

Max Life Smart Wealth Plan  
 Non-Linked Non Participating Individual Life Insurance Savings Plan  
 UIN: 104N116V05

Please note: Income Benefit is expressed as a percentage of Single premium and varies by the entry age, gender and premium band

		Single Pay																				
Premium Band	Age - M / F	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
Less than or equal to 499.999	45	7.106%	7.116%	7.127%	7.138%	7.150%	7.162%	7.174%	7.187%	7.199%	7.212%	7.225%	7.238%	7.251%	7.264%	7.277%	7.290%	7.303%	7.316%	7.329%	7.342%	7.355%
Less than or equal to 499.999	46	7.114%	7.128%	7.138%	7.152%	7.162%	7.176%	7.189%	7.199%	7.208%	7.217%	7.226%	7.233%	7.241%	7.249%	7.257%	7.265%	7.273%	7.281%	7.289%	7.297%	7.305%
Less than or equal to 499.999	47	7.122%	7.136%	7.152%	7.152%	7.172%	7.183%	7.193%	7.204%	7.224%	7.234%	7.243%	7.252%	7.261%	7.269%	7.278%	7.287%	7.295%	7.303%	7.311%	7.319%	7.327%
Less than or equal to 499.999	48	7.129%	7.152%	7.152%	7.172%	7.183%	7.193%	7.204%	7.224%	7.234%	7.243%	7.252%	7.261%	7.269%	7.278%	7.287%	7.295%	7.303%	7.311%	7.319%	7.327%	7.335%
Less than or equal to 499.999	49	7.138%	7.152%	7.168%	7.182%	7.197%	7.209%	7.221%	7.233%	7.245%	7.257%	7.269%	7.280%	7.290%	7.300%	7.310%	7.160%	7.168%	7.176%	7.184%	7.192%	7.200%
Less than or equal to 499.999	50	7.152%	7.152%	7.176%	7.191%	7.207%	7.222%	7.235%	7.248%	7.260%	7.272%	7.285%	7.298%	7.309%	7.320%	7.331%	7.181%	7.191%	7.201%	7.210%	7.219%	7.228%
Less than or equal to 499.999	51	7.152%	7.168%	7.184%	7.200%	7.217%	7.232%	7.249%	7.262%	7.276%	7.290%	7.302%	7.315%	7.328%	7.340%	7.352%	7.193%	7.204%	7.214%	7.224%	7.233%	7.242%
Less than or equal to 499.999	52	7.152%	7.175%	7.192%	7.209%	7.226%	7.243%	7.259%	7.277%	7.291%	7.305%	7.320%	7.333%	7.347%	7.360%	7.373%	7.214%	7.225%	7.236%	7.247%	7.257%	7.267%
Less than or equal to 499.999	53	7.165%	7.182%	7.199%	7.218%	7.235%	7.252%	7.270%	7.288%	7.306%	7.321%	7.336%	7.351%	7.357%	7.370%	7.383%	7.233%	7.246%	7.258%	7.270%	7.281%	7.292%
Less than or equal to 499.999	54	7.171%	7.189%	7.207%	7.226%	7.244%	7.262%	7.280%	7.300%	7.318%	7.337%	7.353%	7.369%	7.374%	7.389%	7.402%	7.254%	7.267%	7.280%	7.293%	7.306%	7.317%
Less than or equal to 499.999	55	7.177%	7.196%	7.214%	7.233%	7.252%	7.271%	7.290%	7.310%	7.330%	7.350%	7.369%	7.378%	7.391%	7.407%	7.422%	7.273%	7.288%	7.302%	7.316%	7.330%	7.343%
Less than or equal to 499.999	56	7.183%	7.202%	7.221%	7.240%	7.260%	7.280%	7.300%	7.321%	7.341%	7.353%	7.372%	7.391%	7.409%	7.425%	7.441%	7.294%	7.309%	7.324%	7.339%	7.354%	7.369%
Less than or equal to 499.999	57	7.189%	7.209%	7.228%	7.248%	7.269%	7.290%	7.310%	7.331%	7.352%	7.365%	7.385%	7.405%	7.425%	7.443%	7.461%	7.314%	7.330%	7.346%	7.362%	7.378%	7.395%
Less than or equal to 499.999	58	7.195%	7.214%	7.234%	7.255%	7.276%	7.298%	7.320%	7.341%	7.355%	7.376%	7.395%	7.414%	7.434%	7.461%	7.480%	7.333%	7.351%	7.368%	7.385%	7.403%	7.420%
Less than or equal to 499.999	59	7.199%	7.219%	7.240%	7.261%	7.283%	7.305%	7.327%	7.351%	7.369%	7.387%	7.405%	7.423%	7.441%	7.476%	7.488%	7.352%	7.372%	7.391%	7.410%	7.428%	7.447%
