



This advertisement is designed for combination of benefits of two or more individual and separate products named Max Life Smart Secure Plus Plan (UIN: 104N118V04) with Accident Cover Option and Max Life Critical Illness Disability Rider (UIN: 104B033V01). 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.

LIVE LIFE **FRONT FOOT PE** WITH THE EASE OF
MAX LIFE

SMART SECURE
Easy **SOLUTION**

A COMBINATION OF

MAX LIFE SMART SECURE PLUS PLAN (UIN: 104N118V04) WITH ACCIDENT COVER OPTION
+
MAX LIFE CRITICAL ILLNESS AND DISABILITY RIDER (UIN: 104B033V01)

FEATURES



3-in-1 benefits of Life, Critical Illness and Accident Cover



#Easy Issuance with video medical examination and relaxed financial documentation



Flexibility to choose amongst 4 options



Tax benefits**



Return of Premium~ option available

ELIGIBILITY CRITERIA

PARAMETER	LIMIT
Minimum Age at entry	18 Years, Subject to minimum premium of ₹ 40,000 and applicable sum assured as per the solution
Maximum Age at entry	45 years
Policy Term	40 Years
Premium Payment Term	5 ¹ /10/12/15/Pay till 60 ² years
Return of Premium Option	Available
Premium frequency	Annual Only
Rider Premium Payment Term (Critical Illness and Disability Rider)	(75 - Age at entry) subject to maximum 40 years

OPTIONS AVAILABLE

POLICY DETAILS	OPTION 1	OPTION 2	OPTION 3	OPTION 4
Total Coverage (Life + Health)	₹ 60 lakhs	₹ 80 lakhs	₹ 60 lakhs	₹ 55 lakhs
Life Cover	₹ 40 lakhs	₹ 35 lakhs	₹ 30 lakhs	₹ 30 lakhs
Accidental Benefit	₹ 10 lakhs	₹ 35 lakhs	₹ 20 lakhs	₹ 20 lakhs
Critical Illness and Disability Rider Benefit	₹ 10 lakhs	₹ 10 lakhs	₹ 10 lakhs	₹ 5 lakhs
Return of Premium	Not Available	Not Available	Available	Available
Premium Mode	Annual	Annual	Annual	Annual
Policy Term (Years)	40	40	40	40
Premium Paying Term	5 ¹ / 10/ 12/ 15 and Pay till 60 ² Years			

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

†At the time of purchase, if the policyholder chooses to opt for Return of Balance Premium option for Smart Secure Plus Plan, an amount equal to the Total Premiums Paid towards the product (including only base cover premiums) shall be payable at the end of the Policy Term, provided the Life Assured survives till maturity and the Policy is not terminated earlier.

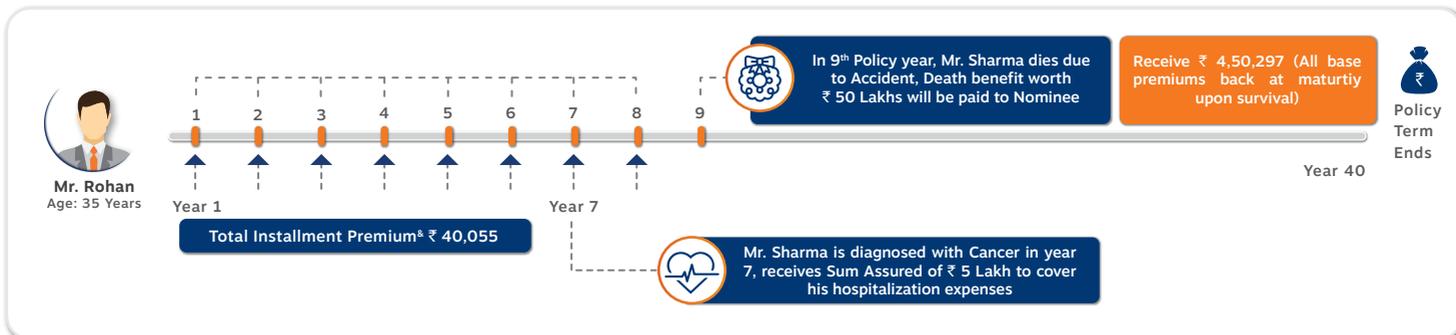
1. 5 pay option only available for ages upto 30 years. | 2. Pay till 60 option only available for ages upto 44 years.

