

Benefit Illustration



Name of the Prospect/Policyholder :	POONAM SINGH
Age (in years) :	54
Name of the Life Assured :	POONAM SINGH
Age (in years) :	54
PolicyTerm (in years) :	30
Premium PaymentTerm (in years) :	12
Amount of Instalment Premium (includingFirstYear Applicable Taxes in Rupees) :	3,13,500
Mode of Payment of Premium :	Annual

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

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.:	147N075V01
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.	38,96,580
Bonus Type	Cash Bonus and Reversionary Bonus	Sum Assured on Death (at inception of the policy) Rs.	21,00,000
		Loyalty Sum Assured on Maturity Rs.	NA

(Amounts in Rupees)

Premium Summary			
	Base Plan	Riders	Total Instalment Premium
Instalment Premium without GST	3,00,000	-	3,00,000
Instalment Premium with First Year GST	3,13,500	-	3,13,500
Instalment Premium with GST 2nd Year Onwards	3,06,750	-	3,06,750

(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	-	3,00,000	-	-	-	30,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30,00,000	30,00,000
2	-	3,00,000	-	-	1,80,000	30,00,000	-	-	-	15,781	1,76,943	-	-	52,993	1,37,534	15,781	52,993	-	-	-	-	30,00,000	30,00,000
3	-	3,00,000	-	-	3,15,000	30,00,000	-	-	-	15,781	3,61,526	-	-	52,993	3,05,138	15,781	52,993	-	-	-	-	30,00,000	30,00,000
4	-	3,00,000	-	-	6,00,000	30,00,000	-	-	-	15,781	5,78,778	-	-	52,993	5,09,822	15,781	52,993	-	-	-	-	30,00,000	30,00,000
5	-	3,00,000	-	-	7,80,000	30,00,000	-	-	-	15,781	8,22,916	-	-	52,993	7,47,496	15,781	52,993	-	-	-	-	30,00,000	30,00,000
6	-	3,00,000	-	-	9,54,000	30,00,000	-	-	-	15,781	10,95,694	-	-	52,993	10,21,866	15,781	52,993	-	-	-	-	30,00,000	30,00,000
7	-	3,00,000	-	-	11,55,000	30,00,000	-	-	-	15,781	13,99,013	-	-	52,993	13,37,086	15,781	52,993	-	-	-	-	30,00,000	30,00,000
8	-	3,00,000	-	-	13,44,000	30,00,000	-	-	-	15,781	17,34,936	-	-	52,993	16,97,811	15,781	52,993	-	-	-	-	30,00,000	30,00,000
9	-	3,00,000	-	-	15,66,000	30,00,000	-	-	-	15,781	21,05,718	-	-	52,993	21,09,278	15,781	52,993	-	-	-	-	30,00,000	30,00,000
10	-	3,00,000	-	-	18,00,000	31,50,000	-	-	-	15,781	25,12,827	-	-	52,993	25,76,370	15,781	52,993	-	-	-	-	31,50,000	31,50,000
11	-	3,00,000	-	-	20,13,000	34,65,000	-	-	-	15,781	29,57,357	-	-	52,993	29,82,302	15,781	52,993	-	-	-	-	34,65,000	34,65,000
12	-	3,00,000	-	-	22,68,000	37,80,000	-	-	-	15,781	34,41,442	-	-	52,993	34,75,377	15,781	52,993	-	-	-	-	37,80,000	37,80,000
13	-	-	-	80,075	23,04,000	37,80,000	-	-	-	47,772	32,89,267	-	-	1,60,149	34,98,247	1,27,847	2,40,224	-	-	-	-	37,80,000	37,80,000
14	-	-	-	80,075	23,76,000	37,80,000	-	-	-	47,772	33,07,933	-	-	1,60,149	35,41,868	1,27,847	2,40,224	-	-	-	-	37,80,000	37,80,000
15	-	-	-	80,075	24,48,000	37,80,000	-	-	-	47,772	33,26,736	-	-	1,60,149	35,88,009	1,27,847	2,40,224	-	-	-	-	37,80,000	37,80,000
