



LIVE SMART LIVE A LIFE OF MORE.

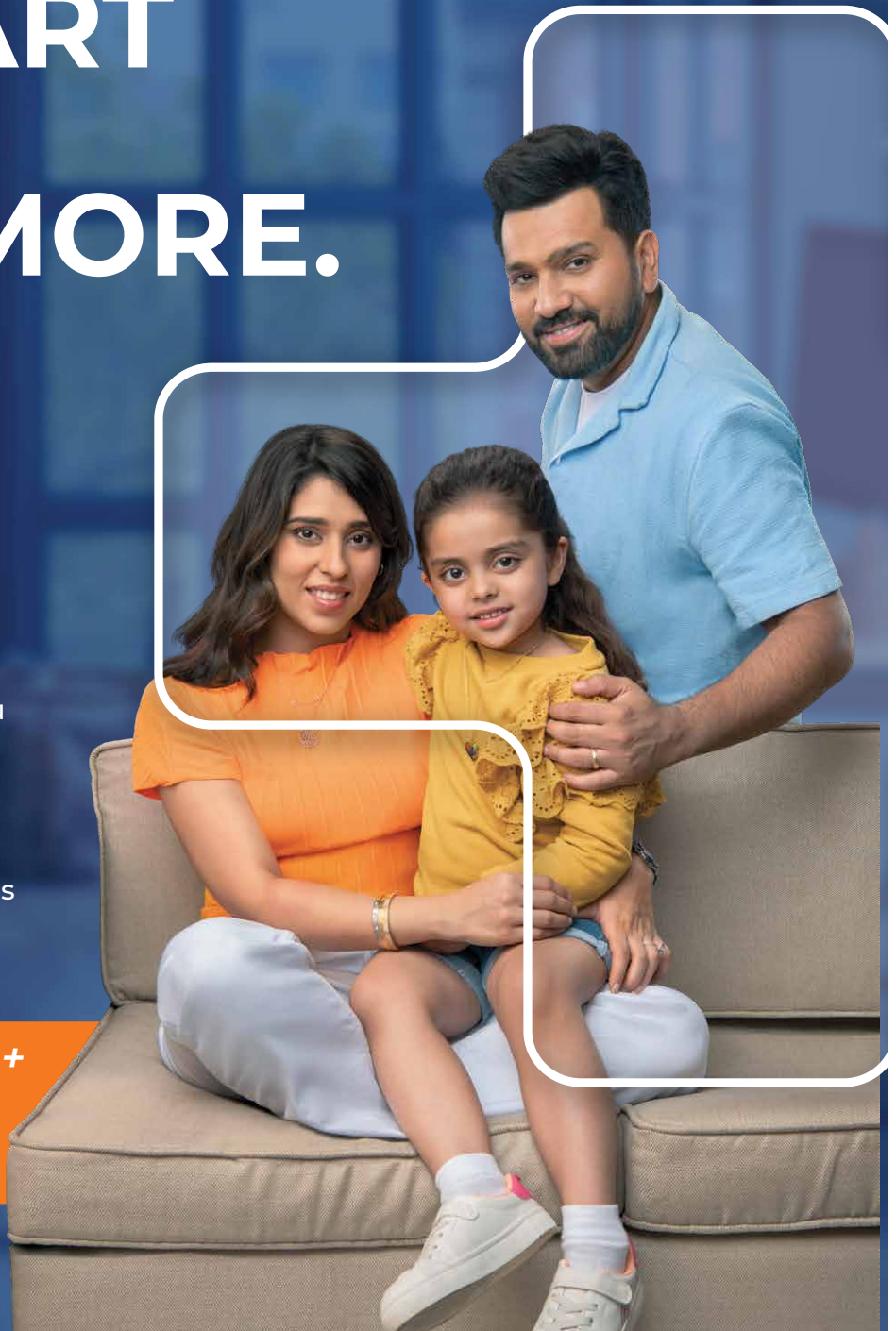
Presenting



A Smart Generation Plan that offers you more Pluses than ever before. With features like Early Income + Guaranteed Income*** + Enhanced Protection + and Enhanced Flexibility + which encourages your family to live the Plus life!

