

**Premium Rates applicable for Male lives (Per 1000 SAM)**

These premium rates are exclusive of any applicable tax, cesses and levies, underwriting extra premium and any loadings for modal premiums.  
 A 0.75% discount will be applicable as a % of premium on all payable premiums for all female lives.

S.No.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Policy Continuance Benefit	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Plan Option	1	1	1	1	2	2	2	2	3	3	3	3	1	1	1	1	2	2	2	2	3	3	3	3	1	1	1	1	2	2
Premium Payment Term	6	8	10	12	6	8	10	12	8	10	12	15	6	8	10	12	6	8	10	12	8	10	12	15	6	8	10	12	6	8
Age/Maturity Age	100	100	100	100	100	100	100	100	100	100	100	100	85	85	85	85	85	85	85	85	85	85	85	75	75	75	75	75	75	
0	126.11	105.02	90.11	83.95	122.64	102.77	88.76	83.18	125.00	100.00	83.33	66.67	126.11	105.02	90.11	83.95	122.64	102.77	88.76	83.18	125.00	100.00	83.33	66.67	126.11	105.02	90.11	83.95	122.64	102.77
1	125.24	104.40	89.61	83.52	121.80	102.16	88.25	82.74	124.20	99.38	82.83	66.30	125.24	104.40	89.61	83.52	121.80	102.16	88.25	82.74	124.20	99.38	82.83	66.30	125.24	104.40	89.61	83.52	121.80	102.16
2	124.33	103.75	89.07	83.06	120.92	101.53	87.72	82.27	123.34	98.69	82.28	65.89	124.33	103.75	89.07	83.06	120.92	101.53	87.72	82.27	123.34	98.69	82.28	65.89	124.33	103.75	89.07	83.06	120.92	101.53
3	124.17	103.63	88.96	82.97	120.77	101.41	87.61	82.17	123.14	98.53	82.15	65.79	124.17	103.63	88.96	82.97	120.77	101.41	87.61	82.17	123.14	98.53	82.15	65.79	124.17	103.63	88.96	82.97	120.77	101.41
4	124.12	103.58	88.91	82.93	120.73	101.36	87.56	82.13	123.04	98.44	82.08	65.72	124.12	103.58	88.91	82.93	120.73	101.36	87.56	82.13	123.04	98.44	82.08	65.72	124.12	103.58	88.91	82.93	120.73	101.36
5	124.12	103.56	88.89	82.91	120.74	101.35	87.54	82.12	122.97	98.39	82.03	65.68	124.12	103.56	88.89	82.91	120.74	101.35	87.54	82.12	122.97	98.39	82.03	65.68	124.12	103.56	88.89	82.91	120.74	101.35
6	124.15	103.56	88.89	82.91	120.78	101.36	87.54	82.12	122.94	98.35	81.99	65.65	124.15	103.56	88.89	82.91	120.78	101.36	87.54	82.12	122.94	98.35	81.99	65.65	124.15	103.56	88.89	82.91	120.78	101.36
7	124.20	103.58	88.89	82.91	120.83	101.38	87.55	82.13	122.91	98.32	81.96	65.62	124.20	103.58	88.89	82.91	120.83	101.38	87.55	82.13	122.91	98.32	81.96	65.62	124.20	103.58	88.89	82.91	120.83	101.38
8	124.26	103.61	88.90	82.93	120.91	101.42	87.56	82.14	122.90	98.31	81.94	65.59	124.26	103.61	88.90	82.93	120.91	101.42	87.56	82.14	122.90	98.31	81.94	65.59	124.26	103.61	88.90	82.93	120.91	101.42
9	124.34	103.64	88.92	82.95	121.00	101.46	87.59	82.17	122.90	98.30	81.93	65.58	124.34	103.64	88.92	82.95	121.00	101.46	87.59	82.17	122.90	98.30	81.93	65.58	124.34	103.64	88.92	82.95	121.00	101.46
10	124.43	103.69	88.95	82.97	121.10	101.51	87.62	82.20	122.91	98.29	81.92	65.56	124.43	103.69	88.95	82.97	121.10	101.51	87.62	82.20	122.91	98.29	81.92	65.56	124.43	103.69	88.95	82.97	121.10	101.51
11	124.53	103.73	88.97	82.99	121.21	101.57	87.65	82.23	122.92	98.29	81.91	65.54	124.53	103.73	88.97	82.99	121.21	101.57	87.65	82.23	122.92	98.29	81.91	65.54	124.53	103.73	88.97	82.99	121.21	101.57
12	124.63	103.78	89.00	83.02	121.33	101.63	87.69	82.26	122.93	98.29	81.90	65.53	124.63	103.78	89.00	83.02	121.33	101.63	87.69	82.26	122.93	98.29	81.90	65.53	124.63	103.78	89.00	83.02	121.33	101.63
