



Edelweiss  
Tokio *life*

*zindagi unlimited*

# Edelweiss Tokio Life – Smart Lifestyle

[An Individual, Non-Linked, Par, Savings, Life Insurance Product]



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# Edelweiss Tokio Life - Smart Lifestyle

An Individual, Non-Linked, Par, Savings, Life Insurance Product

## *4 Reasons to choose this plan:*

**1**

Secure your family's financial future through life insurance cover

**2**

A life insurance product to address multiple needs of:

- Family Protection
- Wealth Accumulation

**3**

Get rewarded for loyalty through increasing Loyalty Sum Assured

**4**

Grow your wealth through regular and increasing additions and bonus

### Why Edelweiss Tokio Life Insurance?

At Edelweiss Tokio Life Insurance, we realize that your needs are more important than anything else. That's why it is our constant aim to understand your needs first before offering any advice or an insurance solution. Your needs, based on your priorities, are first understood, then evaluated against your future goals so that we are able to ensure that we can offer you the best solution suited to your needs.

### Why a Life Insurance plan which allows wealth accumulation?

In today's progressive world, there are ample opportunities to prove yourself in your chosen field and to do well. We understand that as an achiever, you would want to make the most of your achievements by enjoying a good lifestyle or planning for some big moments in your life. You may want an early retirement which can be enjoyed in grand style or it could be international education for your child. However, it is also important that we take necessary steps to take care of our family in all certain and uncertain events. Thus, it would be ideal to invest in a plan which takes care of financial security of your family and also helps you accumulate wealth.

### Why Edelweiss Tokio Life - Smart Lifestyle?

Edelweiss Tokio Life – Smart Lifestyle is a life insurance plan designed to take care of your multiple needs. Whether it is taking care of your family's future, saving for retirement or any other important milestone, this plan will take care of all your financial goals.

The life insurance cover in this plan takes care of financial security of your family in case of an unfortunate event. This plan rewards you in the form of increasing Loyalty Sum Assured and potential to earn increasing additions and bonus as the plan progresses. You won't have to buy a new plan every time your financial responsibility changes.

It also provides ample flexibility to design a plan which suits your cash flows and requirements in terms of multiple policy terms and premium payment options.

## KEY FEATURES

- **Choice of Base Option or Family Protection Option:**

**Base Option:** This option helps you to accumulate wealth for fulfilling your financial responsibilities. It also provides life insurance cover to take care of loved ones in case of any unfortunate event.

**Family Protection Option:** This option ensures that in case of Life Insured's unfortunate demise, his/her loved ones don't have to compromise on their financial goals. They will receive the full benefits under the policy and are also saved from the worries of paying future premiums. A lumpsum amount is also paid on death of the Life Insured to take care of any immediate needs.

As the benefits are different, the Premium for both these options will differ.

- **Loyalty Sum Assured:**

As your plan progresses, Loyalty Sum Assured accrues at the end of every 5 years. This benefits you in the following manner:

- Increasing Loyalty Sum Assured and additions and bonus will automatically take care of your changing financial responsibilities, saving you from the hassles of buying a new plan every time a new life event happens.
- Protect your financial goals from the adverse impact of inflation.

- **Guaranteed returns with potential upside:**

Accumulate wealth by earning guaranteed additions as well as reversionary bonus, if any throughout the policy term.

- **Multiple Policy Terms and Premium Paying Terms:**

Ample flexibility to design a plan in terms of multiple Policy Term and Premium Paying Term options. Pay as per your convenience and receive benefits as per your financial goals.

## HOW DOES THIS PLAN WORK?

**Step 1** Choose the Sum Assured on Maturity, Policy Term, Premium Paying Term and Premium mode

**Step 2** Choose Base Option or Family Protection Option

**Step 3** Enjoy maturity benefit on maturity of the policy. In case of unfortunate demise of the Life Insured, death benefit will be paid. In case of Base Option, policy will terminate after the death of the Life Insured and no future benefits will be payable. In case of Family Protection Option, policy will continue until maturity even after the death of the Life Insured.

