



AAJ KA
SWAG
 KAL KI HAPPINESS
 GUARANTEED⁺



BECAUSE FOR YOUR LOVED ONES

YOU ARE THE DIFFERENCE™

HOW DOES SWAG WORK

EARLY WEALTH VARIANT				
Parameters	Scenario 1	Scenario 2	Scenario 3	Scenario 4
Age of Life Assured in years	35	35	35	35
Premium Payment Term / Policy Term	8/20	12/25	15/40	15/45
Annualised Premium	2,00,000	2,00,000	2,00,000	5,00,000
Income Start Year	1st	1st	1st	1st
Monthly Income Starting 1 st Month ¹	3,200	5,270	5,995	15,980
Income applicable in a year	38,400	63,243	71,939	1,91,760
Income as percentage of annualised premium	19.20%	31.62%	35.97%	38.35%
Income Years	20	25	40	45
Total Guaranteed Income	7,68,000	15,81,075	28,77,560	86,29,200
Total Maturity Benefit ²	18,23,521	24,10,456	55,04,697	1,55,41,139
Customer Internal Rate of Return	3.84%	3.88%	4.67%	4.79%
Give-Get Ratio	1.62X	1.66X	2.79X	3.22X

¹Income will be paid till end of policy term

²Maturity Benefit= Sum of [Accrued Guaranteed Additions + Sum Assured on Maturity]

Life Assured is Male and PCB Option has not been opted and Premium is being paid in annual mode.

The Give-Get Ratio includes the Auto Debit Booster.

The above rates are for Income benefit payment mode chosen as arrears.

"Annualised Premium" shall be the premium amount payable in a year excluding the rider premiums, underwriting extra premiums, loadings for modal premiums and applicable taxes, cesses and levies.

"Sum Assured on Maturity" means an absolute amount of benefit which is guaranteed to become payable at the end of the policy term i.e. on maturity of the policy, in accordance with the terms and conditions of the policy.

Your family looks up to you to make their dreams a reality.
With **Smart Wealth Advantage Guarantee**, you can.
Now apart from getting an assured sum at the end of your policy term,
you also have an option to receive an income benefit from as early as the first month,
while getting enhanced protection all along.



Enhanced Flexibility

Choose your Premium Payment Term
and income start year

Receive income on special occasions
through our "Save the Date" option[#]



Liquidity

Option to get Income as early as first
month
through our "Early Wealth" variant

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^{##}

Early Wealth Variant: Key Features



Enhanced Liquidity for you with an option to receive income from year 1
(available with premium payment terms of 5,6,7,8,10,12 and 15).



You also have the **option to choose** to start your income from year 5
(available with premium payment terms of 10, 12, 15 and 20),
7 (available with premium payment terms of 12, 15 and 20) or 10
(available with premium payment terms of 15 and 20).



You can choose to **accrue your income and withdraw it partially or fully at a later stage with interest^{**}**.



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



[^]Individual Death Claims Paid Ratio as per Audited Financials for FY 2023-2024. | ^{*}As per Public Disclosures FY 2023-2024.

This is a Non-Linked Non-Participating Individual Life Insurance Savings Plan with UIN: 104N124V11

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

[#]If 'Advance' Income Benefit payment mode is chosen, the Income Benefit will be processed within 7 working days from Policy Issuance date subject to receipt of all necessary documents.

^{**}Policy Continuance Benefit is not available with Lifelong Wealth variant. [~]The accrued income will be accumulated on an annual basis at the prevailing 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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ARN: MaxLife/MaxIS/SWAG V11/New Early Wealth Variant/One Pager/December 2024

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