



IN THE UNIT LINKED POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

This advertisement is designed for combination of benefits of two or more individual and separate products named Max Life Flexi Wealth Plus Plan (A Unit-linked, Non-participating Individual Life Insurance Plan | UIN: 104L115V03) and Max Life Critical Illness and Disability Secure Rider (A Unit-linked, Non-participating Individual Pure Risk Premium Health Insurance Rider | UIN: 104A034V01). These products are also available for sale individually without the combination offered / suggested. This benefit illustration is the arithmetic combination and chronological listing of combined benefits for individual products. The customer is advised to refer the detailed sales brochure of respective individual products mentioned herein before concluding the sale

## SMART PROTECTION FOR THE SELF-MADE INDIAN#

PRESENTING

**MAX LIFE SMART Flexi  
PROTECT SOLUTION**

A MARKET LINKED PROTECTION SOLUTION WHICH IS A COMBINATION OF



### FEATURES



Enhanced life cover plus savings with market linked returns



Comprehensive protection against Death, Critical Illness and Total Permanent Disability



Easy issuance with video medical examination and relaxed financial documentation



Tax benefits##

### ELIGIBILITY CRITERIA

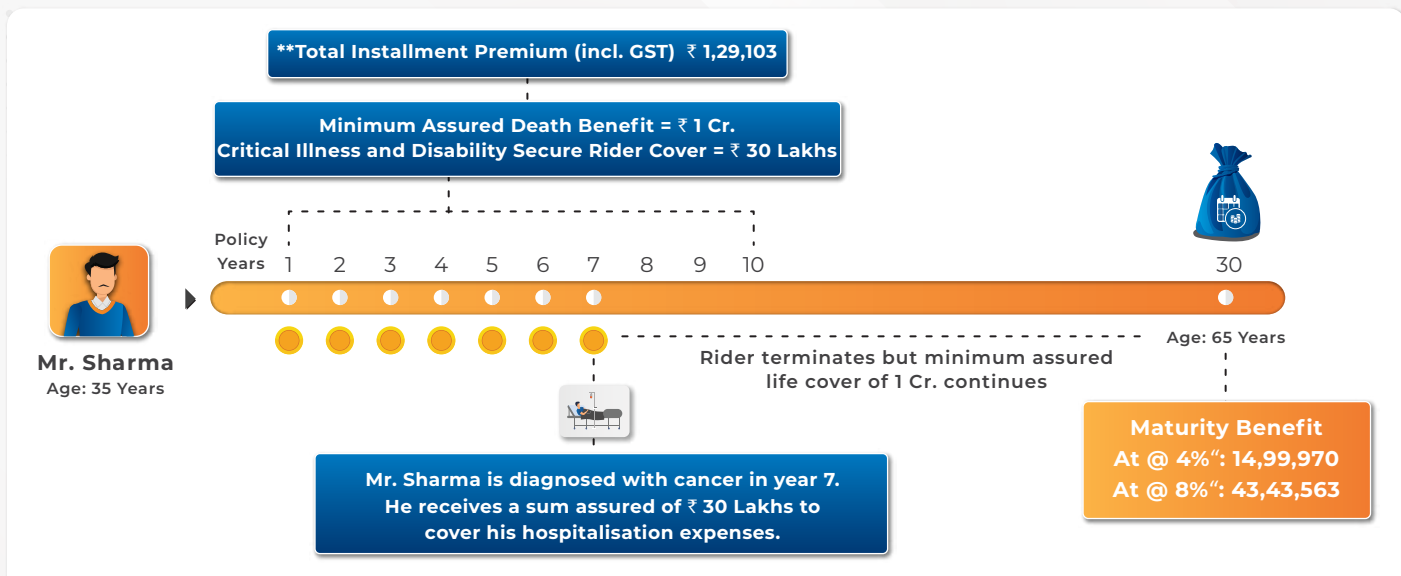
PARAMETERS	LIMIT
Age at Entry (as of last birthday)	Minimum: 18 years   Maximum: 50 years
Base Plan Sum Assured	Minimum: ₹ 50 Lakhs   Maximum: ₹ 1 Cr.
Coverage Options	Base plan: Till age 65, 70, 75, 80 and 85 years Critical Illness & Disability Secure rider: Maximum till age 75 years
Minimum Base Plan Premium	₹ 90,000
Premium Payment Term (PPT)	5, 10 and 15 years Rider PPT will be same as Base plan PPT
Premium Mode	Annual only

**A Max Financial and** **AXIS BANK JV**

## EXAMPLE

Mr. Rohan is a 35 year old who runs a small pottery business. He has invested in the **Smart Flexi Protect Solution** to get enhanced financial protection in a market linked plan with **Critical Illness and Disability Secure Rider Platinum Plus** Variant which gives coverage against listed 64 critical illnesses and total permanent disability.

