



# AAJ KA **SWAG** KAL KI HAPPINESS GUARANTEED<sup>+</sup>

NOW AVAILABLE WITH NEW PREMIUM PAYMENT  
TERMS AND POLICY TERMS WITH HIGHER INCOME  
STARTING FROM 1<sup>ST</sup> 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 <sup>st</sup> Month <sup>1</sup>	3,680	5,920	6,640	17,600
Income applicable in a year	44,160	71,040	79,680	2,11,200
Income as percentage of annualised premium	22.08%	35.52%	39.84%	42.24%
Income Years	20	25	40	45
Total Guaranteed Income	8,83,200	17,76,000	31,87,200	95,04,000
Total Maturity Benefit <sup>2</sup>	18,39,996	24,39,360	57,47,940	1,59,94,143
Customer Internal Rate of Return	4.37%	4.47%	5.13%	5.21%
Give-Get Ratio	1.71X	1.77X	2.99X	3.41X

<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.

**"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<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 for FY 2022-2023. | <sup>\*</sup>As on 31<sup>st</sup> March 2024.

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. <sup>~</sup>The accrued income will be accumulated on an annual basis at the prevailing reverse repo rate (published on RBI's website). <sup>\*</sup>With "Save the Date", you can choose to take your annual income on any special date in a year. <sup>\*\*\*</sup>Available with Early 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. The guaranteed benefits are applicable only if all premiums are paid.

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