## PLAN BENEFITS

### Loyalty Sum Assured

As the plan progresses, the Loyalty Sum Assured gets added to the policy without any change in premium amount. This will accrue at the end of every 5 policy years starting from the end of 5th policy year as mentioned in the table below:

At the end of policy year	Loyalty Sum Assured as percentage of Sum Assured on Maturity
5th	10%
10th	15%
15th	20%
20th	25%

For example, if the Sum Assured on Maturity for a policy with policy term of 20 years is Rs. 5,00,000/-, then Loyalty Sum Assured will accrue as per the following table:

At the end of Policy Year	Loyalty Sum Assured as a % of Sum Assured on Maturity	Loyalty Sum Assured	Accrued Loyalty Sum Assured	Sum Assured on Maturity plus accrued Loyalty Sum Assured	Sum Assured on Maturity plus accrued Loyalty Sum Assured (as % of Sum Assured on Maturity)
5th	10%	50,000 (10%*5,00,000)	50,000	5,50,000	110%
10th	15%	75,000 (15%*5,00,000)	1,25,000	6,25,000	125%
15th	20%	1,00,000 (20%*5,00,000)	2,25,000	7,25,000	145%
20th	25%	1,25,000 (25%*5,00,000)	3,50,000	8,50,000	170%

### Additions & Reversionary Bonus

Additions and reversionary bonus (if any) enhance the benefits under the plan.

#### Guaranteed Addition

Guaranteed Addition will accrue at the beginning of every year from first policy year.

Guaranteed Addition equals to 2% of (Sum Assured on Maturity plus Loyalty Sum Assured accrued till the beginning of the applicable Policy Year).

#### Simple Reversionary Bonus:

At the discretion of the Company and based on the performance of the participating fund, Simple Reversionary Bonus, if any may accrue every year from first policy year.

The Simple Reversionary Bonus, if any is a percentage of (Sum Assured on Maturity plus Loyalty Sum Assured accrued till the beginning of the applicable policy year).

#### Terminal Bonus:

At the discretion of the Company and based on the performance of the participating fund, Terminal Bonus may also be declared and will be payable on death or maturity. Terminal Bonus is a percentage of (Sum Assured on Maturity plus Loyalty Sum Assured accrued till the beginning of the applicable policy year). For Family Protection Option, terminal bonus, if any, will be payable only on maturity.

## Death Benefit

### Under Base option:

If the Life Insured dies during the policy term while the policy is in-force, the sum of the following shall be payable and the policy will terminate:

- a. Sum Assured on Death, which is higher of
  - i. 10 times the Annualised Premium<sup>#</sup>; OR
  - ii. sum of Sum Assured on Maturity and Loyalty Sum Assured on Maturity, OR
  - iii. Any absolute amount\* assured to be paid on death
- b. Accrued Guaranteed Addition
- c. Accrued Reversionary Bonus, if any
- d. Terminal Bonus, if any

The Death Benefit payable will not be less than 105% of Total Premiums Paid<sup>^</sup> upto the date of death.

On payment of the above benefit, the policy will terminate and all rights, benefits and interests under the policy shall cease to apply.

<sup>#</sup> *The Annualised Premium shall be the premium amount payable in a policy year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.*

\* *Absolute amount assured to be paid on death is higher Sum Assured on Maturity or 10 times the Annual Premium<sup>§</sup>*

<sup>§</sup> *The Annual premium shall be the premium payable in a year chosen by the policyholder, including loadings for modal premiums and the underwriting extra premiums, if any.*

<sup>^</sup> *'Total Premiums Paid' means total of all the premiums received, excluding any extra premium, any rider premium and taxes.*

### Under Family Protection Option

If the Life Insured dies during the policy term while the policy is in-force, Sum Assured on Death shall be payable immediately. The death benefit payable will not be less than 105% of Total Premiums Paid upto the date of death.

In addition, the Maturity Benefit will be payable on the maturity date.

### Maturity Benefit

On maturity date, while the policy is in-force, the sum of the following shall be payable:

- a. Sum Assured on Maturity;
- b. Loyalty Sum Assured on Maturity;
- c. Accrued Guaranteed Addition;
- d. Accrued Reversionary Bonus, if any;
- e. Terminal Bonus, if any

On payment of above benefit, the policy will terminate and all rights, benefits and interests under the policy shall cease to apply.

### Enhance Protection through Riders

A rider is an add-on provision to the base plan. Riders can help in making your plan more comprehensive by paying a nominal premium. Riders can be added at the inception of the policy or at policy anniversary during the policy term subject to underwriting and terms and conditions of the riders.

