

Aapki Zaroorat - Income Replacement

Edelweiss Tokio Life – Income Replacement

Overview:

Life can surprise you with unpleasant events without any warning. Some of these unexpected events like premature death of the primary earning member of the family lead to irreplaceable emotional loss but with careful financial planning, you can ensure your family does not have to cope with financial strain as well.

Presenting Edelweiss Tokio Life – Income Replacement plan to take care of such unpleasant financial situations of life.

Product Description:

The Plan

- Is a non-linked, non-participating life insurance plan.
- Provides flexibility to pay premium for a limited period and enjoy protection for a longer period.
- Ensures continuity of monthly income on death of the life assured.
- Mitigates the effect of inflation by increasing the monthly benefit by 5% every year.
- Offers lower premium rate for leading a healthy life style.
- Offers discount on large monthly benefit.

Boundary Conditions:

Criteria	Minimum	Maximum
Age at Entry (Age as on last birthday)	18 years	60 years
Age at Maturity (Age as on last birthday)	28 years	70 years
Policy Term	10 to 30 years	
Premium Payment Term	Single, 5 pay, 10 [*] pay, 15 [#] pay, Regular pay	
Premium Payment Frequency	Annual	
Monthly Benefit	Rs.15000	No limit
Sum Assured	Monthly benefit Amount X 12 X Policy Term	

Riders Available

1. Edelweiss Tokio Life - Accidental Total and Permanent Disability Rider (UIN: 147B001V02)
2. Edelweiss Tokio Life - Accidental Death Benefit Rider (UIN: 147B002V02)
3. Edelweiss Tokio Life - Waiver of Premium Rider (UIN: 147B003V02)
4. Edelweiss Tokio Life - Critical Illness Rider * (UIN: 147B005V02)

* For Regular Pay only

* For Policy Term 20 and above only,

For Policy Term 25 and above only

Key Benefits:

Death Benefit

In the event of death of the life assured during the policy term, “monthly benefit” will be paid to the nominee starting from the policy month of death till the end of the policy term or 5 years, from the policy month of death whichever is later.

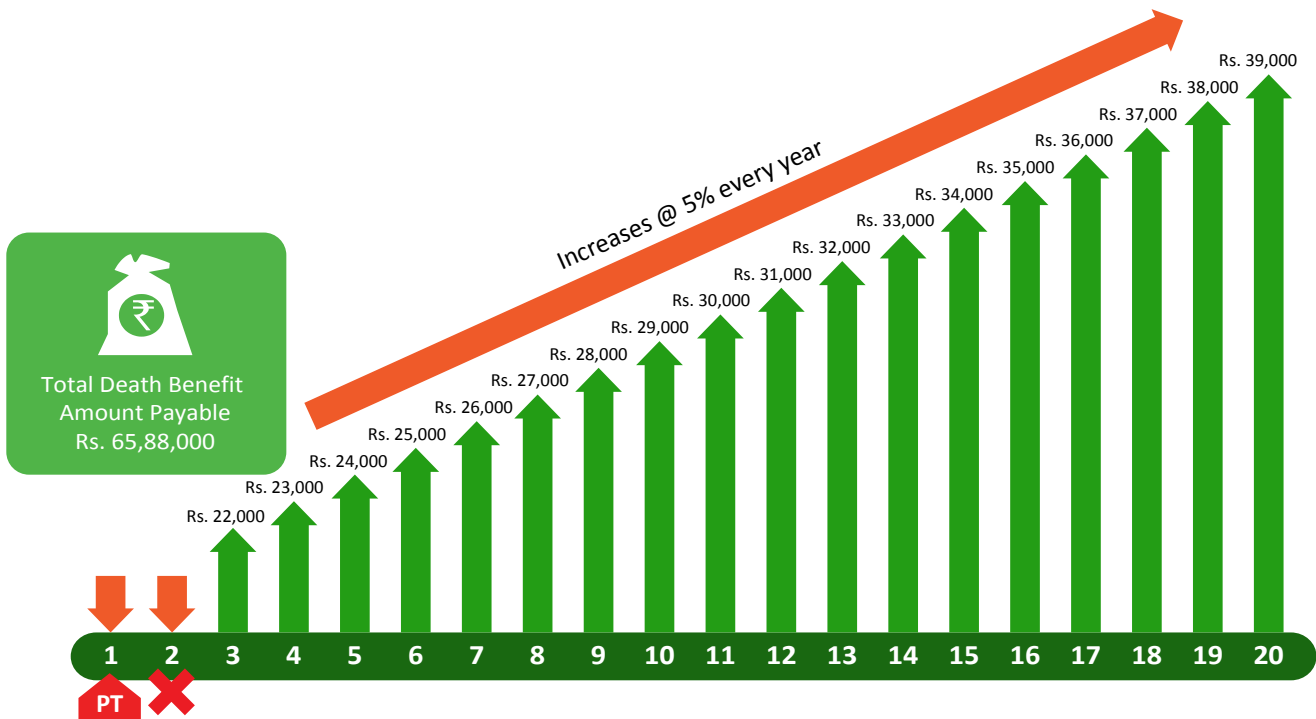
During the first policy year, regular monthly benefit is the chosen monthly benefit amount, thereafter on every policy anniversary monthly benefit amount increases by 5 % of original chosen monthly benefit amount.

Case Study:

Mr. A aged 30 years (non smoker) had invested in Edelweiss Tokio Life – Income Replacement Plan. He opted for a Monthly Income of Rs. 20,000, Premium Paying Term and Policy Term of 20 years by paying an Annualized Premium (excluding service tax) of Rs. 4,937 in yearly mode.

Mr. A died in an accident at the end of 2nd year.

How would Mr. A’s family benefit from this plan ?



Edelweiss Tokio Life Insurance Company Limited
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Disclaimer: Edelweiss Tokio Life – Income Replacement is only the name of the term 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).

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