

## Aapki Zaroorat - Wealth Accumulation

### Edelweiss Tokio Life – Save n Prosper (WA) | [An Endowment Assurance Plan (with profits)]

#### Overview:

Life is meant to be a beautiful journey full of aspirations and surprises. However, it can soon turn into an unpleasant situation if we fail to plan our finances in advance. Growing rate of inflation will affect our purchasing power and make the journey less comfortable for us and our family. To avoid such situations, it becomes imperative to invest our money in the right avenues and let it grow.

Edelweiss Tokio Life's – Save n Prosper plan helps you save money regularly and enables its steady growth over time.

#### Product Description:

##### The Plan

- Is a non-linked, participating endowment assurance plan.
- Guarantees an increase in the sum assured from 6<sup>th</sup> to 10<sup>th</sup> year of the policy.
- Ensures growth of your money resulting in a lump sum on maturity.
- Provides flexibility to choose the initial sum assured and premium payment term.
- Declares bonuses during the policy tenure.
- Offers 8 riders for customization.

#### Boundary Conditions:

Criteria	Minimum	Maximum
Age at Entry (Age as on last birthday)	3 years	50 years
Age at Maturity (Age as on last birthday)	18 years	65 years
Sum Assured	Rs. 2,00,000	No Limit
Policy Term	Refer to the table below	
Premium Paying Term		
Minimum Premium	Annual Semi Annual Quarterly Monthly	Rs. 5824 Rs. 3,000 Rs. 1,750 Rs. 600
Premium Mode	Annual, Semi Annual, Quarterly, Monthly	

**Policy terms available for different premium paying terms are:**

Premium Paying Terms	Eligible Policy Terms (years)
10 Pay	15 to 30
15 Pay	20 to 35
Regular	15 to 35

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

## Key Benefits:

### Bonuses

- Simple reversionary bonus will be declared from the first policy year.

### Death Benefit

- In the event of death of the life assured during the policy term amount equal to the sum assured as on date of death plus accrued bonuses would be paid to the nominee and the policy will terminate.
- Death benefit across the policy term is summarized in the below table :

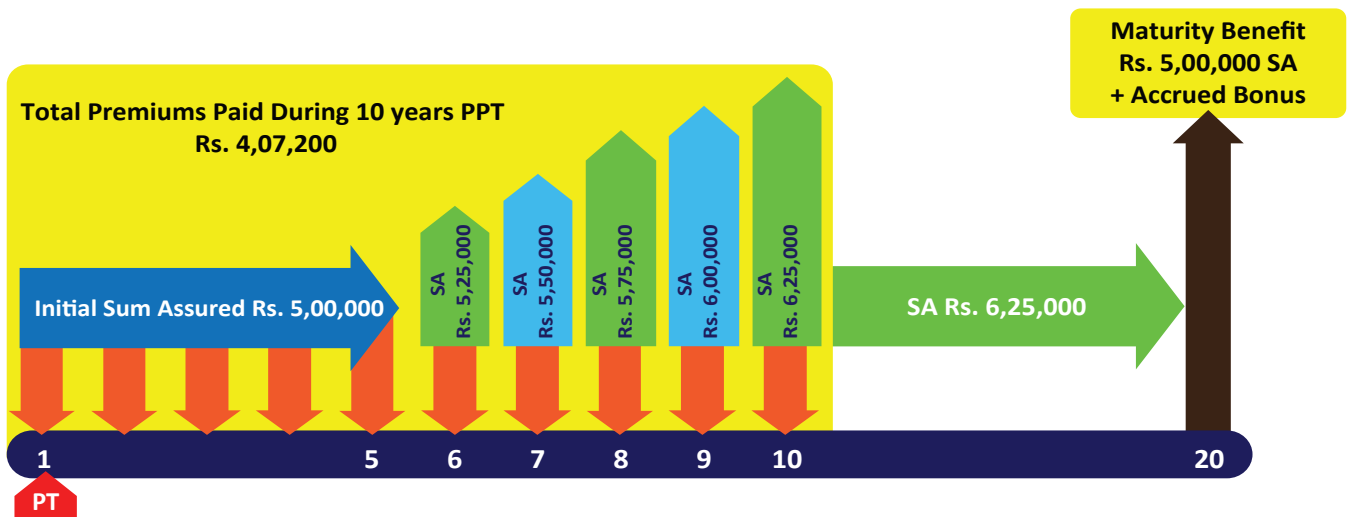
Policy Year	Death Benefit (as % of Initial Sum Assured)	
1 – 5	100%	Plus Accrued Bonuses
6	105%	
7	110%	
8	115%	
9	120%	
10 till end of policy term	125%	

### Maturity Benefit

- On survival till maturity, initial sum assured along with the accrued bonuses will be payable.

### Case Study:

Mr. A aged 30 years invested in Edelweiss Tokio Life – Save n Prosper (WA)  
Details of the plan:  
Sum Assured - Rs. 5,00,000  
Premium Paying Term - 10 years  
Policy Term - 20 years  
Annualized Premium (excluding service tax) - Rs. 40,720  
Premium Payment Frequency - Yearly



**Edelweiss Tokio Life Insurance Company Limited**  
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Disclaimer: Edelweiss Tokio Life – Save n Prosper (WA) 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](http://www.edelweisstokio.in)).

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