



YOUR FAMILY'S
LIFELONG
HAPPINESS
NEEDS

LIFELONG[®]
INCOME

Presenting



This plan offers you additional income, so that you can continue providing your family with extra love, comfort and opportunities to fulfil their dreams.

WHY SHOULD YOU INVEST IN SMART WEALTH INCOME PLAN?



Whole Life Cover[®] with Life Long income



Guaranteed[®] Income and Bonuses paid out from 2nd Policy Year[#]



Flexibility to accrue Income and Cash Bonuses^{**}



Choice of 3 plan variants



Optional Policy Continuance Benefit^{##}



Enhanced protection through optional Riders

HOW DOES SMART WEALTH INCOME PLAN WORK?

Variant	Scenario 1 Early Income		Scenario 2 Early Income		Scenario 3 Deferred Income		Scenario 4 Deferred Income		Scenario 5 Deferred Income	
Age	35		40		35		35		45	
Premium Paying Term	10		12		15		12		15	
Annualized Premium	1 Lac		5 Lac		5 Lac		2 Lac		1 Lac	
PCB Opted	No		No		Yes		No		No	
Maturity Age/ ***Policy Term	85 years/50 years		75 years/35 years		65 years/30 years		70 years/35 years		100 years/55 years	
Income Year	49 years		34 years		14 years		22 years		39 years	
Illustrated at	@8%	@4%	@8%	@4%	@8%	@4%	@8%	@4%	@8%	@4%
Total Income (*Guaranteed + ~Non-Guaranteed)	1,801,225	8,01,339	6,653,420	3,595,857	10,540,012	2,748,195	5,732,752	2,539,113	7,605,809	2,206,141
Maturity Benefit (*Guaranteed)	1,134,559	1,134,559	6,021,195	6,021,195	7,521,059	7,521,059	2,564,760	2,564,760	1,659,751	1,659,751
Terminal Bonus (*Non-Guaranteed)	3,588,722	9,27,729	6,748,555	1,779,263	9,265,193	3,783,845	2,318,543	3,87,792	3,269,544	1,407,469
Total Survival benefit (*Guaranteed + ~Non-Guaranteed @8%)	6,524,506	2,863,626	19,423,170	11,396,315	27,326,264	14,053,099	10,616,055	5,491,665	12,535,104	5,273,361
Customer Internal Rate of Return	6.13%	3.10%	5.82%	2.88%	6.51%	2.92%	6.86%	3.51%	7.09%	3.73%
Give-Get	6.5x	2.8x	3.2x	1.9x	3.6x	1.8x	4.4x	2.2x	8.3x	3.5x



ELIGIBILITY CRITERIA

PARAMETERS	SMART WEALTH INCOME PLAN
Entry Age	With Policy Continuance Benefit: 18 years Without Policy Continuance Benefit: 0 (91 days)
	With Policy Continuance Benefit: 55 years ¹ Without Policy Continuance Benefit: 60 years ¹ ¹ For further details please refer to the Sales Literature
Minimum Maturity Age	60 years
Maximum Maturity Age	With Policy Continuance Benefit: 85 years ¹ Without Policy Continuance Benefit: 100 years ¹ ¹ For further details please refer to the Sales Literature
Minimum Premium	Based on minimum Sum Assured on Maturity of ₹ 5,00,000
Maximum Premium	No limit, subject to board approved underwriting policy
Premium Payment Term	Early Income: 6, 8, 10 and 12 years Early Income with Guaranteed Money Back: 6, 8, 10 and 12 years Deferred Income: 8, 10, 12 and 15 years
Policy Term	Policy term = Maturity age – age at entry For Maturity age 60 years: 60 - entry age For Maturity age 65 years: 65 - entry age For Maturity age 70 years: 70 - entry age For Maturity age 75 years: 75 - entry age For Maturity age 85 years: 85 - entry age For Maturity age 100 years: ⁺ 100 - entry age ⁺ 100 years Maturity age is not available with Policy Continuance Benefit.
Riders	Available

ENJOY ASSURED ADDITIONAL INCOME AND FULFIL THE DREAMS OF YOUR LOVED ONES, BECAUSE FOR THEM

YOU ARE THE DIFFERENCE™



[^]Individual Death Claims Paid Ratio as per Audited Financials for FY 2022-2023 | ^{*}As per Public Disclosures 2022.

THE LIFE INSURANCE CONTRACT IS BETWEEN THE PROPOSER AND MAX LIFE INSURANCE. LIFE INSURANCE COVERAGE IS AVAILABLE IN THESE PRODUCTS. THESE LIFE INSURANCE PRODUCTS ARE OFFERED AND UNDERWRITTEN BY MAX LIFE INSURANCE COMPANY LIMITED.

Assumed Investment Return @8% p.a. ^{**}Terminal Bonus @8% p.a. applicable only if declared. Cash bonus will be payable if declared. [~]Non-Guaranteed Income is in the form of cash bonus illustrated @4% and 8% here. ^{*}Applicable on choosing early income variants. ^{*}Applicable on choosing maturity age of 100 years. ^{***}Policy term = Maturity Age - Age at entry. ^{***}Policy continuance benefit is available with all 3 plan options with maturity age of 60 years, 65 years, 70 years, 75 years or 85 years. It is not available with maturity age of 100 years. ^{*}Guaranteed 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 only if all due premiums are paid. The premium shall be adjusted on the due date even if it has been received in advance. You may be entitled to certain applicable tax benefits on your premiums and policy benefits. Please note all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you. Tax benefits are subject to changes in tax laws.

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