

Life Investments for You, *ab simple hai!*



WITH



AXIS MAX LIFE
**SMART
FIXED-RETURN
DIGITAL PLAN**
Non-Linked Non-Participating Individual
Life Insurance Savings Plan. UIN:104N123V07

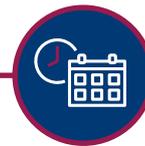
THAT OFFERS:



Lumpsum Tax-free##
Guaranteed# Returns



Life
Cover



Shorter tenure
of 5 years

Make a Smart choice, because when it comes to fulfilling your dreams,

BHAROSA TUM HO

Experience shows us that the best way to tackle uncertainty is to plan for it. We understand that in life, you have some goals which are non-negotiable and hence require a solid plan.

Presenting the **Axis Max Life Smart Fixed-return Digital Plan**, a stepping stone in your savings journey; a plan that combines protection along with giving you lump sum benefits that are assured right at the outset.

Key Features of Axis Max Life Smart Fixed-Return Digital Plan



Guaranteed[#] returns payable as a lump sum at maturity



Simplified on-boarding process that is easy, quick, and hassle free



Enjoy higher benefits for higher premiums paid



Special benefits for women customers



Tax benefits^{}**



Option of loan facility

[#]Provided all due premiums have been paid and the policy is in force.

^{**}Available as per prevailing tax laws.

Variant	You Pay	You Get			
		Maturity Benefit		Life Insurance Benefit	
		What is benefit?	When is it payable?	What is benefit?	When is it payable?
Gold	Only once	Guaranteed [#] lump sum corpus	On survival at the end of the chosen period (Policy Term) of 5 or 10 years.	Either 1.25 times or 10 times of the Single Premium as chosen by you	On death of the Life Insured during the Policy Term provided the policy is in force.
Platinum	For 5 or 10 years	Guaranteed [#] lump sum corpus	On survival at the end of the chosen period (Policy Term) of 5, 10, 15, 20, 25 or 30 years.	At least 11 times of the Annualized Premium	
Titanium	For 5 or 10 years	Guaranteed [#] lump sum corpus + Accrued Guaranteed [#] Additions	Guaranteed lump sum payable on survival at the end of the chosen period (Policy Term) of 5, 10, 15, 20, 25 or 30 years. This lump sum includes additional benefits in the form of Guaranteed Additions which accrue once you have completed paying all due premiums.	At least 11 times of the Annualized Premium	

3 Easy steps to buy this plan

1. Choose the variant (Gold, Platinum or Titanium)
2. Decide the amount you want to invest and how frequently you wish to invest
3. Choose your Premium Payment Term and Policy Term and submit your documents along with the proposal form

Enjoy the feeling of staying protected for your family & guaranteed[#] benefits associated with your plan customized as per your needs.

PLAN AT A GLANCE

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Product Type	A Non-Linked Non-Participating Individual Life Insurance Savings Plan. UIN:104N123V07																																																													
Coverage	All individuals in accordance with the Board Approved Underwriting Policy																																																													
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Maximum Premium	No Limit, subject to board approved underwriting policy																																																													

PLAN AT A GLANCE

Criteria	Details	
Premium Payment Mode and Modal Factors	Variant	Premium Payment Mode
	Gold	Single pay
	Platinum / Titanium	Annual, Semi-annual, Quarterly, Monthly
	Premium Payment Mode	Modal Factor
	Annual	1
	Semi-annual	0.5075
	Quarterly	0.2558
	Monthly	0.0857
Policy Term & Premium Payment Term	Available Premium Payment Term (In years)	Available Policy Term (In Years)
	1 (Single Pay)	5,10
	5	5,10,15,20,25,30
	10	10,15,20,25,30

*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).

Eligibility for Joint Life (Applicable only for Gold variant)

In case of Joint Life policies:

- Age of older life shall be considered for arriving at maximum entry age and maximum maturity age
- One of the lives has to be major (entry age of 18+ years), who will be the policyholder
- There should be insurable interest between both the lives. Insurable interest will be established at the time of issuing the policy and as per underwriting norms of our Board Approved Underwriting Policy (BAUP). The following relationships will be allowed to be covered under joint life option:
 - Husband - Wife, and
 - Parents with children under 18 years at Policy inception

Boundary conditions for POS variant

All the boundary conditions as mentioned above remain the same for POS policies with the maximum death benefit capped at 25,00,000 per insurer.

