

Lifelong Guarantee ka SWAG. Income till age 100 Guaranteed+.



Presenting



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

LIFELONG WEALTH VARIANT					
Parameters	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
Age of Life Assured	50	50	50	55	55
Premium Payment Term	8	10	12	5	8
Annualised Premium	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000
Guaranteed Annual Income till 100 years of age	96,813	1,40,213	1,81,238	35,955	88,752
Income Years	42	40	38	40	37
Customer Internal Rate of Return	5.23%	5.56%	5.60%	3.93%	5.04%
50% Return of Total Premiums Paid @ 85th birthday	8,00,000	10,00,000	12,00,000	5,00,000	8,00,000
100% Return of Total Premiums Paid on Maturity	16,00,000	20,00,000	24,00,000	10,00,000	16,00,000

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 you can choose to get guaranteed+ lifelong income,
with 50% return of premium at age 85 and 100% return of premium at age 100.
All the while, enjoying enhanced protection.



Enhanced Flexibility

Choose your
Premium Payment Term



Liquidity

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



Enhanced Protection

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

Lifelong Wealth



You can choose to opt for a lifelong guaranteed income plan
(until 100 years of age) by locking in your returns today.



At age 85, we will return 50% of the total premiums paid back to
you as an added benefit.



Also, 100% Return of Premiums will be payable at maturity thus giving back
a total of 150% Return of Premiums Paid.



[^]Individual Death Claims Paid Ratio as per Audited Financials of FY 2024-25. ^{*}As per Public Disclosure for H1 FY 2024-25.

This is a Non-Linked Non-Participating Individual Life Insurance Savings Plan with UIN: 104N124V15

^{**}Policy Continuance Benefit is not available with Lifelong Wealth variant.

^{***}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).

[^]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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