

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

A CUT ABOVE THE REST JUST LIKE YOU

PRESENTING THE ALL **NEW** AND EXCLUSIVE AXIS MAX LIFE PLATINUM WEALTH PLAN



An exclusive plan that's tailor-made to grow your fortune with more benefits than ever before.

WHAT THIS PLAN OFFERS YOU



Comprehensive Life Insurance Coverage For You
Get a Life Insurance Cover of 10 times the Annualised Premium (for Limited and Regular Pay options) from base policy.



Option To Choose Premium Payment Term And Policy Term As Per Your Convenience
Pay premiums for a limited period (one year or five years) or entire Policy Term; with Policy Term options available from 10 years to 20 years (for Single Pay Policies, only 10 year Policy Term is available)



Your Choice Of Funds And Investment Strategies
Choice of 19 Funds for investors with different risk appetites. Alternatively, you may select one of the 2 Fund strategies of Systematic Transfer Plan and Dynamic Fund Allocation, to protect your investments against market volatilities



Guaranteed Loyalty Additions And Guaranteed Wealth Boosters For You
Enjoy Guaranteed Loyalty Additions and Guaranteed Wealth Boosters to further enhance your Policy Fund Value



Low Charges To Boost Your Returns
This product offers zero policy administration charge post 5 policy years (other charges may apply)

BE SURE YOU KNOW

Unit Linked Insurance Plan is a long term Life Insurance cum Investment Plan and is subject to market risks. We do not provide any guarantee of returns.

We invest net premium (after deducting applicable charges) paid by you in Funds of your choice. Fund choices may vary from Debt (low risk), Balanced (medium risk) and Equity (high risk).

Fund Value may rise, fall or remain unchanged, depending on market movement and the Fund(s) performance. Please choose Fund(s) as per your risk appetite.

CHOOSE YOUR PLAN IN THREE SIMPLE STEPS

1

CHOOSE YOUR ANNUALISED PREMIUM ★

2

CHOOSE YOUR PREMIUM PAYMENT TERM AND POLICY TERM ★

3

CHOOSE YOUR FUND OR INVESTMENT STRATEGY AS PER YOUR RISK APPETITE

PLEASE NOTE : THE UNIT LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE POLICY CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER / WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH POLICY YEAR.

