





# **Wealth for Milestones**

**Key Benefits of SWAG Elite-**

#### **Guarantee**

Guaranteed Survival Benefit



## **Flexibility**

Choose Premium Payment Term, Survival Benefit Period & Riders



## Legacy

Death Benefit Amount to Nominee



#### Whole-Life Cover

Financial Protection to your Loved Ones



Build a Retirement Corpus for Self & Spouse, and Leave a Legacy for Your Loved Ones

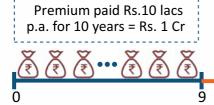
Assumptions - Age: 40 years, Male

Premium: Rs.10 Lacs | PPT: 10 years | Death Multiple: 11 Times

Survival Benefit Period: 20 Years

Policy Term: Whole Life till the death of the life insured

Receive Total Survival Benefit: Rs 2.48 Crores or avail an option of Accrual or Part Withdrawal on the Total Survival Benefit







Whole Life Cover of Rs 1.10 Crs

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# **SWAG Elite - Product Specifications**

Entry Age	Min Entry Age: 91 Days	Max Entry Age: • PCB with 7X and 11X DB: 60 less PPT • Non PCB with 7XDB: 70 less PPT   11XDB: 65 less PPT
Premium	Min : <b>Rs.3,00,000</b>	Max : No Limit
Premium Payment Term	5,6,8,10 and 12 years	
Sum Assured	Multiples: 7X or 11X   Max SA: No Limit	
Policy Term	Whole Life till death of Life Insured	
Guaranteed Survival Benefits	Return of Premium + Milestone Benefit + Accrued Guaranteed Additions (Milestone Benefit & Guaranteed Additions are expressed as a percentage of total premiums paid)	
Flexibility	<ul> <li>Option to accrue all applicable survival benefits</li> <li>PCB Option</li> <li>Choice of 4 Riders (WOP, ADD, CIDR, Term Plus)</li> </ul>	
Accrual and Interest Rate	In case Smart Loan Facility opted, then accrual rate of survival benefit will be equal to the rate of interest on loan. So, loan amount will not exceed accrued benefits	