

# Edelweiss Tokio Life - Protection

A term plan for your loved ones

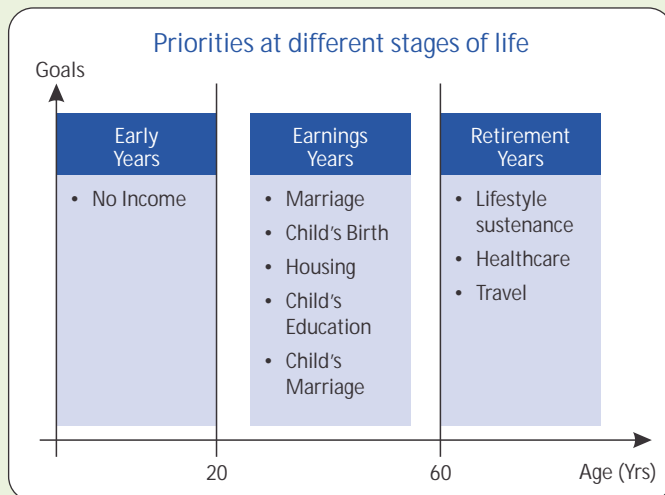
(A non-linked, non-participating life insurance plan)



CSB ... Support all the way



Insurance se badhkar hai **aapki zaroorat**



## Key Benefits

- You get high level of financial protection at low premium
- You can choose convenient premium paying term based on stability of your current income stream
- You can choose to be covered till the age of 70 (maximum policy term of 30 yrs).
- In the case of total and permanent disabilities caused by an unforeseen accident or on the confirmed diagnosis of critical illness conditions (subject to definitions), the Company waives off all premiums and pays it on your behalf and you continue to enjoy the plan benefits (In case, you choose Edelweiss Tokio Life - Waiver of Premium Rider)
- You can create your own customized protection plan by determining the policy term and the sum assured.
- You can avail tax benefits under Section 80C and Section 10 (10D) of Income Tax Act, 1961. Tax benefits are subject to change in the tax laws.

## Steps to apply for a insurance product



## When should you buy one?

The right time to purchase a term plan is when there is someone financially dependent on you

We understand the importance of fulfilling your responsibilities towards your loved ones. Our Protection plan ensures financial security through lumpsum payment.

## Sample Plan

Note : Assumptions : Policy Term = 30 Years  
(Regular Premium option & Non-Tobacco user)

		Less Expensive	Recommended	Full cover
Edelweiss Tokio Life - Protection (main policy)	Provides coverage for death due to unforeseen circumstances	30 lacs	50 lacs	75 Lacs
Edelweiss Tokio Life - Accidental Death Benefit Rider (UIN No: 147B002V02)	Provides additional coverage for death due to unforeseen accident	–	15 lacs	30 lacs
Edelweiss Tokio Life - Waiver of Premium Rider (UIN No: 147B003V02)	Premium payment will be waived off incase of Accidental Total and Permanent Disability or Critical Illness	No	Yes	Yes

Annual premium (Exclusive of Service tax) for Non Tobacco User	30 year-old	Male	4,933	7,875	11,630
		Female	4,168	6,653	9,798
	35 year-old	Male	6,775	10,809	16,026
		Female	5,482	8,735	12,918
	40 year-old	Male	10,054	16,453	24,484
		Female	7,948	12,876	19,122

**PREMIUM TABLE**

	Sum Assured					
Edelweiss Tokio Life - Protection	30 lacs	50 lacs	75 lacs	30 lacs	50 lacs	75 lacs
Edelweiss Tokio Life - Accidental Death Benefit Rider	–	15 lacs	30 lacs	–	15 lacs	30 lacs
Edelweiss Tokio Life - Waiver of Premium Rider	No	Yes	Yes	No	Yes	Yes