Less than or equal to 499.999	60	7.203%	7.224%	7.246%	7.268%	7.290%	7.313%	7.337%	7.360%	7.374%	7.397%	7.421%	7.443%	7.467%	7.491%	7.514%	7.372%	7.393%	7.413%	7.434%	7.453%	7.474%
Less than or equal to 499.999	61	7.049%	7.071%	7.092%	7.114%	7.137%	7.160%	7.184%	7.198%	7.222%	7.245%	7.268%	7.291%	7.315%	7.339%	7.364%	7.388%	7.247%	7.268%	7.289%	7.310%	7.331%
Less than or equal to 499.999	62	7.054%	7.075%	7.097%	7.120%	7.144%	7.167%	7.192%	7.207%	7.230%	7.254%	7.279%	7.303%	7.328%	7.354%	7.379%	7.404%	7.264%	7.289%	7.312%	7.334%	7.357%
Less than or equal to 499.999	63	7.057%	7.079%	7.103%	7.126%	7.149%	7.174%	7.199%	7.214%	7.239%	7.264%	7.289%	7.314%	7.340%	7.366%	7.393%	7.420%	7.281%	7.308%	7.334%	7.359%	7.383%
Less than or equal to 499.999	64	7.061%	7.084%	7.107%	7.131%	7.155%	7.180%	7.197%	7.222%	7.247%	7.273%	7.298%	7.325%	7.352%	7.379%	7.407%	7.435%	7.296%	7.325%	7.354%	7.383%	7.408%
Less than or equal to 499.999	65	7.064%	7.087%	7.111%	7.136%	7.160%	7.186%	7.203%	7.228%	7.255%	7.281%	7.307%	7.335%	7.362%	7.392%	7.420%	7.451%	7.312%	7.342%	7.373%	7.403%	7.435%
500,000 to 9.99.999	45	7.391%	7.399%	7.407%	7.415%	7.423%	7.431%	7.438%	7.446%	7.453%	7.461%	7.467%	7.474%	7.481%	7.487%	7.493%	7.334%	7.340%	7.346%	7.351%	7.355%	7.361%
500,000 to 9.99.999	46	7.397%	7.406%	7.416%	7.425%	7.433%	7.441%	7.450%	7.458%	7.465%	7.473%	7.481%	7.488%	7.495%	7.502%	7.509%	7.351%	7.357%	7.362%	7.367%	7.374%	7.379%
500,000 to 9.99.999	47	7.404%	7.414%	7.425%	7.433%	7.443%	7.452%	7.461%	7.470%	7.478%	7.486%	7.494%	7.502%	7.511%	7.518%	7.525%	7.367%	7.373%	7.378%	7.383%	7.390%	7.395%
500,000 to 9.99.999	48	7.410%	7.421%	7.432%	7.444%	7.453%	7.463%	7.472%	7.482%	7.491%	7.500%	7.509%	7.517%	7.525%	7.533%	7.542%	7.384%	7.391%	7.396%	7.402%	7.412%	7.419%
500,000 to 9.99.999	49	7.416%	7.428%	7.440%	7.451%	7.463%	7.473%	7.483%	7.493%	7.503%	7.512%	7.522%	7.532%	7.541%	7.550%	7.559%	7.401%	7.409%	7.417%	7.425%	7.432%	7.439%
500,000 to 9.99.999	50	7.422%	7.434%	7.447%	7.459%	7.472%	7.484%	7.495%	7.505%	7.516%	7.526%	7.536%	7.546%	7.556%	7.566%	7.575%	7.418%	7.427%	7.435%	7.444%	7.452%	7.460%
500,000 to 9.99.999	51	7.428%	7.441%	7.453%	7.467%	7.480%	7.492%	7.505%	7.517%	7.528%	7.539%	7.550%	7.561%	7.572%	7.582%	7.593%	7.435%	7.445%	7.454%	7.464%	7.473%	7.482%
500,000 to 9.99.999	52	7.434%	7.447%	7.461%	7.474%	7.487%	7.502%	7.515%	7.529%	7.541%	7.553%	7.564%	7.575%	7.587%	7.598%	7.610%	7.453%	7.463%	7.474%	7.484%	7.493%	7.503%
500,000 to 9.99.999	53	7.440%	7.453%	7.467%	7.481%	7.495%	7.510%	7.523%	7.538%	7.553%	7.568%	7.581%	7.595%	7.609%	7.614%	7.628%	7.470%	7.482%	7.493%	7.504%	7.515%	7.525%
500,000 to 9.99.999	54	7.444%	7.459%	7.473%	7.488%	7.502%	7.517%	7.532%	7.548%	7.563%	7.578%	7.592%	7.604%	7.618%	7.631%	7.644%	7.488%	7.500%	7.513%	7.524%	7.537%	7.548%
500,000 to 9.99.999	55	7.450%	7.464%	7.479%	7.494%	7.509%	7.524%	7.541%	7.557%	7.573%	7.589%	7.605%	7.619%	7.633%	7.647%	7.661%	7.507%	7.520%	7.532%	7.546%	7.558%	7.571%
500,000 to 9.99.999	56	7.455%	7.470%	7.486%	7.501%	7.517%	7.532%	7.549%	7.566%	7.583%	7.600%	7.616%	7.633%	7.649%	7.664%	7.678%	7.524%	7.539%	7.553%	7.567%	7.581%	7.594%
