

## A TERM PLAN THAT FINANCIALLY PROTECTS THE DREAMS OF YOUR LOVED ONES

# WHY SHOULD YOU INVEST IN MAX LIFE SMART SECURE PLUS PLAN?



Premium Break Option^^



Voluntary Sum Assured Top-Up



Special Exit Value



Return of Premium Option\*\*



Enhanced Protection with additional Riders#

## **ELIGIBILITY CRITERIA**

PARAMETERS	SMART SECURE PLUS PLAN
Entry Age	18 years
	Regular Pay: 65 years Pay till 60: 44 years
Maturity Age	Base Death Benefit: 85 years Accelerated Critical Illness (ACI) Benefit: 75 years Accident Cover: 85 years
Minimum Premium	Subject to minimum Sum Assured and applicable premium rates
Maximum Premium	No Limit, subject to maximum Sum Assured limits determined in accordance with the Board approved underwriting Policy of the Company

PARAMETERS	SMART SECURE PLUS PLAN
Premium Payment Term	Single Pay Limited Pay: 5   10   12   15 years Pay Till 60   Regular Pay
Policy Term	Base Policy: Single Pay / 5 Pay & Regular Pay: 10 - 67 years 10 years: 15 - 67 years   12 years: 17 - 67 years 15 years: 20 - 67 years   Pay Till 60: Maximum up to 67 years and Policy Term should be greater than Premium Payment Term For further details on (Base Plan + ACI) or (Base Plan + Accident Cover) please refer to the Sales Literature
Riders	Available

## LET'S UNDERSTAND HOW CAN YOU SAVE MORE IN LIMITED PAY OPTION

Life Assured's details: 35 years Male | Payment Mode: Annual | Variant: Life Cover Option with Return of Premium | Sum Assured: ₹ 1,00,00,000 | Policy Term: 50 years (till age 85 years)

#### **SCENARIO 1**

Premium Payment Method: Regular Pay

Annual Premium: ₹ 39,676

Total Premium paid in lifetime: ₹ 19,83,800

## **SCENARIO 2**

Premium Payment Method: Pay Till 60

Annual Premium: ₹ 48,012

Total Premium paid in lifetime: ₹ 12,00,300

Total Savings in Premium paid against Regular Pay: 39%

# SCENARIO 3

Premium Payment Method: 15 Pay

Annual Premium: ₹ 64,326

Total Premium paid in lifetime: ₹ 9,64,890

Total Savings in Premium paid against Regular Pay: 51%

# SO, PLAY #ProtectionFrontFootPe AND GIVE YOUR LOVED ONES THE FINANCIAL PROTECTION THEY DESERVE.







\*Andividual Death Claims Paid Ratio as per Audited Financials for FY 2022-2023. | \*As on 31st March 2024.

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ARN: Max Life/FCB/SIB/SSPP V08/One Pager/May 2024

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