

YOUR FAMILY. ———
——— YOUR LIFESTYLE.
STEP UP
TO PROTECT BOTH.



Presenting



Your care for your loved ones knows no limit.
Ensure they are protected for life with our **Smart Total Elite Protection** Term Plan,
because for them **BHAROSA TUM HO**

Axis Max Life Ka Bharosa



Inbuilt Terminal Illness Cover



Cover Continuance Benefit#



Free of Cost with Special Exit Value##



Insta Payment on Claim Intimation**

What does Axis Max Life Smart Total Elite Protection Term Plan have in store for you?

Every individual's financial needs are different, and with a host of features available under **Smart Total Elite Protection Term Plan**, you can choose the ones you like and customise your Term Plan from the following options:

 Death Benefit	 Option to pay your Premiums as per your convenience
 Terminal Illness	 Cover Continuance Benefit
 Insta Payment on Claim Intimation	 Longer coverage duration: Choose your own desired Policy Term with coverage available up to age 85 years
 Accident Cover*	 Axis Max Life Waiver of Premium Plus Rider#
 Axis Max Life Critical Illness and Disability Rider#	 Special Exit Value

Disclaimer

*On Payment of Additional Premium.

#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 Health Insurance Rider | UIN: 104B033V02 and Axis Max Life Waiver of Premium Plus Rider | A Non-Linked Non-Participating Individual Pure Risk Health Insurance Rider | UIN: 104B029V06

Plan at a glance

Feature	Specification																								
Coverage	All individuals in accordance with Board approved underwriting policy of the Company.																								
Minimum / Maximum Age at Entry (age last birthday)	Minimum Age: - 18 years Maximum Age: - Regular Pay and Limited Pay: - 65 years Pay till 60: - 44 years																								
Maximum Maturity Age (age as on last birthday)	Base Death Benefit: 85 years Accident Cover: 85 years																								
Minimum Annual Premium	Subject to minimum Sum Assured and applicable premium rates. Please note that all applicable taxes, cesses and levies as imposed by the Government from time to time are collected over and above the policy premium.																								
Maximum Annual Premium	No Limit, subject to maximum Sum Assured limits determined in accordance with the Board approved underwriting policy of the Company. Please note that all applicable taxes, cesses and levies as imposed by the Government from time to time are collected over and the above policy premium.																								
Policy Term	<table border="1"> <thead> <tr> <th>Benefit Type</th> <th>Minimum Policy Term</th> <th>Maximum Policy Term</th> </tr> </thead> <tbody> <tr> <td>Base Cover</td> <td>10 Years</td> <td>67 Years</td> </tr> <tr> <td>Accident Cover</td> <td>5 Years</td> <td>67 Years</td> </tr> </tbody> </table> <p>The Policy Term under Accident Cover shall be same as the remaining base benefit Policy Term.</p>	Benefit Type	Minimum Policy Term	Maximum Policy Term	Base Cover	10 Years	67 Years	Accident Cover	5 Years	67 Years															
Benefit Type	Minimum Policy Term	Maximum Policy Term																							
Base Cover	10 Years	67 Years																							
Accident Cover	5 Years	67 Years																							
Premium Payment Term (to be chosen at inception; cannot be changed subsequently)	<table border="1"> <thead> <tr> <th>Premium Payment Term (PPT)</th> <th>Available Base Policy Terms</th> <th>Available Accident Cover Policy Terms</th> </tr> </thead> <tbody> <tr> <td>Single Pay</td> <td>10 Years to 67 Years</td> <td>NA</td> </tr> <tr> <td>Regular Pay</td> <td>10 Years to 67 Years</td> <td>5 Years to 67 Years</td> </tr> <tr> <td>5 Pay</td> <td>10 Years to 67 Years</td> <td>10 Years to 67 Years</td> </tr> <tr> <td>10 Pay</td> <td>15 Years to 67 Years</td> <td>10 Years to 67 Years</td> </tr> <tr> <td>12 pay</td> <td>17 Years to 67 Years</td> <td>10 Years to 67 Years</td> </tr> <tr> <td>15 Pay</td> <td>20 Years to 67 Years</td> <td>10 Years to 67 Years</td> </tr> <tr> <td>Pay till 60 The Premium Payment Term will be equal to [(60 less Entry Age (Age as on last birthday))]</td> <td>Policy Term should be greater than Premium Payment Term and can be a maximum of 67 years</td> <td>6 Years to 67 Years</td> </tr> </tbody> </table>	Premium Payment Term (PPT)	Available Base Policy Terms	Available Accident Cover Policy Terms	Single Pay	10 Years to 67 Years	NA	Regular Pay	10 Years to 67 Years	5 Years to 67 Years	5 Pay	10 Years to 67 Years	10 Years to 67 Years	10 Pay	15 Years to 67 Years	10 Years to 67 Years	12 pay	17 Years to 67 Years	10 Years to 67 Years	15 Pay	20 Years to 67 Years	10 Years to 67 Years	Pay till 60 The Premium Payment Term will be equal to [(60 less Entry Age (Age as on last birthday))]	Policy Term should be greater than Premium Payment Term and can be a maximum of 67 years	6 Years to 67 Years
Premium Payment Term (PPT)	Available Base Policy Terms	Available Accident Cover Policy Terms																							
Single Pay	10 Years to 67 Years	NA																							
Regular Pay	10 Years to 67 Years	5 Years to 67 Years																							
5 Pay	10 Years to 67 Years	10 Years to 67 Years																							
10 Pay	15 Years to 67 Years	10 Years to 67 Years																							
12 pay	17 Years to 67 Years	10 Years to 67 Years																							
15 Pay	20 Years to 67 Years	10 Years to 67 Years																							
Pay till 60 The Premium Payment Term will be equal to [(60 less Entry Age (Age as on last birthday))]	Policy Term should be greater than Premium Payment Term and can be a maximum of 67 years	6 Years to 67 Years																							