500,000 to 9.99.999	57	7.460%	7.476%	7.493%	7.509%	7.525%	7.543%	7.561%	7.579%	7.600%	7.618%	7.636%	7.654%	7.672%	7.689%	7.706%	7.552%	7.567%	7.582%	7.597%	7.612%	7.626%
500,000 to 9.99.999	58	7.465%	7.482%	7.500%	7.518%	7.537%	7.556%	7.575%	7.595%	7.620%	7.639%	7.658%	7.678%	7.697%	7.717%	7.736%	7.582%	7.600%	7.619%	7.638%	7.657%	7.676%
500,000 to 9.99.999	59	7.469%	7.487%	7.506%	7.525%	7.545%	7.565%	7.585%	7.606%	7.630%	7.650%	7.670%	7.690%	7.710%	7.730%	7.750%	7.596%	7.615%	7.634%	7.653%	7.672%	7.691%
500,000 to 9.99.999	60	7.472%	7.490%	7.509%	7.529%	7.549%	7.569%	7.589%	7.610%	7.630%	7.650%	7.681%	7.702%	7.724%	7.745%	7.767%	7.612%	7.634%	7.654%	7.674%	7.694%	7.714%
500,000 to 9.99.999	61	7.313%	7.330%	7.348%	7.365%	7.383%	7.402%	7.421%	7.441%	7.460%	7.481%	7.502%	7.523%	7.545%	7.566%	7.589%	7.612%	7.463%	7.482%	7.502%	7.522%	7.542%
500,000 to 9.99.999	62	7.316%	7.334%	7.352%	7.370%	7.388%	7.406%	7.425%	7.444%	7.464%	7.490%	7.512%	7.534%	7.556%	7.580%	7.603%	7.627%	7.479%	7.502%	7.524%	7.546%	7.567%
500,000 to 9.99.999	63	7.320%	7.338%	7.356%	7.375%	7.394%	7.414%	7.435%	7.455%	7.476%	7.499%	7.521%	7.544%	7.568%	7.592%	7.616%	7.641%	7.495%	7.520%	7.545%	7.569%	7.591%
500,000 to 9.99.999	64	7.323%	7.341%	7.360%	7.379%	7.399%	7.419%	7.441%	7.462%	7.484%	7.508%	7.531%	7.554%	7.579%	7.604%	7.629%	7.656%	7.510%	7.536%	7.563%	7.591%	7.618%
500,000 to 9.99.999	65	7.327%	7.346%	7.364%	7.384%	7.404%	7.425%	7.447%	7.469%	7.492%	7.516%	7.540%	7.565%	7.601%	7.635%	7.643%	7.670%	7.525%	7.553%	7.582%	7.610%	7.640%
10,000.000 to 19.99.999	45	7.550%	7.556%	7.563%	7.571%	7.578%	7.586%	7.592%	7.599%	7.605%	7.613%	7.619%	7.625%	7.632%	7.637%	7.644%	7.649%	7.488%	7.492%	7.497%	7.501%	7.504%
10,000.000 to 19.99.999	46	7.555%	7.564%	7.572%	7.580%	7.588%	7.596%	7.603%	7.610%	7.617%	7.624%	7.631%	7.638%	7.645%	7.651%	7.658%	7.664%	7.505%	7.509%	7.514%	7.518%	7.521%
10,000.000 to 19.99.999	47	7.561%	7.571%	7.580%	7.588%	7.596%	7.604%	7.613%	7.620%	7.628%	7.635%	7.644%	7.651%	7.658%	7.665%	7.673%	7.680%	7.521%	7.524%	7.529%	7.533%	7.536%
10,000.000 to 19.99.999	48	7.567%	7.576%	7.585%	7.593%	7.601%	7.610%	7.619%	7.627%	7.635%	7.644%	7.652%	7.660%	7.668%	7.676%	7.684%	7.692%	7.533%	7.540%	7.547%	7.554%	7.560%
10,000.000 to 19.99.999	49	7.573%	7.583%	7.593%	7.603%	7.614%	7.623%	7.633%	7.642%	7.651%	7.660%	7.669%	7.677%	7.686%	7.694%	7.703%	7.711%	7.549%	7.557%	7.565%	7.572%	7.579%
10,000.000 to 19.99.999	50	7.578%	7.589%	7.600%	7.611%	7.622%	7.633%	7.643%	7.653%	7.663%	7.672%	7.682%	7.691%	7.700%	7.709%	7.718%	7.727%	7.568%	7.574%	7.582%	7.589%	7.596%
10,000.000 to 19.99.999	51	7.583%	7.594%	7.606%	7.617%	7.629%	7.641%	7.653%	7.6													

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Less than or equal to 74.999	45	34.222%	34.386%	34.500%	34.513%	34.573%	34.637%	34.692%	34.748%	34.799%	34.854%	34.909%	34.966%	35.023%	35.050%	35.101%	35.148%	35.186%	35.229%	35.267%	35.305%	35.348%	35.378%	35.412%	35.446%	35.475%	35.510%	
Less than or equal to 74.999	46	34.356%	34.420%	34.488%	34.522%	34.616%	34.684%	34.743%	34.803%	34.863%	34.922%	34.982%	35.033%	35.088%	35.139%	35.190%	35.241%	35.284%	35.328%	35.372%	35.416%	35.458%	35.498%	35.537%	35.573%	35.603%	35.633%	35.673%
