

Be Fit,  
Be Protected,  
Be Happy

Aapke liye aur  
aapke apno ke liye

with



Covers  
64 Critical  
Illnesses<sup>&&</sup>



Total and  
Permanent  
Disability  
Variant<sup>#</sup>



Limited  
Premium  
Payment  
Term Option



Max Fit  
Program that  
offers wellness  
benefits

Add Axis Max Life Critical Illness and Disability Secure Rider to your Unit Linked Insurance Plans  
for enhanced financial protection, because for them **BHAROSA TUM HO**

Investment in your health is one of the best kinds of investment. With that understanding, Axis Max Life brings to you a comprehensive Health Insurance rider that covers you against the uncertainties that life has to offer.

## Axis Max Life Critical Illness And Disability Secure Rider Offers 5 Variants For You To Choose From



### Gold Variant

A Suite Of 22 Critical Illnesses Are Covered (1 Minor, 21 Major)



### Platinum Plus Variant

In Addition To A Suite Of 64 Critical Illnesses (5 Minor, 59 Major), Tpd Is Also Covered



### Gold Plus Variant

In Addition To A Suite Of 22 Critical Illnesses (1 Minor, 21 Major), Tpd Is Also Covered



### Total And Permanent Disability (TPD) Variant

Tpd Shall Mean The Occurrence Of Any Of The Conditions As Mentioned In The Prospectus As A Result Of Accidental Bodily Injury, Sickness Or Disease



### Platinum Variant

A Suite Of 64 Critical Illnesses Are Covered (5 Minor, 59 Major)

## Axis Max Life Critical Illness And Disability Secure Rider Provides You The Following Main Benefits



### Comprehensive Ci Cover

Offers 5 Variants For You To Choose From



### Flexible Payment Option

You Can Opt For A Limited Pay Or Regular Pay Option As Per Your Base Plan, For The Rider Cover



### Total And Permanent Disability Variant

This Rider Offers Coverage On Total And Permanent Disability



### Max Fit Program

A Wellness Benefit Is Available In This Rider With The Objective Of Maintaining And Improving The Life Insured's Good Health

## Axis Max Life Critical Illness And Disability Secure Rider At A Glance

<b>Minimum Entry Age (Age as on last birthday)</b>	18 years <b>(Age as on last birthday)</b>												
<b>Maximum Entry Age (Age as on last birthday)</b>	65 years <b>(Age as on last birthday)</b>												
<b>Maximum Maturity Age (Age as on last birthday)</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #003366; color: white;">Benefit Variants</th> <th style="background-color: #003366; color: white;">Maximum Maturity Age (Age as on last birthday)</th> </tr> </thead> <tbody> <tr> <td>Gold Variant (22 CIs)</td> <td>75 years</td> </tr> <tr> <td>Gold Plus Variant (22 CI plus TPD)</td> <td>75 years</td> </tr> <tr> <td>Platinum Variant (64 CIs)</td> <td>75 years</td> </tr> <tr> <td>Platinum Plus Variant (64 CI plus TPD)</td> <td>75 years</td> </tr> <tr> <td>Total &amp; Permanent Disability Variant (TPD)</td> <td>75 years</td> </tr> </tbody> </table>	Benefit Variants	Maximum Maturity Age (Age as on last birthday)	Gold Variant (22 CIs)	75 years	Gold Plus Variant (22 CI plus TPD)	75 years	Platinum Variant (64 CIs)	75 years	Platinum Plus Variant (64 CI plus TPD)	75 years	Total & Permanent Disability Variant (TPD)	75 years
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<b>Minimum Sum Assured</b>	<p>Minimum initial Rider Sum Assured is ₹ 1,00,000. Rider Sum Assured (Rider SA) is equal to "sum assured under health cover" "Sum assured under health cover" means an absolute amount of benefit which is guaranteed to become payable on happening of insured health related contingency in accordance with the terms and conditions of the policy under health cover (Initial Rider Sum Assured means the Sum Assured at the inception of the rider)</p>												
<b>Maximum Sum Assured</b>	<p>Maximum initial Rider Sum Assured is ₹ 1 Crore. (The maximum initial Rider Sum Assured as a proportion of Sum Assured under the base product will be as per the prevailing regulations. The Rider Sum Assured cannot exceed the Sum Assured under the base product) (Initial Rider Sum Assured means the Sum Assured at the inception of the rider)</p>												
<b>Minimum Annualised Premium</b>	As per minimum rider Sum Assured.												
<b>Maximum Annualised Premium</b>	<p>As per maximum rider Sum Assured, subject to board approved underwriting policy of the company. (In addition, note that the premium pertaining to health related or critical illness riders shall not exceed 100% of premium under the basic product, the premiums under all other life insurance riders put together shall not exceed 30% of premiums under the basic product) (All applicable taxes, cesses and levies are collected over and above the rider premium).</p>												