Age (Years)	Policy Term (Years)	Regular Annualized Premium (Excluding service tax)											
		Non-tobacco User						Tobacco User					
		Less Expensive		Recommended		Full Cover		Less Expensive		Recommended		Full Cover	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18	30	3,322	3,049	5,399	4,943	7,921	7,236	3,928	3,442	6,260	5,452	9,212	8,000
19	30	3,391	3,109	5,504	5,043	8,078	7,386	4,054	3,535	6,457	5,598	9,508	8,219
20	30	3,460	3,172	5,615	5,139	8,244	7,530	4,186	3,634	6,676	5,751	9,835	8,447
21	30	3,535	3,235	5,732	5,241	8,419	7,683	4,330	3,736	6,906	5,915	10,180	8,693
22	30	3,619	3,301	5,860	5,345	8,611	7,838	4,489	3,853	7,163	6,090	10,566	8,957
23	30	3,718	3,370	6,001	5,449	8,822	7,995	4,666	3,982	7,443	6,283	10,986	9,246
24	30	3,832	3,442	6,158	5,565	9,058	8,168	4,861	4,120	7,762	6,493	11,463	9,560
25	30	3,961	3,526	6,359	5,693	9,358	8,360	5,083	4,273	8,119	6,740	11,999	9,930
26	30	4,108	3,616	6,583	5,837	9,694	8,576	5,329	4,441	8,516	7,015	12,594	10,342
27	30	4,276	3,724	6,841	5,994	10,081	8,810	5,608	4,633	8,975	7,329	13,283	10,812
28	30	4,468	3,850	7,145	6,178	10,536	9,086	5,926	4,855	9,497	7,691	14,065	11,356
29	30	4,684	4,000	7,484	6,390	11,044	9,404	6,283	5,113	10,082	8,115	14,942	11,991
30	30	4,933	4,168	7,875	6,653	11,630	9,798	6,694	5,410	10,758	8,611	15,955	12,734
31	30	5,218	4,360	8,324	6,955	12,303	10,251	7,159	5,755	11,522	9,180	17,100	13,588
32	30	5,542	4,585	8,833	7,310	13,066	10,782	7,684	6,151	12,391	9,851	18,403	14,594
33	30	5,905	4,843	9,409	7,723	13,929	11,400	8,272	6,604	13,375	10,615	19,878	15,739
34	30	6,313	5,140	10,064	8,194	14,911	12,107	8,932	7,120	14,482	11,495	21,537	17,058
35	30	6,775	5,482	10,808	8,736	16,026	12,918	9,673	7,711	15,738	12,502	23,420	18,567
36	30	7,288	5,863	11,768	9,476	17,463	14,027	10,495	8,374	17,262	13,756	25,705	20,448
37	30	7,861	6,298	12,715	10,173	18,884	15,072	11,407	9,121	18,846	15,038	28,079	22,369
38	30	8,509	6,790	13,805	10,966	20,517	16,261	12,436	9,961	20,656	16,499	30,793	24,560
39	30	9,235	7,336	15,041	11,858	22,368	17,597	13,582	10,888	22,699	18,125	33,855	26,998
40	30	10,054	7,948	16,453	12,875	24,484	19,122	14,875	11,929	25,034	19,969	37,357	29,763
41	29	10,567	8,338	17,351	13,526	25,831	20,098	15,721	12,625	26,590	21,207	39,690	31,620
42	28	11,110	8,755	18,291	14,213	27,241	21,127	16,618	13,360	28,223	22,514	42,138	33,580
43	27	11,686	9,193	19,273	14,937	28,712	22,213	17,569	14,140	29,944	23,892	44,719	35,645
44	26	12,295	9,655	20,317	15,696	30,278	23,352	18,577	14,962	31,773	25,351	47,461	37,834
45	25	13,039	10,225	21,583	16,617	32,175	24,732	19,792	15,949	33,947	27,077	50,721	40,423
46	24	13,972	10,969	23,407	18,073	34,911	26,916	21,214	17,137	36,753	29,381	54,930	43,878
47	23	14,821	11,614	24,854	19,122	37,080	28,488	22,600	18,268	39,235	31,354	58,652	46,836
48	22	15,721	12,304	26,377	20,220	39,364	30,136	24,070	19,474	41,861	33,430	62,590	49,951
49	21	16,672	13,036	27,988	21,376	41,780	31,869	25,621	20,746	44,621	35,601	66,730	53,207
50	20	17,722	13,822	29,741	22,587	44,409	33,686	27,343	22,156	47,704	37,992	71,354	56,793
51	19	18,679	14,548	31,277	23,651	46,712	35,283	28,894	23,422	50,357	40,038	75,334	59,863
52	18	19,705	15,325	32,910	24,761	49,163	36,948	30,556	24,778	53,168	42,159	79,550	63,046
53	17	20,785	16,126	34,621	25,870	51,729	38,613	32,323	26,212	56,129	44,362	83,991	66,350
54	16	21,865	16,918	36,298	26,953	54,246	40,239	34,099	27,640	59,061	46,536	88,390	69,613
55	15	22,531	17,359	37,277	27,468	55,714	41,011	35,281	28,567	60,970	47,887	91,254	71,639
56	14	24,442	18,907	39,594	29,067	59,190	43,411	38,023	30,856	64,745	50,759	96,917	75,948
57	13	25,840	19,924	41,657	30,424	62,286	45,447	40,258	32,629	68,253	53,406	1,02,180	79,919
58	12	27,259	20,935	43,700	31,755	65,351	47,445	42,517	34,390	71,715	56,004	1,07,373	83,818
59	11	28,837	22,042	45,920	33,214	68,681	49,634	45,010	36,298	75,436	58,798	1,12,956	88,009
60	10	30,601	23,287	48,335	34,852	72,306	52,091	47,764	38,383	79,440	61,811	1,18,964	92,529

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