Less than or equal to 74.999	47	34.343%	34.420%	34.498%	34.576%	34.654%	34.732%	34.794%	34.858%	34.920%	34.980%	35.058%	35.131%	35.200%	35.269%	35.339%	35.409%	35.479%	35.549%	35.620%	35.691%	35.762%	35.833%	35.904%	35.975%	36.046%	36.117%	36.188%
Less than or equal to 74.999	48	34.373%	34.454%	34.531%	34.611%	34.692%	34.769%	34.841%	34.914%	34.988%	35.058%	35.131%	35.207%	35.286%	35.365%	35.445%	35.525%	35.605%	35.685%	35.765%	35.845%	35.925%	36.005%	36.085%	36.165%	36.245%	36.325%	36.405%
Less than or equal to 74.999	49	34.403%	34.484%	34.565%	34.645%	34.731%	34.811%	34.888%	34.969%	35.048%	35.122%	35.203%	35.278%	35.353%	35.431%	35.509%	35.587%	35.665%	35.743%	35.821%	35.900%	35.978%	36.056%	36.134%	36.212%	36.290%	36.368%	36.446%
Less than or equal to 74.999	50	34.428%	34.519%	34.598%	34.679%	34.765%	34.855%	34.935%	35.020%	35.105%	35.185%	35.271%	35.358%	35.445%	35.532%	35.619%	35.706%	35.793%	35.880%	35.967%	36.054%	36.141%	36.228%	36.315%	36.402%	36.489%	36.576%	36.663%
Less than or equal to 74.999	51	34.454%	34.539%	34.628%	34.714%	34.800%	34.888%	34.977%	35.076%	35.152%	35.241%	35.331%	35.420%	35.508%	35.598%	35.687%	35.776%	35.865%	35.954%	36.043%	36.132%	36.221%	36.310%	36.400%	36.489%	36.578%	36.667%	36.756%
Less than or equal to 74.999	52	34.475%	34.565%	34.658%	34.748%	34.837%	34.926%	35.016%	35.109%	35.199%	35.292%	35.382%	35.472%	35.562%	35.652%	35.742%	35.832%	35.922%	36.012%	36.102%	36.192%	36.282%	36.372%	36.462%	36.552%	36.642%	36.732%	36.822%
Less than or equal to 74.999	53	34.501%	34.590%	34.684%	34.777%	34.867%	34.960%	35.058%	35.152%	35.240%	35.344%	35.437%	35.527%	35.616%	35.705%	35.795%	35.884%	35.973%	36.063%	36.153%	36.243%	36.333%	36.423%	36.513%	36.603%	36.693%	36.783%	36.873%
Less than or equal to 74.999	54	34.522%	34.616%	34.709%	34.807%	34.911%	34.994%	35.092%	35.195%	35.292%	35.390%	35.488%	35.586%	35.684%	35.778%	35.870%	35.974%	36.064%	36.140%	36.220%	36.301%	36.386%	36.469%	36.553%	36.637%	36.721%	36.805%	36.889%
Less than or equal to 74.999	55	34.543%	34.641%	34.735%	34.833%	34.931%	35.029%	35.131%	35.233%	35.330%	35.437%	35.539%	35.642%	35.748%	35.854%	35.957%	36.063%	36.152%	36.237%	36.327%	36.416%	36.501%	36.582%	36.663%	36.744%	36.825%	36.906%	36.987%
Less than or equal to 74.999	56	34.560%	34.662%	34.760%	34.858%	34.956%	35.054%	35.155%	35.257%	35.353%	35.470%	35.586%	35.697%	35.805%	35.914%	36.025%	36.135%	36.233%	36.327%	36.425%	36.523%	36.621%	36.719%	36.817%	36.914%	37.012%	37.099%	37.186%
Less than or equal to 74.999	57	34.582%	34.684%	34.786%	34.884%	34.986%	35.088%	35.199%	35.300%	35.410%	35.527%	35.633%	35.748%	35.863%	35.978%	36.088%	36.203%	36.310%	36.410%	36.523%	36.629%	36.735%	36.833%	36.927%	37.021%	37.114%	37.212%	37.305%
Less than or equal to 74.999	58	34.599%	34.701%	34.807%	34.904%	35.016%	35.118%	35.229%	35.344%	35.454%	35.565%	35.680%	35.798%	35.916%	36.037%	36.157%	36.271%	36.391%	36.508%	36.623%	36.735%	36.855%	36.970%	37.080%	37.191%	37.302%	37.412%	37.523%