Following riders are available with this plan:

- **Edelweiss Tokio Life - Income Benefit Rider (147B015V01):** This rider will make sure that your family has a backup source of monthly income even in your absence.
- **Edelweiss Tokio Life – Payor Waiver Benefit Rider (UIN: 147B014V04)\*:** This rider waives future premiums in case of death, critical illness or total and permanent disability due to accident of the proposer (payor) so that the Life Insured continues to get the benefits.
- **Edelweiss Tokio Life - Accidental Death Benefit Rider (UIN: 147B002V03):** This rider provides for additional financial security in case any death occurs due to accident. Also, the benefit is payable in lumpsum.
- **Edelweiss Tokio Life - Accidental Total and Permanent Disability Rider (UIN: 147B001V03):** This rider provides you with a lump sum to cater to your immediate expenses in case your income earning capacity is hindered due to an accidental disability (total & permanent).
- **Edelweiss Tokio Life - Critical Illness Rider (UIN: 147B005V03):** This rider provides you with a lumpsum to cater to your immediate expenses in case your income earning capacity is hindered in the event of critical illness.
- **Edelweiss Tokio Life – Waiver of Premium Rider (UIN: 147B003V04):** This rider waives of future premiums in case you suffer from critical illness or total and permanent disability due to accident.

\* Edelweiss Tokio Life – Payor Waiver Benefit Rider won't be offered under the Family Protection Option.

Rider Sum Assured cannot exceed the Sum Assured on Death. Total premium for all Riders cannot exceed 30% of the premium of the base product. Total premium for all health related or Critical Illness Rider cannot exceed 100% of the premium of the base product.

## OTHER BENEFITS

### Tax Benefits

You may be eligible for tax benefits as per applicable tax laws. Tax benefits are subject to change in the tax laws. Kindly consult your tax advisor for detailed information on tax benefits/implications.

### Large Premium Discount

With Edelweiss Tokio Life – Smart Lifestyle, we reward you with a premium discount if you trust us with high premium. The applicable large premium discount is as per table below:

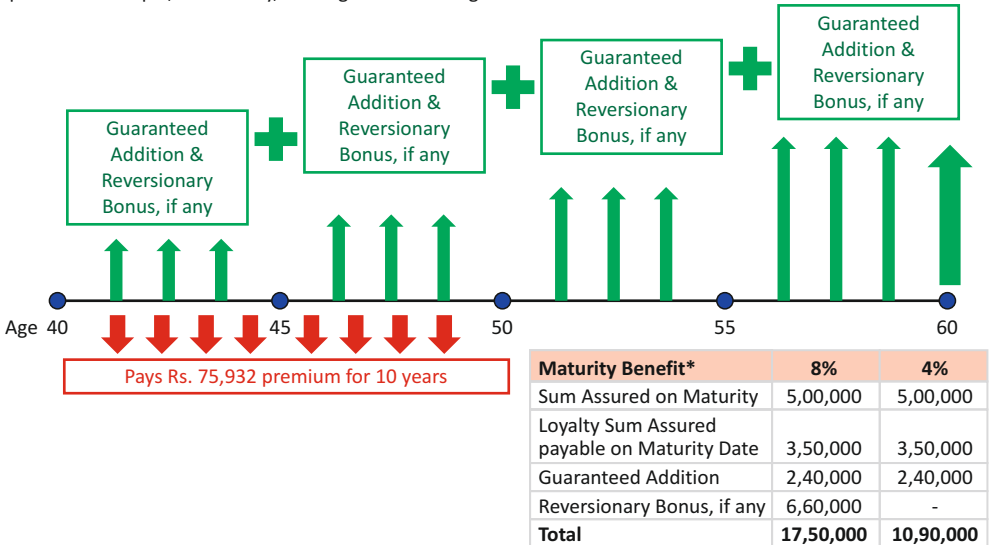
PPT	PT	Annualized premium	Discount
5 pay, 7 pay	10 – 14 years	Annualized premium $\geq$ 72,000	2.0%
5 pay, 7 pay	15 – 20 years	Annualized premium $\geq$ 72,000	3.0%
10 pay, 12 pay	All	Annualized premium $\geq$ 48,000	3.0%

## ILLUSTRATION

Praveen is a product manager in an IT company and is 40 year old. His family consists of his wife Smita and his 7 year old son Raghav. He wants to accumulate sufficient wealth by the time he retires so that he doesn't have to depend on anyone else for source of income in future. He also wants to ensure that his family needs are taken care of if he isn't around. He applies for Edelweiss Tokio Life – Smart Lifestyle product and selects the Family Protection Option. He opts for Sum Assured on Maturity of Rs. 5 lacs for a Policy Term of 20 years. His Annualised Premium is Rs. 75,932 (excluding applicable taxes) for Premium Pay Term of 10 years.