Let your family live a life of more+ because for them

YOU ARE THE DIFFERENCE™



Early Liquidity^{^^}
starting from
1st policy year^{**}



Regular Cash Bonus[%]
Advantage



Comprehensive Protection
(Policy Continuance Benefit[®] +
Accidental Death Benefit[&])



Flexibility to choose
your Policy Term
from 20 to 40 years[#]

Insta Income - Instant Gratification

LIQUIDITY+ :- Income starts from 1st Policy Year** Onwards

Parameters	Scenario 1		Scenario 2		Scenario 3		Scenario 4	
Age of the Life Insured in Years	30		35		45		40	
Gender	Male		Female		Male		Female	
Premium Payment Term/Policy Term	10/30		12/40		10/55		12/45	
Annualised Premium	1,00,000		2,00,000		3,50,000		5,00,000	
Policy Continuance Benefit	No		Yes		No		Yes	
Illustrated at	@4%	@8%	@4%	@8%	@4%	@8%	@4%	@8%
Total Income ² (Cash Bonus ³ + Guaranteed Income ⁴) from 1st year	19,360	37,300	23,600	61,200	62,160	1,21,800	55,500	1,45,500
Sum Assured at Maturity (A)	10,00,000	10,00,000	24,00,000	24,00,000	35,00,000	35,00,000	60,00,000	60,00,000
Additional Benefit at Maturity (B)	-	-	2,40,000	2,40,000	-	-	6,00,000	6,00,000
Terminal Bonus ⁵ (C)	3,25,300	4,23,500	20,15,520	59,93,280	83,70,950	2,69,73,800	44,32,200	2,17,03,200
Maturity Benefit (A+B+C)	13,25,300	14,23,500	46,55,520	86,33,280	1,18,70,950	3,04,73,800	1,10,32,200	2,83,03,200
Give-Get	187%	254%	228%	462%	415%	1062%	218%	581%

³Cash Bonus is variable in nature and the above figures are illustrated @4% and @8% as applicable.

²The Premium Payment Mode and Total Income Frequency for the above mentioned Scenario are at Annual Mode.

⁵Terminal Bonus is variable in nature and will be applicable only if declared by the company, The Terminal Bonus has been illustrated @4% and @8% as applicable.

⁴Guaranteed Income is payable for 25 years or till the end of policy term, whichever is earlier, post which the entire income would be cash bonus based.

The Guaranteed Benefits are applicable provided all due premiums have been paid. Furthermore, Save the Date, Accrual of Survival Benefits or Premium Offset Option are not opted for the above mentioned Scenarios.

Balanced Income - Inflation-Friendly Income

GUARANTEE\$+ :- Make your income Inflation-Friendly with a higher Guaranteed Income*** & Cash Bonus% post completion of premium payment term.

Parameters	Scenario 1		Scenario 2		Scenario 3		Scenario 4	
Age of the Life Insured in Years	30		35		45		40	
Gender	Male		Female		Male		Female	
Premium Payment Term/Policy Term	10/30		12/40		10/55		12/45	
Annualised Premium	1,00,000		2,00,000		3,50,000		5,00,000	
Policy Continuance Benefit	No		Yes		No		Yes	
Illustrated at	@4%	@8%	@4%	@8%	@4%	@8%	@4%	@8%
Total Income ² (Cash Bonus ³) During Premium Payment Term	6,727	24,500	6,431	43,500	19,906	79,625	14,646	1,07,500
Total Income ² (Cash Bonus ³ + Guaranteed Income ⁴) After Completion of Premium Payment Term	23,900	49,000	23,600	87,000	75,250	1,59,250	56,500	2,15,000
Sum Assured at Maturity (A)	10,00,000	10,00,000	24,00,000	24,00,000	35,00,000	35,00,000	60,00,000	60,00,000
Additional Benefit at Maturity (B)	-	-	2,40,000	2,40,000	-	-	6,00,000	6,00,000
Terminal Bonus ⁵ (C)	3,28,400	4,90,700	23,98,560	59,13,600	74,65,500	2,76,28,300	51,68,400	1,81,14,600
Maturity Benefit (A+B+C)	13,28,400	14,90,700	50,38,560	85,53,600	1,09,65,500	3,11,28,300	1,17,68,400	2,47,14,600
Give-Get	187%	272%	241%	480%	416%	1117%	230%	552%

³Cash Bonus is variable in nature and the above figures are illustrated @4% and @8% as applicable.

