

Benefit Illustration



Proposal No. :

Name of the Prospect/Policyholder :	NALINI JADIA
Age (years) :	52
Name of the Life Assured :	NALINI JADIA
Age (years) :	52
Policy Term (in years) :	36
Premium Payment Term (in years) :	12
Amount of Instalment Premium (including Rider Premiums and first year applicable taxes in Rupees) :	15,67,500

Additional Information	
Gender of the Prospect / Policyholder :	Female
Gender of the Life Assured :	Female
Mode of Payment of Premium :	Annual
Category :	Others
Distribution Channel :	Individual Insurance Agent

Name of the Product:	Edelweiss Tokio Life- Guaranteed Income STAR
Tag Line:	A Non-Linked, Non-Participating, Individual, Savings, Life Insurance Plan
Unique Identification No.:	147N073V01
GST Rate - Base Product (first year) :	4.50%
GST Rate - Base Product (second year onwards) :	2.25%

Additional Information on Plan Option / Additional benefit	
Family Income Benefits :	No
Lump sum benefit :	Yes
Income Start Point :	2
'Income duration' (in years) :	35
Income Benefit Pay-out type :	NA
Income Benefit Pay-out Frequency :	Annual

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. 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 actual future investment performance.

This Benefit Illustration is intended to show year-wise premiums payable and benefits under the policy.

Policy details			
Policy Option	Flexible Income	Sum Assured Rs.	-
	-	Sum Assured on Death (at inception of the policy) Rs.	1,50,00,000

(Amounts in Rupees)

Premium Summary			
	Base Plan	Riders	Total Instalment Premium
Instalment Premium without GST	15,00,000	-	15,00,000
Instalment Premium with First Year GST	15,67,500	-	15,67,500
Instalment Premium with GST 2nd Year Onwards	15,33,750	-	15,33,750

(Amounts in Rupees)

Age (Last Birthday) Years	Policy Year	Single/ Annualized Premium*	Guaranteed					Non Guaranteed
			Income Benefit Pay-out/ Survival Benefits / Loyalty Additions	Other Benefits if any	Maturity Benefit/ Lump sum benefit	Death Benefit	Min Guaranteed Surrender Value	Special Surrender Value@
52	1	15,00,000	-	-	-	1,50,00,000	-	-
53	2	15,00,000	4,97,850	-	-	1,50,00,000	9,00,000	16,10,611
54	3	15,00,000	4,97,850	-	-	1,50,00,000	10,77,150	23,46,278
55	4	15,00,000	4,97,850	-	-	1,50,00,000	20,04,300	31,55,922
56	5	15,00,000	4,97,850	-	-	1,50,00,000	22,56,450	40,48,439
57	6	15,00,000	4,97,850	-	-	1,50,00,000	25,08,600	50,30,792
58	7	15,00,000	4,97,850	-	-	1,50,00,000	27,60,750	61,14,750
59	8	15,00,000	4,97,850	-	-	1,50,00,000	31,32,900	73,08,425
60	9	15,00,000	4,97,850	-	-	1,50,00,000	35,35,050	86,26,353
61	10	15,00,000	4,97,850	-	-	1,57,50,000	39,67,200	1,00,79,507
62	11	15,00,000	4,97,850	-	-	1,73,25,000	44,29,350	1,16,82,646
63	12	15,00,000	4,97,850	-	-	1,89,00,000	51,01,500	1,34,52,005
64	13	-	9,95,700	-	-	1,89,00,000	47,83,650	1,40,22,696
65	14	-	9,95,700	-	-	1,89,00,000	41,47,950	1,41,01,291
66	15	-	9,95,700	-	-	1,89,00,000	33,32,250	1,41,86,442
67	16	-	9,95,700	-	-	1,89,00,000	26,96,550	1,42,80,656
68	17	-	9,95,700	-	-	1,89,00,000	18,80,850	1,43,80,837
69	18	-	9,95,700	-	-	1,89,00,000	12,45,150	1,44,87,591