For sales through POS persons, the product shall comply with all the extant provision, rules, regulations, guidelines, circulars, directions, etc. applicable for POS products, as amended from time to time.

PLAN AT A GLANCE

Plan Benefits																		
Benefit	How and when Benefits are payable	Details																
Death Benefit	Payable as a lump sum on death of the Life Insured during the Policy Term provided the policy is in-force.	<table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr style="background-color: #003366; color: white;"> <th style="width: 15%; padding: 5px;">Variant</th> <th style="width: 20%; padding: 5px;">Premium Payment Term</th> <th style="width: 20%; padding: 5px;">Coverage Type</th> <th style="width: 45%; padding: 5px;">Benefit</th> </tr> </thead> <tbody> <tr> <td rowspan="2" style="text-align: center; vertical-align: middle; padding: 5px;">Gold</td> <td style="text-align: center; padding: 5px;">Single Premium</td> <td style="text-align: center; padding: 5px;">Single Life</td> <td style="padding: 5px;">Death Benefit Multiple (1.25 or 10, as chosen by the policyholder) times Single Premium (plus any underwriting extra premium)</td> </tr> <tr> <td style="text-align: center; padding: 5px;">Single Premium</td> <td style="text-align: center; padding: 5px;">Joint Life</td> <td style="padding: 5px;">1.25 times Single Premium (plus any underwriting extra premium) on the first death of insured lives and, 10 times Single Premium (plus any underwriting extra premium) on the death of last surviving insured life.</td> </tr> <tr> <td style="text-align: center; vertical-align: middle; padding: 5px;">Platinum/Titanium</td> <td style="text-align: center; padding: 5px;">5 years or 10 years</td> <td style="text-align: center; padding: 5px;">Single Life</td> <td style="padding: 5px;">11 times Annualized Premium (plus any underwriting extra premium)</td> </tr> </tbody> </table> <p>Variants – Gold (Single Life), Platinum and Titanium On death of the Life Insured anytime during the policy term, the Death Benefit shall be higher of: i. Sum Assured on Death, ii. 105% of (Total Premiums Paid plus underwriting extra premiums plus loadings for modal premiums) as on the date of death of life insured, iii. Surrender Value applicable as on the date of death On payment of full death benefit the policy shall terminate.</p> <p>Variant – Gold (Joint Life): First Death: On death of the Life Insured anytime during the policy term, the Death Benefit shall be equal to Sum Assured on Death Second Death: On death of the Life Insured anytime during the policy term, the Death Benefit shall be higher of: i. Sum Assured on Death ii. Surrender Value applicable as on the date of death The policy shall continue until the death of the last surviving policyholder. The policy shall terminate on payment of the death benefit for the last surviving policyholder and no further benefits will be payable.</p> <p>Waiting Period applicable only for POS variant: The Policy has a waiting period of 90 days from the date of acceptance of risk. If the customer dies during the waiting period (other than due to accident), then no benefit is payable apart from refund of 100% of the premium paid since the date of commencement of policy excluding Goods and service tax, any other cess. Please note that if the customer dies due to accident then waiting period is not applicable and full lump sum 'Death Benefit' is payable. The waiting period is not applicable on the revival of a policy.</p>		Variant	Premium Payment Term	Coverage Type	Benefit	Gold	Single Premium	Single Life	Death Benefit Multiple (1.25 or 10, as chosen by the policyholder) times Single Premium (plus any underwriting extra premium)	Single Premium	Joint Life	1.25 times Single Premium (plus any underwriting extra premium) on the first death of insured lives and, 10 times Single Premium (plus any underwriting extra premium) on the death of last surviving insured life.	Platinum/Titanium	5 years or 10 years	Single Life	11 times Annualized Premium (plus any underwriting extra premium)
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Platinum/Titanium	5 years or 10 years	Single Life	11 times Annualized Premium (plus any underwriting extra premium)															
Maturity benefit	Payable on survival of the Life insured(s) on policy maturity provided the policy is in-force.	<p>On maturity the following benefit will be paid:</p> <p>Gold and Platinum Variant: Sum Assured on Maturity (SAM) Where, SAM is equal to Total premiums payable * Maturity Benefit Rate.</p> <p>Titanium Variant: Sum Assured on Maturity (SAM) + Accrued Guaranteed Additions (GA) Where SAM is equal to 105% of total premiums paid and GA is equal to Total premiums payable * Guaranteed Addition Rate</p>																

