

# LIFETIME PENSION LIFELONG SWAG



Live your retired life on your own terms with SWAG Pension, a single solution that gives you unparalleled flexibility to customize your retirement benefit to suit your needs.



## Axis Max Life Ka Bharosa



Design policy from a wide range of annuity options



Flexible premium payment & personalised income timing



Inflation-proof annuity with growing payouts



Create a return of premium that aligns with your goals

Only 1 in 5<sup>#</sup> feel confident of their retirement savings lasting their whole retired life. Ensure lifelong income by planning today and secure your and your families' future

Because for your Loved ones **BHAROSA TUM HO**

## KEY FEATURES OF AXIS MAX LIFE SMART WEALTH ANNUITY GUARANTEED+ PENSION PLAN

1. Design your policy from wide range of Immediate and Deferred annuity options.
2. Opt for flexible premium payments; decide income timings with ease.
3. Stay ahead of inflation and boost your annual income with increasing annuity variants.
4. Choose when and how much return of premium you require to meet your financial goals.
5. Get guaranteed + lifelong annuity for you and your loved ones.
6. With advance annuity option, you can take your next 5 year annuities in advance as a lumpsum.

### CHOOSE YOUR PLAN IN 4 SIMPLE STEPS:



**Step 1:** Choose the premiums you wish to pay or choose the annuity amount you wish to receive.



**Step 2:** Choose how long you want to pay the premium (premium payment term) and when you want to start receiving the annuity amount (deferment period).



**Step 3:** Choose annuity variants, annuity payout mode and premium payment mode.



**Step 4:** Pay premiums for the chosen duration and enjoy guaranteed+ annuity for life.

### PLAN FEATURES

Features	Axis Max Life Smart Wealth Annuity Guaranteed Pension Plan
<b>Annuity Variants available under this plan</b>	<p><b>Single Premium Variants</b></p> <p><b>1 Immediate Annuity:</b> Following sub-variants are available under this variant:</p> <p><b>a. Single Life without Death Benefit:</b> This variant provides annuity for life till death of the annuitant. Death benefit is not applicable under this variant.</p> <p><b>b. Joint Life without Death Benefit:</b> This variant provides annuity for life till death of last survivor. Death benefit is not applicable under this variant.</p> <p><b>c. Single Life with Death Benefit:</b> This variant provides annuity for life till death of the annuitant with return of proportion of Total Premiums Paid on death. The proportion can vary from 25% to 100% (in multiples of 25%) and has to be chosen at inception only.</p> <p><b>d. Joint Life with Death Benefit:</b> This variant provides annuity for life till death of last survivor with return of proportion of Total Premiums Paid on first death and the remaining Total Premiums Paid shall be payable upon second death. The proportion can vary from 0% to 100% (in multiples of 25%) and has to be chosen at inception only. It shall be noted that in case of first death during the first five policy years, the annuity shall continue till death of the last survivor, thereafter, 100% of the Total Premiums Paid shall be payable upon second death and policy terminates.</p> <p><b>2. Immediate Annuity with chosen proportion of Annuity to Last Survivor:</b> Following sub-variants are available under this variant:</p> <p><b>a. Joint Life without Death Benefit:</b> A fixed annuity amount, guaranteed at policy inception, shall be payable in arrears till both the annuitants are alive. On first death of either of the annuitants, annuity payable to the last survivor shall be revised to the chosen annuity multiple times (either 50% or 110%) the annuity payable at inception. No death benefit shall be payable.</p> <p><b>b. Joint Life with Death Benefit:</b> A fixed annuity amount, guaranteed at policy inception, shall be payable in arrears till both the annuitants are alive. On first death of either of the annuitants, annuity payable to the last survivor shall be revised to the chosen annuity multiple times (either 50% or 110%) the annuity payable at inception. On death of the last survivor, 100% of the Total Premiums Paid shall be payable and policy will terminate.</p> <p><b>3. Immediate Annuity with Early Return of Premium:</b> This variant is available for Single Life with Death Benefit Only. In this variant, the policyholder has a flexibility to take early return of either 50% or 100% of Total Premiums Paid upon survival till the chosen milestone age and 100% of Total Premiums Paid less benefit already paid at the milestone age, if any, shall be payable to the nominee on death of the annuitant. The milestone age can be opted amongst 70/75/80/85 years of Age (last birthday). The proportion of Total Premiums Paid (i.e.50% or 100%) and milestone age has to be chosen at inception of the policy.</p>

