



# Enhanced flexibility ka SWAG. Long term happiness guaranteed\*!



HOW LONG DO YOU PAY



CHOOSE YOUR YEAR TO START RECEIVING INCOME



HOW LONG DO YOU RECEIVE INCOME



CHOOSE YOUR PAYOUT DATE



BECAUSE FOR YOUR LOVED ONES

This graphical representation is for illustrative purpose only.  
For detailed information please refer to table below.

**YOU ARE THE DIFFERENCE™**

## HOW DOES SWAG WORK

LONG TERM WEALTH VARIANT					
Parameters	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
Age of Life Assured in years	35	35	35	35	35
Premium Payment Term / Policy Term <sup>1</sup>	8/40	10/36	12/39	12/42	12/47
Annualised Premium	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000
Deferment Period	2	1	2	0	5
Policy Continuance Benefit Opted	No	No	No	No	Yes
Total Survival Benefit (Guaranteed) / Year	1,42,939	1,96,176	2,78,554	2,36,354	3,10,104
Income Years <sup>2</sup>	30	25	25	30	30
Return of Premium @ End of Policy Term	16,00,000	20,00,000	24,00,000	24,00,000	24,00,000
Customer Internal Rate of Return	5.79%	6.06%	6.16%	6.17%	5.94%
Give-Get	3.69X	3.46X	3.91X	3.96X	4.88X

<sup>1</sup>Policy Term = Premium Payment Term + Deferment Period + Income Years

Life assured is male

<sup>2</sup>Income will start after Premium Payment Term + Deferment Period

“Annualised Premium” means the premium amount payable in a year chosen by the policyholder excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

Your family looks up to you to make their dreams a reality.  
With **Smart Wealth Advantage Guarantee**, you can.  
Because it allows you the flexibility to customise your plan to suit your convenience,  
while also offering you enhanced protection.



### Enhanced Flexibility

Choose your Premium Payment Term /  
Income Years / Policy Term

Receive income on special occasions  
through our "Save the Date" option\*



### Liquidity

Option to accrue your income\*\*  
and withdraw it anytime during  
the policy term



### Enhanced Protection

In-built accidental death benefit of  
50% of the Sum Assured~  
(applicable after premium payment  
term is over)

Optional Policy Continuance Benefit##

## Long Term Wealth Variant: Key Features



You can choose from 5 premium payment terms of 5, 6, 8, 10 & 12 years, choose your deferment period from 0 to 5 years and then choose your income years from our 20, 25 & 30-year options, thus completely customising your plan and its tenure basis your long term goals and milestones.



If you wish to receive your income at a particular date other than the policy anniversary, you can choose to do that by selecting our **"Save the Date"** option under this plan thus planning a financial gift for your loved ones on their special occasions.



You can choose to stay with us in this journey for a period of as long as 47 years with ^^guaranteed income by locking in your returns today (in a 12 year premium payment term, 5 year deferment period and 30 year income term).



An additional policy continuance benefit can also be opted for in order to ensure enhanced protection for your loved ones.

^Individual Death Claims Paid Ratio as per Audited Financials for FY 2022-2023. | \*As per Public Disclosures 2022.

Winner Life Insurance - Guaranteed Savings Plan Category. Survey of 2001 people by NielsenIQ across categories.

\*\*Policy Continuance Benefit is not available with Lifelong Wealth variant. ~The accrued income will be accumulated on an annual basis at the prevailing reverse repo rate (published on RBI's website). ^^With "Save the Date", you can choose to take your annual income on any special date in a year. \*\*\*Available with Early Wealth Variant. Income benefit will be paid as per selected plan terms. ~Accidental Death Benefit is available in all variants except for single premium variant. Life insurance coverage is available in this product. ~The guaranteed benefits are applicable only if all premiums are paid.

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