PLAN FEATURES

| Features | | Axis Max Life Platinum Wealth Plan | | | | | |
|---|---|--|--------------------------------------|--|------------------------------|----------------------------|-------|
| Product Type | A Unit Linked Non-Participating Individual Life Insurance Plan | | | | | | |
| Coverage | All individuals in accordance with the Board approved underwriting policy of the Company. | | | | | | |
| Age at Entry | Minimum: 91 days | | | | | | |
| (Age as on Last Birthday) | Maximum: | Premium Payment Term | | Maximum Entry Age (years) | | | |
| | | Single Pay / Limited Pay (5 years) | | 60 | | | |
| | | Regular Pay | | 55 | | | |
| Maturity Age (Age as on Last Birthday) | Minimum Maturity Age | | Maximum Maturity Age | | | | |
| | 18 Years | | Single Pay and Limited Pay: 70 years | | | | |
| | | | Regular Pay: 65 years | | | | |
| Premium Payment Term / Policy Term | Premium Payment Term | | Policy Term (years) | | | | |
| | Single Pay | | 10 | | | | |
| | Limited Pay (5 years) | | 10 to 20 | | | | |
| | Regular Pay | | 10 to 20 | | | | |
| Annualised Premium | Minimum: Single Pay- ₹2,50,000, Limited Pay & Regular Pay (Annual Mode)- ₹1,00,000, Limited Pay & Regular Pay (Other than annual Modes)- ₹2,00,000, Maximum: No Limit. "Single Premium" is defined as the lump sum premium payable at inception of the policy excluding the taxes, rider premiums and underwriting extra premiums on riders, if any. "Annualized premium" means the premium amount payable in a year, excluding taxes, rider premiums and underwriting extra premium on riders, if any. | | | | | | |
| Premium Payment Mode | Single Pay: One - time Premium Payment Limited Pay: (5 years) / Regular Pay : Annual, Semi - Annual, Quarterly or Monthly | | | | | | |
| Sum assured Multiple | Single Pay: For entry ages <50: 1.25 times Single premium, For entry ages >=50: 1.1 or 1.25 times the Single premium Limited Pay: Limited Pay / Regular Pay: For entry ages < 50 years: Higher of (chosen Sum assured multiple times annualized premium or 0.5 X Policy Term X annualized premium), where sum assured multiple options available are 7 & 10 For entry ages >= 50 years: higher of (chosen Sum assured on multiple times Annualized premium or 0.5X policy term X Annualized premium) , where Sum assured multiple options available are 5, 7 and 10 | | | | | | |
| Benefits | | | | | | | |
| Maturity Benefit | Fund Value, as on Date of Maturity, provided Settlement Option has not been exercised | | | | | | |
| Death Benefit | On death of the Life Insured during the Policy Term, higher of Sum assured (reduced by applicable partial withdrawals) or Fund Value (as on the Date of Death), subject to a minimum of 105% of all premiums paid, shall be payable "Sum assured on death" means an absolute amount of benefit which is guaranteed to become payable on death of the life assured in accordance with terms and conditions of the policy. 'Sum assured (SA)' is equal to Sum assured on death | | | | | | |
| Guaranteed Loyalty Additions and Guaranteed Wealth Boosters | Guaranteed Loyalty Additions: The Company will pay additional percentage of Fund Value to the fund by creation of additional units, at the end of Policy Year Guaranteed Wealth Booster: Apart from the Guaranteed Loyalty Additions the Company will also pay Wealth Boosters to the Policyholder, which is an additional percentage of Fund Value to be added to the fund by creation of additional units, at the end of Policy Year. The additional percentage will be determined by the premium paid by the Policyholder. | | | | | | |
| | | Payable at the End of Year | | | | | |
| | Policy Year | Band 1: Premium of less than ₹5 Lakhs | | Band 2: Premium of ₹5 Lakhs and above | | | |
| | | Guaranteed Loyalty Additions | Guaranteed Wealth Boosters | Total | Guaranteed Loyalty Additions | Guaranteed Wealth Boosters | Total |
| | 6 | | | | 0.10% | | 0.10% |
| | 7 | | | | 0.15% | | 0.15% |
| | 8 | | | | 0.20% | | 0.20% |
| | 9 | | | | 0.25% | | 0.25% |
| | 10 | | 2.00% | 2.00% | 0.30% | 2.50% | 2.80% |
| | 11 | 0.10% | | 0.10% | 0.35% | | 0.35% |
| | 12 | 0.15% | | 0.15% | 0.40% | | 0.40% |
| | 13 | 0.20% | | 0.20% | 0.45% | | 0.45% |
| | 14 | 0.25% | | 0.25% | 0.50% | | 0.50% |
| | 15 | 0.30% | 2.00% | 2.30% | 0.55% | 2.50% | 3.05% |
| | 16 | 0.35% | | 0.35% | 0.60% | | 0.60% |
| | 17 | 0.40% | | 0.40% | 0.65% | | 0.65% |
| | 18 | 0.45% | | 0.45% | 0.70% | | 0.70% |
| | 19 | 0.50% | | 0.50% | 0.75% | | 0.75% |
| | 20 | 0.55% | 2.00% | 2.55% | 0.80% | 2.50% | 3.30% |
| | These Guaranteed Loyalty Additions and Guaranteed Wealth Boosters shall be subject to the following: | | | | | | |
| | <ul style="list-style-type: none"> All due Premiums have been paid In case of revival of policies, the Guaranteed Loyalty Additions and Guaranteed Wealth Boosters for previous years will be paid based on the Fund Value prevailing at the revival date If you exercise Premium Reduction option post 5 years lock-in, the additions will be done basis the revised premium | | | | | | |
| Other Features | | | | | | | |
| Systematic Transfer Plan | Systematic Transfer Plan helps you replicate a rupee cost averaging method on your Annualised Premium. This option is available only for Single Premium Policies or Policies taken with Annual Mode. The Single / Annual Premium received net of any premium allocation charge shall be allocated first to the Secure Plus Fund. Immediately thereafter and on each subsequent monthly anniversary, the Fund Value of [1/ (13 - month number in the Policy Year)] of the Units available at the beginning of the month shall be switched to Growth Super Fund automatically by cancelling Units in the Secure Plus Fund, and purchasing Units in the Growth Super Fund till availability of Units in Secure Plus Fund | | | | | | |
| Dynamic Fund Allocation | Dynamic Fund Allocation option is an investment strategy which in early part of your Policy Term invests in equity oriented funds and as your Policy Term progresses it shifts the fund allocation towards more conservative funds. You can opt for Dynamic Fund Allocation option only at the inception of Policy. Under this option, Assets Under Management shall be maintained amongst Growth Super Fund and Secure Fund in a pre-defined proportion that changes depending upon the years left to maturity as per the matrix below: | | | | | | |
| | Number of Years to Maturity | Assets under management to be maintained under the Growth Super Fund | | Assets under management to be maintained under the Secure Fund | | | |
| | 16 - 20 | 80% | | 20% | | | |
| | 8 - 15 | 70% | | 30% | | | |
| | 4 - 7 | 50% | | 50% | | | |
| | 0 - 3 | 20% | | 80% | | | |
| | Please Note - You can either opt for Systematic Transfer Plan or Dynamic Fund Allocation option, but not both | | | | | | |
| Option to reduce premium post lock-in* | The Policyholder has an option to decrease the Premium upto 50% of the original Annualised Premium subject to the minimum premium limit, only once post the end of 5-year lock-in period. | | | | | | |