Features	Axis Max Life Smart Wealth Annuity Guaranteed Pension Plan
	<p><b>4. Immediate Annuity for Guaranteed Period and Life thereafter:</b> This option is available for Single Life without Death Benefit only. In this variant, policyholder can choose the guaranteed period of 5/10/15/20 years at inception of the policy. The annuity under the policy shall continue till the end of guaranteed period or till the death of the annuitant, whichever is later.</p> <p>On death of the annuitant after the guaranteed period (as opted at inception), the policy will terminate without any further benefit payout.</p> <p><b>5. Increasing Immediate Annuity:</b> Following sub-variants are available under this variant:</p> <p><b>a. Single Life Increasing Annuity Each Year with Death Benefit:</b> In this variant, the policyholder can choose the % of increase in annuity from 1% to 6% (in multiples of 1) at inception of the policy.</p> <p><b>b. Single Life Increasing Annuity Every 3 Years with Death Benefit:</b> In this variant, the annuity at inception is guaranteed to increase @15% (Simple Increase) in every 3 years.</p> <p>Upon death of the annuitant, 100% of the Total Premiums Paid shall be payable and policy will terminate.</p> <p><b>6. Deferred Annuity:</b> In this variant, policyholder has to opt deferment period and premium payment term at the inception of the policy. The annuity payment starts after the end of deferment period based upon the chosen annuity payment frequency. The Deferment period should always be equal or greater than premium payment term. Following sub-variants are available under this variant:</p> <p><b>a. Single Life with Death Benefit till Deferment Period - Single Premium:</b> Under this variant, a fixed annuity amount, guaranteed at policy inception, shall be payable in arrears after the expiry of the deferment period till death of the annuitant. On death of the annuitant during deferment period, minimum 105% of the total premium, shall be payable to the nominee(s) as death benefit.</p> <p><b>b. Joint Life with Death Benefit till Deferment Period - Single Premium:</b> Under this variant, a fixed annuity amount, guaranteed at policy inception, shall be payable in arrears after the expiry of the deferment period till death of the last annuitant. On death of the last annuitant during deferment period, minimum 105% of the total premium, shall be payable to the nominee(s) as death benefit.</p> <p><b>c. Single Life with Death Benefit for Life - Single Premium:</b> Under this variant, a fixed annuity amount, guaranteed at policy inception, shall be payable in arrears after the expiry of the deferment period till death of the annuitant. Annuity payout will cease on the death of the annuitant and minimum 105% of the total premium, shall be payable to the nominee(s) as death benefit.</p> <p><b>d. Joint Life with Death Benefit for Life - Single Premium:</b> Under this variant, a fixed annuity amount, guaranteed at policy inception, shall be payable in arrears after the expiry of the deferment period till death of the last annuitant. Annuity payout will cease on the death of the last annuitant and minimum 105% of the total premium, shall be payable to the nominee(s) as death benefit.</p> <p>Note: For policies sold through Point Of Sales (POS) persons, currently, only "Immediate Annuity - Single Life with Death Benefit and Immediate Annuity - Joint Life with Death Benefit" is available. Only, upon death of the annuitant in case of single life and upon death of Last Survivor in case of joint life, 100% of the Total Premiums Paid shall be payable.</p> <p><b>Limited Premium Variants</b></p> <p><b>e. Single Life with Death Benefit till Deferment Period - Limited Premium:</b> Under this variant, a fixed annuity amount, guaranteed at policy inception, shall be payable in arrears after the expiry of the deferment period till death of the annuitant. On death of the annuitant during deferment period, minimum 105% of the total premium, shall be payable to the nominee(s) as death benefit.</p> <p>Where, Fixed Annuity Amount = Base Annuity + Loyalty Annuity</p> <p><b>f. Joint Life with Death Benefit till Deferment Period - Limited Premium:</b> Under this variant, a fixed annuity amount, guaranteed at policy inception, shall be payable in arrears after the expiry of the deferment period till death of the last annuitant. On death of the annuitants during deferment period, minimum 105% of the total premium, shall be payable to the nominee(s) as death benefit.</p> <p>Where, Fixed Annuity Amount = Base Annuity + Loyalty Annuity</p> <p><b>g. Single Life with Death Benefit for Life - Limited Premium:</b> Under this variant, a fixed annuity amount, guaranteed at policy inception, shall be payable in arrears after the expiry of the deferment period till death of the annuitant. Annuity payout will cease on the death of the annuitant and minimum 105% of the total premium, shall be payable to the nominee(s) as death benefit.</p> <p>Where, Fixed Annuity Amount = Base Annuity + Loyalty Annuity</p>