70	19	-	9,95,700	-	-	1,89,00,000	4,29,450	1,46,06,823
71	20	-	9,95,700	-	-	1,89,00,000	-	1,47,33,240
72	21	-	9,95,700	-	-	1,89,00,000	-	1,48,70,750
73	22	-	9,95,700	-	-	1,89,00,000	-	1,50,19,359
74	23	-	9,95,700	-	-	1,89,00,000	-	1,51,80,776
75	24	-	9,95,700	-	-	1,89,00,000	-	1,53,54,711
76	25	-	9,95,700	-	-	1,89,00,000	-	1,55,44,371
77	26	-	9,95,700	-	-	1,89,00,000	-	1,57,49,069
78	27	-	9,95,700	-	-	1,89,00,000	-	1,59,69,815
79	28	-	9,95,700	-	-	1,89,00,000	-	1,62,11,022
80	29	-	9,95,700	-	-	1,89,00,000	-	1,64,69,503
81	30	-	9,95,700	-	-	1,89,00,000	-	1,67,51,071
82	31	-	9,95,700	-	-	1,89,00,000	-	1,70,55,644
83	32	-	9,95,700	-	-	1,89,00,000	-	1,73,84,737
84	33	-	9,95,700	-	-	1,89,00,000	-	1,77,39,568
85	34	-	9,95,700	-	-	1,89,00,000	-	1,81,26,458
86	35	-	9,95,700	-	-	1,89,00,000	-	1,85,43,928
87	36	-	9,95,700	-	1,80,00,000	1,89,95,700	-	1,89,95,700

Notes : Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any and Goods & Service Tax.

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

Place:JODHPUR

Date:31/03/2023

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

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

Date:31/03/2023

Validated through the OTP sent to registered mobile no <88*****10>
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) Edelweiss Tokio Life – Guaranteed Income STAR is only the name of the policy and does not in any way indicate the quality of the policy, its future prospects or returns.

3) 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.

4) Under Flexible Income Plan Option: Income Benefit Pay-out starting from the chosen policy year called Income Start Point will be payable in arrears at the chosen Income Benefit Pay-out frequency till maturity or death of the Life Assured, whichever is earlier, while the policy is in-force

Under Large Income Plan Option: Income Benefit Pay-out will be payable at predetermined policy years, post completion of PPT till the end of the policy term. A level/increasing Income Benefit Pay-out Type will be payable till maturity or death of the Life Assured, whichever is earlier, while the policy is in-force.

5) Maturity Benefit will be payable at the end of the Policy Term. Death Benefit shown above is as of end of the respective Policy Year and assuming Income benefit pay-out for that period has not been paid.

6) Applicable Taxes will be levied on the premium as per the prevailing Tax Laws and the same shall be borne by the policyholder.

7) Surrender value shall be higher of Guaranteed Surrender Value and Special Surrender Value. The surrender value is payable at the end of the policy year and assuming Income benefit pay-out for that period has not been paid.

8) @ Special Surrender Values shown above are 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.

9) If 'Family Income Benefit on Critical Illness and Death' (FIB on CI and Death) is chosen: In case of death of Life Insured while the policy is in-force, Death Benefit is payable. In addition, no future premiums are required to be paid and the policy will continue as in-force policy. The Income Benefit Pay-out will continue and on the date of maturity, Sum Assured on Maturity, if applicable, will be paid and policy will terminate without any further benefit.

If you are diagnosed with one of the covered critical illnesses while the policy is in-force, then on survival of 30 days following the date of diagnosis, no future Premiums are required to be paid and the policy will continue as an in-force policy. The Income Benefit Pay-out, Death Benefit and Maturity Benefits, if applicable, under the policy will continue till the end of the Policy Term.

10) If 'Family Income Benefit on Death' (FIB on Death) is chosen: In case of death of Life Insured, while the policy is in-force, Death Benefit is payable. In addition, no future premiums are required to be paid and the policy will continue as in-force policy. The Income Benefit Pay-out will continue and on the date of maturity, Sum Assured on Maturity, if applicable, will be paid and policy will terminate without any further benefit.

11) 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.