AXIS MAX
LIFE INSURANCE

Health Karo Secure, Wealth Karo Assure, For a Smarter You!

Axis Max Life Secure Earnings & Wellness Advantage Plan **is a brand-new offering that's designed for you. Combining wellness, savings, and life insurance benefits into a single plan.**

AXIS MAX LIFE SEWA
SECURE EARNINGS & WELLNESS ADVANTAGE PLAN
Non-Linked Non-Participating Individual Life Insurance Savings Plan | UIN: 104N136V03

Avail benefits like:

- Choice of 2 plan options: Elite and Lite
- Fixed Daily Hospitalization Cash Benefit and Fixed Surgical Care Benefit
- #Guaranteed returns at maturity
- Rewarding Wellness Program for a Healthy Lifestyle
- Avail tax benefits as per prevailing tax laws

When you invest in Secure Earnings & Wellness Advantage Plan, you get complimentary access to the Max Fit app. Avail 5% Discount on your first-year premium payment

MAX FIT

This is our SEWA to you, as for your loved ones **BHAROSA TUM HO**

Axis Max Life Secure Earnings & Wellness Advantage Plan

Non-Linked Non-Participating Individual Life Insurance Savings Plan

UIN: 104N136V03

Key Features of Axis Max Life Secure Earnings & Wellness Advantage Plan

The plan offers the following benefits if you pay all due premiums and keep your policy inforce:

1. **Guaranteed returns** payable as a lump sum at maturity
2. **In-built health cover** for your health related expenses.
3. **Multiple boosters to increase your returns**
4. **Wellness program to reward you for living a healthy lifestyle**
5. **Special discounts for women and transgender customers**
6. **Option of taking loan against policy** to help you in case of financial emergencies
7. **Tax benefits may be available as per prevailing tax laws**

General Definitions of the Terms Used

- **Annualised Premium** shall be the premium amount payable in a year excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.
- **Total Premiums Paid** means the total of all premiums paid under the base product,, excluding any extra premium, and taxes, if collected explicitly.
- **Total Premiums Payable** means the total of all premiums payable during the entire term, excluding any extra premium, any rider premium, any discount and taxes.
- **Sum Assured on Death** means an absolute amount of benefit, which is guaranteed to become payable on death of the life assured in accordance with the terms and conditions of the policy. Sum Assured on Death shall be equal to higher of an absolute amount or 'Death Benefit Multiple' times the Annualized Premium (plus any underwriting extra premiums). Absolute Amount refers to the Sum Assured chosen by the policyholder at policy inception.
- **Sum Assured** refers to the absolute amount chosen by the policyholder at policy inception. Benefits payable under the product are linked to this Sum Assured.
- **Sum Assured on Maturity (SAM**) means an absolute amount of benefit which is guaranteed to become payable at the end of the policy term, i.e. on maturity of the policy, in accordance with the terms and conditions of the policy.

Axis Max Life Secure Earnings & Wellness Advantage Plan – Description Of Variants

There are two Variants available in this plan: Elite Variant and Lite Variant. The details are given below.

1. **Elite Variant:** Under this Variant, you
   a. **Pay premium for a limited period** (Premium Payment Term)
   b. **Get** the following benefits upon payment of all due premiums:
      i. A **fixed** benefit on hospitalization or undergoing surgeries which require hospitalization for more than 24 hours (during the Premium Payment term)
      ii. A **guaranteed lump sum** on survival at the end of the chosen period (Policy Term)
      iii. A **death benefit** payable immediately as lump sum on the death of life insured during the policy term
2. **Lite Variant:** Under this Variant, you
   a. **Pay premiums for a regular period or limited period** (Premium payment term)
   b. **Get** the following benefits upon payment of all due premiums:
      i. A **fixed** benefit on hospitalization or undergoing surgeries which require hospitalization for more than 24 hours
      ii. **Guaranteed 100% of your premiums paid back** on survival at the end of the chosen period (Policy Term)
      iii. A **death benefit** payable immediately as lump sum on the death of life insured during the policy term.

3 Easy Steps to Buy This Plan

Step 1: Decide the Sum Assured

Step 2: Choose the Variant (Elite Variant or Lite Variant) and premium paying term.
The premium/benefits will vary depending upon the Variant chosen

Step 3: Register on the Axis Max Life Wellness mobile application to get a 5% instant discount on the first year premium and other health and wellness benefits (Optional)

What are the Benefits Under This Plan?

