



IN UNIT LINKED POLICIES, 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 Smart Wealth Plan, Non-Linked Non-Participating Individual Life Insurance Savings Plan (UIN: 104N116V09) and Max Life Flexi Wealth Advantage Plan, Unit Linked Non-Participating Life Insurance Plan (UIN: 104L121V02) These products are also available for sale individually without the combination offered / suggested. This benefits 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.

YOUR **GROWTH** JOURNEY NOW WITH THE **BHAROSA** OF **#GUARANTEED** RETURNS

WITH

MAX LIFE
SMART CAPITAL
GUARANTEE
SOLUTION

4 KEY BENEFITS



Capital Guarantee#

Through Maturity benefit of Max Life Smart Wealth Plan



Grow your wealth

Through market linked returns of Max Life Flexi Wealth Advantage Plan



Comprehensive Protection

Death benefit of Max Life Smart Wealth Plan and Max Life Flexi Wealth Advantage Plan



Tax Benefits##

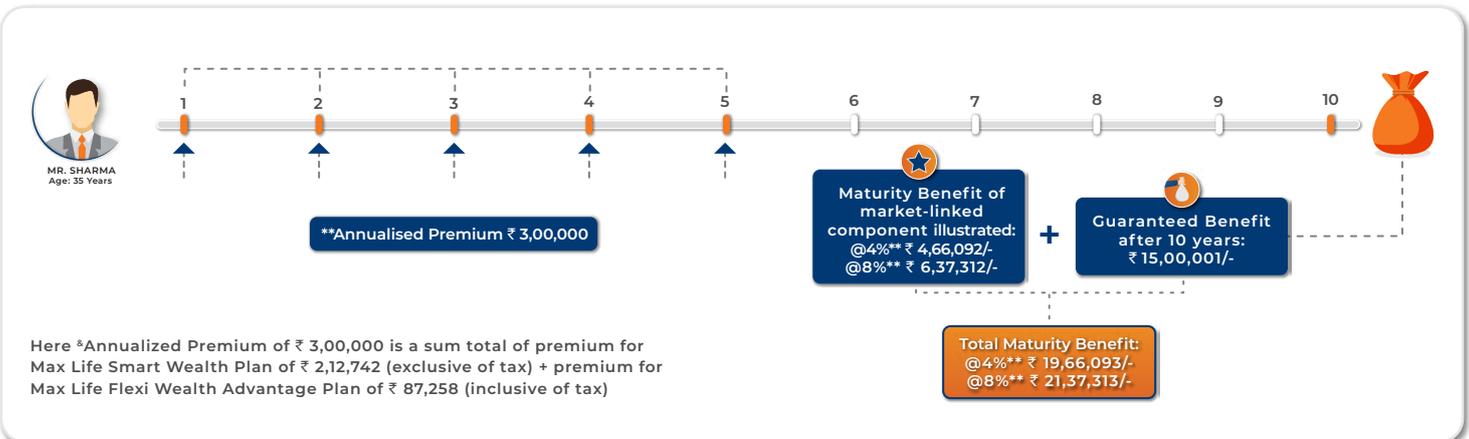
Under Section 80C and Section 10 (10D) of the Income Tax Act, 1961

LET'S SEE HOW THIS SOLUTION WORKS.

Example 1:

Mr. Sharma, 35 years old, works in an IT MNC. He has a 8 year old son who dreams of becoming a doctor one day. So, he wants to plan his son's college education in advance. He opts for **Max Life Smart Capital Guarantee Solution**.