PLAN AT A GLANCE

Please note that GA is available only under Titanium variant.
GAs accrue once the policy becomes fully paid up. GAs will be payable only in the event of maturity and surrender after the policy is fully paid up. Maturity Benefit rates and Guaranteed Addition rates for sample modal points has been given in annexure 1 of this document.

Please refer to our website www.axismaxlife.com for more details.

Surrender **Payable immediately on surrender during the policy term**

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).

Guaranteed Surrender Value (GSV)

The policy acquires a Guaranteed Surrender Value as follows:

- **5 Pay and 10 Pay:** On payment of two full years' premium
- **Single Pay:** Immediately on the payment of single premium.

GSV factors will be applied on Total Premiums Paid plus any loadings for modal premium and Guaranteed Additions (if any) to arrive at the GSV. Note that GSV/SSV of Guaranteed Additions is applicable only under Titanium variant and is payable only after the policy becomes full paid-up.

GSV factor (% of Total Premiums Paid plus any loadings for modal premium) is as given below:

Variant	Gold Variant		Platinum and Titanium Variant	
PPT	Single Pay		5 Pay	
Policy Year of Surrender/PT (in yrs)	5	10	5	10
1	75%	75%	NIL	NIL
2	75%	75%	30%	30%
3	75%	75%	35%	35%
4	100%	100%	100%	50%
5	100%	100%	100%	60%
6		100%		70%
7		100%		80%
8		100%		90%
9		100%		100%
10		100%		100%

Variant	Gold Variant										Platinum and Titanium Variant							
PPT	5 Pay					10 Pay					5 Pay		5 Pay					
Policy Year of Surrender/PT (in yrs)	15	20	25	30	10	15	20	25	30	15	20	25	30	5	5	5	5	5
1	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	75%	75%	75%	75%	75%	75%	75%	75%	75%									
6	100%	100%	100%	100%	100%	100%	100%	100%	100%	Graduating linearly from 50% to 100% during the last two policy years					60%			
7	100%	100%	100%	100%	100%	100%	100%	100%	100%						70%	Graduating linearly from 50% to 100% during the last two policy years		
8	100%	100%	100%	100%	100%	100%	100%	100%	100%						80%			
9	100%	100%	100%	100%	100%	100%	100%	100%	100%						90%			
10+	100%	100%	100%	100%	100%	100%	100%	100%	100%						100%			

PLAN AT A GLANCE

Please note- Under Platinum Variant (excluding the combination of Premium payment term- 5 years & Policy term- 10 years)- After completion of the fifth policy year, the Guaranteed surrender value will be at least equal to the total premiums paid.

Example:

Policy Start Date: 1st July 2020

Variant: Platinum

Premium Payment Term – 5 years

Policy Term – 15 years

Premium Payment Frequency: Annual

Annualized Premium: ₹50,000

Total Premiums Paid Till 5th Year: ₹2,50,000 (₹50,000 × 5 years)

Following is the GSV applicable in each year of the policy:

Variant	Premium Payment	GSV%	GSV Value
1	50,000	NIL	NIL
2	50,000	75%	30,000
3	50,000	75%	52,500
4	50,000	100%	1,00,000
5	50,000	100%	1,87,500
6	—	100%	2,50,000
7	—	100%	2,50,000
8	—	100%	2,50,000
9	—	100%	2,50,000
10	—	100%	2,50,000
11	—	100%	2,50,000
12	—	100%	2,50,000
13	—	100%	2,50,000
14	—	100%	2,50,000
15	—	100%	2,50,000

The policyholder may choose to surrender his policy any time after the surrender value is generated. In case the policyholder chooses to surrender his policy in the beginning of the 6th policy year (i.e. on 1st July 2025) his GSV shall be Rs.2,50,000, which is 100% of total premiums paid. Please note that the Surrender Value is always higher of GSV or SSV.