²The Premium Payment Mode and Total Income Frequency for the above mentioned Scenario are at Annual Mode.

⁵Terminal Bonus is variable in nature and will be applicable only if declared by the company, The Terminal Bonus has been illustrated @4% and @8% as applicable.

⁴Guaranteed Income is payable post completion of Premium Payment Term till the end of policy term.

⁵Guaranteed Benefit are applicable provided all due premiums are paid.

The Guaranteed Benefits are applicable provided all due premiums have been paid. Furthermore, Save the Date, Accrual of Survival Benefits or Premium Offset Option are not opted for the above mentioned Scenarios.

Future Income - Plan for your Child's Education

FUTURE+ :- Plan for your child's education by receiving a higher income (Cash Bonus% + Guaranteed Income^{*}) after completion of the premium payment**

Parameters	Scenario 1		Scenario 2		Scenario 3		Scenario 4	
Age of the Life Insured in Years	30		35		45		40	
Gender	Male		Female		Male		Female	
Premium Payment Term/Policy Term	10/30		12/40		10/55		12/45	
Annualised Premium	1,00,000		2,00,000		3,50,000		5,00,000	
Policy Continuance Benefit	No		Yes		No		Yes	
Illustrated at	@4%	@8%	@4%	@8%	@4%	@8%	@4%	@8%
Total Income ² (Cash Bonus ³ + Guaranteed Income ⁴) After Completion of Premium Payment Term	46,000	1,01,000	47,600	2,07,000	1,59,250	3,48,250	1,16,500	5,10,000
Sum Assured at Maturity (A)	10,00,000	10,00,000	24,00,000	24,00,000	35,00,000	35,00,000	60,00,000	60,00,000
Additional Benefit at Maturity (B)	-	-	2,40,000	2,40,000	-	-	6,00,000	6,00,000
Terminal Bonus ⁵ (C)	43,700	2,49,600	20,15,760	36,06,480	47,62,100	61,14,500	44,26,200	1,03,12,200
Maturity Benefit (A+B+C)	10,43,700	12,49,600	46,55,760	62,46,480	82,62,100	96,14,500	1,10,26,200	1,69,12,200
Give-Get	196%	327%	246%	502%	368%	722%	239%	562%

³Cash Bonus is variable in nature and the above figures are illustrated @4% and @8% as applicable.

²The Premium Payment Mode and Total Income Frequency for the above mentioned Scenario are taken as Annual Mode.

⁵Terminal Bonus is variable in nature and will be applicable only if declared by the company, The Terminal Bonus has been illustrated @4% and @8% as applicable.

⁴Guaranteed Income starts after completion of premium payment term and is payable for 25 years or till the end of policy term, whichever is earlier, post which the entire income would be cash bonus based.

The Guaranteed Benefits are applicable provided all due premiums have been paid. Furthermore, Save the Date, Accrual of Survival Benefits or Premium Offset Option are not opted for the above mentioned Scenarios.

Lifelong Income - Plan for your golden years

RETIREMENT+ :- Plan for your retirement by receiving an Enhanced Guaranteed Income during your golden years (After the life insured attains the age of 65 years).

