7 Reasons

Edelweiss Tokio Life - Cashflow Protection

1. Avail protection for whole life
2. Get guaranteed income upto 100 years of age
3. Guaranteed maturity benefit enables you to plan the maturity amount
4. Sharing of profits enables you to earn higher returns through additional cash bonus
5. Limited payment periods allow you to pay from your present income for your future needs
6. Get discounts for higher Sum Assured
7. Loans available against the policy to meet unforeseen needs

Edelweiss Tokio life INSURANCE

SIMPLE STEPS TO CHOOSE YOUR PLAN

1. **Choose your Sum Assured**

   Based on your discussion with our Personal Financial Advisor, decide on your need and choose an appropriate Sum Assured (SA).

2. **Choose your Premium Paying Term**

   Based on the stability of your current income stream choose between the various premium paying term options and the frequency of payment (Monthly / Quarterly / Semi-Annually / Annually).

   Note: Monthly mode of premium will be accepted if payment is made by Electronic Clearing System (ECS), Salary Savings Scheme or Standing Instructions (where payment is made either by direct debit of bank account or credit card).

3. **Choose Maturity Age**

   Choose your maturity age from 85/90/95/100 on which you wish to avail your maturity benefit.

4. **Know your Premium Amount**

   Based on your age, gender, premium paying term and Sum Assured your premium will be calculated. There is a Sum Assured related discount offered as mentioned in the brochure below.

5. **Choose comprehensive protection through Riders**

   Riders are the additional benefits that you can buy along with your policy. They let you further customize your insurance cover to suit your changing needs.

6. **Free look period**

   After you receive your policy, please go through it carefully to check the coverage amount, policy specifications and the obligations by Edelweiss Tokio Life Insurance. If the terms and conditions are not as per your expectations, then you can return the policy within 15 days of receiving your policy, stating the reason for your objection. Premium paid will be refunded after deducting stamp duty, cost of medical expenses.

You can avail tax benefits under Section 80C and Section 10 (10D) of Income Tax Act, 1961. Premium paid for Critical Illness Riders may qualify for a deduction under Section 80D of the Income Tax Act, 1961. Tax benefits are subject to change in the tax laws.

PLAN SUMMARY

This is a non-linked, participating endowment assurance money back plan

a) Entry Age of Life Insured (last birthday)	5 to 65 years
b) Minimum Maturity Age (last birthday)	85 years
c) Maximum Maturity Age (last birthday)	100 years
d) Minimum Policy Term	85 years less age at entry of the life insured
e) Maximum Policy Term	95 years
f) Premium Paying Term	10/15 /20
g) Premium Payment Frequency	Annual#, Semi-annual, Quarterly and Monthly
h) Minimum Sum Assured*	Rs 75,000 (multiple of 1,000)
i) Maximum Sum Assured	No Limit, subject to underwriting
j) Minimum Premium	Rs 5,702
k) Maximum Premium	No limit

3% Premium Discount on Annual Mode

***Discount available for large Sum Assured, discount rates are given as per the table below:**

	Premium Paying Term (PPT) in Years		
Sum Assured	**10 Pay**	**15 Pay**	**20 Pay**
75,000 - 1,99,000	Rs. 150	Rs. 125	Rs. 100
	per Rs. 25,000 Sum Assured exceeding Rs. 75,000		
2,00,000 & above	Rs. 300	Rs. 250	Rs. 200
	per Rs. 50,000 Sum Assured exceeding Rs. 2,00,000		

Different premium rates are applicable for two Sum Assured band of *Rs. 75,000 - Rs. 1, 99,000* and *Rs. 2, 00,000 & above*

Discount applicable for Female lives:

Following premium rate will be applicable.
Upto the age of 7: Rate same as Male of age 5
For age 8 & above: Rate same as 3 year younger Male lives

BENEFIT SUMMARY

Under this plan apart from the sum assured three different benefits are payable and are described below:

a. Guaranteed Accrual Benefit – is equal to 5% of sum assured per annum and payable on maturity or death if earlier. The accrual happens every year for limited period starting from 5th policy anniversary and continues till one year before the Money Back payout begins.

b. Money Back – is equal to 5% of sum assured , payable annually and the payout starts at different points of time (as per table below) depending on premium paying term and continues to be paid till maturity.

c. Cash Bonus# - is discretionary and depends on the performance of the par fund. This starts along with the Money Back payout and continues to be paid till maturity.