**Death(Payable Immediately on the death of life insured)**

There is no death benefit payable under this rider

**Surrender (Payable Immediately on surrender of the policy)**

The rider shall acquire an Exit Value (EV) subject to the criteria given below:

Limited Pay Variant	On payment of two full years' premium
Regular Pay Variant	Not available

The EV is determined basis the formula provided below:

$75\% \times (\text{Total Premiums paid for Rider benefit}) \times (\text{Remaining Rider Coverage Term in months} / \text{Total Rider Coverage Term in months}) \times (\text{Total premiums paid for Rider benefit} / \text{Total Premiums payable for Rider benefit}) \times \{(\text{Rider SA at inception less minor CI Claim paid, if any}) / \text{Rider SA at inception}\}$

'Premium' here for calculation of EV means premium including extra premium (if any) but excluding modal extra and any applicable taxes, cesses or levies

**Maturity Benefit (Not Applicable)**

Not Applicable

**Benefit on diagnosis of listed Critical Illness / TPD**

The benefit amount is payable on a valid CI or TPD claim (whichever is applicable) during the rider coverage term, subject to rider benefit being in-force. Please refer prospectus for more details.

**Products to which the rider will be attached**

Sr.No	Name of Product	UIN allotted by IRDAI
1	Axis Max Life Fast Track Super	104L082V05
2	Axis Max Life Platinum Wealth Plan	104L090V06
3	Axis Max Life Flexi Wealth Advantage Plan	104L121V03
4	Axis Max Life Online Savings Plan	104L098V06
5	Axis Max Life Shiksha Plus Super	104L084V08
6	Axis Max Life Flexi Wealth Plus	104L115V04

Note that the rider premiums shall be levied through level rider premium (and not as rider charge to be deducted from unit funds) in addition to the base premiums.

As this rider is an additional benefit rider, both the base benefit and the rider benefit will be paid, even if there is an overlap. Hence, there shall be no overlap in benefit offered under riders and different base products.

**Max Fit Program Wellness Benefit (Inbuilt benefit without any additional Premium)****On Accumulation of Healthy weeks**

A Wellness Benefit is available in this rider with the objective of maintaining customer's good health and improving it. This is an in-built benefit available to life insured without paying any additional premium. The Life Insured is eligible for a discount on renewal premium by accumulating Healthy Weeks as per table given below:

Number of healthy weeks accumulated (first 11 months from policy anniversary or risk commencement date*)	Discount as % of Annualised Premium (For Regular Pay Variant)
0 to 12	Nil
13 to 26	5%
27 to 36	7.5%
Above 36	10%

\*Any healthy week accumulated in the last month of a policy year will not be counted towards the calculation of discount.

Recording minimum 50,000 steps can accumulate one healthy week in a week, subject to maximum 15,000 steps per day.

**Note:**

- For Limited Pay Variant, the discount shall be equal to the “Discount in Table above” multiplied by the ‘Factor’. Here the ‘Factor’ shall be computed by the formula given below:  
‘Factor’ =  $\{1-1/1.055^{PPT}\} / \{1-1/1.055^{PT}\}$
- Where PPT means chosen Premium Payment Term of the rider and chosen PT means Policy Term of the rider
- For example: In case of PPT 5 and PT 10 years, the Factor is equal to 57% and if the number of healthy weeks recorded are above 36 in policy year 1, customer shall be eligible for premium discount of 5.7% in policy year 2