Smart Flexi Protect Solution	*Annualised Premium	Premium Payment Term	Policy Term	Sum Assured
Flexi Wealth Plus	₹ 1,14,943	10 years	30 years	₹ 1 Cr.
Critical Illness & Disability Secure Rider (Platinum Plus Variant)	₹ 12,000	10 years	10 years	₹ 30 Lakhs



**YOU GIVE**

**Total Premium (incl. GST)**  
**₹ 12,91,030**



**YOU GET**

**Protection** = Minimum assured life cover of ₹ 1 Cr.

**Health** = ₹ 30 Lakhs Cover against 64 Critical Illness and Total Permanent Disability

**Savings** = Market Linked Returns @ 4%\*: 14,99,970 | @ 8%\*: 43,43,563

**YOU ARE THE DIFFERENCE™**



\*Individual Death Claims Paid Ratio as per Audited Financials for FY 2022-2023. | \*As per Public Disclosures 2022.

The premium shall be adjusted on the due date even if it has been received in advance.

The fund values shown at maturity are basis selection of self managed investment strategy under Balance Fund (SFIN: ULIF00225/06/04LIFEBALANC104).

\*This solution is available for purchase by all consumers

Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The Policyholder will not be able to withdraw the money invested in Linked Insurance Products completely or partially till the end of the fifth policy year.

Max Life Critical Illness and Disability Secure Rider | A plan designed to provide additional protection against an unfortunate diagnosis of the listed Critical Illnesses

There is a waiting period of 90 days for major CI conditions / TPD and 180 days for minor CI conditions from the date of policy issuance or date of revival, whichever is later

\*On adverse medical disclosures or underwriting findings, physical medical examination or financial documentation might be called.

\*\*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.

\*\*Total Installment Premium is the Premium payable as per premium paying frequency chosen, it excludes GST and applicable taxes, cesses or levies, if any; and includes loadings for modal premiums, Underwriting Extra Premium and Rider Premiums if any.

\*Annualised Premium means premium amount payable in a Policy Year, excluding any Rider Premiums, underwriting extra Premiums on riders and applicable taxes, cesses or levies, if any.

\*The assured rates of returns, 4% and 8%, are only assured rates. These are not guaranteed and they are not the upper or lower limits of returns of the Funds selected in your policy, as the performance of the Funds is dependent on number of factors including future investment performance. For more information, please request for your policy specific illustration. Past performance is not necessarily indicative of future performance. For more information, please request for your policy specific benefit illustration. Benefits payable provided the risk cover under the Policy is in-force.

Unit Linked Insurance Products (ULIPs) are different from the traditional products and are subject to the risk factor. The premiums paid in the Unit Linked Life Insurance Policies is subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his / her decision. Max Life Insurance is only the name of the life insurance company Max Life Flexi Wealth Plus Plan (A Unit-linked, Non-participating Individual Life Insurance Plan | UIN: 104L115V03) is only the name of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges from your Insurance agent or the intermediary or policy document issued by the insurance company. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these funds, their future prospects or returns **LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT. APPLICABLE TAXES, CESSSES, AND LEVIES AS IMPOSED BY THE GOVERNMENT FROM TIME TO TIME WILL BE DEDUCTED FROM THE PREMIUMS RECEIVED.**

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: 11<sup>th</sup> Floor, DLF Square Building, Jacaranda Marg, DLF City Phase II, Gurugram - 122 002 (Haryana). Insurance is the subject matter of solicitation. Trade logo displayed belongs to Max Financial Services Ltd. and Axis Bank Ltd. respectively and with their consents, are used by Max Life Insurance Co. Ltd. For more details on risk factors, Terms and Conditions, please read the sales prospectus carefully before concluding a sale. Customer Helpline Number: 1860 120 5577. Website: www.maxlifeinsurance.com, SMS 'LIFE' to 5616188.

ARN: Max Life/MaxIS/Brand/SFPS One pager/February 2024

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**BEWARE OF SPURIOUS / FRAUD PHONE CALLS!**

• IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. • Public receiving such phone calls are requested to lodge a police complaint.