All the benefits are summarized below:

When are benefits payable?	What are the benefits?	Benefit payout for various Premium Paying Term		
		10 Pay	**15 Pay**	**20 Pay**
a) On Death of Life Assured	as a % of chosen Sum Assured	Chosen Sum Assured *plus* accumulated Guaranteed Accrual Benefit. The death benefit is payable irrespective of the amount paid under survival benefit. Where accumulated Guaranteed Accrual Benefit (as a % of chosen SA) is shown in the table below:		
		Year/ Amount		
		1-5 : 0% 6 : 5% 7+ : 10%	1-5 : 0% 6 : 5% 7 : 10% 8 : 15% 9 : 20% 10+: 25%	1-5 : 0% 6 : 5% 7 : 10% 8 : 15% 9 : 20% 10 : 25% 11 : 30% 12 : 35% 13+: 40%
b) On Survival	Money back (Guaranteed)	5% of chosen SA payable from 7th policy anniversary onwards	5% of chosen SA payable from 10th policy anniversary onwards	5% of chosen SA payable from 13th policy anniversary onwards
	Cash Bonus# (Discretionary)	Payable from 7th policy anniversary onwards	Payable from 10th policy anniversary onwards	Payable from 13th policy anniversary onwards
c) On Survival till Maturity	as a % of chosen Sum Assured	110%	125%	140%

Cash bonus is non-guaranteed and will be declared based on performance of the par fund.

SAMPLE BENEFIT ILLUSTRATION

Features	
Age at Entry	35 years
Maturity Age	95 years
Sum Assured	5,00,000
Policy Term	60 years
Premium Paying Term	15 years
Annual Premium	Rs. 45,197

Benefits	**Illustration @ 6%**	**Illustration @ 10%**
Total Money Back - Guaranteed (in the form of cash every year end from 10th policy year onwards)	Rs. 12,75,000	Rs. 12,75,000
Total Cash Bonus* - Non-guaranteed (in the form of cash every year end from 10th policy year onwards)	Rs. 6,00,000	Rs. 24,00,000
Maturity Benefit - Guaranteed (in the form of lump sum at the end of Policy Term)	Rs. 6,25,000	Rs. 6,25,000
Death Benefit – Guaranteed (on unfortunate event of death of Life Assured)	Chosen Sum Assured *plus* accumulated Guaranteed Accrual Benefit (if any) till date of death	
* **Total Benefits**	**Rs. 25,00,000**	**Rs. 43,00,000**

**Some benefits are guaranteed and some benefits are variable with returns based on the future performance of the par fund. Guaranteed and Non-guaranteed returns will be clearly marked in the illustration table. For Non-guaranteed returns the illustrations on this page have been determined using assumed future investment return of 6% & 10% respectively.*

SURRENDER VALUE

Surrender benefit is payable if the full premium has been paid for the first 3 years. Minimum guaranteed surrender value is equal to 30% of all premiums paid subsequent to the first year excluding any premium for substandard risk and service tax.

The policy may pay higher special surrender value which will be called as Special Surrender Value and is defined as a percentage (%) of sum assured. Maximum level of Special Surrender Value for various premium paying term are given below. This Special Surrender Value cannot be lower than the minimum guaranteed surrender value.

SSV (as a % of Sum Assured)		Policy Year	1-3	4	5	6	7	8	9	10	11	12
	PPT	10 Pay	NA	20%	35%	50%	70%	80%	90%	95%	100%	100%
		15 Pay	NA	15%	20%	25%	30%	40%	55%	70%	80%	85%
		20 Pay	NA	15%	20%	25%	25%	30%	35%	40%	50%	60%
		Policy Year	13	14	15	16	17	18	19	20	21 Onwards	
	PPT	10 Pay	100%	100%	100%	100%	100%	100%	100%	100%	100%	
		15 Pay	90%	95%	95%	100%	100%	100%	100%	100%	100%	
		20 Pay	70%	75%	80%	90%	95%	95%	95%	95%	100%	

PAID-UP VALUE

If the policy has acquired a surrender value and no future premiums are paid, the policy may continue as a 'Paid-up' policy for a reduced Sum Assured (Paid -up Sum Assured). Paid-up Sum Assured will be calculated as given below:

Before first 5 full policy years' premium is paid:

Paid-up Sum Assured= 40% * (Number of premiums paid)/(Number of premiums payable)*Sum Assured

At least 5 full years' premium is paid but before first 7 full policy years' premium is paid:

Paid-up Sum Assured= 60% * (Number of premiums paid)/(Number of premiums payable)*Sum Assured

At least 7 full years' premium is paid:

Paid-up Sum Assured= 80% * (Number of premiums paid)/(Number of premiums payable)*Sum Assured

All the benefits (Guaranteed Accrual Benefit, Money Back and Cash Bonus) will continue to be paid in the same manner as in-force policies. However the payout would be reduced since it would be based on the paid up sum assured and not the initial chosen sum assured. Thus the payout under the paid-up situation is as below:

Guaranteed Accrual Benefit: 5% of Paid-up Sum Assured

Money Back: 5% of Paid-up Sum Assured

Cash Bonus: Discretionary and will be paid as a percentage of Paid-up Sum Assured

Death Benefit:

Higher of [100% * (Number of premiums paid)/(Number of premiums payable)*Sum Assured

plus Guaranteed Accrual Benefit accrued under paid-up till date of death

minus Total survival benefits paid (including Money Back and Cash Bonus) till date of death

OR

Paid-up sum assured

plus Guaranteed Accrual Benefit accrued under paid-up till date of death].