Special Surrender Value (SSV)

The policy acquires a Special Surrender Value as follows:

- **5 Pay and 10 Pay:** After completion of first policy year provided one full year premium has been received
- **Single Pay:** Immediately on the payment of single premium.

Special Surrender Value shall become payable after completion of first policy year provided one full year premium has been received. However, for single premium policies, SSV shall become payable immediately after the receipt of single premium.

The policy gets terminated after payment of surrender benefits. The Company has the right to review the SSV factors and the basis for calculating the SSV factors from time to time based on the experience, subject to prior approval of IRDAI. Details of Surrender Value computation has been outlined in the policy document.

Reduced Paid-Up (RPU)

Once the policy acquires a surrender value as mentioned above, by default the policy will become RPU in case of non-payment of any further premium.

The Maturity and Death Benefit will be reduced as mentioned below.

Death Benefit of a RPU policy shall be higher of the following

- RPU Sum Assured on Death
- 105% of (Total Premiums Paid plus underwriting extra premiums plus loadings for modal premiums), as on the date of death of life insured
- Surrender value as on date of death

Where, RPU Sum Assured on Death = RPU Factor * Sum Assured on Death

On Maturity RPU Sum Assured on Maturity will be payable which is equal to:

RPU Sum Assured on Maturity = RPU Factor * Sum Assured on Maturity

Where RPU Factor shall be the ratio of the “total period for which premiums have already been paid” to the “maximum period for which premiums were originally payable”.

RPU benefits are not applicable in case of Gold variant.

The Policy which has acquired the Surrender Value shall lapse if the RPU Sum Assured exclusive of the Guaranteed Additions under the Policy is less than Rs. 2,500/-. In case the RPU Sum Assured of the Policy is less than Rs. 2,500/-, the Policy may be terminated after expiry of Revival Period by paying the applicable Surrender Value.

Tax benefits

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. It is advisable to seek an independent tax advice, Tax benefits are subject change in tax laws. It is advisable to seek an independent tax advice.

Cancellation in the Free Look period

“Free Look” means a period of thirty (30) days beginning from the date of receipt of the policy document, whether received electronically or otherwise, to review the terms and conditions of the policy. If the policyholder disagrees to any of the policy terms or conditions, or otherwise and has not made any claim, the policyholder shall have the option to return the policy for cancellation, stating the reasons for the same. Irrespective of the reasons mentioned, the Policyholder shall be entitled to a refund of the premium paid subject only to a deduction of proportionate risk premium for the period of cover and the expenses, if any, incurred by the Company on medical examination and stamp duty charges.

Waiting Period (Applicable only for POS variants)

There is a waiting period of 90 days from the Date of Commencement of Risk of this Policy (“Waiting Period”). In case of death (for other than accidental death only) during this Waiting Period, 100% of the total premiums paid till the date of death will be payable excluding applicable taxes, cesses, levies, if any. On this payment, all policy benefits will cease. The Death Benefit will not be payable. In case of death of Life Insured due to accident, the Waiting Period is not applicable, and Death Benefit shall be payable. The Waiting Period is not applicable in case of revival of the Policy.

Suicide Exclusions

In case of death of a life assured (in a single or joint life policy) due to suicide within 12 months from the date of commencement of risk of the policy or the date of revival of policy, the policy shall terminate immediately. In such cases, the Company shall pay either:

- Higher of Surrender Value or (total premiums paid, if any plus underwriting extra premiums paid plus loadings for modal premiums paid), in case the Policy has acquired a surrender value; or
- Total Premiums Paid, if any plus underwriting extra premiums paid plus loadings for modal premiums paid, in case the Policy has not acquired a surrender value.

Grace period

A grace period of thirty (30) days for annual, semi-annual and quarterly modes and (fifteen (15) days in case of monthly premium payment mode) from the due date for payment of each premium will be allowed to the Policyholder for payment of contractual premium. During the grace period, the Company will accept the premium without late fee.