Feature	Specification												
Premium Payment Term (to be chosen at inception; cannot be changed subsequently)	<p>The premium payment term of the base benefit can only be chosen at policy inception and cannot be changed subsequently. Under Accident cover, the premium payment term and policy term of the accident cover will be subject to the outstanding premium payment term and policy term of the base benefit, such that:</p> <ol style="list-style-type: none"> 1) At inception, the accident cover policy term and premium payment term shall be same as that of the base cover. 2) Post inception, the accident cover policy term shall be same as the outstanding term of the base cover. The accident cover premium payment term shall be the maximum premium payment term available under accident cover at the time of opting for this option but not exceeding the base cover premium payment term. <p>For e.g. For a 15 pay 50 policy, the Policyholder can opt for the accident cover (only once) in any of the policy year 1 to policy year 10 with a premium payment term of:</p> <ul style="list-style-type: none"> • At inception: With policy term equal to 50 years and premium payment term equal to 15 years • Policy Year 2 and 3: Premium payment term of 12 years, with policy term same as outstanding base coverage term • Policy Year 4 and 5: Premium payment term of 10 years, with policy term same as outstanding base coverage term • Policy Year 6 to 10: Premium payment term of 5 years, with policy term same as outstanding base coverage term 												
Policy loan	Policy loan facility is not available under this product.												
Premium Payment Modes	<p>Annual, Semi – Annual, quarterly & monthly premium payment modes. The modal factors are as follows:</p> <table border="1" data-bbox="609 1375 1054 1630"> <thead> <tr> <th colspan="2" data-bbox="609 1375 1054 1420">Modal Factors</th> </tr> <tr> <th data-bbox="609 1420 882 1464">Premium Mode</th> <th data-bbox="882 1420 1054 1464">Factor</th> </tr> </thead> <tbody> <tr> <td data-bbox="609 1464 882 1509">Annual</td> <td data-bbox="882 1464 1054 1509">1.000</td> </tr> <tr> <td data-bbox="609 1509 882 1554">Semi - annual</td> <td data-bbox="882 1509 1054 1554">0.513</td> </tr> <tr> <td data-bbox="609 1554 882 1599">Quarterly</td> <td data-bbox="882 1554 1054 1599">0.261</td> </tr> <tr> <td data-bbox="609 1599 882 1630">Monthly</td> <td data-bbox="882 1599 1054 1630">0.088</td> </tr> </tbody> </table> <p>The premium payment mode can be changed anytime during the premium payment term. Any change in premium payment mode will be effective from or coinciding with the next premium due date as per the new premium payment mode selected by the customer.</p>	Modal Factors		Premium Mode	Factor	Annual	1.000	Semi - annual	0.513	Quarterly	0.261	Monthly	0.088
Modal Factors													
Premium Mode	Factor												
Annual	1.000												
Semi - annual	0.513												
Quarterly	0.261												
Monthly	0.088												

