

Aapki Zaroorat - Education Funding

Edelweiss Tokio Life – EduSave | [A Non-Linked Participating Life Insurance Plan]

Overview:

Happiness and well-being of the child is the top priority for any parent. Every parent aspires to provide the best education to their children so that they can have a good career in future. The trend shows that increasing numbers of parents now-a-days are sending their children to international destinations for further studies. In order to be financially capable to fulfil this dream, parents should be ready with a financial plan that would take care of this even in their absence.

Edelweiss Tokio Life – EduSave Plan enables you to accumulate wealth for your child's future and create a comprehensive financial plan.

Product Description:

- The plan is an individual, non-linked, participating endowment assurance plan designed to cater to the requirement of education and marriage funding.
- The plan provides 5 maturity pay-out options to suit the requirement of individuals.
- The plan offers flexibility to choose the policy term as per requirement.
- The plan ensures guaranteed accumulation of wealth for your children.
- The plan provides option of 8 riders to customize the plan.

Boundary Conditions:

Criteria	Minimum	Maximum
Age at Entry (Age as on last birthday)	18 Years	45 Years
Policy Term	10 Years	30 Years
Maturity Age (Age as on last birthday)	NA	60 Years
Sum Assured	Rs. 2,25,000	No Limit
Premium Frequency	Annual/Semi-annual/Quarterly /Monthly	

Table below shows the various permitted combinations:

Policy Term	10 Years	11-14 Years	15 Years	16-30 Years
Entry Age	18-40	18-45	18-45	18-45
Premium Paying Term	Regular Pay	Regular Pay	<ul style="list-style-type: none"> • Regular Pay • 10 Pay 	<ul style="list-style-type: none"> • Regular Pay • 10 Pay • Limited Pay (PT-5)

Key Benefits

Death Benefit:

On death of life assured during the policy term following death benefit is provided:

- Sum Assured is paid immediately
- All future premiums waived off
- Revisionary bonus continues to accrue till maturity
- All maturity benefit paid on maturity of policy

Maturity Benefit:

On survival of life assured till policy maturity following benefit is provided as per the pay-out option selected:

- Guaranteed Sum Assured in pre-defined installments
- Accrued Bonuses*

The accrued bonuses will be payable at the end of policy term along with the first installment irrespective of the option chosen.

5 Maturity Benefit Options available are:

1. Marriage Funding Plan (Single Pay-out)
2. Post-Graduation Plan (2 Pay-outs)
3. Graduation Plan (4 Pay-outs)
4. Integrated 5 Year Degree Plan (5 Pay-outs)
5. Dual Degree Plan (6 Pay-outs)

Customize the plan through a bouquet of riders:

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 - Hospital Cash Benefit Rider (UIN: 147B006V02) (available with regular pay only)
8. Edelweiss Tokio Life – Income Benefit Rider (UIN: 147B015V01)

Case Study:

