

**YOU ARE VALUABLE  
FOR YOUR LOVED ONES,  
PROTECT THEIR FUTURE WITH BHAROSA OF**



**KEY FEATURES**



Choice of pay-out options for nominee at Claims Stage



100% return of premium\*\* on survival of the Policy Term



^^Premium Break Option for continued protection



#Optional riders for comprehensive protection



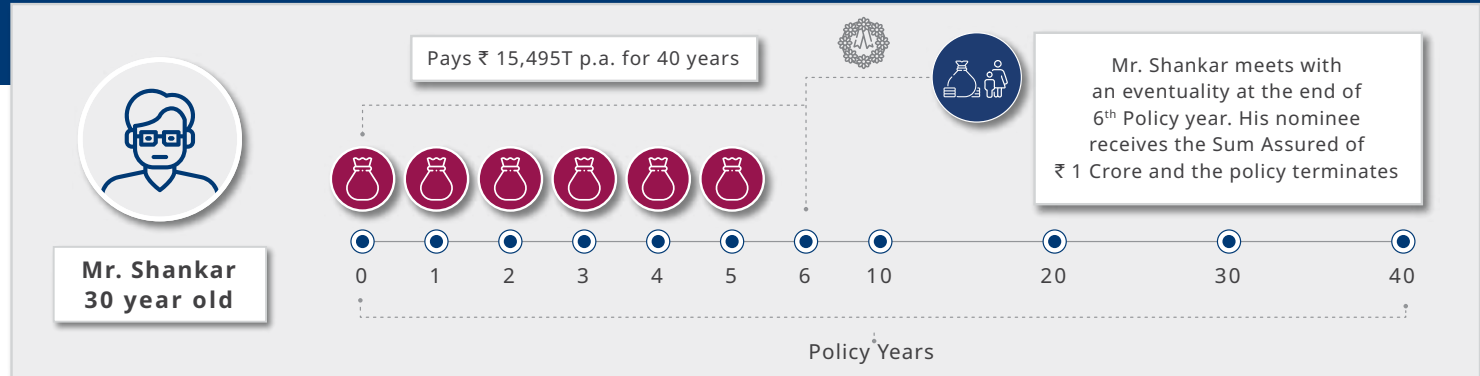
Joint life cover up to 50 Lacs##

A TERM PLAN THAT FINANCIALLY PROTECTS THE DREAMS OF YOUR  
LOVED ONES, BECAUSE FOR THEM **BHAROSA TUM HO**

## How this plan works?

### Scenario 1

Mr. Shankar, a 30-year-old non-smoker, wishes to ensure the financial security of his family's future in case of an eventuality. He opts for the Regular Pay Variant of the Max Life Smart Secure Plus Plan and pays an Annualised Premium<sup>##</sup> of ₹ 15,495 with a Sum Assured of ₹ 1 Crore. His Policy Term is of 40 years. However, he meets an eventuality in the 6<sup>th</sup> policy year. Let's see how this plan helps Mr. Shankar fulfil his wish and allows his family to continue leading the same lifestyle in his absence.



#### Important Notes:

1. Kindly note that the above case studies are only examples and do not in any way create any rights and / or obligations.
2. Premium shown in all of the above illustrations is exclusive of GST.

<sup>##</sup>Annualised Premium means the Premium amount payable in a year chosen by the Policyholder, excluding the taxes, Rider Premiums, underwriting extra Premiums and loadings for modal Premiums, if any.

### Scenario 2

Mr. Rajesh, a 35-year-old non-smoker, wishes to ensure the financial security of his family's future in case of an eventuality. He opts for the Max Life Smart Secure Plus Plan <sup>\*\*</sup>Return of Premium Variant and pays an Annualised Premium<sup>##</sup> of ₹ 72,815 for a Sum Assured of ₹ 1 Crore. His Policy Term is of 50 years with 15 years of Premium Payment Term. He survives the Policy Term and receives his Premiums back. Let's see how this plan helps Mr. Rajesh fulfil his wish and allows him and his family to continue leading the same lifestyle.



#### Important Notes:

1. Kindly note that the above case studies are only examples and do not in any way create any rights and / or obligations.
2. Premium shown in all of the above illustrations is exclusive of GST.

<sup>~</sup>Total Premiums Paid means total of all the Premiums received, excluding any extra Premium, any Rider Premium and taxes.

<sup>##</sup>Annualised Premium means the Premium amount payable in a year chosen by the Policyholder, excluding the taxes, rider Premiums, underwriting extra Premiums and loadings for modal Premiums, if any.

<sup>\*\*</sup>The Return of Premium Option is available on payment of additional Premium. Premium does not include amount paid for riders and is excluding taxes, cesses and levies. Upon Policyholder's selection of Return of Premium variant this product shall be a Non-Linked Non-Participating Individual Life Insurance Savings Plan.

So, play **#ProtectionFrontFootPe** and give your loved ones the financial protection they deserve with Axis Max Life Smart Secure Plus.



<sup>^</sup>Individual Death Claims Paid Ratio as per audited financials for 2023-2024 | <sup>\*</sup>As per Public Disclosure for FY 2023-2024.

This is a Non-linked Non-Participating Individual Pure Risk Life Insurance Plan with UIN: 104N118V10.

The Premiums shown are applicable for a sample non-smoker purchasing Axis Max Life Smart Secure Plus Plan offline.

<sup>\*\*</sup>The Return of Premium Option is available on payment of additional Premium. Premium does not include amount paid for riders and is excluding taxes, cesses and levies. Upon policyholder's selection of Return of Premium variant this product shall be a non-linked non-participating individual life insurance savings plan.

<sup>^^</sup>Available at an additional Premium for policies with Policy Term greater than 30 years and Premium Payment Term greater than 21 years. Option to skip paying Premium for 12 months.

<sup>2</sup> Premium breaks will be available during the Premium Payment Term separated by interval of at least 10 years. <sup>#</sup>Available on Payment of additional Premium with Platinum and Platinum Plus Variant of the Max Life Critical Illness and Disability Rider | Non-Linked Non-Participating Individual Pure Risk Premium Health Insurance Rider | UIN: 104B033V01 and Max Life Waiver of Premium Plus Rider | A Non-Linked Rider | UIN: 104B029V04 <sup>#</sup>Applicable Riders available on the payment of additional Premium are Axis Max Life Critical Illness and Disability Rider | Non-Linked Non-Participating Individual Pure Risk Premium Health Insurance Rider | UIN: 104B033V01 and Axis Max Life Waiver of Premium Plus Rider | A Non-Linked Rider | UIN: 104B029V04.

<sup>\*\*</sup>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.

Collection of advance premium shall be allowed within the same financial year for the premium due in that financial year. However, where the premium due in a financial year is being collected in previous financial year, the premium may be collected for a maximum period of three months in advance of the due date of the premium. The premium so collected in advance shall only be adjusted on the due date of the premium. Such advance premium, if any, paid by the Policyholder shall not carry any interest. Life insurance coverage is available in this product. <sup>+</sup>The guaranteed benefits are applicable only if all premiums are paid.

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ARN No.: Axis Max Life/FCEB/SIB/SSPP/ One Pager/V10/February 2025

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