Benefits at a glance:

Fixed Daily Hospitalization Cash Benefit (FDHC)	Is payable in case of hospitalization (Non ICU) of more than 24 hours
Fixed ICU Hospitalization Cash Benefit	Is payable in case of hospitalization (ICU) of more than 24 hours
Fixed pay out on Minor Surgeries	Is payable on hospitalisation for a minimum period for 24 hours for undergoing medically necessary surgery in India and actually undergoing minor surgery as defined in the plan
Fixed pay out on Major Surgeries	Is payable on hospitalization for a minimum period for 24 hours for undergoing medically necessary surgery in India and actually undergoing major surgery as defined in the plan
Death Benefit	Is payable to nominee upon death of life insured
Loyalty Booster	Is accrued post payment of each premium during the premium paying term
Wellness Booster	Is accrued at each policy anniversary during the premium paying term
Savings Booster	Is added to the accrued benefit at the end of each month after the completion of premium paying term (applicable to Elite Variant only)
Maturity Benefit	Is payable at the end of policy term (Maturity) along with applicable Boosters less total withdrawals availed under the Health Care Benefit option, (if any).

Plan at a Glance

Variant	Premium Payment Term (in years)	Premium Payment Term (in years)	Policy Term (in years)	Age at Entry* (in years)		Age at Maturity*		Premium# (in Rs.)	
				Min	Max	Min	Max	Min	Max
Elite Variant: Limited Pay	8	12	Annual, Semi-annual, Quarterly, Monthly	18	50	30	62	Annual: 16,503; Semi-annual: 8,375; Quarterly: 4,221 Monthly: 1,414	No Limit^
	10	15			55	33	70		
	12	18			55	36	73		
	15	20			55	38	75		
Lite Variant: Regular Pay	5	15			55	33	70	Annual: 12,389; Semi-annual: 6,287; Quarterly:3,169 Monthly: 1,062	
	10	15			55	33	70		
	12	18			55	36	73		
	15	20			55	38	75		
	15	15			55	33	70		
	20	20			55	38	75		

**All ages mentioned above are age as on last birthday*
 # The minimum premium is exclusive of Goods and service tax and any other cess, underwriting extra premium (if any).
^ subject to Board Approved Underwriting Policy (BAUP).Vel ipsus dolorentus earibusam quiat repudis moluptas pro dolutate dipicid

BENEFITS IN DETAIL

This section details the benefits payable during the policy term and payout period as per the Variant chosen.

Description of Benefits under the Product			
Events	How and when benefits are payable	Size of such benefits	
Death	Payable on death of the life insured during the Policy Term provided all due premiums have been paid and the policy is in-force	A lump sum 'Death Benefit' is payable immediately on the death of the Life Insured during the policy term and is defined as higher of:	
		Elite Variant	**Lite Variant**
		• Sum Assured on Death • 105% of Total Premiums Paid plus underwriting extra premiums plus loadings for modal premiums plus discount, (if any) as on the date of death of life insured • Accrued Benefit as on the date of death of life insured	• Sum Assured on Death • 105% of Total Premiums Paid plus underwriting extra premiums plus loadings for modal premiums plus discount, (if any) as on the date of death of life insured • 100% of Total Premiums Paid plus underwriting extra premiums plus loadings for modal premiums plus discount, (if any) as on the date of death of life insured plus accrued Wellness Booster plus accrued Loyalty Booster
Maturity	Payable on survival of the Life Insured on the maturity date provided all due premiums have been paid and the policy is in-force.	**Elite Variant:** Maturity Benefit as on date of maturity, equal to Sum Assured on Maturity plus an amount equal to the following shall be payable on maturity. • Accrued Loyalty Booster (if any), plus • Accumulated Saving Boosters (if any), plus • Accrued Wellness Boosters (if any), less • Total withdrawals availed under the Health Care Benefit option, (if any). 'Sum Assured on Maturity' is equivalent to Total Premiums Payable till the date of maturity# multiplied by Accrual Factor 'Accrued Benefit' at any point of time during the policy term is determined as: • Total Premiums Paid# multiplied by Accrual Factor, plus • Accrued Loyalty Booster (if any), plus • Accumulated Saving Boosters (if any), plus • Accrued Wellness Boosters (if any), less • Total withdrawals availed under the Health Care Benefit option, (if any). #The Total Premiums for the calculation of Sum Assured on Maturity and Accrued Benefit shall be based on the undiscounted premium applicable at policy inception.	