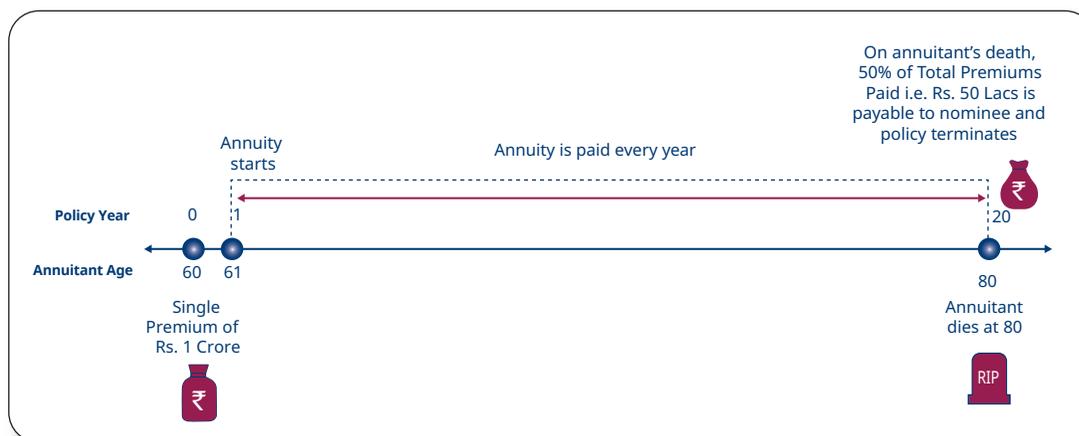
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	<p><b>h. Joint Life with Death Benefit for Life - Limited Premium:</b> Under this variant, a fixed annuity amount, guaranteed at policy inception, shall be payable in arrears after the expiry of the deferment period till death of the last annuitant. Annuity payout will cease on the death of the last annuitant and minimum 105% of the total premium, shall be payable to the nominee(s) as death benefit.  Where, Fixed Annuity Amount = Base Annuity + Loyalty Annuity  Loyalty Annuity is 20% of the Base Annuity and shall accrue on completion of deferment period. Loyalty Annuity shall be payable in arrears along with the Base Annuity payout as per chosen Annuity payment mode.  “Total Premiums Paid” means the total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.</p>																		
<b>Eligibility Criteria</b>	<p>Minimum entry age* for variant 1,2,3,4,5 and 6 is 25 years and Maximum entry age* for variant 1,2,4,5 and 6 is 85 years.  For variant 3, Maximum entry age* is Opted Milestone Age minus 10 years.  <b>For Point of Sale (POS) Policy:</b> 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. Currently, Minimum entry age* is 40 years and Maximum Entry age* is 70 years  <b>*Age last birthday</b>  The restrictions on the minimum and maximum entry age shall not be applicable for National Pension System (NPS) Subscribers &amp; for Superannuation schemes or where the proceeds are from a contract issued or administered by the Company where compulsory purchase of Annuity is required.</p>																		
<b>Premium Payment Term</b>	Single Pay for all annuity sub-variants/ Variants other than 6.e, 6.f, 6.g & 6.h. 2 years to 12 years for 6.e, 6.f, 6.g & 6.h.																		
<b>Policy Term</b>	Variant 1.a, 1.c, 3, 5, 6.a, 6.c, 6.e and 6.g : till death of the annuitant Variant: 1.b, 1.d, 2, 6.b, 6.d, 6.f, 6.h: till death of the last survivor. Variant 4: Guaranteed Period chosen at inception of the policy or till annuitant is alive, whichever is later																		
<b>Qualifying Recognized Overseas Pension Scheme (QROPS),</b>	Company shall comply to HMRC Regulations, as amended from time to time. As per the current HMRC regulations as on 1st Sept'2023, the minimum entry age/age at which Annuity payouts start of the Life Insured cannot be less than 55 (Fifty-Five) years. Further, existing QROPS policyholders may buy non-QROPS policy, but the minimum vesting age/age at which Annuity payouts start of the Life Insured cannot be less than 55 (Fifty-Five) years. Further, an existing non-QROPS policyholder shall not be allowed to purchase a QROPS policy if s/he holds an annuity policy with Axis Max Life where vesting age is less than 55 (Fifty-Five) years.																		
<b>Deferment Period (Applicable to Deferred Annuity variants only)</b>  or equal to opted (in years)	<p><b>Single premium:</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #800040; color: white;"> <th>Years</th> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Deferment period</td> <td>1 month</td> <td>12 years subject to maximum vesting age Allowed deferment period: in months from 1 to 36 months and then 48, 60, 72, 84, 96, 108, 120, 132 and 144 month.</td> </tr> <tr> <td>Vesting age</td> <td>25 Years 1 month</td> <td>97 Years</td> </tr> </tbody> </table> <p><b>Limited premium:</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #800040; color: white;"> <th>Years</th> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Deferment period</td> <td>Higher of 5 years or equal to opted Premium Payment Term</td> <td>Maximum Premium Payment Term available in the plan, subject to maximum vesting age</td> </tr> <tr> <td>Vesting age</td> <td>30 years</td> <td>97 Years</td> </tr> </tbody> </table>	Years	Minimum	Maximum	Deferment period	1 month	12 years subject to maximum vesting age Allowed deferment period: in months from 1 to 36 months and then 48, 60, 72, 84, 96, 108, 120, 132 and 144 month.	Vesting age	25 Years 1 month	97 Years	Years	Minimum	Maximum	Deferment period	Higher of 5 years or equal to opted Premium Payment Term	Maximum Premium Payment Term available in the plan, subject to maximum vesting age	Vesting age	30 years	97 Years
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<b>Minimum and maximum premium</b>	<p><b>Minimum premium:</b> Minimum Purchase price is subject to minimum annuity payout being at least Rs. 1000 monthly, Rs. 3000 quarterly, Rs. 6000 half yearly or Rs. 12000 annually, in accordance with the IRDAI (Insurance Product) Regulations, 2024, as amended from time to time.  <b>Maximum premium:</b> As per Board Approved Underwriting policy.</p>																		
<b>Annuity Payment Modes</b>	<p>Annuity payout shall happen at the end of the modal period only. The mode of annuity payout can be chosen as annual, Semi-annual, quarterly or monthly.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #800040; color: white;"> <th colspan="2">Modal factors applicable for modes other than annual mode</th> </tr> <tr> <th>Premium Payment Mode</th> <th>Factor</th> </tr> </thead> <tbody> <tr> <td>Monthly</td> <td>0.08</td> </tr> <tr> <td>Quarterly</td> <td>0.24</td> </tr> <tr> <td>Semi Annually</td> <td>0.49</td> </tr> </tbody> </table>	Modal factors applicable for modes other than annual mode		Premium Payment Mode	Factor	Monthly	0.08	Quarterly	0.24	Semi Annually	0.49								