Less than or equal to 74.999	59	34.616%	34.722%	34.829%	34.930%	35.041%	35.143%	35.263%	35.378%	35.493%	35.607%	35.722%	35.840%	35.969%	36.095%	36.216%	36.340%	36.467%	36.591%	36.712%	36.831%	36.942%	37.057%	37.168%	37.279%	37.390%	37.501%	37.612%
Less than or equal to 74.999	60	34.628%	34.739%	34.845%	34.950%	35.060%	35.173%	35.289%	35.407%	35.527%	35.646%	35.767%	35.890%	36.016%	36.148%	36.276%	36.409%	36.549%	36.676%	36.812%	36.949%	37.085%	37.224%	37.352%	37.482%	37.612%	37.742%	37.872%
Less than or equal to 74.999	61	34.645%	34.756%	34.867%	34.978%	35.088%	35.198%	35.311%	35.421%	35.531%	35.644%	35.759%	35.876%	35.995%	36.118%	36.240%	36.362%	36.487%	36.612%	36.735%	36.857%	36.979%	37.103%	37.227%	37.352%	37.477%	37.602%	37.727%
Less than or equal to 74.999	62	34.658%	34.773%	34.884%	34.994%	35.109%	35.220%	35.344%	35.476%	35.599%	35.718%	35.842%	35.962%	36.118%	36.254%	36.391%	36.531%	36.669%	36.829%	36.974%	37.123%	37.272%	37.417%	37.561%	37.706%	37.849%	37.911%	38.011%
Less than or equal to 74.999	63	34.671%	34.786%	34.901%	35.016%	35.126%	35.241%	35.369%	35.497%	35.624%	35.752%	35.880%	36.002%	36.168%	36.306%	36.446%	36.586%	36.744%	36.894%	37.055%	37.209%	37.365%	37.523%	37.671%	37.849%	37.911%	38.011%	38.149%
Less than or equal to 74.999	64	34.684%	34.799%	34.918%	35.033%	35.148%	35.263%	35.395%	35.522%	35.654%	35.782%	35.914%	36.099%	36.208%	36.352%	36.497%	36.646%	36.809%	36.970%	37.131%	37.293%	37.455%	37.625%	37.790%	37.961%	38.122%	38.293%	38.464%
Less than or equal to 74.999	65	34.697%	34.816%	34.931%	35.050%	35.165%	35.280%	35.416%	35.548%	35.680%	35.812%	35.948%	36.097%	36.248%	36.399%	36.549%	36.697%	36.876%	37.033%	37.204%	37.374%	37.540%	37.723%	37.900%	38.089%	38.272%	38.459%	38.632%
75.000 to 99.999	40	27.151%	27.200%	27.249%	27.298%	27.351%	27.400%	27.441%	27.476%	27.516%	27.556%	27.596%	27.627%	27.659%	27.690%	27.716%	27.748%	27.770%	27.792%	27.814%	27.837%	27.859%	27.877%	27.894%	27.908%	27.921%	27.934%	27.946%
75.000 to 99.999	41	28.151%	28.199%	28.247%	28.295%	28.343%	28.391%	28.431%	28.476%	28.516%	28.556%	28.596%	28.627%	28.659%	28.690%	28.716%	28.748%	28.770%	28.792%	28.814%	28.837%	28.859%	28.877%	28.894%	28.908%	28.921%	28.934%	28.946%
75.000 to 99.999	42	30.645%	30.698%	30.750%	30.801%	30.853%	30.905%	30.947%	31.019%	31.066%	31.108%	31.150%	31.192%	31.232%	31.272%	31.308%	31.348%	31.379%	31.406%	31.437%	31.468%	31.499%	31.521%	31.544%	31.566%	31.589%	31.611%	31.633%
75.000 to 99.999	43	32.389%	32.452%	32.509%	32.567%	32.630%	32.687%	32.746%	32.795%	32.854%	32.888%	32.907%	32.977%	33.021%	33.061%	33.100%	33.148%	33.179%	33.217%	33.248%	33.279%	33.310%	33.341%	33.369%	33.422%	33.448%	33.484%	33.520%
75.000 to 99.999	44	34.138%	34.200%	34.262%	34.307%	34.400%	34.503%	34.607%	34.679%	34.761%	34.833%	34.915%	34.979%	35.023%	35.067%	35.111%	35.155%	35.199%	35.243%	35.287%	35.331%	35.375%	35.419%	35.463%	35.507%	35.551%	35.595%	35.639%
75.000 to 99.999	45	35.883%	35.949%	36.016%	36.082%	36.145%	36.212%	36.270%	36.328%	36.381%	36.439%	36.497%	36.545%	36.593%	36.644%	36.697%	36.749%	36.798%	36.831%	36.871%	36.911%	36.950%	36.989%	37.028%	37.067%	37.089%	37.124%	37.142%