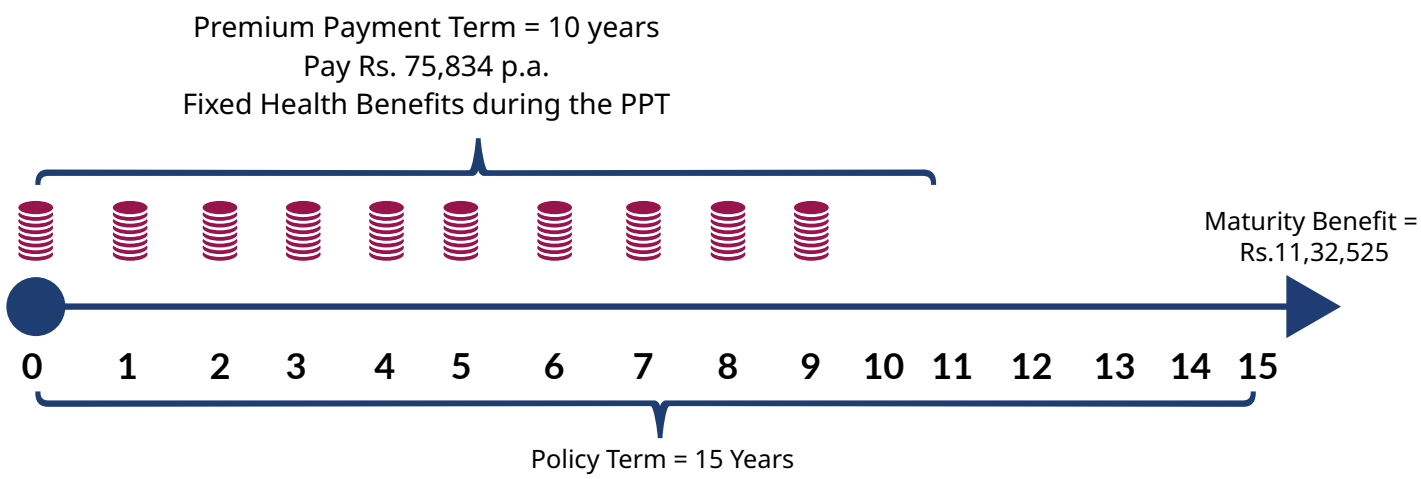
Description of Benefits under the Product		
Events	How and when benefits are payable	Size of such benefits
		Accrual Factor: Accrual Factor is the proportion of the premium added to the Accrued Benefit. It is defined as percentage of the Total Premiums Paid. **Loyalty booster:** If all due premiums have been paid, Loyalty Booster shall be added to the Accrued Benefit post payment of each premium as per the chosen premium frequency. Loyalty Booster is a multiple of the Annualised Premium at inception of the policy, and varies by policy term, premium payment term and variant chosen. **Saving Booster:** A saving booster equal to Growth Rate multiplied by the Accrued Benefit, shall be added to the Accrued Benefit at the end of each month after the completion of premium payment term. i.e. the first saving booster shall be added at the end of premium payment term + 1 month and the last saving booster shall be added at the end of the policy term. **Wellness Booster:** Wellness Booster is defined as percentage of Annualised Premium at inception of the policy, and shall accrue at each policy anniversary based on the conditions as mentioned in wellness section. **Health Care Benefit Option:** Withdrawals are allowed under Health Care Benefit Option in this Variant. Health Care Benefit Option is being offered to enable customers to access money from this policy in case of health related needs. The amount withdrawn shall be excluded while computing the Saving Booster and Maturity Benefit.
		Lite Variant: Maturity Benefit is defined as: • Sum Assured on Maturity, plus • Accrued Loyalty Booster, (if any), plus • Accrued Wellness Boosters, (if any). Sum Assured on Maturity is equivalent to 100% of the Total Premiums Payable*. *The Total Premiums for the calculation of Sum Assured on Maturity under this variant shall be based on the undiscounted premium applicable at policy inception **Loyalty Booster:** If all due premiums have been paid, Loyalty Booster shall be added to the Accrued Benefit post payment of each premium as per the chosen premium frequency. Loyalty Booster is a multiple of the Annualised Premium at inception of the policy, and varies by policy term, premium payment term and variant chosen. **Wellness booster:** Wellness Booster is defined as percentage of Annualised Premium at inception of the policy, and shall accrue at each policy anniversary based on the conditions as mentioned in Wellness section **Savings Booster:** Savings Booster is not applicable under this variant. **Health Care Benefit option:** Health Care Benefit option is not available under this variant.

