

Aapki Zaroorat - Wealth Accumulation

Edelweiss Tokio Life – Cash Income | Guaranteed Whole Life Insurance Plan

Overview:

In today's fast paced world, it is becoming increasingly important to plan your life well. The ever-increasing cost of living and your enhanced lifestyles make it a necessity to plan now for that large, regular income required in the future. You may require a steady income source a few years from now, in case you plan to retire early or in case you plan to enhance your lifestyle or provide for your child's education expenses or create a legacy.

Edelweiss Tokio Life – Cash Income is a comprehensive insurance solution, suited to meet your wealth accumulation need and retirement need to plan for a regular income in the future.

Product Description:

The Plan

- Is a non linked, non-participating whole life assurance plan.
- Offers a combination of savings and protection
- Offers long term risk coverage till 100 years of age.
- Provides a regular incremental cash payout from 21st policy year to 40th policy year.
- Provides an additional lump sum payout at the end of 40th policy year.
- Provides incremental life cover up to 40th policy year.
- Offers lump sum payout equal to 100 % of initial sum assured on survival till maturity.
- Allows customization through 7 riders.

Boundary Conditions:

Criteria	Minimum	Maximum
Age at Entry (Age as on last birthday)	91 Days	50 Years
Age at Maturity (Age as on last birthday)	100 Years	
Sum Assured (Initial SA is 10.6 times of Annualized Premium*)	Rs. 2,65,000	No Limit
Annual Premium	Rs. 25,000	No Limit
Policy Term	100 minus age at entry	
Premium Paying Term	20 years	
Premium Mode	Annual, Semi Annual, Monthly	

*Annualized Premium is the premium payable in a year chosen by the policyholder, excluding the underwriting extra premiums and loadings for modal premiums, if any

Riders Available

1. Edelweiss Tokio Life – Accidental Death Benefit Rider (UIN: 147B002V02)
2. Edelweiss Tokio Life – Accidental Total and Permanent Disability Rider (UIN: 147B001V02)
3. Edelweiss Tokio Life – Term Rider (UIN: 147B004V02)
4. Edelweiss Tokio Life – Critical Illness Rider (UIN: 147B005V02)
5. Edelweiss Tokio Life – Waiver of Premium Rider (UIN: 147B003V02)
6. Edelweiss Tokio Life – Payor Waiver Benefit Rider (UIN: 147B014V02)
7. Edelweiss Tokio Life – Income Benefit Rider (UIN: 147B015V01)

Key Features

Survival Benefit

On survival of the life assured during the policy term, he/she is eligible for the below three benefits:

1 Cashback Payout

- The payout will be made from 21st policy year till the 40th policy year.
- The payout increases at a simple rate of 6% per annum of annualized premium.
- The payout will be made at the end of each policy month equally distributed over the 12 months of each policy year.

2 Lump sum Payout

- Guaranteed lump sum amount is payable at the end of 40th policy year as a specific percentage of sum assured depending on the entry age as below :

Entry Age of Life Assured	Lump sum at the end of Policy Year 40
91 days - 20 years	150% of sum assured
21 years - 40 years	120% of sum assured
41 years - 50 years	100% of sum assured

3 Maturity Benefit

- 100% of initial sum assured as lump sum is payable.

Death Benefit:

- On death of the life assured during the policy term death sum assured becomes payable irrespective of the survival benefits already paid.
- Death Sum Assured increases at a simple rate of 6% of sum assured per annum from 2nd policy year till 40th policy year. However, from 41st policy year till the end of policy term it would be equal to 200% of sum assured.

Case Study:

Mr. A aged 30 years invested in Edelweiss Tokio Life – Cash Income plan

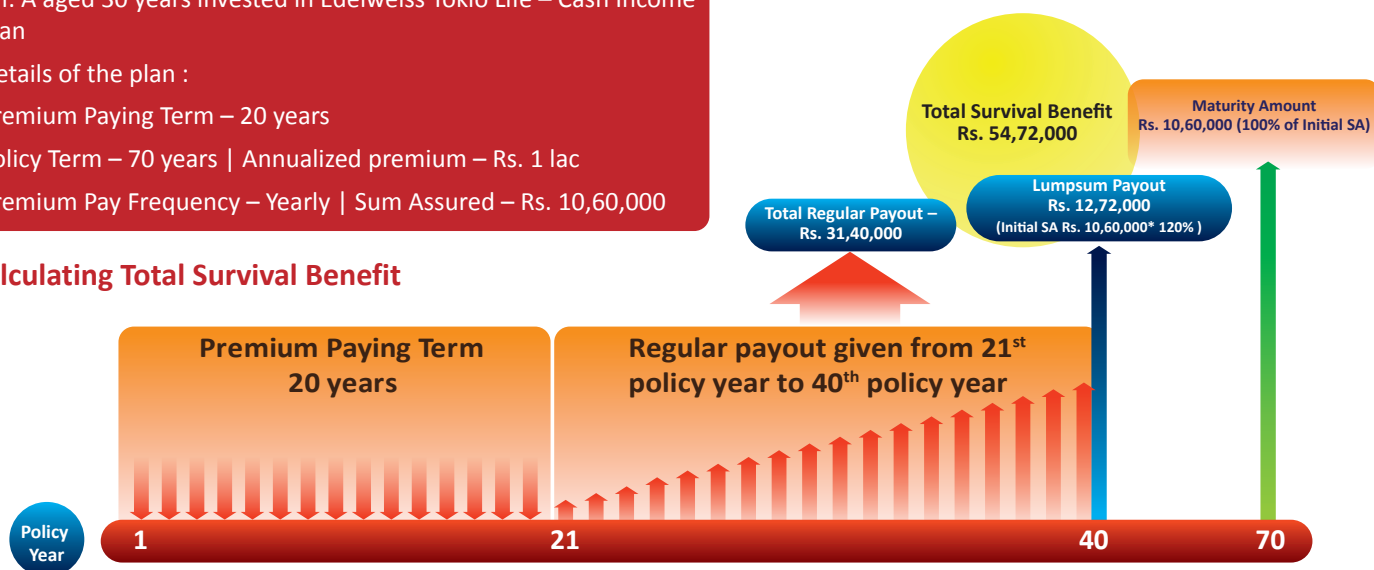
Details of the plan :

Premium Paying Term – 20 years

Policy Term – 70 years | Annualized premium – Rs. 1 lac

Premium Pay Frequency – Yearly | Sum Assured – Rs. 10,60,000

Calculating Total Survival Benefit



Edelweiss Tokio Life Insurance Company Limited
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