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<b>Premium Payment Modes</b>	<p>Single premium Limited premium: Annual, Semi-annual, Quarterly, Monthly</p> <table border="1" data-bbox="508 292 1253 524"> <thead> <tr> <th colspan="2">Modal factors (in case limited premium variant is chosen)</th> </tr> <tr> <th>Premium Payment Mode</th> <th>Factor</th> </tr> </thead> <tbody> <tr> <td>Annual</td> <td>1.0000</td> </tr> <tr> <td>Semi-annual</td> <td>0.5075</td> </tr> <tr> <td>Quarterly</td> <td>0.2558</td> </tr> <tr> <td>Monthly</td> <td>0.0857</td> </tr> </tbody> </table> <p>The premium payment mode can be altered during the premium payment term and will be effective only on the policy anniversary following the receipt of such request, provided the limits of minimum premium are adhered to.</p>	Modal factors (in case limited premium variant is chosen)		Premium Payment Mode	Factor	Annual	1.0000	Semi-annual	0.5075	Quarterly	0.2558	Monthly	0.0857
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<b>Advance Annuity Option</b>	<ol style="list-style-type: none"> <li>1. This is an option to withdraw present value of annuities payable in next 5 years in advance as a lump sum.</li> <li>2. This option is only available under Immediate Annuity - Joint Life with Death Benefit and Immediate Annuity with chosen proportion of Annuity to Last Survivor – Joint Life with death benefit variants.</li> <li>3. It can be availed anytime within 3 months from the date of first death amongst the annuitants.</li> <li>4. Advance Annuity Period of 5 years shall start from the next policy anniversary after the death of the 1st life.</li> <li>5. The annuity payment during the policy year of exercising this option shall continue to be payable as and when due.</li> <li>6. In case this option is exercised the lump sum is paid immediately, the annuity payment for next 5 years shall stop starting from the next Policy anniversary.</li> <li>7. Once the advance annuity period of 5 years ends, the annuity payment shall resume as per the original terms and conditions.</li> </ol>												
<b>Proof of Living Certificate</b>	<p>The annuity will be payable subject to the submission of a 'Proof of Living' certificate, along with a self-attested identification proof, 30 days before the end of every year for policies without death benefit variants and 30 days before the end of every 5 policy years for policies with death benefit variants, as per the prevailing terms and condition of the company. Living certificate would be required in following time period:</p> <p><b>For Immediate Annuity for Guaranteed Period and Life thereafter variant,</b> 30 days before the end of every policy year, post completion of Guaranteed period.</p> <p><b>For Immediate Annuity with Early Return of Premium variant,</b></p> <ul style="list-style-type: none"> <li>• Early return of 50% of Total Premiums Paid: 30 days before the end of every 5 policy years</li> <li>• Early return of 100% of Total Premiums Paid: <ul style="list-style-type: none"> <li>o Before attaining Milestone age/ payment of 100% of Total Premiums Paid: 30 days before the end of every 5 policy years</li> <li>o Post MilestoneAge: Once every policy year</li> </ul> </li> </ul> <p>Please note that the Living Certificate is a pre-requisite for continuance of the annuity pay-outs and Axis Max Life Insurance reserve the right to suspend the Annuity payment till the proof is provided.</p>												
<b>Other Options Available</b>	<p>Surrender, Premium payment mode change, Reduced paid up, Revival, Rider and Loan options are available under this plan depending on the Annuity option chosen. For further details, refer the detailed prospectus available on <a href="https://www.axismaxlife.com">https://www.axismaxlife.com</a></p>												
<b>Free Look Option</b>	<p>"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 master policyholder/scheme member disagrees to any of the policy terms or conditions, or otherwise and has not made any claim, the master policyholder/scheme member shall have the option to return the policy for cancellation, stating the reasons for the same. Irrespective of the reasons mentioned, the master Policyholder/scheme member 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, stamp duty charges and Annuity paid, if any.</p> <p>Please note : Scheme member mentioned herewith is applicable for the policies sourced under Group. For further details, refer the detailed prospectus available on <a href="https://www.axismaxlife.com">https://www.axismaxlife.com</a></p>												
<p>All extant rules, regulations, circulars and notifications shall be adhered to at the time of issuance of the annuity product for NPS subscribers, subject to compliance with IRDAI norms, as amended from time to time.</p>													