Description of Benefits under the Product		
Events	How and when benefits are payable	Size of such benefits
Hospitalization	Payable for each day of hospitalisation of the life insured for a period of at least 24 hours during the Premium Payment term for Elite Variant and during Policy term for Lite Variant, provided all due premiums have been paid and the policy is in in-force.	Fixed Daily Hospitalisation Cash (FDHC) Benefit is payable in case of hospitalisation for a minimum, continuous and complete period of 24 hours, payable from the first day of hospitalisation. The hospitalisation must be for medically necessary treatment of any illness or injury due to an accident and should have been advised in writing by a Medical Practitioner. The policyholder will receive a Fixed Daily Hospitalisation Cash (FDHC) amount for each day of Non – ICU hospitalisation, subject to a minimum hospitalisation period of 24 hours. An additional 100% of the applicable FDHC amount will be payable for each completed day of stay in the Intensive Care Unit (ICU) subject to the hospitalisation benefit being payable at the time of hospitalisation. Therefore, the following FDHC benefit is payable: **Hospitalisation Type** / **Benefit Payable** Non – ICU / 1x of FDHC per day ICU / 2x of FDHC per day
	Waiting Period: Hospital Cash • A waiting period of 90 days is applicable for hospital cash benefit from policy commencement date, or policy revival date, as the case may be. • No waiting period applies for HCB claims arising solely due to an accident.	**The FDHC per day is equal to 1% of the Sum Assured chosen by the policyholder at policy inception, and remains constant throughout the premium payment term for Elite Variant and during the Policy Term for Lite Variant.** **This benefit is a fixed per-day benefit and will be calculated on the basis of the number of continuous and completed days of Hospitalization. This will be paid as a lump sum amount, irrespective of actual hospitalisation expenses.** **This benefit is payable with a maximum limit of 30 days per policy year.** **The specified number of days per policy year is inclusive of Non-ICU and ICU hospitalisation.** **Elite Variant:** **The Fixed Daily Hospitalisation Cash Benefit (FDHC) ceases on earlier of:** **Claiming total of 300 days of hospitalisation and** **End of premium payment term.** **Lite Variant:** **The Fixed Daily Hospitalisation Cash Benefit ceases on earlier of:** **Claiming total of 300 days of hospitalization and** **End of policy term.** **Please refer product prospectus to know further details about waiting period, definitions and exclusions applicable under this option.**

Description of Benefits under the Product		
Events	How and when benefits are payable	Size of such benefits
Undergoing Surgery	Payable if the Life Insured is hospitalized for at least 24 hours and under goes a medically necessary surgery while hospitalized during the Premium Payment Term for Elite Variant and during the Policy Term for Lite Variant, provided all due premiums have been paid.	**A Fixed Surgical Care Benefit (FSC) is payable on Hospitalization for a minimum period of 24 hours for undergoing medically necessary surgery in India and actually undergoing that surgery. The surgery must be for medically necessary treatment of any illness or injury due to an accident and should have been advised in writing by a Medical Practitioner.** **The policyholder will receive a proportion of the Sum Assured chosen by him/her at inception based on the type of surgery:** Surgery Type — **Benefit payable as % of Sum Assured** Major Surgery — 10% Minor Surgery — 5%
	Waiting Period: **Surgical Risk** ꕥ **A waiting period of 90 days is applicable for surgical benefit from policy commencement date, or policy revival date, as the case may be.** ꕥ **No waiting period applies for SCB claims arising solely due to an accident.** ꕥ **Specific waiting period of 2 years from policy issue date or revival date for specific conditions/ procedures.**	"Major Surgery" is defined as any surgery directly involving the brain, heart (including arteries), liver or lung as mentioned in terms and condition section "Minor Surgery" is any other valid surgery not categorised as Major Surgery. The benefit amount shall be paid based on the surgery resulting in highest claim amount in case of more than one surgery is performed on the Life Insured during the same Hospitalization. This benefit is a fixed lump sum benefit, irrespective of actual surgery expenses. Multiple claims under this benefit can be claimed during the premium payment term irrespective of any previous claims paid subject to the following limits: • 20% of the Sum Assured in any one policy year. • 100% of the Sum Assured during the Premium Payment Term for Elite Variant and during Policy Term for Lite Variant. Elite Variant: The Fixed Surgical Care Benefit (FSC) ceases on earlier of: • Claiming 100% of the chosen Sum Assured and • End of premium payment term. Lite Variant: The Fixed Surgical Care Benefit ceases on earlier of: • Claiming 100% of the chosen Sum Assured and • End of Policy Term Please refer product prospectus to know further details about waiting period, definitions and exclusions applicable under this option.
Surrender	Payable immediately on surrender	The policyholder can surrender the policy anytime during the Policy Term, after it has acquired a surrender value. The surrender value will be equal to the higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV). The policy gets terminated after payment of surrender benefit.