### Scenario 1:

As per above example, on maturity, he will get the following amount:

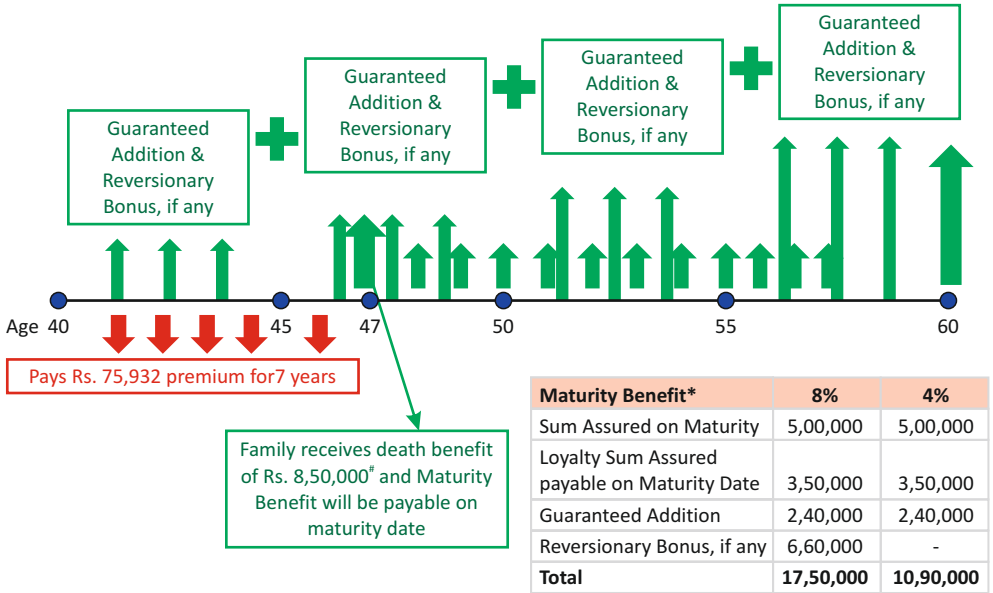


\* **Please note:** The above illustration is an extract of a separate, more detailed benefit illustration. For full details, please refer to the Benefit Illustration. The above premium figures are exclusive of applicable taxes. Taxes shall be charged as per the prevalent tax laws over and above the said premiums.

The assumed non-guaranteed rates of return chosen in the illustration are 4% p.a. and 8% 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. The actual experience may be different from the illustrated values. The guaranteed and non-guaranteed benefits are applicable only if all due premiums are paid. Simple Reversionary Bonus has been calculated at the assumed non-guaranteed rates of return of 4% p.a. & 8% p.a. Please note that Bonuses are NOT guaranteed and may be as declared by the Company from time to time.

## Scenario 2:

Praveen meets with an accident and dies at the age of 47 years. His family will receive the following benefits:



\* **Please note:** The above illustration is an extract of a separate, more detailed benefit illustration. For full details, please refer to the Benefit Illustration. The above premium figures are exclusive of applicable taxes, if any. Taxes shall be charged as per the prevalent tax laws over and above the said premiums.

The assumed non-guaranteed rates of return chosen in the illustration are 4% p.a. and 8% 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. The actual experience may be different from the illustrated. The guaranteed and non-guaranteed benefits are applicable only if all due premiums are paid. Simple Reversionary Bonus has been calculated at the assumed non-guaranteed rates of return of 4% p.a. & 8% p.a. Please note that Bonuses are NOT guaranteed and may be as declared by the Company from time to time.

# Death benefit paid is equal to Sum Assured on Death which is calculated as per the formula mentioned in the Death Benefit section. It is calculated as maximum of 10 times the Annualised Premium i.e. 7,53,920 or sum of Sum Assured on Maturity and Loyalty Sum Assured on Maturity i.e. 8,50,000 or any absolute amount\* assured to be paid on death i.e. 7,53,920.

