

## Benefit Illustration



Name of the Prospect/Policyholder :	DEBASIS BHATTACHARYYA
Age (in years) :	61
Name of the Life Assured :	DEBASIS BHATTACHARYYA
Age (in years) :	61
PolicyTerm (in years) :	39
Premium PaymentTerm (in years) :	12
Amount of Instalment Premium (includingFirstYear Applicable Taxes in Rupees) :	3,91,875
Mode of Payment of Premium :	Annual

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

Proposal No. :	
Name of the Product:	Edelweiss 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

**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.

Policy details			
Policy Option	Flexi-Income Option	Sum Assured on Maturity Rs.	46,66,200
Bonus Type	Cash Bonus and Reversionary Bonus	Sum Assured on Death (at inception of the policy) Rs.	26,25,000
		Loyalty Sum Assured on Maturity Rs.	NA

(Amounts in Rupees)

Premium Summary			
	Base Plan	Riders	Total Instalment Premium
Instalment Premium without GST	3,75,000	-	3,75,000
Instalment Premium with First Year GST	3,91,875	-	3,91,875
Instalment Premium with GST 2nd Year Onwards	3,83,438	-	3,83,438

(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	Survival Benefit		'Accrual of Survival Benefits'		Maturity Benefit		Death 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	-	3,75,000	-	-	-	37,50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37,50,000	37,50,000
2	-	3,75,000	-	-	2,25,000	37,50,000	-	-	-	18,945	2,06,055	-	-	63,460	1,61,540	18,945	63,460	-	-	-	-	37,50,000	37,50,000
3	-	3,75,000	-	-	3,93,750	37,50,000	-	-	-	18,945	4,23,415	-	-	63,460	3,55,397	18,945	63,460	-	-	-	-	37,50,000	37,50,000
4	-	3,75,000	-	-	7,50,000	37,50,000	-	-	-	18,945	6,93,165	-	-	63,460	5,98,423	18,945	63,460	-	-	-	-	37,50,000	37,50,000
5	-	3,75,000	-	-	9,56,250	37,50,000	-	-	-	18,945	9,73,037	-	-	63,460	8,81,075	18,945	63,460	-	-	-	-	37,50,000	37,50,000
6	-	3,75,000	-	-	11,70,000	37,50,000	-	-	-	18,945	12,98,845	-	-	63,460	12,07,959	18,945	63,460	-	-	-	-	37,50,000	37,50,000
7	-	3,75,000	-	-	14,17,500	37,50,000	-	-	-	18,945	16,61,914	-	-	63,460	15,84,328	18,945	63,460	-	-	-	-	37,50,000	37,50,000
8	-	3,75,000	-	-	16,50,000	37,50,000	-	-	-	18,945	20,65,082	-	-	63,460	20,16,217	18,945	63,460	-	-	-	-	37,50,000	37,50,000
9	-	3,75,000	-	-	18,90,000	37,50,000	-	-	-	18,945	25,11,583	-	-	63,460	25,10,601	18,945	63,460	-	-	-	-	37,50,000	37,50,000
10	-	3,75,000	-	-	21,37,500	39,37,500	-	-	-	18,945	30,02,973	-	-	63,460	30,73,389	18,945	63,460	-	-	-	-	39,37,500	39,37,500
11	-	3,75,000	-	-	23,92,500	43,31,250	-	-	-	18,945	35,39,877	-	-	63,460	37,10,224	18,945	63,460	-	-	-	-	43,31,250	43,31,250
12	-	3,75,000	-	-	26,55,000	47,25,000	-	-	-	18,945	41,25,039	-	-	63,460	41,31,061	18,945	63,460	-	-	-	-	47,25,000	47,25,000
13	-	-	-	95,890	27,45,000	47,25,000	-	-	-	57,441	41,17,148	-	-	1,91,781	41,52,963	1,53,331	2,87,671	-	-	-	-	47,25,000	47,25,000
14	-	-	-	95,890	27,90,000	47,25,000	-	-	-	57,441	41,24,157	-	-	1,91,781	42,00,103	1,53,331	2,87,671	-	-	-	-	47,25,000	47,25,000
15	-	-	-	95,890	28,35,000	47,25,000	-	-	-	57,441	39,38,817	-	-	1,91,781	42,50,660	1,53,331	2,87,671	-	-	-	-	47,25,000	47,25,000
16	-	-	-	95,890	28,80,000	47,25,000	-	-	-	57,441	39,53,138	-	-	1,91,781	43,05,366	1,53,331	2,87,671	-	-	-	-	47,25,000	47,25,000
17	-	-	-	95,890	29,25,000	47,25,000	-	-	-	57,441	39,67,312	-	-	1,91,781	43,66,507	1,53,331	2,87,671	-	-	-	-	47,25,000	47,25,000
18	-	-	-	95,890	29,70,000	47,25,000	-	-	-	57,441	39,81,322	-	-	1,91,781	44,30,946	1,53,331	2,87,671	-	-	-	-	47,25,000	47,25,000
19	-	-	-	95,890	30,60,000	47,25,000	-	-	-	57,441	39,95,015	-	-	1,91,781	45,03,486	1,53,331	2,87,671	-	-	-	-	47,25,000	47,25,000
20	-	-	-	95,890	31,05,000	47,25,000	-	-	-	57,441	40,08,516	-	-	1,91,781	45,82,105	1,53,331	2,87,671	-	-	-	-	47,25,000	47,25,000
21	-	-	-	95,890	31,50,000	47,25,000	-	-	-	57,441	40,21,676	-	-	1,91,781	46,68,603	1,53,331	2,87,671	-	-	-	-	47,25,000	47,72,542
22	-	-	-	95,890	31,95,000	47,25,000	-	-	-	57,441	40,34,626	-	-	1,91,781	47,60,867	1,53,331	2,87,671	-	-	-	-	47,25,000	48,72,920
23	-	-	-	95,890	32,40,000	47,25,000	-	-	-	57,441	40,47,364	-	-	1,91,781	48,62,505	1,53,331	2,87,671	-	-	-	-	47,25,000	49,77,963
24	-	-	-	95,890	33,30,000	47,25,000	-	-	-	57,441	40,59,753	-	-	1,91,781	49,73,610	1,53,331	2,87,671	-	-	-	-	47,25,000	50,92,340
25	-	-	-	95,890	33,75,000	47,25,000	-	-	-	57,441	40,71,798	-	-	1,91,781	50,95,687	1,53,331	2,87,671	-	-	-	-	47,25,000	52,16,049
26	-	-	-	95,890	34,20,000	47,25,000	-	-	-	57,441	40,83,788	-	-	1,91,781	52,29,159	1,53,331	2,87,671	-	-	-	-	47,25,000	53,53,756
27	-	-	-	95,890	34,65,000	47,25,000	-	-	-	57,441	40,95,338	-	-	1,91,781	53,75,853	1,53,331	2,87,671	-	-	-	-	47,25,000	55,05,463

