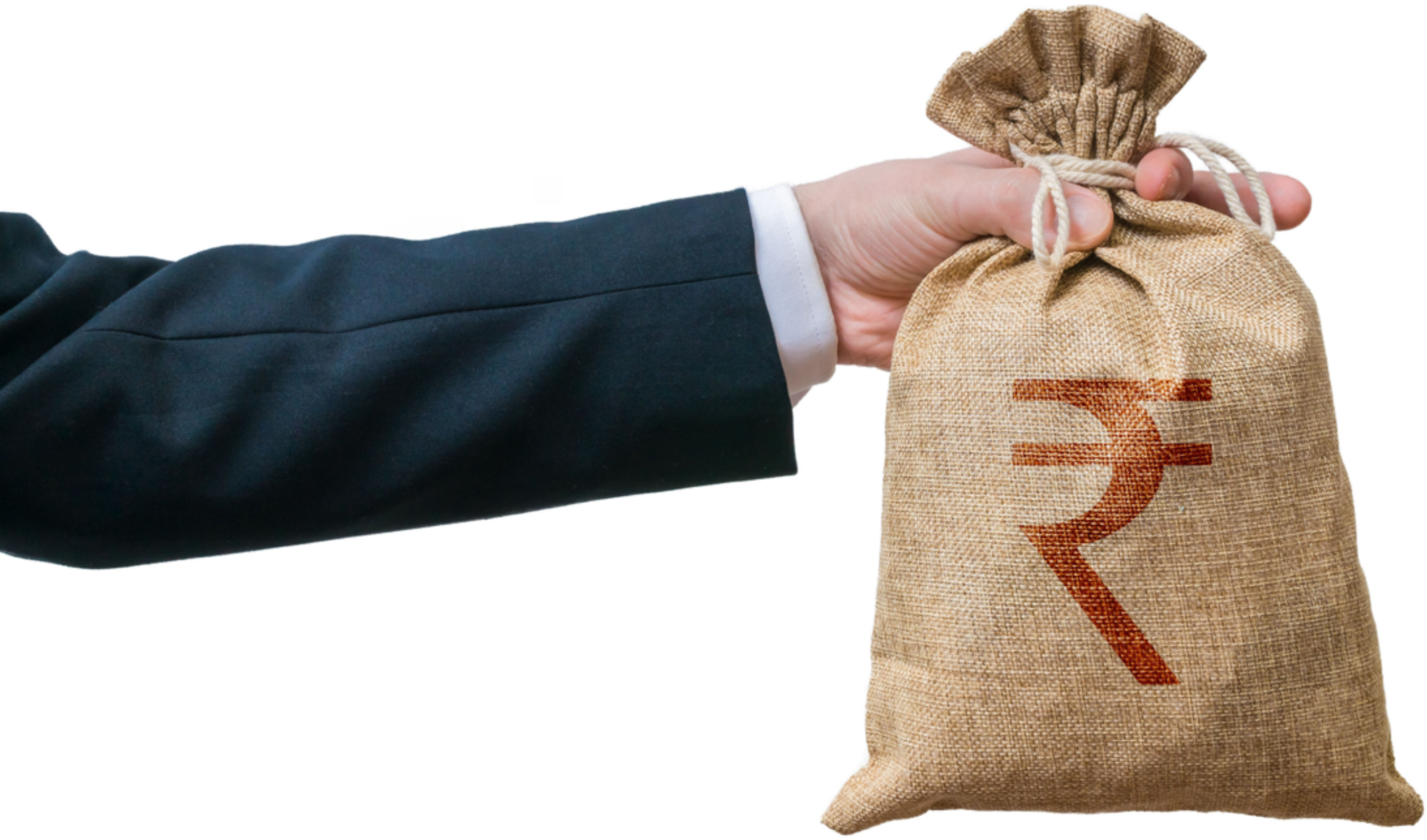
While the Policy is Reduced Paid-up, for the calculation of Sum at Risk (SAR) for benefit on death of the Life Insured on a given date for calculation of mortality charges, the Paid-Up Sum Assured will be applicable in place of Sum Assured.

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

- For in-force and Fully Paid-up policies:
    - Lumpsum Amount; plus
    - Sum of all the future Modal Premiums, if any
- While the Policy is Reduced Paid-up: Reduced Lumpsum Amount

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

The Mortality Charge Rates are guaranteed.



Statutory Information

Non-negative Claw-Back Addition:

In the process to comply with the reduction in yield, a Non-negative Claw Back Addition, if any, will be added to the unit fund as applicable at various durations of time after the first five policy years of the contract.

Suicide Claim provisions:

In case of death due to suicide within 12 months from the date of inception of the policy or from the date of revival of the policy, the nominees or beneficiaries of the policyholder shall be entitled to fund value, as available on the date of death.

Any charges recovered subsequent to the date of death of the Life Insured shall be paid to the nominees or beneficiaries along with Death Benefit.

Policy Loan:

No policy loan facility is available under this plan.

Free look Period:

After you receive your policy, please go through it carefully to check the policy specifications and the obligations of Edelweiss Tokio Life Insurance.

You may return this Policy to us within 15 days* of receipt of the policy if you disagree with any of the terms and conditions by giving us written reasons for your objection in which case you shall be entitled to a refund of the amount as follows:

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

*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 frequency and 15 days for Monthly premium payment frequency.

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:

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

Assignment:

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

Foreclosure:

At any time after five (5) policy years, if the fund value becomes Nil, then the policy shall be foreclosed.

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.

Goods and Services Tax:

Allowed charges under this policy will be escalated by the goods and services tax 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.

Edelweiss Tokio Life Insurance is a new generation insurance company set up with a start-up capital of INR 550 Crores, thereby showing our commitment to building a long term sustainable business focused on a consumer centric approach. The Company is a joint venture between Edelweiss Financial Services, one of India's leading diversified financial services companies with business straddling across Credit, Capital Markets, Asset Management, Housing Finance and Insurance and Tokio Marine Holdings Inc., one of the oldest and the biggest insurance companies in Japan now with presence across 39 countries around the world. As a part of the Company's corporate philosophy of customer centricity, our products have been developed based on our understanding of Indian customers' diverse financial needs and help them through all their life stages.

Edelweiss Tokio *life*

Insurance se badhkar hai ***aapki zaroorat***

Edelweiss Tokio Life Insurance Company Limited

IRDAI Regn No.: 147 | CIN: U66010MH2009PLC197336

Registered Office: Edelweiss House, Off CST Road, Kalina, Mumbai 400098.

Corporate Office: 3rd & 4th Floor, Tower 3, Wing 'B', Kohinoor City, Kirol Road, Kurla (W), Mumbai – 400070.

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Visit us at www.edelweisstokio.in. UIN: 147L055V01. Advt No.: Br/01/Nov 2017

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 Plus 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.

Edelweiss Tokio Life

wealth plus

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/ FRAUDULENT OFFERS

IRDAI clarifies to public that

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus.
- Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.