



# Aaj Ka SWAG, Kal Ke Milestones Guaranteed<sup>+</sup>!



**YOU ARE THE DIFFERENCE™**

| WEALTH FOR MILESTONES              |            |            |            |            |            |
|------------------------------------|------------|------------|------------|------------|------------|
| 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 | 5 pay 10   | 8 pay 20   | 8 pay 16   | 10 pay 20  | 10 pay 30  |
| Annualised Premium                 | 2,00,000   | 2,00,000   | 2,00,000   | 2,00,000   | 2,00,000   |
| Policy Continuance Benefit opted   | No         | No         | Yes        | No         | No         |
| Total Maturity Benefit**           | 13,37,450  | 38,11,738  | 29,41,615  | 46,52,023  | 87,76,574  |
| Customer Internal Rate of Return   | 3.78%      | 5.40%      | 5.00%      | 5.56%      | 5.94%      |
| Give-Get Ratio                     | 1.34X      | 2.39X      | 1.85X      | 2.33X      | 4.40X      |

\*\*Maturity benefit = Sum of (Accrued Guaranteed Additions + Sum Assured on Maturity)  
The Customer Internal Rate of Return and Give-Get Ratio are including Auto Debit Booster.

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.

**"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.  
Get an assured sum at the end of your policy term,  
while enjoying enhanced protection all along



### Enhanced Flexibility

Choose your Premium Payment Term  
/ Policy Term\*



### Guaranteed Maturity

Get a guaranteed lump sum at the  
end of 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>

\*Minimum difference between PPT and PT has to be 5 years

## Wealth for Milestones Variant: Key features

You can choose from 6 premium payment terms of 1, 5, 6, 8, 10 & 12 years and policy term from 5 to 20, 25 & 30 years, thus completely customising your plan and its tenure basis your long term goal and milestone.

A guaranteed lump sum amount will be payable at the end of the policy term, thus helping you to plan a financial gift for your loved ones on a special occasion.

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 for FY 2023-2024. | <sup>\*</sup>As per Public Disclosures FY 2023-2024.

This is a Non-Linked Non-Participating Individual Life Insurance Savings Plan with UIN: 104N124V10

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

<sup>##</sup>Policy Continuance Benefit is not available with Lifelong Wealth variant. Income benefit will be paid as per selected plan terms. <sup>~</sup>Accidental Death Benefit is available in all variants except for single premium variant.

LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT. <sup>\*</sup>The guaranteed benefits are applicable only if all premiums are paid.

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ARN: MaxLife/MaxIS/SWAG V10/One Pager/Wealth for Milestone/October 2024

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