Parameters	Scenario 1		Scenario 2	
Age of the Life Insured in Years	45		40	
Gender	Male		Female	
Premium Payment Term/Policy Term	10/55		12/45	
Annualised Premium	3,50,000		5,00,000	
Policy Continuance Benefit	No		Yes	
Illustrated at	@4%	@8%	@4%	@8%
Total Income ² (Cash Bonus ³) During Premium Payment Term	4,965	80,063	19,702	1,11,250
Total Income ² (Cash Bonus ³ + Guaranteed Income ⁴) post Premium Payment Term till the Life Insured attains the age of 65 years	27,125	80,063	33,125	1,11,250
Total Income ² (Cash Bonus ³ + Enhanced Guaranteed Income ⁶) next policy anniversary after life insured attains the age of 65 years till Maturity	1,08,500	3,20,250	1,32,500	4,45,000
Sum Assured at Maturity (A)	35,00,000	35,00,000	60,00,000	60,00,000
Additional Benefit at Maturity (B)	-	-	6,00,000	6,00,000
Terminal Bonus ⁵ (C)	96,83,450	1,94,00,850	37,88,400	1,81,69,200
Maturity Benefit (A+B+C)	1,31,83,450	2,29,00,850	1,03,88,400	2,47,69,200
Give-Get	492%	1013%	227%	602%

³Cash Bonus is variable in nature and the above figures are illustrated @4% and @8% as applicable.

²The Premium Payment Mode and Total Income Frequency for the above mentioned Scenario are taken as Annual Mode.

⁵Terminal Bonus is variable in nature and will be applicable only if declared by the company, The Terminal Bonus has been illustrated @4% and @8% as applicable.

⁴Guaranteed Income starts after completion of premium payment term and is payable till the policy year in which the life insured attains age 65 years

⁶Enhanced Guaranteed Income is Four times the "Guaranteed Income" payable from the next policy anniversary after life insured attains age 65 years and payable till the end of policy term.

The Guaranteed Benefits are applicable provided all due premiums have been paid. Furthermore, Save the Date, Accrual of Survival Benefits or Premium Offset Option are not opted for the above mentioned Scenarios.

A comprehensive savings plan which gives you a lifelong assurance of happiness, during the years when you need it the most through continuous income.
Choose between the 4 variants as per your need and receive Cash-bonus% and Guaranteed income* as per your life stage.**

HOW DOES THIS PLAN WORK?

Here are the steps to make your policy.

- **Step 1:** Choose your variant
- **Step 2:** Enhance your cover with PCB or Riders
- **Step 3:** Choose your Premium amount
- **Step 4:** Customise your income stream¹
- **Outcome:** With this four step journey, be assured to protect your family with a Life Cover and Savings benefits.

¹Income Streams refers to the Survival Benefits payable over the duration of the Policy Term.

FOR MORE DETAILS CONTACT

Name:

Phone:

Scan this QR Code
for Benefit Calculator



Choose MAX LIFE SWAG PAR PLAN to LIVE A LIFE OF MORE that you have always aspired for yourself and your family.



Individual Death Claims Paid Ratio as per Audited Financials for FY 2022-2023. | *As on 31st March 2024.
LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT.
¹Early Liquidity refers to the applicable Survival Benefits, the survival benefits start from 1st policy year** for Insta Income, Balanced Income and Lifelong Income Variant only. ²**Applicable if the policyholder has chosen Frequency as Annual for Survival Benefit Payouts. Survival benefits are payable in arrears for all frequencies. ³Cash Bonus (if declared) is a % of Annualised Premium and shall depend on the Cash Bonus Payout Frequency, Age of the life insured, Premium Payment Term, PCB Option and Plan variant. ⁴Policy Continuance Benefit is available in all plan variants except for 100 – Age at Entry Variant. ⁵Accidental Death Benefit (ADB) is available in all plan variants for ages greater than or equal to 18 years. ADB cover is restricted to 80 years of age. ⁶Fixed Policy Terms are not available in Lifelong Income Variant. ⁷***Guaranteed Income is a % of Annualised Premium and shall depend on the Guaranteed Income Payout Frequency, Age of the life insured, Plan variant, PCB Option and Premium Payment Term. Guaranteed Income shall be applicable provided all due premiums are paid. All applicable Guaranteed Benefits in the product are subject to payment of all due premiums. Max Life Smart Wealth Advantage Growth Par Plan (UIN: 104N135V01) is a non linked participating Individual Life Insurance Savings plan which provides Cash Bonuses and Terminal Bonus, which are variable in nature and declared by the company from time to time. For further information on the product and its plan variants please refer to the Prospectus. If you wish to refer to the Terms and Conditions of the product please read the Policy Document available on the company website.
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