**Please note that Wellness Benefit is not available in variant 5 i.e. TPD benefit.**

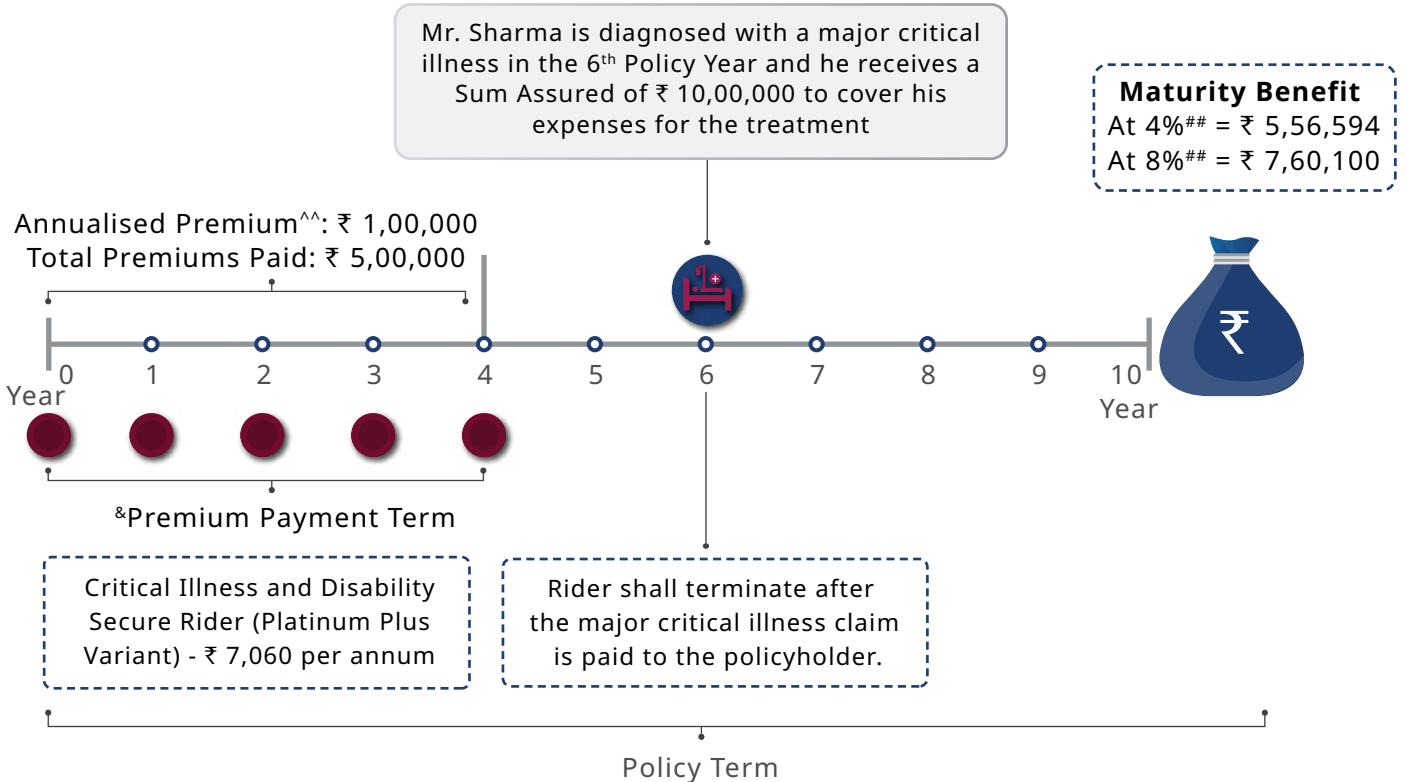
The above benefit is available only for the first 5 Policy years since inception. This benefit will not be available in case the rider is in lapse status and in case of reinstatement of rider beyond the first 5 Policy years. In case of reinstatement of the policy within the first 5 Policy years, the benefit will be applicable until the end of first 5 policy years since inception.

Annualised Premium means Rider Premium amount payable in a Policy Year excluding Underwriting Extra Premium and taxes, if any.

### How Does This Plan Work?

Mr. Sharma, aged 35 years, is a successful businessman with a risk-taking appetite. He aims to grow his business in the future. In order to achieve this, he purchases Axis Max Life Flexi Wealth Plus Plan (Wealth Variant) with a Premium Payment Term of 5 years, a Policy Term of 10 years and an Annualised Premium of ₹ 1 Lakh.

While he wishes to achieve more, he also wants to ensure that he and his family stay covered against the financial risk that comes along with critical illnesses. So, he buys the Platinum Plus Variant of Axis Max Life Critical Illness and Disability Secure Rider at ₹ 7,060 p.a. with a Sum Assured of ₹ 10 Lakhs. In the 6<sup>th</sup> Policy year, Mr. Sharma gets diagnosed with a major Critical Illness (It is assumed that the Critical Illness is one of the <sup>&</sup>64 Critical Illnesses under Axis Max Life Critical Illness and Disability Secure Rider). Let’s see how this plan works out for Mr. Sharma.



Maturity Benefit of the base plan will not be impacted due to rider premium

The above benefits are as per the below mentioned modal points:

Age: 35 years | Gender: Male | Critical Illness and Disability Secure Rider Variant: Platinum Plus | Premium Payment Term: 5 years | Policy Term: 10 years.