Annualized Premium means the premium amount payable in a year excluding taxes, rider premiums and underwriting extra premium on riders, if any. For more details on this option and various terms and conditions, please refer the Prospectus available on <https://www.axismaxlife.com>

| | |
|--------------------------|--|
| Rider | Axis Max Life Critical Illness and Disability Secure Rider (UIN: 104A034V02): This rider provides benefit upon diagnosis of any of the critical illnesses covered. Please refer the Rider Prospectus available at Axis Max Life Insurance website (https://www.axismaxlife.com) for more details on the Rider. Axis Max Life Smart Ultra Protect Rider (UIN: 104A049V02): This rider provides 4 rider benefit variants: Rider benefit variant 1 - Term Booster with Accelerated Terminal Illness Rider benefit variant 2 - Accidental Death Benefit Rider benefit variant 3 - Accidental Total and Permanent Disability Rider benefit variant 4 - Payor Benefit Please refer the Rider Prospectus available at Axis Max Life Insurance website (https://www.axismaxlife.com) for more details on the Rider |
| Settlement Option | You may, at least 15 days prior to the Maturity Date, opt for a Settlement Option, pursuant to which the Company will continue to manage the Funds for you for a maximum period of 5 years from the Maturity Date and make periodic payments. During the settlement period, Fund Management Charges shall continue to be levied. There shall be a risk cover equal to 105% of the total premiums paid for a period not exceeding 5 years from the maturity date and mortality charges will be deducted basis the sum at risk. You may exercise switch option during settlement. |
| Surrender | Where the product acquires a Surrender Value during the first five years, on receipt of intimation that you wish to surrender the policy during the first five years, the Fund Value including top-up Fund Value, if any, after deduction of applicable discontinuance charge, shall be transferred to the discontinued policy fund. The Surrender Value equivalent to the Discontinued Policy Fund Value shall become payable only after the completion of the lock-in- period. On surrender, after the lock-in period, the Surrender Value shall be at least equal to the Fund Value as on the date of surrender |
| Free Look Period | You have a period of thirty (30) days beginning from the date of receipt of the policy document, whether received electronically or otherwise, to review the terms and conditions of the policy. If the policyholder disagrees to any of the policy terms or conditions, or otherwise and has not made any claim, the policyholder shall have the option to return the policy for cancellation, stating the reasons for the same. Irrespective of the reasons mentioned, the Policyholder shall be entitled to a refund of the premium paid subject only to a deduction of proportionate risk premium for the period of cover and the expenses, if any, incurred by the Company on medical examination and stamp duty charges. In addition to the deductions above, the Company shall repurchase the units at the Net Asset Value (NAV) of the units on the date of cancellation. |