## HOW THE PLAN WORKS FOR YOU?

### Case Study 1

Mrs. Verma, 60 years old, an independent entrepreneur who had dedicated her life to her career. She is looking for a plan which can provide higher income during her retirement and a lumpsum benefit to her daughter upon her death. Mrs. Verma purchases Axis Max Life Smart Wealth Annuity Guaranteed Pension Plan - Immediate Annuity - Single Life with Death Benefit variant and opted return of 50% of the Total Premiums Paid upon her death and paid a Single premium of Rs.1 Crore. This will provide her a steady income of Rs.6,88,200 as long as she lives. Upon her death at age 80, lumpsum death benefit of Rs.50 Lacs is paid to her daughter and policy terminates.

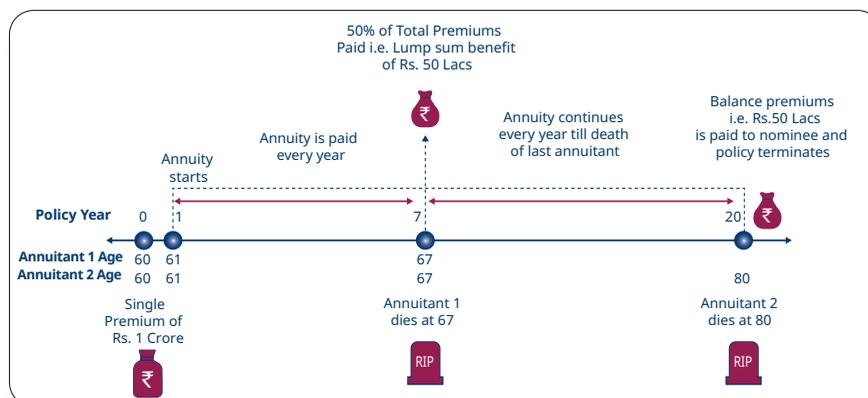


### Case Study 2

Mrs. and Mr. Sharma, both 60-years-old who have just retired from their service and live with their 25-year-old son. Mr. Sharma is concerned about his family well-being when he is not around.