28	-	-	-	95,890	35,10,000	47,25,000	-	-	-	57,441	41,06,749	-	-	1,91,781	55,37,972	1,53,331	2,87,671	-	-	-	-	47,25,000	56,71,166
29	-	-	-	95,890	35,55,000	47,25,000	-	-	-	57,441	41,18,078	-	-	1,91,781	57,16,849	1,53,331	2,87,671	-	-	-	-	47,25,000	58,55,536
30	-	-	-	95,890	36,45,000	47,25,000	-	-	-	57,441	41,29,256	-	-	1,91,781	59,15,366	1,53,331	2,87,671	-	-	-	-	47,25,000	60,58,570
31	-	-	-	95,890	36,90,000	47,25,000	-	-	-	57,441	41,38,555	-	-	1,91,781	61,40,016	1,53,331	2,87,671	-	-	-	-	47,25,000	62,89,602
32	-	-	-	95,890	37,35,000	47,25,000	-	-	-	57,441	41,36,918	-	-	1,91,781	63,80,588	1,53,331	2,87,671	-	-	-	-	47,25,000	65,39,297
33	-	-	-	95,890	37,80,000	47,25,000	-	-	-	57,441	41,33,855	-	-	1,91,781	66,54,248	1,53,331	2,87,671	-	-	-	-	47,25,000	68,21,657
34	-	-	-	95,890	38,25,000	47,25,000	-	-	-	57,441	41,28,936	-	-	1,91,781	69,61,008	1,53,331	2,87,671	-	-	-	-	47,25,000	71,36,680
35	-	-	-	95,890	38,70,000	47,25,000	-	-	-	57,441	41,21,551	-	-	1,91,781	73,04,745	1,53,331	2,87,671	-	-	-	-	47,25,000	74,93,699
36	-	-	-	95,890	39,60,000	47,25,000	-	-	-	57,441	41,10,827	-	-	1,91,781	78,97,744	1,53,331	2,87,671	-	-	-	-	47,25,000	80,46,699
37	-	-	-	95,890	40,05,000	47,25,000	-	-	-	57,441	40,95,496	-	-	1,91,781	85,34,630	1,53,331	2,87,671	-	-	-	-	47,25,000	86,41,693
38	-	-	-	95,890	40,50,000	47,25,000	-	-	-	57,441	40,73,683	-	-	1,91,781	92,13,365	1,53,331	2,87,671	-	-	-	-	47,25,000	92,69,352
39	-	-	-	95,890	40,50,000	47,25,000	46,66,200	-	-	57,441	47,59,220	-	-	1,91,781	99,29,674	1,53,331	2,87,671	-	-	47,59,220	99,29,674	47,59,220	99,29,674

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, AKSHAY TYAGI, have explained the premiums, and benefits under the product fully to the prospect / policyholder.	
Place:NOIDA Date:06/09/2024	This document is digitally signed, and no signature required, to be printed Signature of Agent/ Intermediary/ Official

I, DEBASIS BHATTACHARYYA , having received the information with respect to the above, have understood the above statement before entering into the contract.	
Date:06/09/2024	Validated through the OTP sent to registered mobile no <98*****75>/ Email ID DB*****.COM Signature of Prospect / Policyholder

### Terms and Conditions

- 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.
- 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.  
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.
- 3) Edelweiss 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.
- 4) Applicable Taxes will be levied on the premium as per the prevailing Tax Laws and the same shall be borne by the policyholder.
- 5) Surrender value shall be higher of Guaranteed Surrender Value and Special Surrender Value and is payable at the end of the policy year.  
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.
- 6) Total Survival Benefit includes Guaranteed Income & Guaranteed Lumpsum (Guaranteed Benefit), Cash Bonus (Non-Guaranteed Benefit) and Reversionary Bonus Payout ( Non-Guaranteed Benefit).  
Guaranteed Lumpsum is only applicable for Flexi-Income PRO option.
- 7) # The Guaranteed Surrender Benefit shown in the above table will be reduced by the Total Survival Benefit paid out.
- 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).  
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.
- 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.
- 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.
- 11) Cash bonus, Reversionary bonus and Terminal Bonus would depend on the performance of the Par fund of the company.
- 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.
- 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.