The insurance coverage continues during the grace period but if the Life Insured dies during the grace period, the Company will deduct the due premium (if any) till the date of death from the benefits payable under the Policy.

Loan Provision

Once the policy has acquired the surrender value, Policy loans will be available under this product subject to maximum limit of 75% of Surrender Value. Please note the following:

The minimum loan amount that can be granted under the policy at any time will be Rs. 10,000. Upon grant of a loan under this Policy, the Policy shall automatically be assigned in favour of the Company, till the time the entire loan amount including interest has been repaid to the Company. On such repayment of the loan and accumulated interest before the expiry of policy term, the Policy will be reassigned to you and the maturity/income/death/surrender benefits will be payable. In case of Reduced Paid up policies, corresponding applicable benefits will be payable. Any outstanding loan (together with accrued interest) will be deducted from any benefit payable on termination of the policy (i.e. surrender, maturity benefit or death benefit).

The inforce policies or fully paid up policies will not be foreclosed for non-payment of outstanding loan balance even if the outstanding loan balance together with interest exceeds the surrender value.

For Reduced Paid-up policies, should the loan together with interest thereon exceed the surrender value, the policy shall terminate. In case outstanding loan amount including interest exceeds 95% of the surrender value or the remaining policy term is 6 months (whichever is earlier), customer communication will be sent within next 3 working days for repayment of loan along with the accrued interest. In case at any time thereafter, should the loan together with interest (currently 9.75% p.a. compounded annually) thereon exceed the surrender value, the policy shall terminate.

The policy loan interest rate is determined in accordance with the Axis Max Life Policy for setting interest rates for policy loans, wherein the loan interest rate is determined by considering the potential loss in fund earning (plus administrative charges) due to lending money to a customer.

TERMS AND CONDITIONS

The policy loan interest rate is determined by using the RBI Bank rate + 3.0% as a reference point, and is modified only if the RBI Bank rate changes by 100 bps or more from the RBI Bank rate used to determine the prevailing policy loan interest rate, on grounds of simplicity and operational ease.

The loan interest rate is reviewed on 31st March of every year and any change in loan interest rate will be applicable from the following 1st July to 30th June period to allow sufficient time for making changes in the policy administration system.

For reference, the existing loan interest rate is 9.75% p.a. compounded annually and is based on the RBI Bank rate of 6.75% p.a. prevailing as at 31st March 2024 plus a margin of 3%.

Please note that any change in the basis of determining policy loan interest rate shall be made by the Company with prior approval of the IRDAI.

Full Disclosure & Incontestability:

We draw your attention to Section 45 and statutory warning under Section 41 of the Insurance Act 1938 as amended from time to time – which reads as follows:

Section 45 of the insurance Act, 1938 as amended from time to time states that:

(1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy whichever is later.

(2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees of the insured the grounds and materials on which such decisions are based.

Explanation I – For the purposes of this sub-section, the expression “fraud” means any of the following acts committed by the insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:

- a) the suggestion, as a fact of that which is not true and which the insured does not believe to be true;
- b) the active concealment of fact by the insured having knowledge or belief of the fact;
- c) any other act fitted to deceive; and
- d) any such act or omission as the law specially declares to be fraudulent.

Explanation II – Mere silence as to facts likely to affect the assessment of the risk by the insurer is not fraud, unless the circumstances of the case are such that regard being had to them, it is the duty of the insured or his agent, keeping silence to speak, or unless his silence is, in itself, equivalent to speak.

(3) Notwithstanding anything contained in sub-section (2) no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer:

Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the member is not alive.

Explanation – A person who solicits and negotiates a contract of insurance shall be deemed for the purpose of the formation of the contract, to be the agent of the insurer.

(4) A policy of the life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees of the insured the grounds and material on which such decision to repudiate the policy of life insurance is based:

Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees of the insured within a period of ninety days from the date of such repudiation

Explanation – For the purposes of this sub-section, the mis-statement of or suppression of fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer, the onus is on the insurer to show that had the insurer been aware of the said fact no life insurance policy would have been issued to the insured.

