



AAJ KA
SWAG
 KAL KI HAPPINESS
 GUARANTEED⁺

NOW AVAILABLE WITH NEW PREMIUM PAYMENT
 TERMS AND POLICY TERMS WITH HIGHER INCOME
 STARTING FROM 1ST MONTH



BECAUSE FOR YOUR LOVED ONES

YOU ARE THE DIFFERENCE™

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 st Month ¹	3,600	5,830	6,555	17,380
Income applicable in a year	43,200	69,963	78,659	2,08,560
Income as percentage of annualised premium	21.60%	34.98%	39.32%	41.71%
Income Years	20	25	40	45
Total Guaranteed Income	8,64,000	17,49,075	31,46,360	93,85,200
Total Maturity Benefit ²	18,23,521	24,10,456	56,12,845	1,55,41,139
Customer Internal Rate of Return	4.25%	4.35%	5.03%	5.11%
Give-Get Ratio	1.69X	1.74X	2.93X	3.33X

¹Income will be paid till end of policy term

²Maturity 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.

"Annualised Premium" means the premium amount payable in a year chosen by the policyholder excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

"Sum Assured on Maturity" means the amount which is guaranteed to become payable 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[#]



Liquidity

Option to get Income as early as first month through our "Early Wealth" variant

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)

Optional Policy Continuance Benefit^{##}

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^{**}**.



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



[^]Individual Death Claims Paid Ratio as per Audited Financials for FY 2022-2023. | ^{*}As per Public Disclosures 2022.

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

^{##}Policy Continuance Benefit is not available with Lifelong Wealth variant. [~]The accrued income will be accumulated on an annual basis at the prevailing reverse repo rate (published on RBI's website). [#]With "Save the Date", you can choose to take your annual income on any special date in a year. ^{**}Available with Early Wealth Variant. Income benefit will be paid as per selected plan terms. [~]Accidental Death Benefit is available in all variants except for single premium variant. Life insurance coverage is available in this product. ^{*}The guaranteed benefits are applicable only if all premiums are paid.

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ARN: MaxLife/MaxIS/SWAG V07/New Early Wealth Variant/One Pager/April 2024

IRDAI Regn. No. 104

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