75.000 to 99.999	46	35.915%	35.985%	36.056%	36.123%	36.190%	36.261%	36.323%	36.386%	36.449%	36.510%	36.573%	36.626%	36.680%	36.744%	36.791%	36.844%	36.889%	36.933%	36.982%	37.029%	37.071%	37.111%	37.147%	37.182%	37.222%	37.258%	37.288%
75.000 to 99.999	47	35.950%	35.985%	36.065%	36.145%	36.225%	36.305%	36.377%	36.443%	36.510%	36.581%	36.653%	36.710%	36.768%	36.826%	36.884%	36.942%	36.991%	37.040%	37.089%	37.138%	37.181%	37.231%	37.271%	37.311%	37.356%	37.396%	37.436%
75.000 to 99.999	48	35.936%	36.021%	36.101%	36.185%	36.270%	36.350%	36.426%	36.501%	36.576%	36.653%	36.729%	36.791%	36.853%	36.915%	36.977%	37.040%	37.093%	37.147%	37.200%	37.253%	37.307%	37.359%	37.412%	37.465%	37.518%	37.574%	37.634%
75.000 to 99.999	49	35.967%	36.052%	36.136%	36.221%	36.310%	36.394%	36.475%	36.559%	36.639%	36.719%	36.804%	36.871%	36.937%	37.004%	37.066%	37.133%	37.196%	37.253%	37.311%	37.369%	37.411%	37.460%	37.529%	37.578%	37.627%	37.676%	37.726%
75.000 to 99.999	50	35.994%	36.083%	36.172%	36.257%	36.346%	36.435%	36.524%	36.613%	36.702%	36.791%	36.879%	36.941%	37.018%	37.089%	37.160%	37.231%	37.302%	37.373%	37.443%	37.513%	37.582%	37.652%	37.722%	37.792%	37.862%	37.932%	38.002%
75.000 to 99.999	51	36.021%	36.110%	36.203%	36.292%	36.386%	36.479%	36.568%	36.662%	36.751%	36.844%	36.937%	37.013%	37.090%	37.169%	37.249%	37.329%	37.388%	37.467%	37.544%	37.605%	37.672%	37.730%	37.792%	37.850%	37.912%	37.970%	38.028%
75.000 to 99.999	52	36.043%	36.136%	36.234%	36.328%	36.421%	36.515%	36.608%	36.706%	36.799%	36.897%	36.991%	37.080%	37.164%	37.249%	37.338%	37.423%	37.498%	37.569%	37.645%	37.721%	37.798%	37.859%	37.926%	37.992%	38.054%	38.112%	38.171%
75.000 to 99.999	53	36.070%	36.163%	36.2																								

Max Life Smart Wealth Plan  
 Non-Linked Non Participating Individual Life Insurance Savings Plan  
 UIN: 104N116V05

Please note: Income Benefit is expressed as a percentage of Single premium and varies by the entry age, gender and premium band

1,50,000 to 2,99,999	60	37.814%	37.903%	37.997%	38.090%	38.184%	38.279%	38.385%	38.492%	38.599%	38.706%	38.813%	38.933%	39.049%	39.170%	39.290%	39.411%	39.540%	39.674%	39.803%	39.933%	40.066%	40.182%	40.303%	40.419%	40.539%	40.655%
1,50,000 to 2,99,999	61	37.827%	37.921%	38.019%	38.113%	38.206%	38.305%	38.412%	38.523%	38.630%	38.742%	38.853%	38.974%	39.098%	39.223%	39.348%	39.473%	39.611%	39.750%	39.883%	40.022%	40.160%	40.289%	40.419%	40.548%	40.677%	40.807%
1,50,000 to 2,99,999	62	37.841%	37.939%	38.037%	38.131%	38.229%	38.327%	38.438%	38.550%	38.660%	38.777%	38.899%	39.018%	39.148%	39.277%	39.406%	39.531%	39.678%	39.821%	39.964%	40.111%	40.254%	40.396%	40.539%	40.677%	40.820%	40.963%
1,50,000 to 2,99,999	63	37.854%	37.952%	38.050%	38.148%	38.251%	38.349%	38.465%	38.581%	38.699%	38.809%	38.924%	39.058%	39.192%	39.326%	39.460%	39.594%	39.741%	39.892%	40.044%	40.196%	40.343%	40.489%	40.655%	40.807%	40.963%	41.114%
1,50,000 to 2,99,999	64	37.867%	37.966%	38.068%	38.168%	38.269%	38.367%	38.487%	38.603%	38.724%	38.844%	38.967%	39.096%	39.227%	39.375%	39.509%	39.647%	39.803%	39.964%	40.120%	40.276%	40.432%	40.602%	40.767%	40.936%	41.101%	41.271%