TERMS AND CONDITIONS

(5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

Prohibition of Rebates: Section 41 of the Insurance Act, 1938 as amended from time to time states:

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Nomination

Nomination shall be applicable in accordance with provisions of Section 39 of the Insurance Act 1938 respectively, as amended from time to time.

Assignment

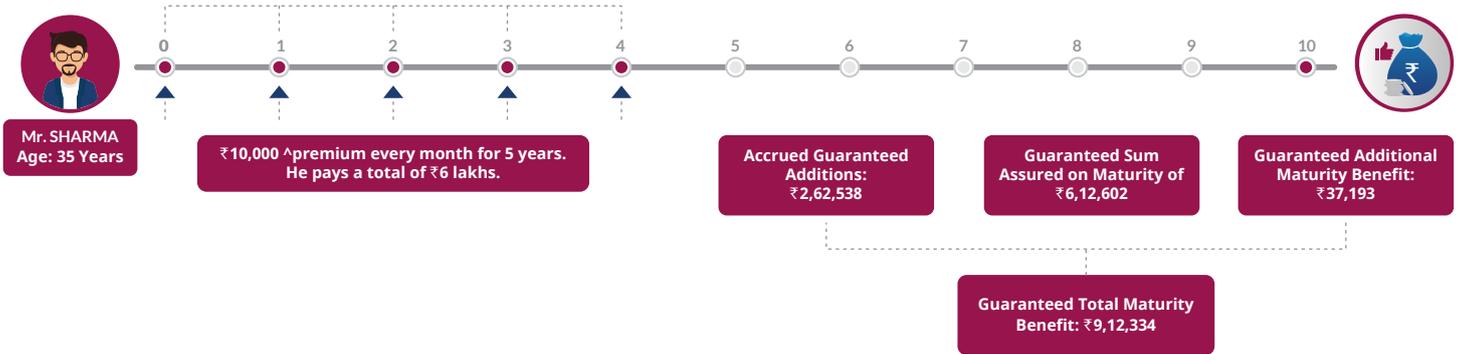
Assignment shall be applicable in accordance with provisions of Section 38 of the Insurance Act 1938 respectively, as amended from time to time.

EXAMPLES

Example 1: Variant chosen: Titanium

Mr Sharma is 35 years old and he pays a premium of ₹10,000 every month for 5 years resulting in a total of ₹6 Lakhs. He opts for a policy term of 10 years and the plan will mature when Mr. Sharma is 45 years old.

Variant	Monthly ^Premium	Premium Payment Term	Premiums paid in total over 5 years	Policy Term	Total Maturity Benefit	Net Rate of Return ¹
Titanium	₹ 10,000	5 years	₹ 6,00,000	10 years	₹ 9,12,334	5.67%



In case of an unfortunate event of death of Mr. Sharma during the Policy Term, his nominee will receive the death benefit of ₹12,83,547. The Policy shall terminate on payment of the death benefit and no further benefits will be payable.

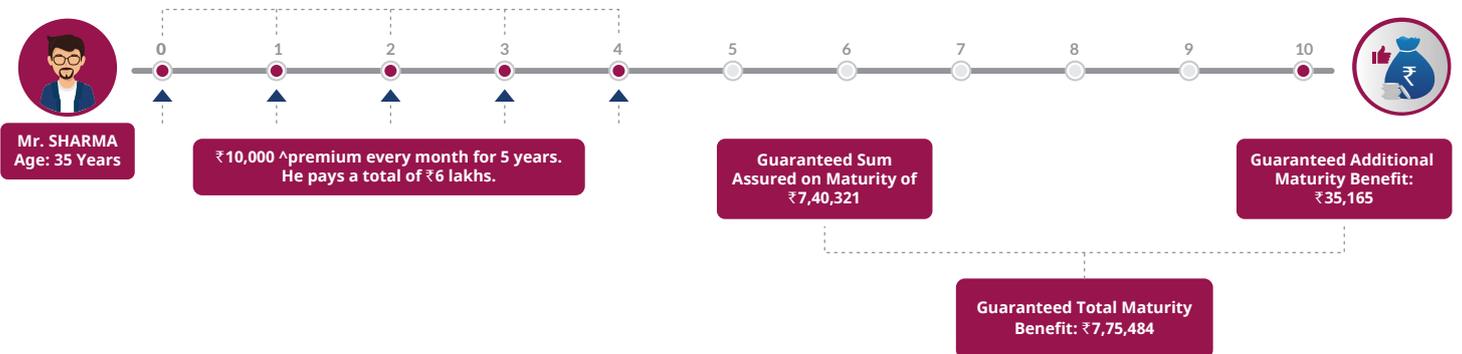
¹Premium is exclusive of applicable taxes

