

Benefit Illustration

Name of the Prospect/Policyholder :	SANDEEP GOWEL
Age (in years) :	60
Name of the Life Assured :	RIDDHIMA GOWEL
Age (in years) :	26
PolicyTerm (in years) :	30
Premium PaymentTerm (in years) :	12
Amount of Instalment Premium (includingFirstYear Applicable Taxes in Rupees) :	5,22,500
Mode of Payment of Premium :	Annual

Additional Information	
Gender of the Prospect/Policyholder :	Male
Gender of the Life Assured :	Female
Category	Others
Distribution Channel	Direct Marketing (Other than Worksite Marketing)

How to read and understand this benefit illustration?

This Benefit Illustration is intended to show year-wise premiums payable and benefits under the policy, at two assumed rates of interest i.e., 8% p.a. and 4% p.a.

Some benefits are guaranteed and some benefits are variable with returns based on the future performance of the Company. If your policy offers guaranteed benefits then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable benefits then the illustrations on this page will show two different rates of assumed future investment returns, of 8% p.a. and 4% p.a. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance.

Proposal No. :	Name of the Product:	Edelweiss Tokio Life- Flexi-Savings Plan
	Tag Line:	A Non-Linked, Participating, Individual, Savings, Life Insurance Plan
	Unique Identification No.:	147N075V02
	GST Rate - Base Product (first year) :	4.50%
	GST Rate - Base Product (second year onwards) :	2.25%
	GST Rate - Rider (first year):	18.00%
	GST Rate - Rider (second year onwards):	18.00 %

Additional Plan Information	
Income Start Year :	2
Life Cover Continuation Benefit :	No
Life Cover Continuation Benefit Period :	NA
Life Cover Continuation Benefit Sum Assured:	NA
Accrual of Survival Benefit :	No

Policy details			
Policy Option	Flexi-Income Option	Sum Assured on Maturity Rs.	67,56,900
Bonus Type	Cash Bonus and Reversionary Bonus	Sum Assured on Death (at inception of the policy) Rs.	35,00,000
		Loyalty Sum Assured on Maturity Rs.	NA

(Amounts in Rupees)

Premium Summary			
	Base Plan	Riders	Total Instalment Premium
Instalment Premium without GST	5,00,000	-	5,00,000
Instalment Premium with First Year GST	5,22,500	-	5,22,500
Instalment Premium with GST 2nd Year Onwards	5,11,250	-	5,11,250

(Amount in Rupees)