Sr. No.	Benefits	Additional / Accelerated Sum Assured	Brief Description								
1	Death Benefit	Base	Axis Max Life Smart Total Elite Protection Term Plan offers level sum assured throughout the policy term.								
2	Claims Payout	Base	Empower the nominee to choose the payout mode, at claims stage: <ul style="list-style-type: none"> • Lump sum • Monthly Income • Part Lump sum and Part Monthly Income 								
3	Terminal Illness	Accelerated	Get free coverage against the diagnosis of Terminal Illness and accelerate ^{&} payout capped at ` 1 Crore. No additional Premium to be paid.								
4	Special Exit Value	NA	Option to receive all premiums paid back, in any policy year starting from the 30th policy year, but not during the last 4 policy years. No additional premium to be paid (free of cost)								
5	Cover Continuance Benefit	NA	The Policyholder is allowed to defer the due premium for a period of up to 12 months from the due date, while maintaining the full risk cover under the base plan and attached riders (if any). This option is allowed to be exercised after completion of 3 policy years provided all due premiums have been paid and the policy is in-force.								
6	[@] Insta Payment on Claim Intimation	Accelerated	An accelerated benefit as mentioned in below table shall be payable out of the guaranteed death benefit shall be payable within 1 working day from claim registration date provided all mandatory documents are submitted. The subsequent pay out shall be made after the claim is approved. <table border="1" data-bbox="646 1249 1452 1400"> <thead> <tr> <th>Sum Assured Range</th> <th>Insta - Claim Amount (in INR)</th> </tr> </thead> <tbody> <tr> <td>20 Lacs to less than 50 Lacs</td> <td>Rs 25,000</td> </tr> <tr> <td>50 Lacs to less than 1 Cr</td> <td>Rs 1,00,000</td> </tr> <tr> <td>Greater than and equal to 1 Cr</td> <td>Rs 2,00,000</td> </tr> </tbody> </table>	Sum Assured Range	Insta - Claim Amount (in INR)	20 Lacs to less than 50 Lacs	Rs 25,000	50 Lacs to less than 1 Cr	Rs 1,00,000	Greater than and equal to 1 Cr	Rs 2,00,000
Sum Assured Range	Insta - Claim Amount (in INR)										
20 Lacs to less than 50 Lacs	Rs 25,000										
50 Lacs to less than 1 Cr	Rs 1,00,000										
Greater than and equal to 1 Cr	Rs 2,00,000										
7	Accident Cover ^{\$}	Additional	Additional coverage against the risk of Accidental Death.								
8	Waiver of Premium Plus Rider [%]	NA	Comprehensive protection (waiver of future Premiums) against Death, Disability and Critical Illness.								
9	Critical Illness and Disability Rider [%]	NA	Comprehensive coverage against the risk of Critical Illness and Disability.								

^{\$}On payment of Additional Premium.

[&]Accelerated sum assured is the sum assured paid and reduced from the base sum assured.

