

# 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



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

BECAUSE FOR YOUR LOVED ONES

**BHAROSA TUM HO**

## 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	1,37,405	1,84,255	2,61,686	2,22,295	2,90,964
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	5.61%	5.77%	5.89%	5.89%	5.70%
Give-Get	3.58X	3.30X	3.73X	3.78X	4.64X

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

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

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

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.

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<sup>#</sup>



### Liquidity

Option to accrue your income<sup>\*\*</sup> and  
 withdraw it anytime during the policy  
 term



### Enhanced Protection

In-built accidental death benefit of 50% of  
 the Sum Assured<sup>-</sup>  
 (applicable after premium payment term  
 is over)  
 Optional Policy Continuance Benefit<sup>##</sup>

## 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 <sup>^^</sup>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.



<sup>^</sup>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

<sup>##</sup>Policy Continuance Benefit is not available with Lifelong Wealth variant.

<sup>\*\*</sup>The accrued income will be accumulated on an annual basis at the prevailing repo rate (published on RBI's website). Refer section 'Option to accrue the Income Benefit and loyalty income booster' (in Policy Contract).

<sup>^^</sup>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.

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 so 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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- Public receiving such phone calls are requested to lodge a police complaint