16	-	-	-	80,075	24,84,000	37,80,000	-	-	-	47,772	33,45,707	-	-	1,60,149	36,38,135	1,27,847	2,40,224	-	-	-	-	37,80,000	37,80,000
17	-	-	-	80,075	25,56,000	37,80,000	-	-	-	47,772	33,65,007	-	-	1,60,149	36,90,255	1,27,847	2,40,224	-	-	-	-	37,80,000	37,80,000
18	-	-	-	80,075	25,92,000	37,80,000	-	-	-	47,772	33,84,567	-	-	1,60,149	37,46,965	1,27,847	2,40,224	-	-	-	-	37,80,000	38,15,587
19	-	-	-	80,075	26,64,000	37,80,000	-	-	-	47,772	34,04,452	-	-	1,60,149	38,06,266	1,27,847	2,40,224	-	-	-	-	37,80,000	38,81,434
20	-	-	-	80,075	27,36,000	37,80,000	-	-	-	47,772	34,24,854	-	-	1,60,149	38,70,859	1,27,847	2,40,224	-	-	-	-	37,80,000	39,47,282
21	-	-	-	80,075	27,72,000	37,80,000	-	-	-	47,772	34,45,632	-	-	1,60,149	39,39,014	1,27,847	2,40,224	-	-	-	-	37,80,000	40,20,923
22	-	-	-	80,075	28,44,000	37,80,000	-	-	-	47,772	34,66,897	-	-	1,60,149	40,12,406	1,27,847	2,40,224	-	-	-	-	37,80,000	40,98,460
23	-	-	-	80,075	28,80,000	37,80,000	-	-	-	47,772	34,88,902	-	-	1,60,149	40,91,703	1,27,847	2,40,224	-	-	-	-	37,80,000	41,79,894
24	-	-	-	80,075	29,52,000	37,80,000	-	-	-	47,772	35,11,578	-	-	1,60,149	41,76,508	1,27,847	2,40,224	-	-	-	-	37,80,000	42,69,121
25	-	-	-	80,075	30,24,000	37,80,000	-	-	-	47,772	35,35,356	-	-	1,60,149	42,67,577	1,27,847	2,40,224	-	-	-	-	37,80,000	43,66,141
26	-	-	-	80,075	30,60,000	37,80,000	-	-	-	47,772	35,55,685	-	-	1,60,149	43,66,936	1,27,847	2,40,224	-	-	-	-	37,80,000	44,67,058
27	-	-	-	80,075	31,32,000	37,80,000	-	-	-	47,772	35,64,041	-	-	1,60,149	45,87,166	1,27,847	2,40,224	-	-	-	-	37,80,000	46,65,389

28	-	-	-	80,075	31,68,000	37,80,000	-	-	-	47,772	35,68,820	-	-	1,60,149	48,19,482	1,27,847	2,40,224	-	-	-	-	38,39,310	48,71,514
29	-	-	-	80,075	32,40,000	38,34,629	-	-	-	47,772	35,72,016	-	-	1,60,149	50,63,169	1,27,847	2,40,224	-	-	-	-	39,42,175	50,89,328
30	-	-	-	80,075	32,40,000	38,96,580	38,96,580	-	-	47,772	40,42,059	-	-	1,60,149	53,18,832	1,27,847	2,40,224	-	-	40,42,059	53,18,832	40,42,059	53,18,832

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, BHAWANA SINGH, have explained the premiums, and benefits under the product fully to the prospect / policyholder.	
Place:GAUTAM BUDDHA NAGAR Date:14/09/2023	This document is digitally signed, and no signature required, to be printed Signature of Agent/ Intermediary/ Official

I, POONAM SINGH , having received the information with respect to the above, have understood the above statement before entering into the contract.	
Date:14/09/2023	Validated through the OTP sent to registered mobile no <98*****85>/ Email ID ME*****.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 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.
- 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.