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Edelweiss Tokio Life Insurance launches GCAP

A non - linked non-participating guaranteed return life insurance plan

Key Highlights:

- **High Guaranteed Returns with**
 - *Death benefits*
 - *Maturity benefits*
 - *Guaranteed Accrual Additions (GAA)*
- **Minimum premium paying term of 5 years**
- **Additional benefits on maturity**
- **Option to make the insurance cover more comprehensive through riders**

Mumbai, June 29, 2015: Edelweiss Tokio Life Insurance, India's fastest growing life insurance company, launched Edelweiss Tokio Life – GCAP life insurance plan with guaranteed returns. The plan offers fully guaranteed maturity benefit and death benefits along with a Guaranteed Accrual Addition (GAA).

The GAA is accrued every year, starting from the 9th policy year till maturity and depends on annualized premium, policy term, premium paying term, entry age and the gender of the life assured. The cumulative GAA is payable on death or maturity.

On death the benefits that the policyholder gets is sum assured on death plus Cumulative Accrual Additions. Whereas on maturity the policyholder gets sum assured on maturity and Cumulative Guaranteed Accrual Additions (CGAA).The plan also offers policyholder a loan facility which is available once the policy acquires surrender value.

Commenting on the launch of the product, **Mr. Deepak Mittal, MD & CEO, Edelweiss Tokio Life** said, *“Edelweiss Tokio Life – GCAP life insurance plan is targeted at customers who are looking at accumulating wealth along with getting an insurance cover. The accumulation need may arise for saving for retirement, child education or for buying a house. This plan offers guaranteed return benefits and gives multiple options of policy term; premium paying term and flexibility in maturity pay out to suit customer requirements. The customers can also avail loan facility and make the insurance cover comprehensive with rider options.”*

The minimum entry age is 91 days and the maximum entry age to avail this product is 55 years. The minimum maturity age is 18 years and the maximum maturity age is 70 years. It offers a policy term of 10, 15, 20 , 25 and 30 years. The premium paying term is 5, 7, 10 and 12 years. The premium paying frequency offered is annual, semi annual quarterly and monthly.

Additional benefits for policyholders:

Policy Holder	Additional Benefit on Maturity (per 20,000 premium exceeding Annualized premium of Rs 40,000)
10	5000
15	10000
20	15,000
25	20,000
30	20,000

About Edelweiss Tokio Life Insurance

Edelweiss Tokio Life Insurance, India's fastest growing life insurance company, is a joint venture between Edelweiss Financial Services, one of India's leading diversified Financial Services companies and Tokio Marine Holdings Inc. a global leader with over 135 years of experience in the insurance business. This lineage brings together Edelweiss Group's deep understanding of the Indian customers and Tokio Life's international benchmarks. The company's approach is to help its customers meet their life-stage financial goals by providing them innovative insurance products that have been designed with the needs of the Indian customers in mind.

Edelweiss Tokio Life Insurance is expanding its presence in a phased manner. The company is now present in Maharashtra, Gujarat, Delhi, NCR, Chandigarh, Punjab, Haryana, Goa, Karnataka, Andhra Pradesh, Jharkhand, West Bengal, Orissa, Bihar, Himachal Pradesh, Madhya Pradesh; Uttar Pradesh and Rajasthan with 59 branches pan India.

Edelweiss Tokio Life Insurance has engaged a team of professional Personal Finance Advisors (PFAs) who are trained to adopt the customer centric selling model and recommend products only after understanding and analyzing customer needs.

To learn more about Edelweiss Tokio Life Insurance, please visit www.edelweisstokio.in

To learn more about the Edelweiss Group, please visit www.edelweissfin.com

To learn more about the Tokio Marine Holdings Inc, please visit www.tokiomarinehd.com/en