



Presenting





BECAUSE FOR YOUR LOVED ONES

## **BHAROSA TUM HO**

## 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 <sup>st</sup> Month <sup>1</sup>	3,200	5,270	6,155	17,180
Income applicable in a year	38,400	63,243	73,859	2,06,160
Income as percentage of annualised premium	19.20%	31.62%	36.93%	41.23%
Income Years	20	25	40	45
Total Guaranteed Income	7,68,000	15,81,075	29,54,360	92,77,200
Total Maturity Benefit <sup>2</sup>	18,29,022	24,18,654	55,38,750	1,56,95,880
Customer Internal Rate of Return	3.85%	3.89%	4.77%	5.08%
Give-Get Ratio	1.63X	1.68X	2.84X	3.34X

<sup>1</sup>Income will be paid till end of policy term

<sup>2</sup>Maturity 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.

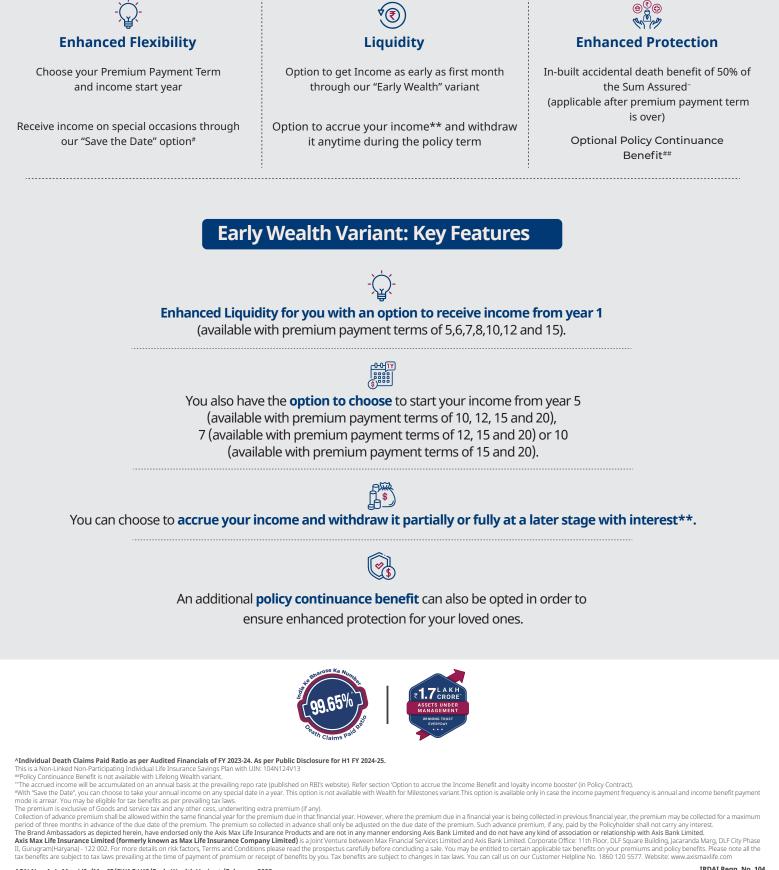
The Give-Get Ratio includes the Auto Debit Booster.

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.



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