

Max Fit Program: A Wellness Benefit is available with the objective of maintaining customer's good health and improving it.

The below calculation are applicable for Max Fit program available with **Max Life Critical Illness and Disability - Secure Rider (UIN: UIN:104A034V01)**

<p>Max Fit Program- Wellness Benefit (Inbuilt benefit without any additional premium)</p>	<p>On Accumulation of Healthy weeks</p>	<p>A Wellness Benefit is available in this rider with the objective of maintaining customer's good health and improving it. This is an inbuilt benefit available to life insured without paying any additional premium. The Life Insured is eligible for a discount on renewal premium by accumulating Healthy Weeks as per table given below:</p> <table border="1" data-bbox="571 651 1455 1032"> <thead> <tr> <th data-bbox="571 651 1066 801">No. of healthy weeks accumulated (first 11 months from policy anniversary or risk commencement date*)</th> <th data-bbox="1066 651 1455 801">Discount as % of Annualised Premium (For Regular Pay Variant)</th> </tr> </thead> <tbody> <tr> <td data-bbox="571 801 1066 860">0 to 12</td> <td data-bbox="1066 801 1455 860">Nil</td> </tr> <tr> <td data-bbox="571 860 1066 916">13 to 26</td> <td data-bbox="1066 860 1455 916">5%</td> </tr> <tr> <td data-bbox="571 916 1066 974">27 to 36</td> <td data-bbox="1066 916 1455 974">7.5%</td> </tr> <tr> <td data-bbox="571 974 1066 1032">Above 36</td> <td data-bbox="1066 974 1455 1032">10%</td> </tr> </tbody> </table> <p>*Any healthy week accumulated in the last month of a policy year will not be counted towards calculation of discount.</p> <p>Recording minimum 50,000 steps can accumulate one Healthy Week in a week subject to maximum 15,000 steps per day.</p> <p><i>Note:</i></p> <ul style="list-style-type: none"> <i>For Limited Pay variant, the discount shall be equal to the "Discount in Table above" multiplied by the 'Factor'. Here the 'Factor' shall be computed by the formula given below:</i> $\text{'Factor'} = \{1-1/1.055^{PPT}\} / \{1-1/1.055^{PT}\}$ <ul style="list-style-type: none"> <i>Where PPT means chosen Premium Payment Term of the rider and chosen PT means Policy Term of the rider.</i> <i>For example: In case of PPT 5 and PT 10 years, the Factor is equal to 57% and if the no. of Healthy Weeks recorded are above 36 in policy year 1, customer shall be eligible for premium discount of 5.7% in policy year 2.</i> <p>Please note that Wellness Benefit is not available in variant 5 i.e. TPD benefit.</p> <p>The above benefit is available only for the first 5 policy years since inception. This benefit will not be available in case the rider is in lapse status and in case of reinstatement of rider beyond the first 5 policy years. In case of reinstatement of the policy within the first 5 policy years, the benefit will be applicable until the end of first 5 policy years since inception.</p>	No. of healthy weeks accumulated (first 11 months from policy anniversary or risk commencement date*)	Discount as % of Annualised Premium (For Regular Pay Variant)	0 to 12	Nil	13 to 26	5%	27 to 36	7.5%	Above 36	10%
No. of healthy weeks accumulated (first 11 months from policy anniversary or risk commencement date*)	Discount as % of Annualised Premium (For Regular Pay Variant)											
0 to 12	Nil											
13 to 26	5%											
27 to 36	7.5%											
Above 36	10%											

Any discount on the next due Annualised Premium will be communicated to you via email, SMS/ letter/ calls as a part of renewal communication.

Annexure 1:
Discount as % of Annualised Premium (For Limited Pay Variant) Table

Table 1: Discount 5% (No. of healthy weeks - 13 to 26)

PT /PPT ->	5	6	7	8	9
5	5.00%				
6	4.27%	5.00%			
7	3.76%	4.40%	5.00%		
8	3.37%	3.94%	4.49%	5.00%	
9	3.07%	3.59%	4.09%	4.56%	5.00%
10	2.83%	3.31%	3.77%	4.20%	4.61%

Table 2: Discount 7.5% (No. of healthy weeks - 27 to 36)

PT /PPT ->	5	6	7	8	9
5	7.50%				
6	6.41%	7.50%			
7	5.64%	6.59%	7.50%		
8	5.06%	5.91%	6.73%	7.50%	
9	4.61%	5.39%	6.13%	6.83%	7.50%
10	4.25%	4.97%	5.65%	6.30%	6.92%

Table 3: Discount 10% (No. of healthy weeks - more than 36)

PT /PPT ->	5	6	7	8	9
5	10.00%				
6	8.55%	10.00%			
7	7.51%	8.79%	10.00%		
8	6.74%	7.89%	8.97%	10.00%	
9	6.14%	7.19%	8.17%	9.11%	10.00%
10	5.67%	6.63%	7.54%	8.40%	9.22%