



**YOU ARE VALUABLE FOR YOUR LOVED ONES**  
Be their **#ProtectorOfTheMatch**

with



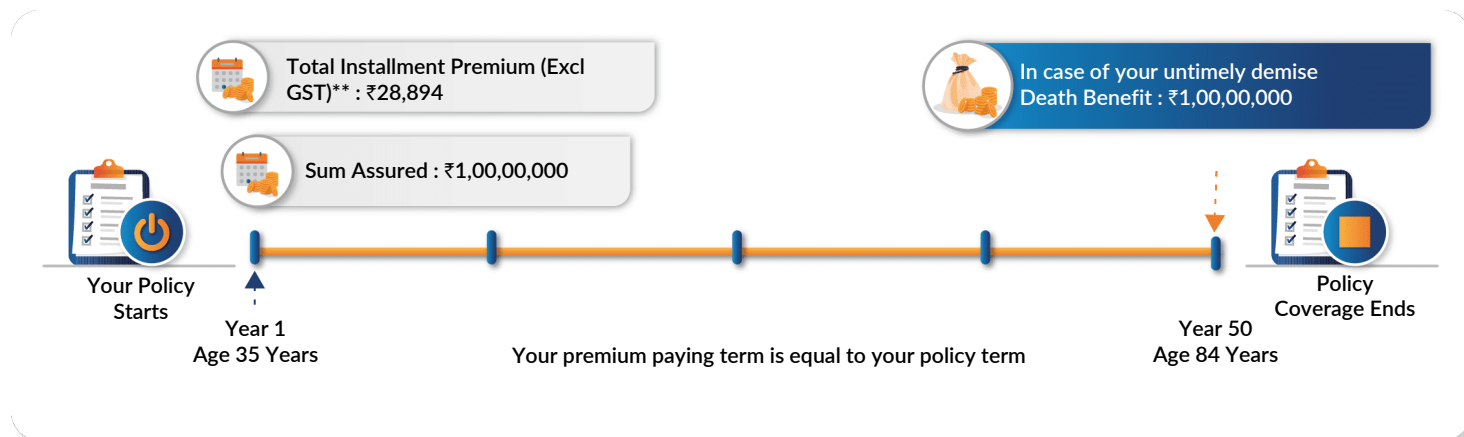
A term plan that financially protects your dreams



**MAX LIFE SMART SECURE PLUS PLAN**  
(LIFE COVER, REGULAR PAY)



Here is a personalized illustration for you that showcases how this plan will benefit you



YOU ARE THE DIFFERENCE™



\*Individual Death Claims Paid Ratio as per Audited Financials for FY 2023-2024 | \* As per Public Disclosures 2024.  
**LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT.**

\*\*Total Installment Premium is the Premium payable as per premium paying frequency chosen, it excludes GST and applicable taxes, cesses or levies, if any; and includes loadings for modal premiums, Underwriting Extra Premium and Rider Premiums if any.  
Max Life Insurance Company Limited is a joint venture between Max Financial Services Limited and Axis Bank Ltd. Max Life Insurance Co. Ltd., Corporate Office: 11th Floor, DLF Square Building, Jacaranda Marg, DLF City Phase II, Gurugram - 122 002(Haryana). Insurance is a subject matter of solicitation. For more details on risk factors, Terms and Conditions, please read the sales prospectus carefully before concluding a sale. Trade logo displayed belongs to Max Financial Services Ltd. and Axis Bank Ltd. respectively and with their consents, are used by Max Life Insurance Co. Ltd. Customer Helpline Number: 1860 120 5577. Website: [www.maxlifeinsurance.com](http://www.maxlifeinsurance.com), SMS 'LIFE' to 5616188.

ARN - Max Life/AURAA/Product Marketing/SSPP/ Smart BI/RSA/NTROP/August 2024

IRDAI Regn. No. 104

**BEWARE OF SPURIOUS / FRAUD PHONE CALLS!**

• IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. • Public receiving such phone calls are requested to lodge a police complaint.