Illustration 1: **Mr. Dhruv is a 35-year-old IT professional who wants to create a health corpus. He opts for the Elite Variant with policy term of 15 years and premium payment term of 10 years, to ensure fixed health benefits while at the same time create a corpus for his health goals. Let's look at the benefits he will receive:**

Variant		Elite Variant
Sum Assured Chosen		₹ 5 Lakh
What You PAY[1]?		₹ 75,834 p.a + applicable taxes
Total Premiums Paid		₹ 7,58,344
Loyalty booster **(accrues post payment of each premium as per the chosen premium frequency during the premium payment term**	**(A)**	₹ 5,15,674
Accrued Wellness booster **(accrues at the end of each policy year during the Premium Payment Term)**	**(B)**	₹ 45,501*
Total Accrued benefit at the end of Premium Payment Term inclusive of Loyalty Booster (A) & Wellness Booster (B)	**(C)**	₹ 8,26,594
Total Accrued Savings Booster **@Growth Rate p.a.**	**(D)**	₹ 3,05,931
Maturity Benefit (C+D)		₹ 11,32,525

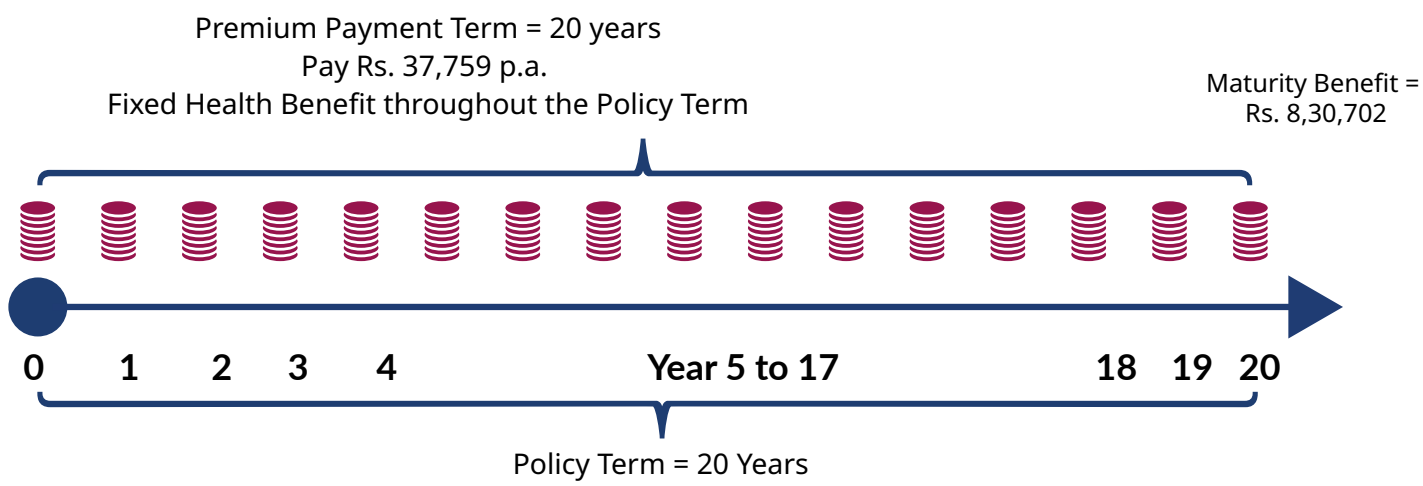


[1]**Exclusive of applicable taxes, cesses and levies, if any.**
***Assuming 3 Star rating every year**

