

Aapki Zaroorat - Wealth Accumulation

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

Overview:

Inculcating the habit of saving regularly is one of the most important requirements for fulfilment of any long term dream. This habit of saving regularly will ensure that you have enough wealth accumulated to realize all your dreams.

Edelweiss Tokio Life – Wealth Builder Plan enables you to accumulate wealth with capital protection.

Product Description:

- Individual, Non Linked, non-participating endowment assurance plan.
- Offers a combination of saving and protection.
- Provides attractive Guaranteed Loyalty Additions during the policy term.
- Provides higher benefit for higher annualized premium.
- Flexibility to pay premium for a limited period with protection and guaranteed benefits for long term.

Boundary Conditions:

Criteria	Minimum	Maximum
Age at Entry (Age as on last birthday)	91 Days	55 Years
Policy Term*	Policy Term - 10/15/20/25/30 Years	
Premium Paying Term	5/7/10/12 Years	
Maturity Age (Age as on last birthday)	18 Years	70 Years
Sum Assured	Rs. 1,50,000	No Limit
Premium Frequency	Annual/Semi-annual/Monthly	

* For policy term of 10 years, PPT of 5 and 7 years is only allowed.

Minimum Premium	
A – Annual	Rs.15,000
SA- Semi Annual	Rs 8,000
M – Monthly	Rs 1,500

Key Benefits

Guaranteed Loyalty Additions (GLA):

On the basis of Gender of the life assured, Premium Paying Term, entry age, Policy Term and Annualized Premium, GLA would accrue to the policy. GLA will become payable on death or maturity whichever is earlier.

Death Benefit:

In the event of death of life assured during the policy term amount equal to the Sum Assured on Death (SAD) + Accrued GLA will be payable to the nominee/legal heir and the policy will terminate.

Premium Paying Term - SAD

- 5/7 Pay - 10 times the annualized premium
- 10 Pay – 11 times the annualized premium
- 12 Pay – 13 times the annualized premium[#]

Maturity Benefit:

On survival of life assured till policy maturity an amount equal to Sum Assured on Maturity (SAM) + Accrued GLA would be paid to the policyholder.

$SAM = \text{Premium Paying Term} \times \text{Annualized Premium}$

[#] Annualized premium is the premium payable in a year chosen by the policyholder, excluding the underwriting extra premiums and loadings for modal premiums, if any.

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)

Case Study:

Mr. A aged 30 years has invested in Edelweiss Tokio Life – Wealth Builder

Details of the plan :

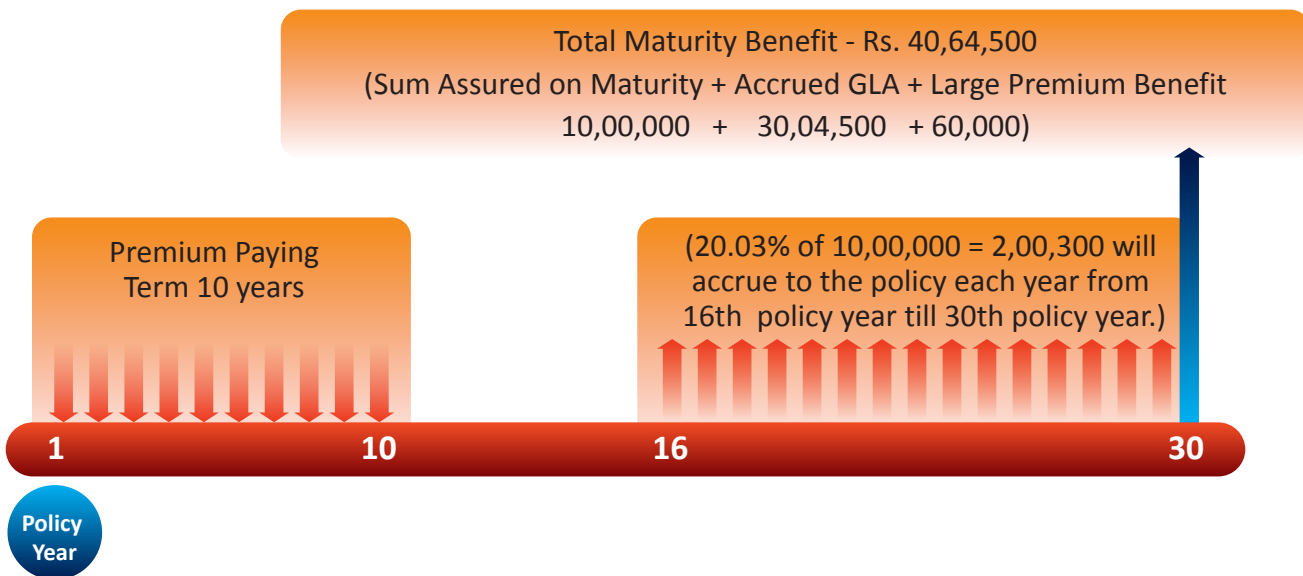
Premium Paying Term – 10 years

Policy Term – 30 years

Annualized premium – Rs. 1 lac

Premium Pay Frequency – Yearly

Calculating Maturity Benefit



Edelweiss Tokio Life Insurance Company Limited

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Disclaimer: Edelweiss Tokio Life – Wealth Builder is only the name of the non-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 on risk factors and terms and conditions, 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 brochures (visit our website: www.edelweisstokio.in).

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