Policy Year	Life Cover Continuation Benefit Year	Annualized Premium	Guaranteed Benefits				Non-Guaranteed Benefits @ 4% p.a.				Non-Guaranteed Benefits @ 8% p.a.				Total Benefits including Guaranteed and Non-Guaranteed Benefits									
			Guaranteed Additions	Survival Benefit (Money Back Benefit)	Surrender Benefit #	Death Benefit	Maturity Benefit	Accrued Reversionary Bonus	Reversionary Bonus Payouts	Cash Bonus	Surrender Benefit	Accrued Reversionary Bonus	Reversionary Bonus Payouts	Cash Bonus	Surrender Benefit	Total Survival Benefit @ 4% p.a. (5+10+11)	Total Survival Benefit @ 8% p.a. (5+14+15)	Accrual of Survival Benefits @ 4% p.a.	Accrual of Survival Benefits @ 8% p.a.	Total Maturity Benefit, incl Terminal Bonus, if any @ 4% p.a.	Total Maturity Benefit, incl Terminal Bonus, if any @ 8% p.a.	Total Death Benefit, incl Terminal Bonus, if any @ 4% p.a.	Total Death Benefit, incl Terminal Bonus, if any @ 8% p.a.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	
1	-	5,00,000	-	-	-	50,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50,00,000	50,00,000	
2	-	5,00,000	-	-	3,00,000	50,00,000	-	-	-	14,798	3,25,399	-	-	-	91,894	2,40,658	14,798	91,894	-	-	-	-	50,00,000	50,00,000
3	-	5,00,000	-	-	5,25,000	50,00,000	-	-	-	14,798	6,50,817	-	-	-	91,894	5,25,704	14,798	91,894	-	-	-	-	50,00,000	50,00,000
4	-	5,00,000	-	-	10,00,000	50,00,000	-	-	-	14,798	10,32,409	-	-	-	91,894	8,72,940	14,798	91,894	-	-	-	-	50,00,000	50,00,000
5	-	5,00,000	-	-	13,00,000	50,00,000	-	-	-	14,798	14,60,438	-	-	-	91,894	12,75,377	14,798	91,894	-	-	-	-	50,00,000	50,00,000
6	-	5,00,000	-	-	15,90,000	50,00,000	-	-	-	14,798	19,37,430	-	-	-	91,894	17,38,676	14,798	91,894	-	-	-	-	50,00,000	50,00,000
7	-	5,00,000	-	-	19,25,000	50,00,000	-	-	-	14,798	24,66,043	-	-	-	91,894	22,69,057	14,798	91,894	-	-	-	-	50,00,000	50,00,000
8	-	5,00,000	-	-	22,40,000	50,00,000	-	-	-	14,798	30,49,085	-	-	-	91,894	28,73,357	14,798	91,894	-	-	-	-	50,00,000	50,00,000
9	-	5,00,000	-	-	26,10,000	50,00,000	-	-	-	14,798	36,89,509	-	-	-	91,894	35,59,094	14,798	91,894	-	-	-	-	50,00,000	50,00,000
10	-	5,00,000	-	-	30,00,000	52,50,000	-	-	-	14,798	43,90,294	-	-	-	91,894	43,34,386	14,798	91,894	-	-	-	-	52,50,000	52,50,000
11	-	5,00,000	-	-	33,55,000	57,75,000	-	-	-	14,798	49,69,154	-	-	-	91,894	50,09,128	14,798	91,894	-	-	-	-	57,75,000	57,75,000
12	-	5,00,000	-	-	37,80,000	63,00,000	-	-	-	14,798	56,71,513	-	-	-	91,894	58,26,497	14,798	91,894	-	-	-	-	63,00,000	63,00,000
13	-	-	-	1,38,854	38,40,000	63,00,000	-	-	-	44,798	57,27,198	-	-	-	2,77,709	58,54,769	1,83,652	4,16,563	-	-	-	-	63,00,000	63,00,000
14	-	-	-	1,38,854	39,60,000	63,00,000	-	-	-	44,798	57,99,072	-	-	-	2,77,709	59,14,170	1,83,652	4,16,563	-	-	-	-	63,00,000	63,00,000
15	-	-	-	1,38,854	40,80,000	63,00,000	-	-	-	44,798	58,72,681	-	-	-	2,77,709	59,77,015	1,83,652	4,16,563	-	-	-	-	63,00,000	63,00,000
16	-	-	-	1,38,854	41,40,000	63,00,000	-	-	-	44,798	59,48,124	-	-	-	2,77,709	60,41,539	1,83,652	4,16,563	-	-	-	-	63,00,000	63,00,000
17	-	-	-	1,38,854	42,60,000	63,00,000	-	-	-	44,798	60,25,514	-	-	-	2,77,709	61,10,054	1,83,652	4,16,563	-	-	-	-	63,00,000	63,00,000
18	-	-	-	1,38,854	43,20,000	63,00,000	-	-	-	44,798	61,04,944	-	-	-	2,77,709	61,82,865	1,83,652	4,16,563	-	-	-	-	63,00,000	63,21,399
19	-	-	-	1,38,854	44,40,000	63,00,000	-	-	-	44,798	61,86,689	-	-	-	2,77,709	62,58,285	1,83,652	4,16,563	-	-	-	-	63,18,163	63,99,921
20	-	-	-	1,38,854	45,60,000	63,00,000	-	-	-	44,798	62,70,226	-	-	-	2,77,709	63,38,710	1,83,652	4,16,563	-	-	-	-	64,05,469	64,78,444
21	-	-	-	1,38,854	46,20,000	63,00,000	-	-	-	44,798	63,56,284	-	-	-	2,77,709	64,20,487	1,83,652	4,16,563	-	-	-	-	64,94,127	65,70,480
22	-	-	-	1,38,854	47,40,000	63,00,000	-	-	-	44,798	64,44,580	-	-	-	2,77,709	65,10,123	1,83,652	4,16,563	-	-	-	-	65,85,487	66,55,759
23	-	-	-	1,38,854	48,00,000	63,00,000	-	-	-	44,798	65,35,249	-	-	-	2,77,709	66,02,024	1,83,652	4,16,563	-	-	-	-	66,79,551	67,54,552
24	-	-	-	1,38,854	49,20,000	63,00,000	-	-	-	44,798	66,28,428	-	-	-	2,77,709	67,00,744	1,83,652	4,16,563	-	-	-	-	67,76,317	68,53,346
25	-	-	-	1,38,854	50,40,000	63,00,000	-	-	-	44,798	67,24,263	-	-	-	2,77,709	68,02,791	1,83,652	4,16,563	-	-	-	-	68,75,786	69,65,653
26	-	-	-	1,38,854	51,00,000	63,07,672	-	-	-	44,798	68,22,907	-	-	-	2,77,709	69,12,798	1,83,652	4,16,563	-	-	-	-	69,77,956	70,77,959
27	-	-	-	1,38,854	52,20,000	64,19,979	-	-	-	44,798	69,19,851	-	-	-	2,77,709	72,04,435	1,83,652	4,16,563	-	-	-	-	70,98,372	73,32,161