13	124.74	103.83	89.02	83.04	121.45	101.68	87.72	82.30	122.93	98.29	81.89	65.51	124.74	103.83	89.02	83.04	121.45	101.68	87.72	82.30	122.93	98.29	81.89	65.51	124.74	103.83	89.02	83.04	121.45	101.68
14	124.84	103.87	89.04	83.06	121.57	101.74	87.75	82.33	122.92	98.27	81.87	65.48	124.84	103.87	89.04	83.06	121.57	101.74	87.75	82.33	122.92	98.27	81.87	65.48	124.84	103.87	89.04	83.06	121.57	101.74
15	124.94	103.91	89.06	83.08	121.70	101.80	87.78	82.35	122.91	98.25	81.84	65.45	124.94	103.91	89.06	83.08	121.70	101.80	87.78	82.35	122.91	98.25	81.84	65.45	124.94	103.91	89.06	83.08	121.70	101.80
16	125.04	103.94	89.07	83.09	121.82	101.85	87.80	82.37	122.88	98.22	81.81	65.41	125.04	103.94	89.07	83.09	121.82	101.85	87.80	82.37	122.88	98.22	81.81	65.41	125.04	103.94	89.07	83.09	121.82	101.85
17	125.14	103.97	89.07	83.09	121.94	101.90	87.82	82.40	122.84	98.18	81.76	65.36	125.14	103.97	89.07	83.09	121.94	101.90	87.82	82.40	122.84	98.18	81.76	65.36	125.14	103.97	89.07	83.09	121.94	101.90
18	125.25	104.00	89.07	83.10	122.08	101.95	87.83	82.41	122.78	98.12	81.71	65.31	125.25	104.00	89.07	83.10	122.08	101.95	87.83	82.41	122.78	98.12	81.71	65.31	125.25	104.00	89.07	83.10	122.08	101.95
19	125.36	104.03	89.07	83.10	122.22	102.00	87.85	82.43	122.72	98.06	81.65	65.25	125.36	104.03	89.07	83.10	122.22	102.00	87.85	82.43	122.72	98.06	81.65	65.25	125.36	104.03	89.07	83.10	122.22	102.00
20	125.48	104.06	89.07	83.10	122.36	102.06	87.87	82.45	122.65	97.99	81.58	65.18	125.48	104.06	89.07	83.10	122.36	102.06	87.87	82.45	122.65	97.99	81.58	65.18	125.48	104.06	89.07	83.10	122.36	102.06
21	125.61	104.10	89.07	83.11	122.52	102.13	87.88	82.47	122.56	97.91	81.51	65.11	125.61	104.10	89.07	83.11	122.52	102.13	87.88	82.47	122.56	97.91	81.51	65.11	125.61	104.10	89.07	83.11	122.52	102.13
22	125.75	104.14	89.07	83.11	122.70	102.20	87.91	82.50	122.48	97.83	81.43	65.03	125.75	104.14	89.07	83.11	122.70	102.20	87.91	82.50	122.48	97.83	81.43	65.03	125.75	104.14	89.07	83.11	122.70	102.20
23	125.91	104.20	89.07	83.13	122.89	102.29	87.93	82.53	122.39	97.74	81.35	64.95	125.91	104.20	89.07	83.13	122.89	102.29	87.93	82.53	122.39	97.74	81.35	64.95	125.91	104.20	89.07	83.13	122.89	102.29
24	126.09	104.27	89.08	83.15	123.10	102.39	87.97	82.57	122.29	97.65	81.26	64.86	126.09	104.27	89.08	83.15	123.10	102.39	87.97	82.57	122.29	97.65	81.26	64.86	126.09	104.27	89.08	83.15	123.10	102.39
25	126.28	104.35	89.10	83.17	123.34	102.51	88.02	82.62	122.20	97.56	81.17	64.77	126.28	104.35	89.10	83.17	123.34	102.51	88.02	82.62	122.20	97.56	81.17	64.77	126.28	104.35	89.10	83.17	123.34	102.51
26	126.51	104.45	89.13	83.21	123.60	102.64	88.07	82.68	122.10	97.46	81.07	64.67	126.51	104.45	89.13	83.21	123.60	102.64	88.07	82.68	122.10	97.46	81.07	64.67	126.51	104.45	89.13	83.21	123.60	102.64
27	126.76	104.56	89.16	83.25	123.89	102.79	88.14	82.74	122.00	97.36	80.97	64.57	126.76	104.56	89.16	83.25	123.89	102.79	88.14	82.74	122.00	97.36	80.97	64.57	126.76	104.56	89.16	83.25	123.89	102.79
28	127.03	104.69	89.21	83.31	124.21	102.95	88.21	82.82	121.90	97.26	80.87	64.47	127.03	104.69	89.21	83.31	124.21	102.95	88.21	82.82	121.90	97.26	80.87	64.47	127.03	104.69	89.21	83.31	124.21	102.95