He purchases Axis Max Life Smart Wealth Annuity Guaranteed Pension Plan - Immediate Annuity - Joint Life with Death Benefit and opted return of 50% of the Total Premiums Paid. Upon his death, Mrs. Sharma will receive 50% of the Total Premiums Paid and remaining 50% of the Total Premium shall be paid to their son (nominee under the policy) upon death of Mrs. Sharma. He purchased plan with a single premium of Rs.1Cr (exclusive of GST).

Mr. Sharma will continue to receive a guaranteed annuity of Rs.5,90,400 every year. Upon death of Mr. Sharma at age 67, Mrs. Sharma will receive an immediate death benefit of Rs.50 Lacs. In addition, the annuity payouts will continue as long as she survives. Upon her death at age 80, the remaining 50% of the Total Premiums Paid i.e. Rs.50 Lacs shall be payable to her son and policy terminates.

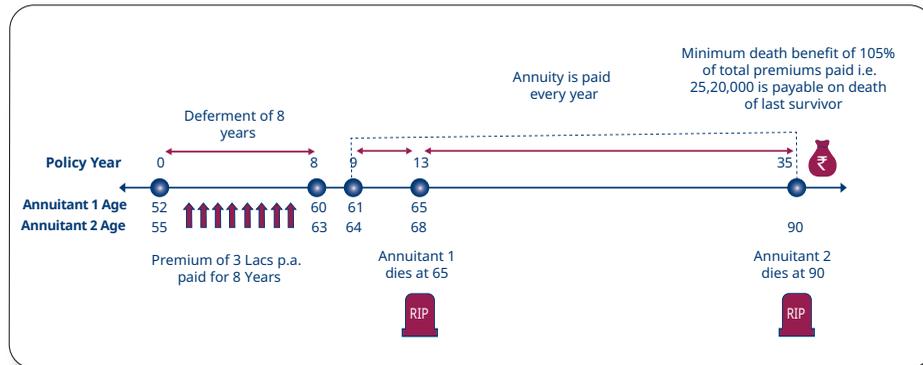


### Case Study 3

Mr. Verma is a 52-year-old individual, who has plans to retire from service at the age of 60 years. He lives with his wife Mrs. Verma aged 55 years.

He purchases Axis Max Life Smart Wealth Annuity Guaranteed Pension Plan - Deferred Annuity – Joint Life with Death Benefit for Life - Limited Premium and for deferment period of 8 years. He wants to pay Rs.3 Lacs p.a. (exclusive of GST) for 8 years to plan for his and his wife's retirement income. He has named his granddaughter as nominee in this plan.

From 9th policy year, he starts receiving guaranteed annuity payout of Rs.1,68,599 every year. Upon unfortunate death of Mr. Verma in the 13th policy year, Mrs. Verma will continue to receive the guaranteed annual payout of Rs.1,68,599 as long as she survives. Upon her death at age 90 years, death benefit of Rs.25,20,000 shall be payable to the nominee and the policy terminates.



Please Note: The above case study is an illustration and does not in any way create any rights and / or obligations. The rates shown in the case study are only illustrative reference values.

These amounts are basis the Annuity Rates as of April 2025



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

\*The guaranteed benefits are applicable only if all due payments are paid. Non-Linked Non-Participating Individual/Group General Annuity Savings Plan | UIN: 104N137V14

Annuities purchased under NPS payable to Non-Resident Indians (NRIs) / Overseas Citizens of India (OCIs) are subject to Tax Deducted at Source (TDS). Further, repatriation of the corpus, if any, will be subject to applicable laws and regulatory provisions of IRDAI/PFRDA/RBI.

\*Source: India Retirement Index Study 4.0 (IRIS 4.0) 2024 is conducted by Axis Max Life Insurance in association with Kantar and covers 28 cities (6 Metros, 12 Tier 1 cities and 10 Tier 2 cities).

Wherever India or Indians are mentioned, it implies Urban India or Indians in urban areas respectively.

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ARN No.: Axis Max Life/bh.ai/SWAG Pension Leaflet/V14/ February 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