Variant	*Annualised Premium	Premium Payment Term	Policy Term	Solution Details
Milestone	₹ 3 Lakhs	5 years	10 years	Max Life Smart Wealth Plan 5 Pay 10 with Annualised Premium of ₹ 2,12,742 (exclusive of tax) + Max Life Flexi Wealth Advantage Plan 5 Pay 10 with Annualised Premium of ₹ 87,258 (inclusive of tax)



Give – get @4%**

1.31x

Give – get @8%**

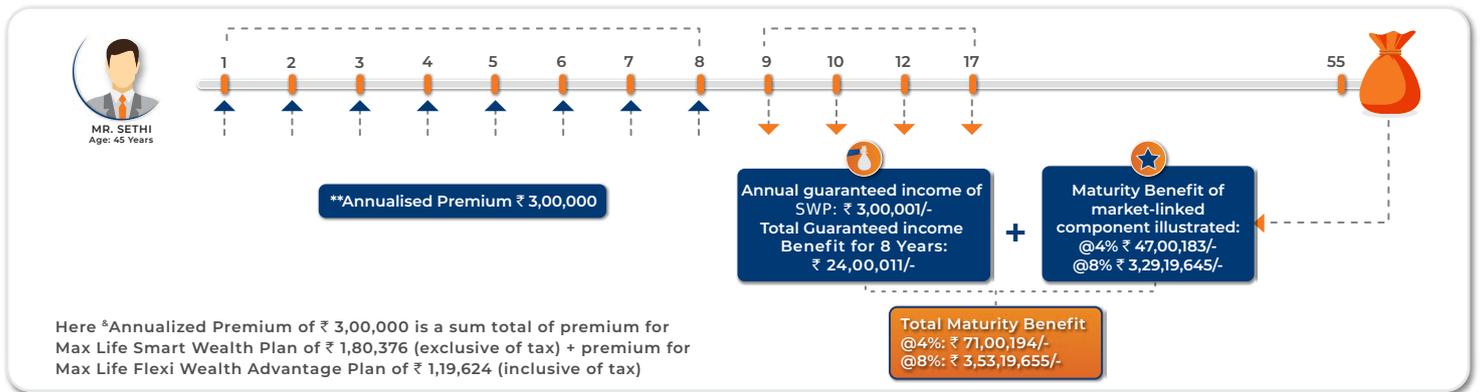
1.42x

If Mr. Sharma survives for the entire Policy Term, Maturity Benefit can be used to plan his son's college education successfully.

Example 2:

Mr. Sethi, 45 years old, is a wholesale business owner in Lucknow. He is a family man, and he lives with his wife and 18-year-old daughter. He has big dreams of having a grand wedding for his daughter and wants to plan for his daughter's marriage. He opts for **Max Life Smart Capital Guarantee Solution**.

Variant	⁸ Annualised Premium	Premium Payment Term	Policy Term	Solution Details
Whole Life	₹ 3 Lakhs	8 years	Guaranteed component - 9 years Market-linked component - Upto 100 years of age	Max Life Smart Wealth Plan 8 Pay 9 with Annualised Premium of ₹ 1,80,376 (exclusive of tax) + Max Life Flexi Wealth Advantage Plan 8 Pay 55 Whole Life Term upto 100 years with Annual Premium of of ₹ 1,19,624 (inclusive of tax)



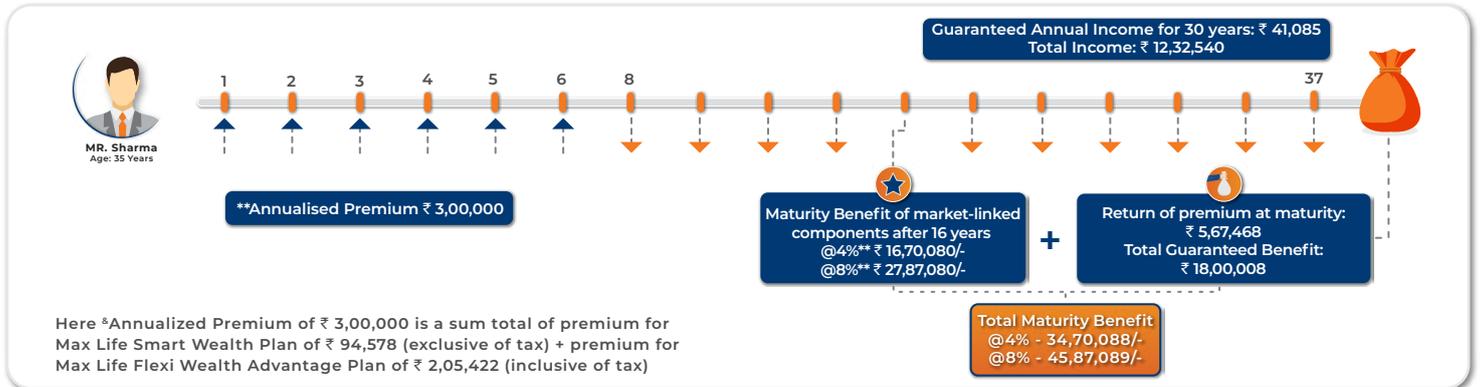
Give – get @4%**	2.96x
Give – get @8%**	14.72x