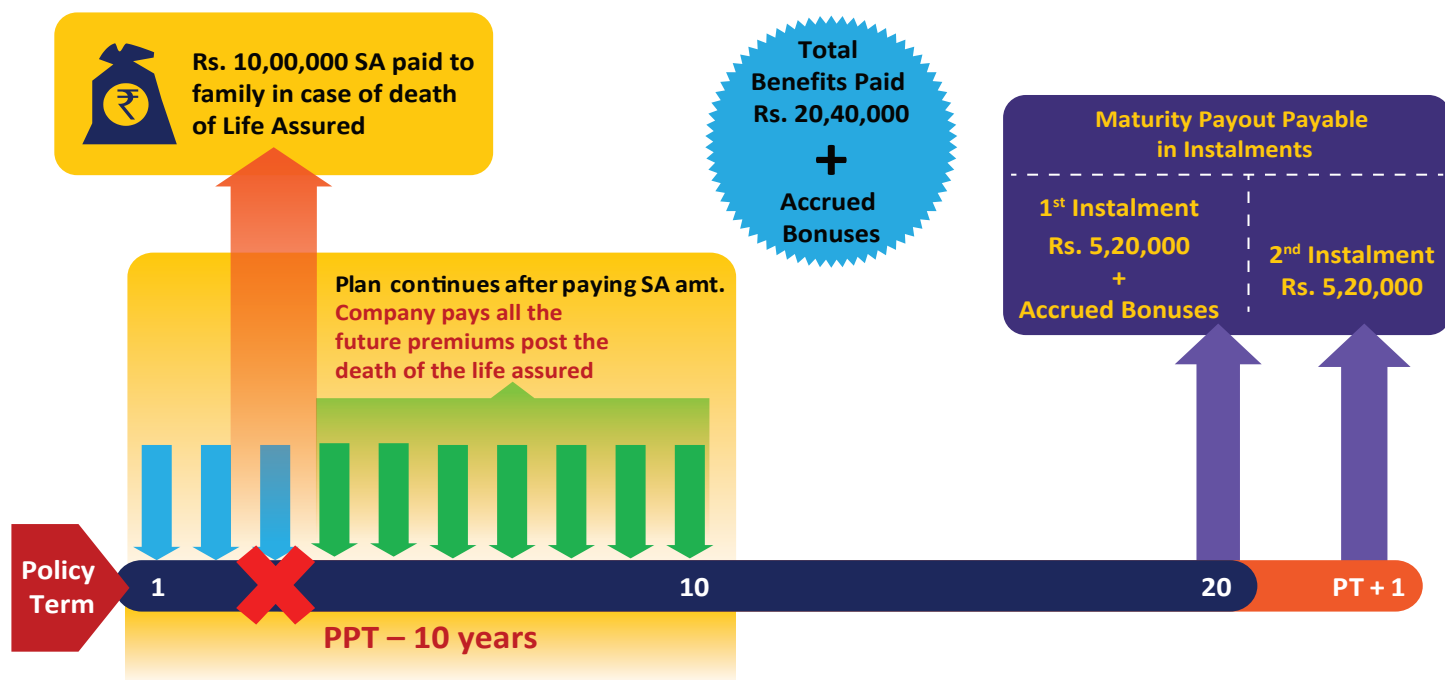
Mr. A aged 30 years had invested in Edelweiss Tokio Life - EduSave plan to secure future of his son.

He opted for a Post Graduation Maturity Payout for a Sum Assured of Rs. 10,00,000

Premium Paying Term of 10 years

Policy Term of 20 years by paying an Annualized Premium (excluding service tax) of Rs. 56,410 in yearly mode.

Mr. A died in the 3rd policy year in a fatal accident. How would Mr. A's family benefit from this plan ?



Edelweiss Tokio Life Insurance Company Limited

Corporate Identity Number: U66010MH2009PLC197336

Registered and corporate office:

Edelweiss House, Off CST Road, Kalina, Mumbai 400098 | Tel: +91 22 4088 6015 | Fax No.: +91 22 4342 8161

Toll Free : 1800 2121212 | Email : care@edelweisstokio.in | Visit us at www.edelweisstokio.in

Disclaimer: Edelweiss Tokio Life – EduSave is only the name of the participating endowment life insurance contract and does not in any way indicate the quality of the contract, its future prospects, or returns. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws. Insurance is the subject matter of the solicitation. For more details please read sales brochure carefully before concluding a sale. For more details on any of the riders mentioned above, please consult your Edelweiss Tokio Life Insurance Personal Financial Advisor or refer to the rider brochure (visit our website: www.edelweisstokio.in).

Flower & Edelweiss are trademarks of Edelweiss Financial Services Limited; Tokio is Trademark of Tokio Marine Holdings Inc. and used by Edelweiss Tokio Life Insurance Co. Ltd. under license. The Catholic Syrian Bank Limited is a licensed Corporate Agent of Edelweiss Tokio Life Insurance Company Limited bearing license no. 1243508

Reg. No.: 147

UIN: 147N022V01

Advt No.: FI/27/Jul 2015 ver.1

Beware of Spurious Phone Calls and Fictitious/Fraudulent Offers

IRDAI clarifies to public that

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.