## ELIGIBILITY CONDITIONS

Particulars	Base Option	Family Protection Option*			
Minimum Entry Age (last birthday)	1 years	18 years			
Maximum Entry Age (last birthday)	50 years	40 years			
Minimum Maturity Age (last birthday)	18 years	28 years			
Maximum Maturity Age (last birthday)	70 years	60 years			
Policy Term/Premium Paying Term (PPT)	<b>PPT (years)</b>	<b>Policy Term (years)</b>			
	5	10 to 20			
	7	10 to 20			
	10	15 to 20			
	12	15 to 20			
Minimum Sum Assured on Maturity (Rs.)	1,00,000				
Maximum Sum Assured on Maturity (Rs.)	No limit, subject to underwriting				
Premium Paying Mode	Annual, Semi-Annual, Quarterly, Monthly#				
Minimum Annualised Premium (Rs.)	<b>Mode/ PPT (years)</b>	<b>5</b>	<b>7</b>	<b>10</b>	<b>12</b>
	Annual	36,000	36,000	24,000	24,000
	Semi- Annual	72,000	72,000	48,000	48,000
	Quarterly	72,000	72,000	48,000	48,000
	Monthly	72,000	72,000	48,000	48,000
Maximum Premium (Rs.)	No limit, subject to underwriting				

\* Under Family Protection Option, Life Insured and Proposer will be the same.

# For Monthly premium payment mode, the policyholder needs to pay the premium for two months in advance on the date of the commencement of the policy. The premium so collected in advance will only be adjusted on the due date of premium.

## POLICY LOAN

A life insurance policy should be handy for you in case of any adverse financial emergencies and this plan is designed to meet just that, whereby you can avail a loan under the policy once the policy acquires surrender value.

The maximum loan amount is 80% of Surrender Value applicable under the policy when a request for a loan is received less any outstanding policy loan plus accumulated/accrued interest, if any, on that date.

If a loan is granted by us under the policy, then:

- 1) The rate of interest payable on such loan shall be as prescribed by the Company at the time of taking the loan. Rate of interest is based on the State Bank of India ('SBI') Base Rate (minimum rate at which SBI lends) + 1.75% p.a. If the interest rate is revised, then the revised interest rate will be applied to both existing and new loans from the date of revision. In addition, the interest rate methodology is reviewable with prior approval from IRDAI. The current rate of interest on policy loan is 10.20% per annum.
- 2) For reduced paid-up policies, we will give you a written notice when the outstanding loan plus accrued interest is 95% of the Surrender Value and you may re-pay the whole or a part of the outstanding loan plus accrued interest to us. If at any point of time, the outstanding loan plus accrued interest is equal to or more than the Surrender Value the policy will be immediately and automatically terminated and no amount shall be payable by us under the policy.

Any benefit payable by us on the death of the Life Insured or on the surrender of the policy or on the maturity of the policy will first be reduced by any outstanding policy loan and accumulated interests, if any.



## NON-FORFEITURE BENEFITS

### Reduced Paid-Up Benefits

If all the Premiums have been paid in full for at least first two policy years and if we do not receive subsequent premiums within the grace period and the policy has not been surrendered, the policy will acquire reduced paid-up status and the benefits will continue as per the reduced paid-up provisions.

### Death Benefit

#### Under the Base Option:

Sum of the following shall be payable:

- i. Paid-Up Sum Assured on Death;
- ii. Guaranteed Addition accrued till the Policy has acquired Reduced Paid-Up status;
- iii. Reversionary Bonus, if any, accrued till the Policy has acquired Reduced Paid-Up status.

**Under the Family Protection Option:** Paid-Up Sum Assured on Death shall be payable. The Policy will continue till the Maturity Date and on the Maturity Date the benefits as mentioned below will become payable.

### Maturity Benefit:

Sum of the following shall be payable:

- i. Paid-Up Sum Assured on Maturity;
- ii. Paid-Up Loyalty Sum Assured on Maturity;
- iii. Guaranteed Addition accrued till the Policy has acquired Reduced Paid-Up status;
- iv. Simple Reversionary Bonus, if any, accrued till the Policy has acquired Reduced Paid-Up status.

Where,

Paid-Up Sum Assured on Death = Sum Assured on Death x Paid-Up Factor

Paid-Up Sum Assured on Maturity = Sum Assured on Maturity x Paid-Up Factor

Paid-Up Loyalty Sum Assured on Maturity = Loyalty Sum Assured on Maturity x Paid-Up Factor

Where, Paid-Up Factor = Number of Premiums paid / Number of Premiums payable

No further Guaranteed Addition, Reversionary Bonus, if any and Terminal Bonus, if any will be added in the Policy which has acquired Reduced Paid-Up status.

