



Regular income ka SWAG, kal ki happiness guaranteed*!



YOU ARE THE DIFFERENCE™

REGULAR WEALTH VARIANT					
Parameters	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
Age of Life Assured in years	35	35	35	35	35
Premium Payment Term / Policy Term*	8 pay 25	10 pay 27	10 pay 23	12 pay 24	12 pay 29
Annualised Premium	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000
Deferment period	2	2	3	2	2
Policy Continuance Benefit opted	No	Yes	No	No	No
Total Survival Benefit (Guaranteed)/Year	2,19,217	2,85,351	4,09,438	4,93,185	3,77,210
Income Years**	15	15	10	10	15
Customer Internal Rate of Return	5.27%	5.17%	5.30%	5.29%	5.44%
Give-Get Ratio	2.06X	2.15X	2.06X	2.06X	2.37X

*Policy term = Premium Payment Term + Deferment Period + Income Years Life assured is male
 **Income will start after Premium Payment Term + Deferment Period
 The Customer Internal Rate of Return and Give-Get Ratio are including Auto Debit Booster.

“Annualised Premium” means the premium amount payable in a year chosen by the policy holder 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 it allows you the flexibility to customise your plan to suit your convenience, while also offering you enhanced protection.



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 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^{###}

Regular Wealth Variant: Key features

You can choose from 3 premium payment terms of 8, 10 & 12 years, choose your deferment period from 2 to 5 years and then choose your income years from our 5, 10 & 15-years options, thus completely customising your plan and its tenure basis your long term goals and milestones

If you wish to receive your income at a particular date other than the policy anniversary, you can choose to do that by selecting our "Save the Date" option under this plan, thus planning a financial gift for your loved ones on their special occasions.

An additional policy continuance benefit can also be opted for 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. 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/FCB/SWAG V04/One Pager/Regular Wealth/July 2023

IRDAI Regn. No. 104

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