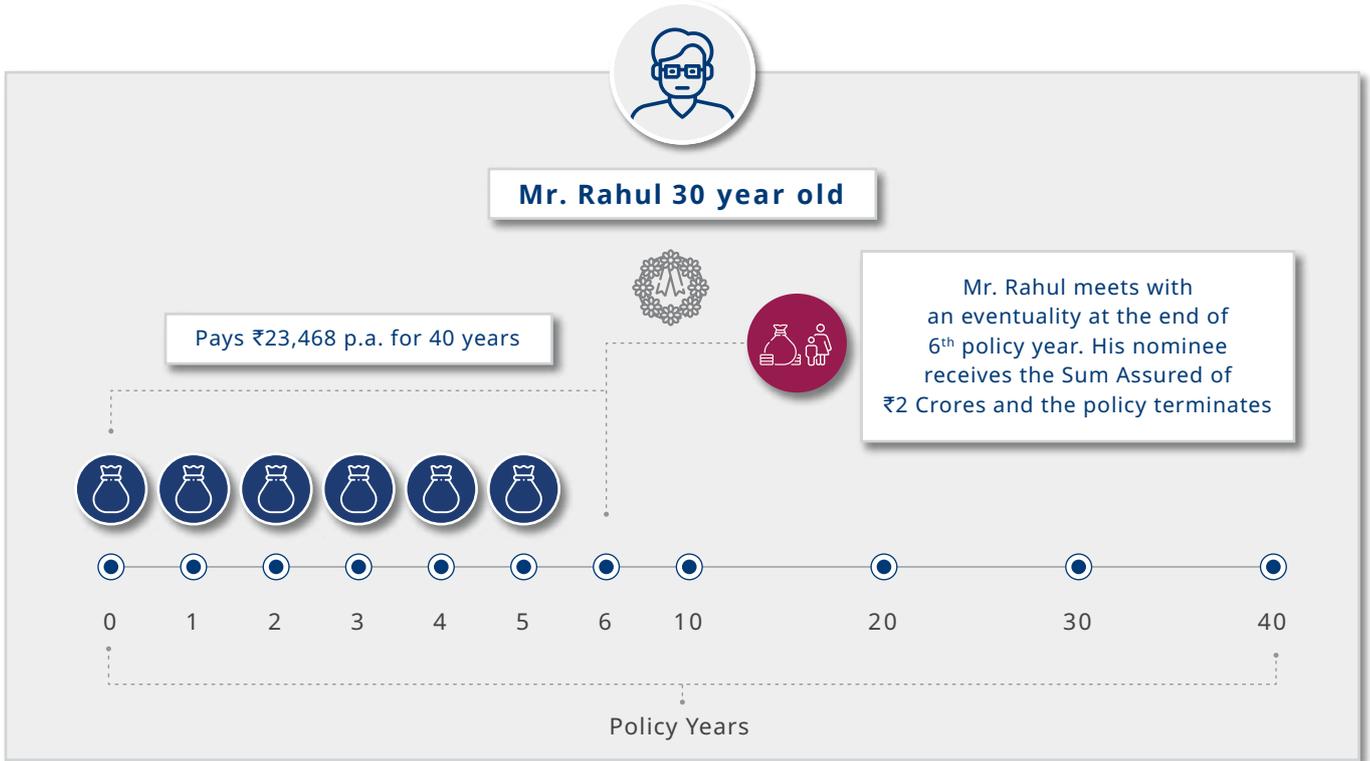
[@]In case of repudiation / rejection of claim, the amount will be recovered from the nominee.

[%]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 Health Insurance Rider | UIN: 104B033V02 and Axis Max Life Waiver of Premium Plus Rider | A Non-Linked Non-Participating Individual Pure Risk Health Insurance Rider | UIN: 104B029V06

How this plan works?

Scenario 1

Mr. Rahul, 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 **Axis Max Life Smart Total Elite Protection Term Plan** and pays an Annualised Premium^{###} of ₹23,468 with a Sum Assured of ₹2 Crore. His Policy Term is of 40 years. However, he meets an eventuality in the 6th policy year. Let's see how this plan helps Mr. Rahul 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 anyway create any rights and / or obligations.

^{###}Annualised Premium shall be the premium amount payable in a year excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.

**Your care for your loved ones knows no limit.
Ensure they are protected for life with our **Smart Total Elite Protection Term Plan**.**



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

The Premiums shown are applicable for Offline mode and for a non - smoker purchasing Axis Max Life Smart Total Elite Protection Term Plan.

[†]The policyholder is allowed to defer the due premium for a period of up to 12 months from the due date, while maintaining the full risk cover under the base plan and attached riders, if any, without late fees or interest subject to certain terms and conditions.

^{**}Get back all the premiums paid back with Special Exit Value. This can be exercised in any policy year starting 30th policy year, but not during the last 4 policy years. Not available for policy term less than 40 years.

^{††}An accelerated benefit as applicable shall be payable upon intimation of death, subject to certain terms & conditions as mentioned in the policy contract. In case of repudiation/rejection of claim, the amount will be recovered from nominee.

The Brand Ambassadors as depicted herein, have endorsed only the Axis Max Life Insurance Products and are not in any manner endorsing Axis Bank Limited and do not have any kind of association or relationship with Axis Bank Limited.

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 No.: Axis Max Life/bh.ai/STEP/ V09/ Leaflet/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