Maturity Benefit: Paid-up Sum Assured *plus* accumulated Guaranteed Accrual Benefit.

LOAN AGAINST POLICY

Policy loan is available once it acquires surrender value. The maximum loan amount will be decided based on the special surrender value at the time of such loan. Interest will be charged on the outstanding loan amount at a rate declared by the Company from time to time based on then prevailing market conditions. If at any point of time outstanding policy loan balance equal or exceed special surrender value, then the policy shall be terminated without value. Prior to this, the Company will notify the customer when his outstanding loan balance is 95% of his special surrender value and will give an opportunity to repay all or part of the loan balance. On death of the life assured, maturity or surrender of the policy the outstanding loan amount and accumulated interest will be recovered from the benefit payable and rest of the benefit amount will be paid.

RIDERS

Edelweiss Tokio Life - Accidental Death Benefit Rider (UIN: 147C002V01)
Edelweiss Tokio Life - Accidental Total and Permanent Disability Rider (UIN: 147C001V01)
Edelweiss Tokio Life - Critical Illness Rider (UIN: 147C005V01)
Edelweiss Tokio Life - Term Rider (UIN: 147C004V01)
Edelweiss Tokio Life - Waiver of Premium Rider (UIN: 147C003V01)

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.

STATUTORY INFORMATION

Suicide Claim provisions: If the Life Assured, whether sane or insane, commits suicide, within one year from the date of issuance or date of revival, then the policy shall be void and 60% of the premiums received (excluding service tax) or surrender value whichever is higher will be paid.

Grace period for non-forfeiture provisions:

For Annual, Semi-annual and Quarterly premium mode : 30 days

For Monthly premium mode : 15 days

The policy will remain in force during the grace period. If any premium remains unpaid at the end of the grace period, the policy shall lapse. The policy benefit thereafter would have no further value except as provided under surrender value or paid-up value.

Nomination requirements and Assignment

Nomination: You can make a nomination at any time before the maturity or termination date of the policy. The nominee/s shall be a person/s nominated by the member in accordance with the provisions of section (39) of the Insurance Act 1938 to receive the benefits under the scheme in the event of his/her death. Any change of nomination, which may be effected before maturity or termination date of the policy, shall be communicated to the Company.

Assignment: Assignment is allowed on specific request made by the policyholder. Assignee/s shall be a person/s to whom the policy is assigned by the policyholder in accordance with the provision of section (38) of the Insurance Act 1938 to transfer all the equities and liabilities to which policyholder was subject at the date of assignment.

After assignment, assignee may institute any proceedings in relation to the policy without obtaining the consent of the policyholder or making him the party to such proceedings. Any change of assignment, which may be effected before the maturity or termination date of the policy, should also be communicated to the Company.

The Company does not accept any responsibility of validating the assignment or nomination before recording the assignment or registering the nomination or change in assignment / nomination.

Revival: If premiums are not paid within the period of grace the policy lapses. The policy may be revived within two years from the date of the first unpaid premium. The revival will be considered on receipt of written application from the policyholder along with the proof of continued insurability of Life Assured and on payment of all overdue premiums with simple interest of 1% per month. The proof of continued insurability and medical examination if required (medical examination cost to be borne by the policyholder) and the results thereof would be interpreted and if the life is acceptable from the underwriting point of view then it will be allowed to revive. Any revival of riders will be considered along with the revival of the basic policy, and not in isolation.

The policyholder may choose to discontinue the rider premium even though he is paying the premium pertaining to the underlying base product to which the rider is attached. In such a case of rider premium discontinuance the rider is not allowed to be revived in future. However in case the entire policy premium (the base product and the rider) has been discontinued and the policyholder wants to revive the same then he would be allowed to revive within two years from the date of the first unpaid premium.

Prohibition of Rebate: (SECTION 41 OF INSURANCE ACT 1938) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing a policy accept any rebate except one such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer. Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend to five hundred rupees.

Non Disclosure Clause: (SECTION 45 OF INSURANCE ACT 1938) No policy of life insurance shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose. Provided that nothing in this Section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the Life insured was incorrectly stated in the proposal.

Service Tax: As per Service Tax law, service tax will be levied on the policyholder.

Edelweiss Tokio Life Insurance is one of the first of a new generation of Insurance companies, set up with a start-up capital of INR 550 Crores, thereby showing our commitment to building a long term sustainable business focused on a consumer centric approach.

The company is a joint venture between Edelweiss Financial Services, one of India's leading diversified financial services companies with business straddling across Credit, Capital Markets, Asset Management, Housing finance and Insurance and Tokio Marine Holdings Inc, one of the oldest and the biggest Insurance companies in Japan now with presence across 39 countries around the world.

As a part of the company’s corporate philosophy of customer centricity, our products have been developed based on our understanding of Indian customers’ diverse financial needs and help them through all their life stages.

Edelweiss Tokio life INSURANCE

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Disclaimer: Edelweiss Tokio Life – Cashflow Protection is only the name of the participating endowment assurance - money back 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.

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