



Plan for your golden years. Plan to live a life of more.



YOU ARE THE DIFFERENCE™

LIFELONG INCOME				
Parameters	Scenerio 1		Scenerio 2	
Age of the Life Insured in Years	45		40	
Gender	Male		Female	
Premium Payment Term/Policy Term	10/55		12/45	
Annualised Premium	350,000		500,000	
Policy Continuance Benefit	No		Yes	
Illustrated At	@4%	@8%	@4%	@8%
Total Income ² (Cash Bonus ³) During Premium Payment Term	4,965	80,063	19,702	111,250
Total Income ² (Cash Bonus ³ + Guaranteed Income ⁴) post Premium Payment Term till the Life Insured attains the age of 65 years	27,125	80,063	33,125	111,250
Total Income ² (Cash Bonus ³ + Enhanced Guaranteed Income ⁶) next policy anniversary after life insured attains the age of 65 years till maturity	108,500	320,250	132,500	445,000
Sum Assured at Maturity (A)	3,500,000	3,500,000	6,000,000	6,000,000
Additional Benefit at Maturity (B)	-	-	600,000	600,000
Terminal Bonus ⁵ (C)	9,683,450	19,400,850	3,788,400	18,169,200
Maturity Benefit (A+B+C)	13,183,450	22,900,850	10,388,400	24,769,200
Give-Get	492%	1013%	227%	602%

³Cash Bonus is variable in nature and the above figures are illustrated @4% and @8% as applicable.

²The Premium Payment Mode and Total Income Frequency for the above mentioned Scenario are taken as Annual Mode.

⁵Terminal Bonus is variable in nature and will be applicable only if declared by the company, The Terminal Bonus has been illustrated @4% and @8% as applicable.

⁴Guaranteed Income starts after completion of premium payment term and is payable till the policy year in which the life insured attains age 65 years

⁶Enhanced Guaranteed Income is Four times the "Guaranteed Income" payable from the next policy anniversary after life insured attains age 65 years and payable till the end of policy term.

The Guaranteed Benefits are applicable provided all due premiums have been paid. Furthermore, Save the Date, Accrual of Survival Benefits or Premium Offset Option are not opted for the above mentioned Scenarios.



Early Liquidity^{^^}
starting from
1st policy year^{**}



Regular Cash Bonus[%]
Advantage



Comprehensive Protection
(Policy Continuance Benefit[@] +
Accidental Death Benefit[&])



Flexibility to choose
your Policy Term
from 20 to 40 years[#]

Lifelong Income

Plan for your retirement by receiving an Enhanced Guaranteed Income⁶ during your golden years (After the life insured attains the age of 65 years).

You can choose from five premium payment terms of 6, 7, 8, 10, 12 years, your policy term shall be for life (100 – Age at Entry for Non-Policy Continuance Benefit Variant and 85 – Age at Entry for Policy Continuance Benefit Variant).

If you wish to receive your income at a particular date other than the policy anniversary, you can choose to do so by selecting the “Save the Date” option under this plan. Thus planning a financial gift for your loved ones on their special occasions.

Avail the “Premium Offset” option to reduce your premium burden during the premium payment term.

Choose from four available riders to enhance your protection.

Scan this QR Code
for Benefit
Calculator



[^]Individual Death Claims Paid Ratio as per Audited Financials for FY 2022-2023. | ^{*}As per Public Disclosures 2022.
LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT.

^{^^}Early Liquidity refers to the applicable Survival Benefits, the survival benefits start from 1st policy year^{**} for Insta Income, Balanced Income and Lifelong Income Variant only. ^{***}Applicable if the policyholder has chosen Frequency as Annual for Survival Benefit Payouts. Survival benefits are payable in arrears for all frequencies. [^]Cash Bonus (if declared) is a % of Annualised Premium and shall depend on the Cash Bonus Payout Frequency, Age of the life insured, Premium Payment Term, PCB Option and Plan variant. [@]Policy Continuance Benefit is available in all plan variants except for 100 – Age at Entry Variant. [&]Accidental Death Benefit (ADB) is available in all plan variants for ages greater than or equal to 18 years. ADB cover is restricted to 80 years of age. [#]Fixed Policy Terms are not available in Lifelong Income Variant. ⁶Guaranteed Income is a % of Annualised Premium and shall depend on the Guaranteed Income Payout Frequency, Age of the life insured, Plan variant, PCB Option and Premium Payment Term. Guaranteed Income shall be applicable provided all due premiums are paid.

All applicable Guaranteed Benefits in the product are subject to payment of all due premiums. Max Life Smart Wealth Advantage Growth Par Plan (UIN: 104N135V01) is a non linked participating Individual Life Insurance Savings plan which provides Cash Bonuses and Terminal Bonus, which are variable in nature and declared by the company from time to time. For further information on the product and its plan variants please refer to the Prospectus. If you wish to refer to the Terms and Conditions of the product please read the Policy Document available on the company website. Max Life Insurance Company Limited is a joint venture between Max Financial Services Limited and Axis Bank Ltd. Max Life Insurance Co. Ltd., Corporate Office: 11th Floor, DLF Square Building, Jacaranda Marg, DLF City Phase II, Gurugram - 122 002 (Haryana). Insurance is the subject matter of solicitation. For more details on the 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. Trade logos displayed belongs to Max Financial Services Ltd. and Axis Bank Ltd. respectively and with their consents, are used by Max Life Insurance Co. Ltd. Customer Helpline Number: 1860 120 5577. Website: www.maxlifeinsurance.com, SMS 'LIFE' to 5616188.

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