### Surrender Benefits

The policy will acquire Surrender Value only from second policy year provided we have received full premiums for the first two policy years. On Surrender, the policy shall be terminated and all the benefits under the policy shall cease to apply. On Surrender of the policy, we will pay the higher of Guaranteed Surrender Value or Special Surrender Value.

### Guaranteed Surrender Value ('GSV')

The Guaranteed Surrender Value is sum of the following:

- i. Surrender Value of Premiums: It is a specific percentage (as given in the below Table A) of "Total Premiums Paid" till the date of Surrender which varies with the Policy Year of Surrender and Policy Term.
- ii. Surrender Value of sum of accrued Guaranteed Addition and accrued Reversionary Bonus, if any: (accrued Guaranteed Addition + accrued Reversionary Bonus, if any) \* Guaranteed Surrender Value (GSV) Factor.

The GSV Factor for accrued Guaranteed Addition and accrued Reversionary Bonus, if any is given in the below Table B which varies with the Policy Year of Surrender and Policy Term.



On Surrender of the Policy, no Terminal Bonus will be payable.

Under Family Protection Option, after the death of the Life Insured, surrender option available under the policy cannot be exercised by the Nominee.

### **Special Surrender Value**

Your Policy also acquires a Special Surrender Value. Before making a request for Surrender, you may approach us to know about the Surrender Value in respect of your Policy.

## **FREE LOOK PERIOD**

You may return this Policy to us within 15 days\* of receipt of the policy if you disagree with any of the terms and conditions by giving us written reasons for your objection. We will refund the premium received after deducting stamp duty charges, proportionate risk premium for the period of cover and medical expenses (if any).

\* A Free Look Period of 30 days will be offered for policies sold through distance marketing (where distance marketing means sale of insurance products through any means of communication other than in person).

## **STATUTORY INFORMATION**

### **Suicide Claim**

In case of death of the Life Insured due to suicide within 12 months from the risk commencement date or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to receive at least 80% of the Total Premiums Paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in-force.

### **Vesting of Ownership**

In case the Life Insured is a minor, the ownership of Policy will automatically vest on the Life Insured on attainment of majority.

### **Grace Period**

If we do not receive the premium in full by the premium paying due date, then:

- i. We will allow a Grace Period of 15 days, where the policyholder pays the premium on a monthly basis, and 30 days in all other cases, during which you must pay the premium due in full.
- ii. All the benefits under the policy will continue to apply during the Grace Period subject to the deduction of the due premiums.

### **Nomination**

Nomination is allowed in accordance with the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.

### **Assignment**

Assignment is allowed in accordance with the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.

### **Revival**

If due premiums are not paid within the grace period, the policy shall lapse or become reduced paid-up as the case may be. Any such policy may be revived within five years from the due date of the first unpaid premium by giving us a written notice to revive the policy and payment of all overdue premiums with interest, as may be declared by the company from time to time, for every completed month from the date of first unpaid premium.

The revival interest rate will be based on G-sec rate with 1 - 2 year maturity. Source to determine the G-Sec yield is [www.ccilindia.com](http://www.ccilindia.com). The per month interest rate shall be  $(x + 3\%)/12$  rounded upto nearest 0.25%, where x is G-Sec rate with 1 to 2 year maturity. The interest rate to be charged is currently set at 0.75% per month on unpaid premiums for every completed month from the date of the first unpaid premium. The interest rate methodology is reviewable with prior approval from IRDAI. The Company will review the interest rate at least once a year.

The revival will be effected subject to the receipt of the proof of continued insurability of the Life Insured and the acceptance of the risk by the underwriter. The effective date of revival is when these requirements are met and approved by us.

Revival would be as per the Board approved underwriting guidelines of the Company.

**Prohibition of Rebate:** (Section 41 of the Insurance Act, 1938, as amended from time to time) 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 liable for a penalty which may extend to ten lakh rupees.

**Non-Disclosure Clause:** (Section 45 of the Insurance Act, 1938, as amended from time to time)

Fraud and Misrepresentation would be dealt with in accordance with the provisions of Section 45 of the Insurance Act, 1938, as amended from time to time.

Edelweiss Tokio Life Insurance is a new generation Insurance Company set up with a startup 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 Company Limited**

CIN: U66010MH2009PLC197336

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IRDAI Reg. No.: 147

UIN: 147N040V02

Advt No.: BR/0523/Jan/2020

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