For more details, please refer to the detailed prospectus available at <https://www.axismaxlife.com>

ILLUSTRATION

Let's look at some examples to understand the Product Benefits better.

| Scenario | Example 1 | Example 2 | Example 3 |
|---|-------------------|-------------------|------------------|
| Age of Life Insured | 35 | 40 | 45 |
| Premium Payment Term / Policy Term | 20 Pay / 20 years | 10 Pay / 10 years | 5 Pay / 10 years |
| Annualised Premium | ₹ 2,00,000 | ₹ 5,00,000 | ₹ 7,50,000 |
| Sum assured | ₹ 20,00,000 | ₹ 50,00,000 | ₹ 75,00,000 |
| Total Maturity Benefit (@4%) [*] | ₹ 57,32,492 | ₹ 58,46,335 | ₹ 45,47,408 |
| Total Maturity Benefit (@8%) [*] | ₹ 90,27,499 | ₹ 73,03,644 | ₹ 62,31,998 |

Standard Male Life; Premium Payment Mode: Annual; Fund Chosen: Balanced Fund

*Please note that the above assumed rates of return, 4% and 8%, are only scenarios at these rates after recovering all applicable charges. 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 a number of factors including future investment performance. All applicable taxes, cesses and levies as imposed by the Government will be deducted from the premium received. For more information, please request for your policy specific benefit illustration.

CHARGE STRUCTURE

| | | | | | | |
|--|---|---|---------------------|---------------------------------------|---------------------|-------------------|
| Premium Allocation Charge | The Premium Allocation Charge is levied as a percentage of each Premium Paid. The rate of premium allocation charge for different variants is as follows: | | | | | |
| | Policy Year | Premium Allocation charge as a % of each premium paid | | | | |
| | | Single Pay Variant | Limited Pay Variant | | Regular Pay Variant | |
| | | | Annual Mode | Non - Annual Mode | Annual Mode | Non - Annual Mode |
| | 1 | 3% | 2% | 2% | 2% | 2% |
| | 2 | NA | 2% | 2% | 2% | 2% |
| 3 to 10 | NA | 2% | 2% | 2% | 2% | |
| 11 & thereafter | NA | Nil | Nil | Nil | Nil | |
| For an annualized premium of less than ₹ 2 Lacs, an additional allocation charge of 1% shall be charged for the first five policy years. | | | | | | |
| Fund Management Charge | This is a charge levied as a percentage of the value of assets and shall be appropriated, usually daily, by adjusting the Net Asset Value of the fund. The rate to be levied will be equal to the Annual Rate, as given below, divided by 365 and multiplied by the number of days that have elapsed since the previous unit valuation date. The charges specified below are guaranteed and shall not change during the Policy Lifetime. The Annual Rate of Fund Management Charge is as below: | | | | | |
| | Name of Fund | | | Charge (per annum) as % of Fund Value | | Risk Rating |
| | High Growth Fund (SFIN: ULIF01311/02/08LIFEHIGHGR104) | | | 1.25% | | Very High |
| | NIFTY Smallcap Quality Index (SFIN: ULIF02702/08/23NIFTYSMALL104) | | | 1.00% | | Very High |
| | Midcap Momentum Index Fund (SFIN: ULIF02801/01/24MIDMOMENTM104) | | | 1.25% | | Very High |
| | Nifty Alpha 50 Fund (SFIN: ULIF02914/05/24ALPHAFIFTY104) | | | 1.25% | | Very High |
| | Nifty 500 Momentum 50 Fund (SFIN: ULIF03015/08/24MOMENFIFTY104) | | | 1.25% | | Very High |
| | Nifty Momentum Quality 50 Fund (SFIN: ULIF03127/10/24MOMQUALITY104) | | | 1.25% | | Very High |
| | Sustainable Wealth 50 Index Fund (SFIN: ULIF03223/12/24SUSTWEALTH104) | | | 1.25% | | Very High |
| | Smart Innovation Fund (SFIN: ULIF03301/03/25INNOVATION104) | | | 1.25% | | Very High |
| | Nifty 500 Multifactor 50 Index Fund (SFIN: ULIF03414/05/25MULTIFACTO104) | | | 1.25% | | Very High |
| | Growth Super Fund (SFIN: ULIF01108/02/07LIFEGRWSUP104) | | | 1.25% | | High |
| | Growth Fund (SFIN: ULIF00125/06/04LIFEGROWTH104) | | | 1.25% | | High |
| | Diversified Equity Fund (SFIN: ULIF02201/01/20LIFEDIVEQF104) | | | 1.25% | | High |
| | Sustainable Equity Fund (SFIN: ULIF02505/10/21SUSTAINQU104) | | | 1.25% | | High |
| | Pure Growth Fund (SFIN: ULIF02630/12/22PUREGROWTH104) | | | 1.25% | | High |
| | Growth Super Fund II (SFIN: ULIF04217/12/25GROWTHSUPR104) | | | 1.35% | | High |
| | Balanced Fund (SFIN: ULIF00225/06/04LIFEBALANC104) | | | 1.10% | | Medium |
| | Dynamic Bond Fund (SFIN: ULIF02401/01/20LIFEDYNBOF104) | | | 0.90% | | Low |
| | Money Market II Fund (SFIN: ULIF02301/01/20LIFEMONMK2104) | | | 0.90% | | Low |
| | Conservative Fund (SFIN: ULIF00325/06/04LIFECONSER104) | | | 0.90% | | Low |

