

## Aapki Zaroorat - Wealth Accumulation

### Edelweiss Tokio Life – GCAP | [Non-Linked, Non-Participating, Guaranteed Return Life Insurance Plan]

#### Overview:

Today every individual wishes to fulfill all the dreams and aspirations of their family and provide them all the comfort. To fulfill all the aspirations and turn all dreams into reality, one needs to identify different avenues to maximize their earnings as all the dreams and aspirations come with a price tag.

Edelweiss Tokio Life – GCAP enables you to accumulate wealth with capital protection.

#### Product Description:

- Plan is an individual, non linked, non-participating endowment assurance plan.
- Plan offers a combination of protection and savings.
- Plan provides attractive Guaranteed Accrual Additions (GAA) during the policy term.
- Plan provides higher benefit for higher annualized premium.
- Plan provides two options to the policyholder to receive the maturity benefit amount, i.e in lump sum or in installments.
- Plan offers flexibility to pay premium for a limited period with protection and guaranteed benefits for long term.
- Allows you to get tax benefit under sec 80C\*  
(\*Benefits payable under the plan are tax free and subject to prevailing tax laws.)

#### Boundary Conditions:

Criteria	Minimum	Maximum
Age at Entry (Age as on last birthday)	91 days	55 years
Maturity Age (Age as on last birthday)	18 Years	70 Years
Policy Term*	10/ 15 / 20 / 25 / 30 Years	
Premium Paying Term (PPT)	5 / 7 / 10 / 12 Pay	
Sum Assured on Death	Rs. 1,65,000	No Limit
Premium Payment Frequency	Annual, Semi Annual, Quarterly, Monthly	

\*For Policy Term 10 years, only 5 pay and 7 pay (PPT) are allowed.

#### 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 - Income Benefit Rider (UIN: 147B015V01)

#### Key Benefits

##### Guaranteed Accrual Additions (GAA):

- The amount of GAA depends on Annualized Premium, Policy Term, Premium Paying Term, Entry Age and Gender of the life assured.
- GAA is calculated as a specific percentage of cumulative annualized premiums paid.
- GAA gets accrued at the beginning of the policy year starting from the 9th policy year till maturity and is 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) + Cumulative GAA will be payable to the nominee/legal heir and the policy will terminate.

##### Sum Assured on Death (SAD) is higher of :

- 11 times of Annualized Premium for PPT of 5 Pay / 7 Pay / 10 Pay and  
13 times of Annualized Premium for PPT of 12 Pay
- Sum Assured on Maturity (PPT\* Annualized Premium)
- 105% of total premiums paid (excluding any underwriting extras, rider premiums, service tax and cess) till date of death

## Maturity Benefit

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

- **Sum Assured on Maturity (SAM) = Premium Paying Term X Annualized Premium\***
- Sum Assured on Maturity would be payable as chosen by the policyholder in :
  - Lump sum# **OR**
  - 5 equal annual instalments, starting from the date of maturity
- Cumulative GAA will be payable in lump sum along with the first installment of SAM (installment option).

# Maturity benefit amount can be taken in lump sum by discounting the remaining future installments at the rate of 6.0% per annum

\*Annualized premium is the premium payable in a year, excluding the underwriting extra premiums and loadings for modal premiums.

## Large Premium Benefit

The plan provides an additional payout on maturity for every Rs. 20,000 in excess of annualized premium of Rs. 40,000.

### Case Study:

Mr. A is 30 years old and has invested in Edelweiss Tokio Life – GCAP plan

Details of the plan :

Annualized Premium (excluding service tax) - Rs. 1,00,000

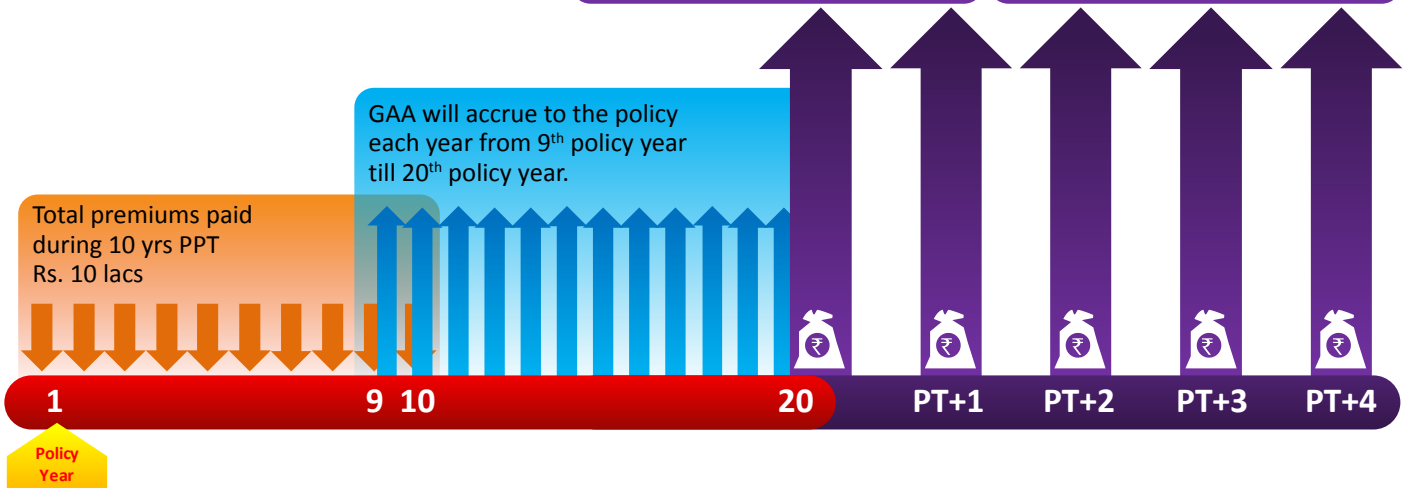
Premium Paying Term - 10 years

Policy Term - 20 years



Amount payable as 1<sup>st</sup> Installment  
Rs. 16,22,090  
(SAM Rs. 2,00,000 (20% of SAM 10Lacs)  
+ Cumulative GAA Rs. 13,77,090  
+ Large Premium Benefit Rs. 45,000 )

Amount payable as 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup> & 5<sup>th</sup> Installment Rs. 2,00,000 each  
(20% of SAM 10Lacs)



Considering the same case, if the policy holder wishes to take the maturity benefit as lumpsum at the end of policy term, the total maturity benefit amount payable in lumpsum would be **Rs. 23,15,111**

**Edelweiss Tokio Life Insurance Company Limited**  
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Reg. No.: 147

UIN: 147N031V01

Advt No.: FI/32/Jul 2015 ver.1

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