Illustration 2: **Mr. Shankar aged 35 years old, wants to ensure that he gets fixed benefits on hospitalization and surgeries. He buys Lite Variant of Secure Earnings & Wellness Advantage Plan with a policy term of 20 years and pays all regular premiums when due.**

Scenario 1: **If all goes well and Shankar survives the policy term of 20 years**

Variant		Lite Variant
Sum Assured Chosen		₹ 5 Lakh
What You PAY[1]?		₹ 37,759 p.a + applicable taxes
Total Premiums Paid		₹ 7,55,184
Accrued Wellness Booster (accrues at the end of each policy year)	(A)	₹ 45,311*
Loyalty Booster **(accrues post payment of each premium as per the chosen premium frequency during the premium payment term)**	(B)	₹ 30,207
Total Accrued Savings boosters	(C)	NA
Maturity Benefit (100% of total premiums paid +A+B+C)		₹ 8,30,702



Scenario 2: **Shankar undergoes a Major heart surgery and is hospitalized for 3 days in an ICU.**

Sum Assured Chosen	5 Lakh	
Major Surgery	**10% Payout**	**Rs. 50,000**
Hospitalization of 3 days in ICU	**2% of Sum Assured per day for 3 days**	**Rs. 30,000**
Total Payout	**Rs. 80,000**	

Policy continues without any impact on the death benefit and maturity benefit. Balanced hospitalization benefit and surgical cash benefit continues for the balance number of days for the year and/or remaining term.

[1]**Exclusive of applicable taxes, cesses & levies and discount, if any.**
***Assuming 3 Star rating every year.**

Options available under the product

1. Health Care Benefit Option

   Elite Variant:

   Health Care Benefit Option is being offered to enable customers to access money from this policy in case of health related needs. As the Elite variant offers limited pay options, the Fixed Daily Hospitalisation Cash Benefit (FDHC) and Fixed Surgical Care Benefit (FSC) expire at the end of premium payment term. In such scenarios, there is a risk that the customer may end up surrendering the entire policy in case of health related emergencies. In order to ensure that the policy continues, the Elite variant offers the flexibility to withdraw from the Accrued Benefit to take care of medical / health / wellness needs.

   The Health Care Benefit Option becomes available post the end of premium payment term, if all premiums till date are paid. Post the end of premium payment term, an amount up to 20% of the Accrued Benefit as at previous policy anniversary can be withdrawn each year. The minimum amount that can be withdrawn at any time is Rs. 5,000.

   The amount withdrawn under the Health Care Benefit Option is to allow an advance against Maturity Benefits, if opted by the policyholder.

   The withdrawal may be made as single lump sum withdrawal or multiple withdrawals. Savings Booster shall not be applicable on the amount withdrawn.

   This option is not available for reduced paid up policies.

   Lite Variant:

   Health Care Benefit option is not available under this Variant.

2. Wellness Program:

   A wellness program is available under both variants of the product, with the objective of maintaining life insured's good health through provision of incentives to engage in a multi-faceted healthy lifestyle. This is an inbuilt benefit available to life insured.

   This program comes with no additional cost.

   Benefits under wellness program:

   - First year premium discount: **On enrolling for the wellness program via the Axis Max Life Wellness mobile application at policy inception, a discount of 5% will be applicable on the Annualized Premium for the 1st policy year.**
   - Wellness Booster (till PPT): **An additional Wellness Booster (as % of the Annualised Premium applicable at inception of the policy, provided all due premiums have been paid) will be accrued under the policy at the end of each year (based on the wellness status achieved for that year), if the life insured maintains a healthy lifestyle and tracks their progress towards health/fitness goals under the wellness program.**

     The life insured's wellness status shall be based on a point based structure and shall be used to determine the Wellness Booster. The points will be allocated through a range of parameters comprising of online assessments, physical activity, health check-up and participation in health challenges. Any change in parameters will be subject to Board approved underwriting policy. The communication with respect to wellness benefit shall be notified to the policyholder before the policy anniversary.
   - Health Services: **The life insured may avail Medical Consultation services/Discounted Medicines and such health related services from service provider(s) affiliated to/registered with the Axis Max Life Wellness mobile application. The services are expected to assist the life insured to ascertain diagnosis of a medical condition and obtain due care for the life insured in case of illness.**

The health services shall be subject to review and revision based on objective measurable criteria in line with the Board Approved Underwriting Policy.

