



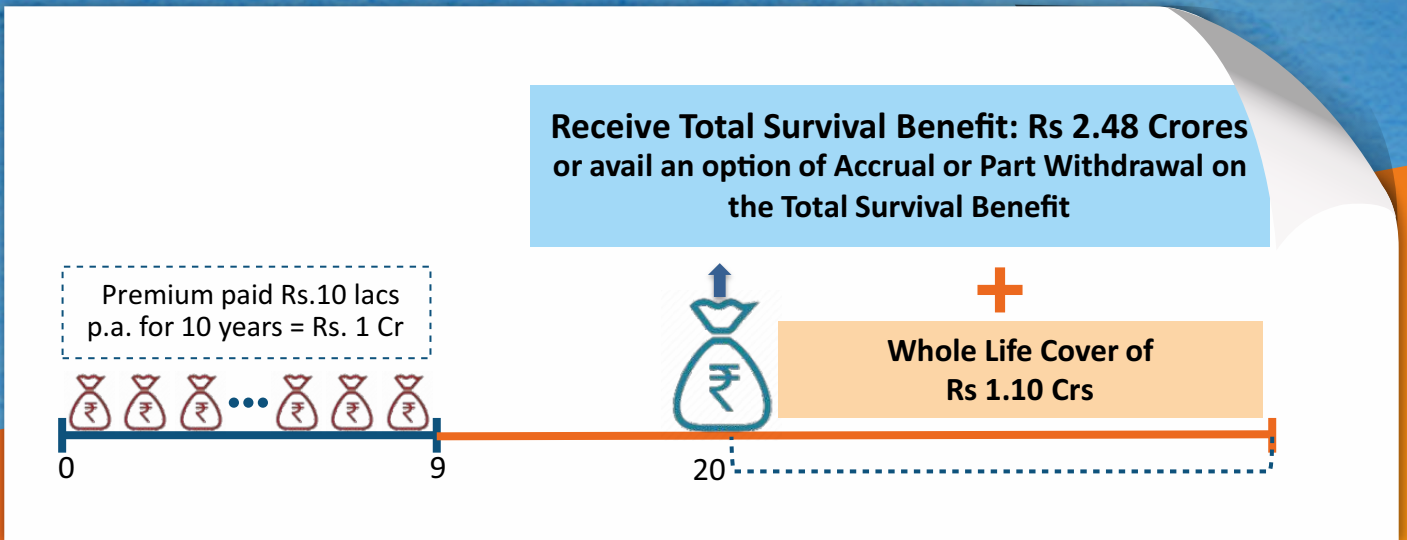
Wealth for Milestones

Key Benefits of SWAG Elite



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



SWAG Elite - Product Specifications

Entry Age	Min Entry Age: 91 Days	Max Entry Age: <ul style="list-style-type: none"> PCB with 7X and 11X DB: 60 less PPT Non PCB with 7XDB: 70 less PPT 11XDB: 65 less PPT
Premium	Min : Rs.3,00,000	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 style="list-style-type: none"> Option to accrue all applicable survival benefits PCB Option Choice of 4 Riders (WOP, ADD, CIDR, Term Plus) 	
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	