29	127.34	104.84	89.27	83.38	124.57	103.14	88.31	82.92	121.81	97.15	80.77	64.36	127.34	104.84	89.27	83.38	124.57	103.14	88.31	82.92	121.81	97.15	80.77	64.36	127.34	104.84	89.27	83.38	124.57	103.14
30	127.69	105.01	89.34	83.46	124.96	103.34	88.41	83.02	121.71	97.04	80.66	64.25	127.69	105.01	89.34	83.46	124.96	103.34	88.41	83.02	121.71	97.04	80.66	64.25	127.69	105.01	89.34	83.46	124.96	103.34
31	128.07	105.20	89.43	83.55	125.39	103.57	88.53	83.14	121.62	96.93	80.55	64.14	128.07	105.20	89.43	83.55	125.39	103.57	88.53	83.14	121.62	96.93	80.55	64.14	128.07	105.20	89.43	83.55	125.39	103.57
32	128.49	105.41	89.53	83.66	125.87	103.82	88.66	83.26	121.53	96.82	80.44	64.02	128.49	105.41	89.53	83.66	125.87	103.82	88.66	83.26	121.53	96.82	80.44	64.02	128.49	105.41	89.53	83.66	125.87	103.82
33	128.95	105.64	89.65	83.78	126.39	104.09	88.81	83.41	121.44	96.71	80.32	63.89	128.95	105.64	89.65															

Max Life Smart Wealth Income Plan  
 Non-Linked Participating Individual Life  
 UIN: 104N120V01

**Premium Rates applicable for Male lives (**  
 These premium rates are exclusive of any a  
 A 0.75% discount will be applicable as a %)

S.No.	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60					
Policy Continuance Benefit	NO	NO	NO	NO	NO	NO	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES					
Plan Option	2	2	3	3	3	3	1	1	1	1	2	2	2	2	3	3	3	3	1	1	1	1	2	2	2	2	2	3	3	3					
Premium Payment Term	10	12	8	10	12	15	6	8	10	12	6	8	10	12	8	10	12	15	6	8	10	12	6	8	10	12	8	10	12	15					
Age/Maturity Age	75	75	75	75	75	75	85	85	85	85	85	85	85	85	85	85	85	85	75	75	75	75	75	75	75	75	75	75	75	75					
0	88.76	83.18	125.00	100.00	83.33	66.67																													
1	88.25	82.74	124.20	99.38	82.83	66.30																													
2	87.72	82.27	123.34	98.69	82.28	65.89																													
3	87.61	82.17	123.14	98.53	82.15	65.79																													
4	87.56	82.13	123.04	98.44	82.08	65.72																													
5	87.54	82.12	122.97	98.39	82.03	65.68																													
6	87.54	82.12	122.94	98.35	81.99	65.65																													
7	87.55	82.13	122.91	98.32	81.96	65.62																													
8	87.56	82.14	122.90	98.31	81.94	65.59																													
9	87.59	82.17	122.90	98.30	81.93	65.58																													
10	87.62	82.20	122.91	98.29	81.92	65.56																													
11	87.65	82.23	122.92	98.29	81.91	65.54																													
12	87.69	82.26	122.93	98.29	81.90	65.53																													
13	87.72	82.30	122.93	98.29	81.89	65.51																													
14	87.75	82.33	122.92	98.27	81.87	65.48																													
15	87.78	82.35	122.91	98.25	81.84	65.45																													
16	87.80	82.37	122.88	98.22	81.81	65.41																													
17	87.82	82.40	122.84	98.18	81.76	65.36																													
18	87.83	82.41	122.78	98.12	81.71	65.31	131.93	92.02	72.42	59.25	130.75	90.67	71.14	58.19	125.00	100.00	83.33	66.67	131.93	92.02	72.42	59.25	130.75	90.67	71.14	58.19	125.00	100.00	83.33	66.67					
19	87.85	82.43	122.72	98.06	81.65	65.25	132.26	92.21	72.54	59.36	131.09	90.87	71.27	58.30	125.18	100.09	83.40	66.71	132.26	92.21	72.54	59.36	131.09	90.87	71.27	58.30	125.18	100.09	83.40	66.71					
