

Aaj ka  
**SWAG**  
Kal ki Happiness  
Guaranteed<sup>+</sup>

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>	3,036	4,977	5,725	15,992
Income applicable in a year	36,436	59,720	68,694	191,905
Income as percentage of annualised premium	18.22%	29.86%	34.35%	38.38%
Income years	20	25	40	45
Total guaranteed income	728,720	1,493,000	2,747,760	8,635,725
Total maturity benefit <sup>2</sup>	1,833,918	2,427,582	5,553,750	15,805,830
Customer internal rate of return	3.65%	3.60%	4.47%	4.75%
Give-get ratio	1.61X	1.64X	2.78X	3.27X

<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.



### Enhanced Flexibility

Choose your premium payment term  
and income start year

Receive income on special occasions through  
our "save the date" option<sup>#</sup>



### Liquidity

Option to get income as early as first month  
through our "early wealth" variant

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>

## 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<sup>\*\*</sup>**.



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



<sup>^</sup>Individual Death Claims Paid Ratio as per Audited Financials of FY 2024-25. <sup>\*</sup>As per Public Disclosure for H1 FY 2024-25.

This is a Non-Linked Non-Participating Individual Life Insurance Savings Plan with UIN: 104N124V16

<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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