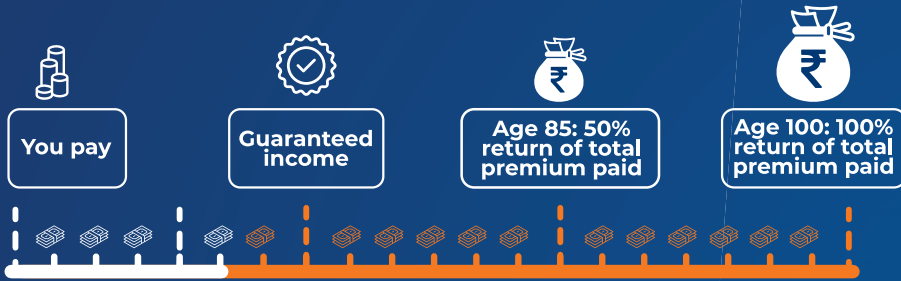




Lifelong guarantee ka SWAG. Income till age 100 guaranteed.*



This graphical representation is for illustrative purpose only. For detailed information please refer to table below.

BECAUSE FOR YOUR LOVED ONES

YOU ARE THE DIFFERENCE™

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	1,14,857	1,67,698	2,17,630	45,173	1,05,295
Income Years	42	40	38	40	37
Customer Internal Rate of Return	5.90%	6.27%	6.30%	4.61%	5.66%
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

Life assured is male

“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.

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.

[#]As per Annual Audited Financials for the FY 2021-22 | [~]As per Public Disclosures 2022.

^{**}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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