1,50,000 to 2,99,999	65	37.881%	37.979%	38.082%	38.184%	38.287%	38.389%	38.510%	38.630%	38.751%	38.871%	38.991%	39.114%	39.277%	39.420%	39.562%	39.701%	39.869%	40.031%	40.191%	40.356%	40.521%	40.700%	40.883%	41.061%	41.244%	41.422%
3,00,000 and above	40	29.834%	29.861%	29.892%	29.923%	29.955%	29.981%	30.008%	30.035%	30.062%	30.093%	30.119%	30.142%	30.164%	30.186%	30.213%	30.235%	30.253%	30.275%	30.293%	30.311%	30.327%	30.347%	30.362%	30.378%	30.381%	30.406%
3,00,000 and above	41	31.532%	31.563%	31.598%	31.634%	31.670%	31.701%	31.728%	31.759%	31.794%	31.821%	31.852%	31.879%	31.906%	31.933%	31.959%	31.986%	32.008%	32.035%	32.059%	32.079%	32.102%	32.126%	32.137%	32.155%	32.173%	32.195%
3,00,000 and above	42	33.229%	33.265%	33.305%	33.345%	33.380%	33.420%	33.452%	33.483%	33.516%	33.554%	33.585%	33.616%	33.648%	33.674%	33.706%	33.737%	33.763%	33.790%	33.817%	33.839%	33.870%	33.893%	33.910%	33.933%	33.955%	33.977%
3,00,000 and above	43	34.922%	34.966%	35.006%	35.051%	35.096%	35.136%	35.171%	35.211%	35.247%	35.283%	35.323%	35.354%	35.385%	35.421%	35.456%	35.487%	35.519%	35.550%	35.577%	35.608%	35.639%	35.661%	35.688%	35.715%	35.737%	35.764%
3,00,000 and above	44	36.619%	36.668%	36.713%	36.762%	36.806%	36.855%	36.895%	36.935%	36.971%	37.016%	37.056%	37.091%	37.127%	37.163%	37.203%	37.238%	37.274%	37.305%	37.341%	37.372%	37.408%	37.434%	37.461%	37.492%	37.519%	37.546%
3,00,000 and above	45	38.343%	38.370%	38.419%	38.472%	38.521%	38.575%	38.615%	38.659%	38.699%	38.744%	38.789%	38.829%	38.869%	38.909%	38.949%	38.989%	39.029%	39.065%	39.100%	39.136%	39.176%	39.207%	39.238%	39.270%	39.301%	39.332%
3,00,000 and above	46	38.343%	38.397%	38.446%	38.499%	38.552%	38.606%	38.655%	38.704%	38.748%	38.797%	38.846%	38.891%	38.936%	38.976%	39.020%	39.065%	39.105%	39.145%	39.185%	39.225%	39.265%	39.301%	39.337%	39.372%	39.403%	39.439%
3,00,000 and above	47	38.365%	38.419%	38.477%	38.530%	38.588%	38.642%	38.695%	38.748%	38.802%	38.851%	38.904%	38.953%	38.998%	39.047%	39.096%	39.140%	39.185%	39.230%	39.274%	39.314%	39.359%	39.399%	39.439%	39.479%	39.515%	39.550%
3,00,000 and above	48	38.388%	38.440%	38.503%	38.561%	38.619%	38.677%	38.735%	38.793%	38.849%	38.904%	38.962%	39.016%	39.065%	39.114%	39.167%	39.216%	39.265%	39.314%	39.359%	39.408%	39.457%	39.497%	39.541%	39.582%	39.622%	39.666%
3,00,000 and above	49	38.410%	38.469%	38.539%	38.589%	38.650%	38.709%	38.771%	38.833%	38.895%	38.958%	39.020%	39.078%	39.132%	39.185%	39.238%	39.290%	39.345%	39.399%	39.448%	39.501%	39.555%	39.599%	39.644%	39.693%	39.737%	39.784%
3,00,000 and above	50	38.432%	38.495%	38.557%	38.619%	38.682%	38.744%	38.811%	38.878%	38.944%	39.011%	39.083%	39.140%	39.198%	39.256%	39.314%	39.372%	39.430%	39.484%	39.541%	39.595%	39.653%	39.702%	39.755%	39.804%	39.853%	39.907%
3,00,000 and above	51	38.454%	38.517%	38.584%	38.646%	38.713%	38.779%	38.846%	38.918%	38.989%	39.056%	39.127%	39.194%	39.256%	39.323%	39.386%	39.452%	39.510%	39.573%	39.635%	39.693%	39.755%	39.809%	39.867%	39.920%	39.974%	40.031%