| | | | | | | | | | | |
|-----------------------------------|---|---|---|------|------|------|------|------|------|------|
| | Secure Fund (SFIN: ULIF00425/06/04LIFESECURE104) | 0.90% | Low | | | | | | | |
| | Secure Plus Fund (SFIN: ULIF01628/04/09LIFESECPLS104) - only available with Systematic Transfer Plan | 0.90% | Low | | | | | | | |
| | Discontinuance Policy Fund (SFIN: ULIF02021/06/13LIFEDISCON104) - available only on Surrender or Discontinuance of Policy in first five policy years | 0.50% | Low | | | | | | | |
| Policy Administration Charge | This is a fixed charge for all variants and is levied at each monthly anniversary by cancelling proportionate Units starting from the date of commencement of Policy. | | | | | | | | | |
| | Policy Administration Charge | | | | | | | | | |
| | Premium Payment Term | Year 1 to 5 | Year 6 onwards | | | | | | | |
| | Single Pay | ₹ 330 per month | Nil | | | | | | | |
| | Limited Pay (5 years) or Regular Pay (For all Premium Payment Modes) | 3.3% of annualised premium subject to a maximum of ₹ 6,000 per annum | Nil | | | | | | | |
| Mortality Charge | Mortality charge is levied for providing risk cover to the Life Insured during the Policy Term. This charge is unisex and is levied on the attained age of the Life Insured on the Sum at Risk and these charges are guaranteed for the entire Policy Term. Sum at Risk = Max [Max {Sum Assured, 105% of all premiums paid} – Total Fund Value, 0] Please note that for the purpose of the above definition, Sum Assured reduced by partial withdrawals, if any, shall be considered | | | | | | | | | |
| | Sample Ages (years) | 91 days | 10 | 18 | 25 | 30 | 35 | 40 | 45 | 50 |
| | Mortality charge (‘) (per ‘1,000 Sum at Risk) | 3.56 | 0.35 | 0.64 | 0.79 | 0.84 | 1.03 | 1.44 | 2.30 | 3.96 |
| Surrender / Discontinuance Charge | This charge shall be levied on the Fund Value at the time of Discontinuance of Policy or effecting Complete Withdrawal (Surrender) whichever is earlier, as per the following table: | | | | | | | | | |
| | For Limited Pay (5 years) and Regular Pay | | | | | | | | | |
| | Policy Year | Surrender Charge | | | | | | | | |
| | 1 | Lower of 6% of Annualised Premium or 6% of Fund Value or ₹6,000 | | | | | | | | |
| | 2 | Lower of 4% of Annualised Premium or 4% of Fund Value or ₹5,000 | | | | | | | | |
| | 3 | Lower of 3% of Annualised Premium or 3% of Fund Value or ₹4,000 | | | | | | | | |
| | 4 | Lower of 2% of Annualised Premium or 2% of Fund Value or ₹2,000 | | | | | | | | |
| | 5 & above | Nil | | | | | | | | |
| | For Single Pay | | | | | | | | | |
| | Policy Year | Maximum Discontinuance Charges for the policies having Single Premium up to ₹3,00,000/- | Maximum Discontinuance Charges for the policies having Single Premium above ₹3,00,000/- | | | | | | | |
| 1 | Lower of 2% *(SP or FV) subject to a maximum of ₹3000/- | Lower of 1% *(SP or FV) subject to a maximum of ₹6000/- | | | | | | | | |
| 2 | Lower of 1.5% *(SP or FV) subject to a maximum of ₹2000/- | Lower of 0.70% *(SP or FV) subject to a maximum of ₹5000/- | | | | | | | | |
| 3 | Lower of 1% *(SP or FV) subject to a maximum of ₹1500/- | Lower of 0.50% *(SP or FV) subject to a maximum of ₹4000/- | | | | | | | | |
| 4 | Lower of 0.5% *(SP or FV) subject to a maximum of ₹1000/- | Lower of 0.35% *(SP or FV) subject to a maximum of ₹2000/- | | | | | | | | |
| 5 & above | Nil | Nil | | | | | | | | |
| | SP - Single Premium; FV - Fund Value | | | | | | | | | |
| Switch Charge | None | | | | | | | | | |
| Premium Redirection Charge | A maximum of 6 Premium Redirections are allowed in each Policy Year and are free of any charge. | | | | | | | | | |
| Partial Withdrawal Charge | After the first 5 Policy Years, a maximum of 2 Partial Withdrawals are allowed in a Policy Year and are free of any charge. | | | | | | | | | |