<sup>&</sup>All premiums are payable at the beginning of year.

<sup>\*\*</sup>Please note that the above assumed rates of return @ 4% and 8% p.a. respectively, for Balanced Fund, are only scenarios at these rates after recovering all applicable charges. These are not guaranteed and they are not the upper or lower limits of returns of the Funds selected in your policy, as the performance of the Funds is dependent on a number of factors including future investment performance. For more information, please request for your policy specific benefit illustration.

## Termination Of Policy

The rider cover shall terminate upon the happening of the first of the following events:

1. On the date of Freelook cancellation;
2. On the date of death of Life Insured;
3. Any Critical Illness occurring within Waiting Period, in which case We will only refund the Rider Premium received.
4. On payment of 100% of a Rider Sum Assured under this Rider;
5. On date on which the Rider or Base Policy expires, or is terminated;
6. On Surrender of the Rider or the Base Policy;
7. On the expiry of the Revival Period, if the Lapsed Rider has not been revived.

## Terms And Conditions

### Waiting Period

There is a waiting period of 90 days for major CI conditions and 180 days for minor CI conditions from the date of Policy Issuance or date of revival, whichever is later.

This waiting period is not applicable for claims occurring solely due to an accident.

In case the insured event happens during the waiting period, no benefit shall be payable. However, in such case, the rider cover will terminate, and Company will refund 100% of the premium paid corresponding to the rider benefit.

### Survival Period

In respect of all the benefits, a 14-day survival period is applicable. This refers to the period from the diagnosis and fulfilment of the definition of the conditions covered, which the Life Assured, must survive before the benefit will be paid.

Please note that claim payment will only be made with confirmatory diagnosis of the conditions covered while the insured is alive (i.e. a claim would not be admitted if the diagnosis is made post-mortem).

Note that for TPD benefit under all variants, the applicable survival period shall be as per the TPD definition.

### Grace Period

Conditions for grace period of the contract shall be same as that applicable for the base product.

### Free-Look

You have a Period of 30 (Thirty) days beginning from the date of receipt of the Rider document to review the terms and conditions of the Rider. If You disagree with any of the terms or conditions of the Rider document, or otherwise, and have not made any claim, You have the option to cancel the Rider by sending a written request to Us, by stating the reasons for such objections.

Upon receipt of Your request and if no claim has been made under the Rider,, the Rider shall terminate immediately and all rights, benefits and interests under the Rider shall cease immediately. You will be entitled to refund of the Rider Premiums received by Us, after deducting the proportionate risk Rider premium for the period of cover, charges of stamp duty paid and the expenses incurred on medical examination of the Life Insured, if any, irrespective of the reasons mentioned.

### Alterations

- Rider can be attached to the Base Plan at inception or at any Policy anniversary of the base plan as per board approved underwriting Policy and the applicable rider terms and conditions
- Rider shall automatically be terminated if the base plan is surrendered and, early exit value under the rider, if any, shall be payable
- Rider can be surrendered even without surrendering the base plan



<sup>^</sup>Individual Death Claims Paid Ratio as per audited financials for FY 2023-2024 | <sup>\*As per Public Disclosure for H1 FY 2024-2025</sup>

Critical Illness Coverage is available in this product.

The Axis Max Life Critical Illness and Disability Secure Rider can be attached to the below products:

Axis Max Life Fast Track Super (UIN: 104L082V05) | Axis Max Life Platinum Wealth Plan (UIN: 104L090V06) | Axis Max Life Flexi Wealth Advantage Plan (UIN: 104L121V03) | Axis Max Life Online Savings Plan (UIN: 104L098V06) | Axis Max Life Shiksha Plus Super (UIN: 104L084V08) | Axis Max Life Flexi Wealth Plus (UIN: 104L115V04)

&&Available with Platinum and Platinum Plus Variant. #Total and Permanent Disability is already covered in Gold Plus and Platinum Plus Variants. ^^Annualised Premium means Rider Premium amount payable in a Policy Year excluding Underwriting Extra Premium and taxes, if any

**Axis Max Life Insurance Limited (formerly known as Max Life Insurance Company Limited)** is a Joint Venture between Max Financial Services Limited and Axis Bank Limited. Corporate Office: 11th Floor, DLF Square Building, Jacaranda Marg, DLF City Phase II, Gurugram(Haryana) - 122 002. For more details on risk factors, Terms and Conditions please read the prospectus carefully before concluding a sale. 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. You can call us on our Customer Helpline No. 1860 120 5577. Website: [www.axismaxlife.com](http://www.axismaxlife.com)

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- 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.