If Mr. Sethi survives the entire Policy Term, Maturity Benefit can be used to plan for his daughter's marriage.

Example 3:

Mr. Sharma, 35 years old, works in an IT MNC. He has dreams of travelling the world with his spouse in his golden years of retirement. To achieve this, he needs to plan wisely!

Variant	⁸ Annualised Premium	Premium Payment Term	Policy Term	Solution Details
Regular Income	₹ 3 Lakhs	6 years	Guaranteed component - 7 years Market-linked component - 16 years	Max Life Smart Wealth Plan 6 Pay 7 with Annualised Premium of ₹ 94,578 (exclusive of tax) + Max Life Flexi Wealth Advantage Plan 6 Pay 16 with Annual Premium of of ₹ 2,05,422 (inclusive of tax)



Give – get @4%**	1.93x
Give – get @8%**	2.55x

If Mr. Sharma survives the entire Policy Term, Maturity Benefit can be used to plan a trip with his spouse in retirement.

YOU ARE THE DIFFERENCE™



⁸Individual Death Claims Paid Ratio as per IRDAI Annual Report FY 2021-2022. | ⁸As per Public Disclosures 2022.

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 LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF FIFTH YEAR.

⁸The guaranteed benefits are applicable only if all due premiums are paid. ⁸You 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. The premium shall be adjusted on the due date even if it has been received in advance.

⁸Annualized premium means the premium amount payable during a policy year chosen by policyholder, excluding rider Premiums, underwriting extra premium on riders, and applicable taxes, cesses or levies if any.

⁸The 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. For above illustrations: Investment Strategy - Self Managed Portfolio Strategy, Fund - Balanced Fund

Max Life Insurance Company Limited is only the name of the insurance company and Max Life Smart Wealth Plan, Non-Linked Non-Participating Individual Life Insurance Savings Plan | UIN: 104N116V09 and Max Life Flexi Wealth Advantage Plan, Unit Linked Non-Participating Life Insurance Plan | UIN: 104L121V02 are only the name of the insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Applicable taxes, cesses and levies as imposed by the government from time to time will be deducted from the premiums received or from the funds, as applicable. Unit Linked Insurance Products (ULIPs) are different from the traditional insurance products and are subject to the risk factors. 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. Past performance is not necessarily indicative of future performance. 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: 11th Floor, DLF Square Building, Jacaranda Marg, DLF City Phase II, Gurugram - 122 002 (Haryana). Insurance is the subject matter of solicitation. For more details on the risk factors, Terms and Conditions, please read the prospectus carefully before concluding a sale. Trade logos displayed belongs to Max Financial Services Ltd. and Axis Bank Ltd. respectively and with their consents, are used by Max Life Insurance Co. Ltd. Customer Helpline Number: 1860 120 5577. Website: www.maxlifeinsurance.com, SMS "LIFE" to 5616188.

ARN: Max Life/FCB/Brand/SCGS One pager/May 2023

IRDAI Regn. No. 104

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