²Net Rate of Return has been calculated based on the total maturity benefit, assuming that all premiums have been paid as and when due (excluding applicable taxes, cesses and levies and rider premiums, if any).

Example 2: Variant Chosen: Platinum

Mr Sharma is 35 years old and he pays a premium of ₹10,000 every month for 5 years resulting in a total of ₹6 Lakhs. He opts for a policy term of 10 years and the plan will mature when Mr. Sharma is 45 years old.

Variant	Monthly ^Premium	Premium Payment Term	Premiums paid in total over 5 years	Policy Term	Total Maturity Benefit	Net Rate of Return ²
Platinum	₹ 10,000	5 years	₹ 6,00,000	10 years	₹ 7,75,484	3.44%



In case of an unfortunate event of death of Mr. Sharma during the Policy Term, his nominee will receive the death benefit of ₹12,83,547. The Policy shall terminate on payment of the death benefit and no further benefits will be payable.

¹Premium is exclusive of applicable taxes

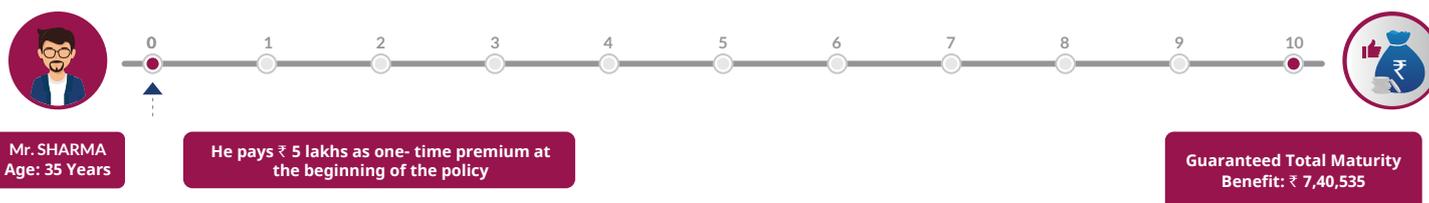
²Net Rate of Return has been calculated based on the total maturity benefit, assuming that all premiums have been paid as and when due (excluding applicable taxes, cesses and levies and rider premiums, if any).

EXAMPLES

Example 3: Variant Chosen: Gold

Mr. Sharma is 35 years old and he pays a one-time premium of ₹5 Lakhs at the beginning of the Policy. He opts for a policy term of 10 years. The plan will mature when Mr. Sharma is 45 years old.

Variant	Single [^] Premium	Premium Payment Frequency	Policy Term	Total Maturity Benefit	Net Rate of Return ⁴
Gold	₹ 5,00,000	once	10 years	₹7,40,535	4.01%



In case of an unfortunate event of death of Mr. Sharma during the Policy Term, his nominee will receive the death benefit of ₹50,00,000. The Policy shall terminate on payment of the death benefit and no further benefits will be payable.

[^]Premium is exclusive of applicable taxes

⁴Net Rate of Return has been calculated based on the total maturity benefit (excluding applicable taxes, cesses and levies and rider premiums, if any).

Make a smart choice today, because when it comes to fulfilling your dreams,

BHAROSA TUM HO



[^]Individual Death Claims Paid Ratio as per audited financials for FY 2024-2025 I ^{*}As per Public Disclosure for H1 FY 2024-2025

LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT.

^{*}The guaranteed benefits are applicable only if all due premiums are paid.

^{**}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.

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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.