28	-	-	-	1,38,854	52,80,000	65,32,286	-	-	-	44,798	70,19,450	-	-	2,77,709	75,09,836	1,83,652	4,16,563	-	-	-	-	72,22,841	75,93,119
29	-	-	-	1,38,854	54,00,000	66,44,593	-	-	-	44,798	71,22,056	-	-	2,77,709	78,28,322	1,83,652	4,16,563	-	-	-	-	73,50,689	78,67,592
30	-	-	-	1,38,854	54,00,000	67,56,900	67,56,900	-	-	44,798	74,82,838	-	-	2,77,709	81,62,335	1,83,652	4,16,563	-	-	74,82,838	81,62,335	74,82,838	81,62,335

Notes : Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any, and Goods & Service Tax. Refer Sales Literature for explanation of terms used in this illustration.

I, MALKEET SINGH, have explained the premiums, and benefits under the product fully to the prospect / policyholder.

Place:EAST DELHI
Date:11/12/2023

This document is digitally signed, and no signature required, to be printed
Signature of Agent/ Intermediary/ Official

I, SANDEEP GOWEL, having received the information with respect to the above, have understood the above statement before entering into the contract.

Date:11/12/2023

Validated through the OTP sent to registered mobile no <98*****68>/ Email ID SA*****.COM
Signature of Prospect / Policyholder

Terms and Conditions
<p>1) This document is for illustration purposes only. This illustration is based on the terms and conditions of the life insurance policy as on date of the illustration. The above information must be read in conjunction with the sales literature & policy document.</p> <p>2) The Premiums are to be paid in the beginning of the chosen mode of payment. For e.g. in case of Annual mode of payment, premiums are payable at the beginning of the respective policy year and in case of Monthly mode of payment, premiums are payable at the beginning of the respective policy month.</p> <p>The amount shown in this column is the sum of all the premiums payable in the respective policy year, excluding underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any and Goods & Service Tax.</p> <p>3) Edelweiss Tokio Life - Flexi-Savings Plan is only the name of the policy and does not in any way indicate the quality of the policy, its future prospects or returns.</p> <p>4) Applicable Taxes will be levied on the premium as per the prevailing Tax Laws and the same shall be borne by the policyholder.</p> <p>5) Surrender value shall be higher of Guaranteed Surrender Value and Special Surrender Value and is payable at the end of the policy year.</p> <p>Special Surrender Value is not guaranteed. Before making a request for Surrender, you may approach the company to know about the Special Surrender Value in respect of your Policy at that point in time.</p> <p>6) Total Survival Benefit includes Guaranteed Income & Guaranteed Lumpsum (Guaranteed Benefit), Cash Bonus (Non-Guaranteed Benefit) and Reversionary Bonus Payout (Non-Guaranteed Benefit).</p> <p>Guaranteed Lumpsum is only applicable for Flexi-Income PRO option.</p> <p>7) # The Guaranteed Surrender Benefit shown in the above table will be reduced by the Total Survival Benefit paid out.</p> <p>8) Maturity Benefit shown under 'Total Benefits' includes Sum Assured on Maturity, Terminal Bonus, and accrued Reversionary Bonus(in case of Large Sum Plan Option) and Loyalty Sum Assured on Maturity(applicable only for Plan Option Large Sum Option).</p> <p>The Guaranteed Maturity Benefit shown in the above table is net of Life Cover Continuation Benefit cost, in case Life Cover Continuation benefit is opted.</p> <p>9) The Policyholder can withdraw the entire accrued Survival Benefits at any point in time during the Policy Term. The unpaid accrued survival benefit shall be paid along with other benefits payable at the time of termination of the policy due to death, maturity, or surrender.</p> <p>10) 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 of death of the Life Insured who is a minor, the death benefit will be paid to the Proposer in the policy.</p> <p>11) Cash bonus, Reversionary bonus and Terminal Bonus would depend on the performance of the Par fund of the company.</p> <p>12) In case Life Cover Continuation Benefit is opted, the Life Cover Continuation Sum Assured(Death Benefit) will be applicable post the completion of the policy term, for the Life Cover Continuation period as stated above.</p> <p>13) The Illustrated Death Benefit, Surrender Benefit and Maturity Benefit shown above are applicable at the end of the Policy Year and are calculated assuming survival benefits due in that policy year have been paid.</p>