Ensure lifetime income by planning today, secure your future and the future of your loved ones because for them, **BHAROSA TUM HO**



[^]Individual Death Claims Paid Ratio as per Audited Financials for FY 2024-2025 | ^{*}As per Public Disclosure for H1 FY 2024-2025 The premium shall be adjusted on the due date even if it has been received in advance. THE UNIT LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER / WITHDRAW THE MONIES INVESTED IN UNIT LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF FIFTH YEAR. Unit Linked Insurance Products (ULIPS) are different from the traditional insurance products and are subject to the risk factors. The premium 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 decisions. Axis Max Life Insurance Limited is only the name of the insurance company and Axis Max Life Platinum Wealth Plan is only the name of the unit linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. The premiums & funds are subject to certain charges related to the fund or to the premium paid. Past performance of the investment funds do not indicate the future performance of the same. Investors in the Scheme are not being offered any guaranteed / assured returns. Purchase by a bank's customer of any insurance products is purely voluntary, and is not linked to availment of any other facility from the bank. Axis Max Life Insurance Limited (formerly known as Max Life Insurance Company Limited) is a Joint Venture between Max Financial Services Limited and Axis Bank Limited. Corporate Office: 11th Floor, DLF Square Building, Jacaranda Marg, DLF City Phase II, Gurugram (Haryana) - 122 002. For more details on 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. CIN U74899PB2000PLC045626. You can call us on our Customer Helpline No. 1860 120 5577. Website: <https://www.axismaxlife.com>

ARN: Axis Max Life/bh.ai/ Brand/Platinum Wealth Plan/ Leaflet/February 2026

IRDAI Regn. No. 104

BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

- IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investments of premiums
- Public receiving such phone calls are requested to lodge a police complaint