

## Regular income ka *SWAG*, kal ki happiness guaranteed\*!

## **Presenting**



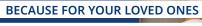














REGULAR WEALTH VARIANT					
Parameters	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
Age of Life Assured in years	35	35	35	35	35
Premium Payment Term / Policy Term*	8 pay 25	10 pay 27	10 pay 23	1 12 pay 24	12 pay 29
Annualised Premium	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000
Deferment period	2	2	3	2	2
Policy Continuance Benefit opted	No No	Yes	No No	No No	No !
Total Survival Benefit (Guaranteed)/Year	2,07,128	2,67,487	3,87,803	4,65,533	3,52,398
Income Years**	15	15	10	10	15
Customer Internal Rate of Return	4.84%	4.72%	4.90%	4.87%	4.99%
Give-Get Ratio	1.94X	2.01X	1.94X	1.94X	2.20X

<sup>\*</sup>Policy term = Premium Payment Term + Deferment Period + Income Years

Life assured is male

"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

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

The Customer Internal Rate of Return and Give-Get Ratio are including Auto Debit Booster.

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

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.



Choose your Premium Payment Term and income start year

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



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



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

> **Optional Policy Continuance** Benefit##

## **Regular Wealth Variant: Key features**

You can choose from 3 premium payment terms of 8, 10 & 12 years, choose your deferment period from 2 to 5 years and then choose your income years from our 5, 10 & 15-years 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.

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 of FY 2023-24. As per Public Disclosure for H1 FY 2024-25.
This is a Non-Linked Non-Participating Individual Life Insurance Savings Plan with UIN: 104N124V12
##Policy Continuance Benefit is not available with Lifelong Wealth variant.
\*\*The accrued income will be accumulated on an annual basis at the prevailing reportate (published on RBI's website). Refer section 'Option to accrue the Income Benefit and loyalty income booster' (in Policy Contract).
#With "Save the Date", you can choose to take your annual income on any special date in a year. This option is not available with Wealth for Milestones variant. This option is available only in case the income payment frequency is annual and income benefit payment mode is arrear. You may be eligible for tax benefits as per prevailing tax laws.

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The premium is exclusive of Goods and service tax and any other cess, underwriting extra premium (if any).

Collection of advance premium shall be allowed within the same financial year for the premium due in that financial year. However, where the premium due in a financial year is being collected in previous financial year, the premium may be collected for a maximum period of three months in advance of the due date of the premium. The premium is collected in advance shall only be adjusted on the due date of the premium. Such advance premium, if any, paid by the Policyholder shall not carry any interest.

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