20	87.87	82.45	122.65	97.99	81.58	65.18	132.61	92.41	72.67	59.47	131.45	91.07	71.40	58.42	125.36	100.19	83.47	66.75	132.61	92.41	72.67	59.47	131.45	91.07	71.40	58.42	125.36	100.19	83.47	66.75					
21	87.88	82.47	122.56	97.91	81.51	65.11	132.98	92.62	72.81	59.60	131.83	91.29	71.55	58.55	125.56	100.28	83.54	66.79	132.98	92.62	72.81	59.60	131.83	91.29	71.55	58.55	125.56	100.28	83.54	66.79					
22	87.91	82.50	122.48	97.83	81.43	65.03	133.39	92.85	72.97	59.73	132.25	91.54	71.71	58.69	125.77	100.39	83.61	66.84	133.39	92.85	72.97	59.73	132.25	91.54	71.71	58.69	125.77	100.39	83.61	66.84					
23	87.93	82.53	122.39	97.74	81.35	64.95	133.83	93.10	73.14	59.87	132.71	91.80	71.89	58.84	126.00	100.50	83.70	66.89	133.83	93.10	73.14	59.87	132.71	91.80	71.89	58.84	126.00	100.50	83.70	66.89					
24	87.97	82.57	122.29	97.65	81.26	64.86	134.32	93.38	73.32	60.03	133.21	92.09	72.08	59.01	126.26	100.63	83.79	66.95	134.32	93.38	73.32	60.03	133.21	92.09	72.08	59.01	126.26	100.63	83.79	66.95					
25	88.02	82.62	122.20	97.56	81.17	64.77	134.85	93.69	73.53	60.21	133.76	92.41	72.30	59.19	126.54	100.78	83.90	67.02	134.85	93.69	73.53	60.21	133.76	92.41	72.30	59.19	126.54	100.78	83.90	67.02					
26	88.07	82.68	122.10	97.46	81.07	64.67	135.44	94.03	73.76	60.41	134.36	92.76	72.54	59.40	126.85	100.94	84.02	67.10	135.44	94.03	73.76	60.41	134.36	92.76	72.54	59.40	126.85	100.94	84.02	67.10					
27	88.14	82.74	122.00	97.36	80.97	64.57	136.08	94.41	74.01	60.63	135.03	93.15	72.80	59.62	127.20	101.12	84.15	67.18	136.08	94.41	74.01	60.63	135.03	93.15	72.80	59.62	127.20	101.12	84.15	67.18					
28	88.21	82.82	121.90	97.26	80.87	64.47	136.79	94.82	74.29	60.87	135.76	93.58	73.09	59.88	127.58	101.33	84.30	67.28	136.79	94.82	74.29	60.87	135.76	93.58	73.09	59.88	127.58	101.33	84.30	67.28					
29	88.31	82.92	121.81	97.15	80.77	64.36	137.57	95.27	74.60	61.14	136.56	94.05	73.41	60.15	128.00	101.55	84.48	67.40	137.57	95.27	74.60	61.14	136.56	94.05	73.41	60.15	128.00	101.55	84.48	67.40					
30	88.41	83.02	121.71	97.04	80.66	64.25	138.43	95.77	74.94	61.43	137.44	94.57	73.77	60.46	128.47	101.81	84.67	67.52	138.43	95.77	74.94	61.43	137.44	94.57	73.77	60.46	128.47	101.81	84.67	67.52					
31	88.53	83.14	121.62	96.93	80.55	64.14	139.37	96.32	75.31	61.75	138.41	95.14	74.16	60.79	128.98	102.09	84.88	67.66	139.37	96.32	75.31	61.75	138.41	95.14	74.16	60.79	128.98	102.09	84.88	67.66					
32	88.66	83.26	121.53	96.82	80.44	64.02	140.39	96.92	75.72	62.10	139.46	95.76	74.58	61.16	129.54	102.40	85.11	67.82	140.39	96.92	75.72	62.10	139.46	95.76	74.58	61.16	129.54	102.40	85.11	67.82					
33	88.81	83.41	121.44	96.71	80.32	63.89	141.51	97.57	76.17	62.49	140.61	96.44	75.05	61.56	130.15	102.74	85.37	67.99	141.51	97.57	76.17	62.49	140.61	96.44	75.05	61.56	130.15	102.74	85.37	67.99					
34	88.98	83.57	121.36	96.59	80.20	63.76	142.73	98.29	76.66	62.91	141.87	97.18	75.56	62.00	130.82	103.11	85.65	68.17	142.73	98.29	76.66	62.91	141.87	97.18	75.56	62.00	130.82	103.11	85.65	68.17					
35	89.16	83.74	121.28	96.47	80.08	63.62	144.07	99.07	77.19	63.38	143.25	97.99	76.12	62.49	131.54	103.51	85.96	68.38	144.07	99.07	77.19	63.38	143.25	97.99	76.12	62.49	131.54	103.51	85.96	68.38					
36	89.37	83.93	121.21	96.35	79.95	63.48	145.53	99.92	77.79	63.89	144.75	98.88	76.73	63.01	132.33	103.95	86.30	68.60	145.53	99.92	77.79	63.8													