

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) |

| | |
|---|---|
| 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 |

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. | 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 | 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 | - | 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

- 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.