3,00,000 and above	52	38.472%	38.539%	38.606%	38.673%	38.740%	38.806%	38.882%	38.953%	39.029%	39.100%	39.176%	39.247%	39.319%	39.390%	39.457%	39.528%	39.595%	39.662%	39.724%	39.791%	39.866%	39.916%	39.978%	40.040%	40.098%	40.161%
3,00,000 and above	53	38.495%	38.561%	38.633%	38.699%	38.771%	38.838%	38.913%	38.993%	39.069%	39.145%	39.221%	39.301%	39.377%	39.452%	39.533%	39.608%	39.680%	39.751%	39.822%	39.899%	39.960%	40.027%	40.094%	40.161%	40.227%	40.290%
3,00,000 and above	54	38.512%	38.584%	38.655%	38.726%	38.797%	38.869%	38.949%	39.029%	39.109%	39.189%	39.265%	39.350%	39.435%	39.519%	39.604%	39.688%	39.764%	39.840%	39.916%	39.991%	40.067%	40.138%	40.210%	40.281%	40.352%	40.423%
3,00,000 and above	55	38.530%	38.606%	38.677%	38.753%	38.824%	38.900%	38.980%	39.055%	39.140%	39.230%	39.314%	39.403%	39.492%	39.586%	39.675%	39.769%	39.849%	39.929%	40.009%	40.094%	40.174%	40.250%	40.330%	40.406%	40.481%	40.562%
3,00,000 and above	56	38.548%	38.624%	38.699%	38.775%	38.851%	38.927%	39.011%	39.100%	39.180%	39.270%	39.354%	39.452%	39.546%	39.644%	39.737%	39.831%	39.920%	40.014%	40.103%	40.192%	40.281%	40.366%	40.450%	40.530%	40.615%	40.700%
3,00,000 and above	57	38.566%	38.642%	38.722%	38.797%	38.878%	38.953%	39.042%	39.132%	39.221%	39.310%	39.399%	39.501%	39.599%	39.697%	39.800%	39.898%	39.996%	40.094%	40.192%	40.290%	40.388%	40.477%	40.571%	40.660%	40.749%	40.842%
3,00,000 and above	58	38.584%	38.664%	38.740%	38.820%	38.900%	38.980%	39.074%	39.167%	39.259%	39.350%	39.443%	39.546%	39.648%	39.750%	39.859%	39.967%	40.076%	40.174%	40.281%	40.389%	40.495%	40.593%	40.691%	40.789%	40.897%	40.998%
3,00,000 and above	59	38.597%	38.682%	38.762%	38.842%	38.927%	39.007%	39.100%	39.196%	39.292%	39.386%	39.484%	39.591%	39.702%	39.809%	39.916%	40.027%	40.143%	40.254%	40.370%	40.486%	40.602%	40.709%	40.824%	40.940%	41.052%	41.179%
3,00,000 and above	60	38.615%	38.695%	38.780%	38.864%	38.949%	39.029%	39.132%	39.230%	39.328%	39.426%	39.524%	39.625%	39.721%	39.822%	39.924%	40.029%	40.144%	40.234%	40.459%	40.584%	40.709%	40.824%	40.940%	41.052%	41.167%	41.279%
3,00,000 and above	61	38.628%	38.713%	38.797%	38.882%	38.971%	39.056%	39.158%	39.256%	39.359%	39.461%	39.559%	39.680%	39.785%	39.911%	40.031%	40.147%	40.276%	40.410%	40.539%	40.669%	40.802%	40.927%	41.052%	41.176%	41.300%	41.430%
3,00,000 and above	62	38.642%	38.731%	38.815%	38.904%	38.989%	39.078%	39.181%	39.288%	39.390%	39.492%	39.599%	39.720%	39.840%	39.965%	40.085%	40.205%	40.343%	40.481%	40.615%	40.753%	40.891%	41.029%	41.167%	41.306%	41.444%	41.582%
3,00,000 and above	63	38.655%	38.744%	38.833%	38.922%	39.011%	39.100%	39.207%	39.314%	39.421%	39.528%	39.635%	39.760%	39.884%	40.014%	40.138%	40.263%	40.406%	40.548%	40.695%	40.838%	40.986%	41.127%	41.279%	41.430%	41.582%	41.733%
3,00,000 and above	64	38.668%	38.757%	38.846%	38.940%	39.029%	39.118%	39.230%	39.341%	39.448%	39.559%	39.666%	39.800%	39.929%	40.058%	40.187%	40.321%	40.468%	40.620%	40.767%	40.918%	41.065%	41.230%	41.395%	41.555%	41.720%	41.885%
3,00,000 and above	65	38.682%	38.771%	38.864%	38.958%	39.047%	39.140%	39.252%	39.363%	39.475%	39.590%	39.702%	39.835%	39.969%	40.103%	40.238%	40.370%	40.526%	40.682%	40.838%	40.994%	41.150%	41.328%	41.502%	41.680%	41.858%	42.036%