## BENEFIT ILLUSTRATION

[Date and Time of Illustration – 04 December 2024, 06:00 AM]

<b>Name of the Prospect/Policyholder:</b>	Mr.	<b>Proposal No:</b>	
<b>Age &amp; Gender:</b>	35 Years, Male	<b>Name of the Product:</b>	Max Life Smart Secure Plus Plan
<b>Name of the Primary Life Assured:</b>	Mr.	<b>Tag Line:</b>	A Non-Linked Non-Participating Individual Pure Risk Premium Life Insurance Plan
<b>Age &amp; Gender:</b>	35 Years, Male	<b>Unique Identification No:</b>	104N118V10
<b>Risk Class:</b>	Non Smoker	<b>GST Rate (Base Policy, First Year):</b>	18.00%
<b>Name of the Secondary Life Assured, if applicable:</b>	NA	<b>GST Rate (Base Policy, Subsequent Year):</b>	18.00%
<b>Age &amp; Gender:</b>	NA	<b>GST Rate (Rider, First Year):</b>	NA
<b>Risk Class:</b>	NA	<b>GST Rate (Rider, Subsequent Year):</b>	NA
<b>Policy Term:</b>	50 Years	<b>Max Life State:</b>	Maharashtra
<b>Premium Payment Term:</b>	50 Years	<b>Policyholder Residential State:</b>	Maharashtra
<b>Amount of Installment Premium:</b>	₹34,095		
<b>Mode of payment of premium:</b>	Annual		

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy.

Policy Details			
Policy Option	Life Cover	Sum Assured (in Rs.)	1,00,00,000
Return of Premium Option	No	Sum Assured on Death (at inception of the policy) (in Rs.)	1,00,00,000

Optional Benefit Details				
Optional Benefit Name	Applicability/ Opted	Sum Assured	Coverage Term	Payment Term
Accident Cover	No	NA	NA	NA
Joint Life Benefit*	No	NA	NA	NA
Premium Break	No	NA	NA	NA

\*In case of either death or diagnosis with Terminal Illness of the Secondary Life before the death or diagnosis with Terminal Illness of Life Insured, then, an amount of Rs. 10 (Ten) lacs will be paid to the Claimant. However, if the same happens after the death or diagnosis with Terminal Illness of Life Insured, an amount of Rs.50 (Fifty) lacs will be paid to the Claimant.

Rider Details				
Rider Name	Applicability/ Opted	Sum Assured	Coverage Term	Payment Term
Waiver of Premium (WOP) Plus Rider	No	NA	NA	NA
Critical Illness and Disability Rider	No	NA	NA	NA

Premium Summary						
	Base Plan	Joint Life	Accidental Cover Benefit	Waiver of Premium Plus Rider	Critical Illness and Disability Rider	Total Installment Premium
Installment Premium without GST (in Rs.)	28,894	0	0	0	0	28,894
Installment Premium with first year GST (in Rs.)	34,095	0	0	0	0	34,095
Installment Premium with GST 2nd year onwards (in Rs.)	38,744	0	0	0	0	38,744

Policy Year	Single/ Annualized Premium	Guaranteed							Non Guaranteed	
		Survival Benefits/ Loyalty Additions	Other Benefits, if any	Maturity Benefit	Death Benefit	Early Exit Value	Special Exit Value	Guaranteed Surrender Value	Special Surrender Value	Surrender Value Payable EOY
1	28,894	-	-	NA	1,00,00,000	-	-	-	-	-
2	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
3	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
4	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
5	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
6	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
7	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
8	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
9	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
10	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
11	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
12	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
13	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
14	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
15	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
16	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
17	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
18	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
19	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
20	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
21	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
22	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
23	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
24	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
25	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
26	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
27	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
28	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
29	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
30	32,834	-	-	NA	1,00,00,000	-	9,81,080	-	-	-

Policy Year	Single/ Annualized Premium	Guaranteed							Non Guaranteed	
		Survival Benefits/ Loyalty Additions	Other Benefits, if any	Maturity Benefit	Death Benefit	Early Exit Value	Special Exit Value	Guaranteed Surrender Value	Special Surrender Value	Surrender Value Payable EOY
31	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
32	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
33	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
34	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
35	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
36	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
37	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
38	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
39	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
40	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
41	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
42	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
43	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
44	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
45	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
46	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
47	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
48	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
49	32,834	-	-	NA	1,00,00,000	-	-	-	-	-
50	32,834	-	-	NA	1,00,00,000	-	-	-	-	-

Notes:

- Annualized Premium includes base policy and additional benefits premium, if opted. It excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any, and Goods and Service Tax.
- Guaranteed Death Benefit will be paid to the beneficiary, immediately on death of the Life Insured or diagnosis of terminal illness (capped at sum assured of 1 crore) on the Life Insured, whichever is earlier.

Refer Sales literature (Prospectus) for explanation of terms used in this illustration.

I, ..... (name), have explained the premiums, and benefits under the product fully to the prospect / policyholder.

Place: Signature / Thumb Impression / Electronic Signature of  
Date: 12/4/24 Agent / Intermediary / Official of the insurer

This system generated benefit illustration shall be treated as signed by me.

I, ..... (name), having received the information with respect to the above, have understood the above statement before entering into the contract.

Date:12/4/24 Signature / Thumb Impression / Electronic Signature of  
Prospect / Policyholder