Objective Criteria:

The Wellness Status is driven by an objective criterion where the life insured attains the status by accumulation of reward points. The points are allocated through a range of parameters comprising of online assessments, physical activity & health check-up through our empaneled service providers. The table below gives the point structure for determining Wellness Status basis age at entry:

Wellness Status		1 Star	2 Star	3 Star
Reward points		0-19,999	20,000-29,999	30,000 +
Wellness Booster	Age - 18-35 years	0% of AP	3% of AP	6% of AP
	Age - 36-44 years	0% of AP	4% of AP	8% of AP
	Age - 45-55 years	0% of AP	5% of AP	10% of AP

Points Accumulation Structure:

The life insured can earn reward points through a range of parameters, subject to maximum annual limits, as provided below:

Details	Online Assessment	Health Screening	Physical activity	Health Challenges
Limits	3,000	10,000	12,000	18,000

Description for Online Assessment	Max Reward Points (limit p.a.)
Physical Health Risk Assessment	1000
Diet/Nutrition Assessment	1000
Mental Health Risk Assessment	1000

The wellness program offers an inbuilt health checkup once a year which shall not be mandatory. The tests covered as a part of health checkup include: Blood Pressure, Blood Sugar, BMI and Cholesterol.
On completion of health checkup, the reward points will be allocated basis the below table:

Description for Health Check-up	Reward Points (p.a.)	Reward Points if the test results are within clinically acceptable range (p.a.)
Blood Pressure	1250	1250
Blood Sugar	1250	1250
BMI	1250	1250
Cholesterol	1250	1250

Description for Physical Activity	Reward Points (per day)
Total Steps per day: <5000	0
Total Steps: 5000-10000	50
Total Steps: 10000-15000	100
Total Steps: > 15000	150

Description for Health Challenges	Reward Points
Participation in monthly health challenge	500
On featuring in the top ranks for the challenge	1000

Note for Health Services:

- Medical Consultation is an optional service offered at no additional cost. The life insured may exercise his/her own discretion to avail the services and to follow the treatment path suggested by the service provider.
- These services shall be directly provided by the service provider(s).
- The services can be availed only where the policy is in-force.
- All the supporting medical records should be available to avail the service.
- Axis Max Life reserves the right to discontinue the service or change the service provider(s) at any time.
- The services are being provided by third party service provider(s) and Axis Max Life will not be liable for any liability arising out of the usage of the wellness services.
- The operational cost of Rs. 350 per annum inflating at 6% p.a. has been considered for administrating wellness program.

Riders

Following riders are available under the product:

Axis Max Life Accidental Death and Dismemberment Rider (UIN: 104B027V05), which provides additional benefits in case of death or dismemberment of the Life Insured due to an accident.

Axis Max Life Term Plus Rider (UIN: 104B026V04), which provides additional lump sum benefit in case of death of the Life Insured.

Axis Max Life Critical Illness and Disability Rider (UIN: 104B033V02), which provides additional lump sum benefit in case of critical illness diagnosis.

^Individual Death Claims Paid Ratio as per Audited Financials for FY 2024-2025 | *As per Public Disclosure for H1 FY 2024-25.

Axis Max Life Secure Earnings & Wellness Advantage Plan, Non-Linked Non-Participating Individual Life Insurance Savings Plan I UIN: 104N136V03

#Guarantee is applicable only if all due premiums are paid and policy is in force.

***For more details on the risk factors and Terms and Conditions, please read the prospectus carefully before concluding a sale.**

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. CIN U74899PB2000PLC045626. You can call us on our Customer Helpline No. 1860 120 5577. Website: https://www.axismaxlife.com

ARN: Axis Max Life/bh.ai/Agency/SEWA/Leaflet/V03/January 2026

IRDAI Regn. No.: 104

BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

- **IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investments of premiums.**
- **Public receiving such phone calls are requested to lodge a police complaint.**