EXAMPLE 1

Mr. Rohan is a 35 year old businessman who owns a wholesale business in tier 2 town of India. He has invested in the Max Life Smart Secure Easy Solution with Return of Premium Option, Accident Cover Option and enhanced his financial protection by opting for the Critical Illness and Disability Rider Platinum Plus Variant.

Option 4	Total Installment Premium*	Premium Payment Term	Total cover
with ~Return of Premium	₹ 40,055	15 years	₹ 55 Lakhs

	Installment Premium*	Premium Payment Term	Policy Term	Sum Assured
Max Life Smart Secure Plus Plan	₹ 30,019	15 years	40 years	₹ 30 Lakhs
Accident Cover Option	₹ 1,980	15 years	40 years	₹ 20 Lakhs
Critical Illness and Disability Rider (Platinum Plus)	₹ 8,055	15 years	40 years	₹ 5 Lakh

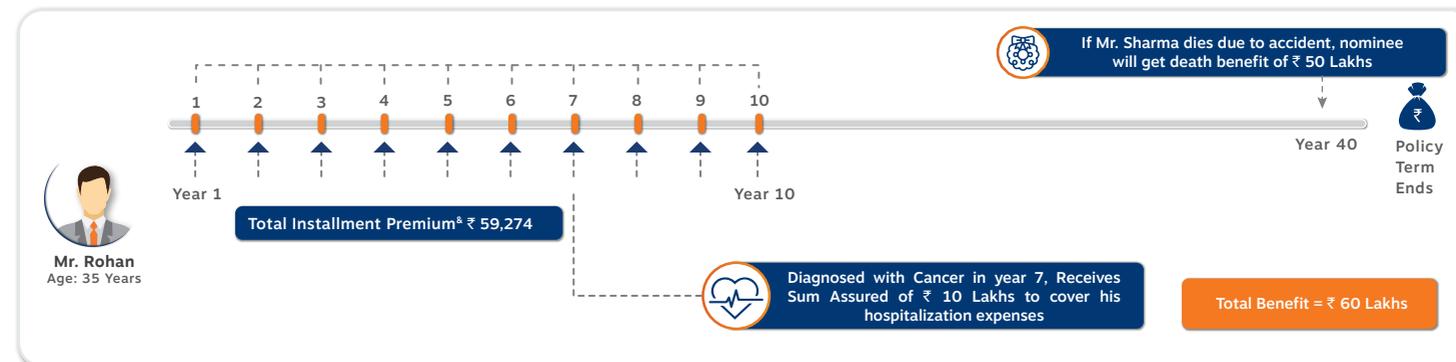


EXAMPLE 2

Mr. Rohan is a 35 year old businessman who owns a wholesale business in tier 2 town of India. He has invested in the Max Life Smart Secure Easy Solution with Accident Cover Option and enhanced his financial protection by opting for the Critical Illness and Disability Rider Platinum Plus Variant.

Option 1	Total Installment Premium*	Premium Payment Term	Total Cover
without Return of Premium	₹ 59,274	10 years	₹ 60 Lakhs

	Installment Premium*	Premium Payment Term	Policy Term	Sum Assured
Max Life Smart Secure Plus Plan	₹ 36,484	10 years	40 years	₹ 40 Lakhs
Accident Cover Option	₹ 1,330	10 years	40 years	₹ 10 Lakhs
Critical Illness and Disability Rider (Platinum Plus)	₹ 21,460	10 years	40 years	₹ 10 Lakhs



#YouAreTheDifference™



*As per Annual Audited Financials for the FY 2021-22 | *As per Public Disclosures 2022.

LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT.

Max Life Critical Illness and Disability Rider | Non-Linked Non-Participating Individual Pure Risk Premium Health Insurance Rider (UIN: 1048033V01). A plan designed to provide additional protection against an unfortunate diagnosis of the listed Critical Illness during the rider policy term. 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. The applicable variant under Critical Illness disability rider available with this solution is Platinum Plus, it provides cover against 64 critical illnesses. Max Life Accident Cover Option is an in-built benefit that provides additional coverage against the risk of Accidental death

~At the time of purchase, if the policyholder chooses to opt for Return of Balance Premium option for Smart Secure Plus Plan, an amount equal to the Total Premiums Paid towards the product (including only base cover premiums) shall be payable at the end of the Policy Term, provided the Life Assured survives till maturity and the Policy is not terminated earlier.

*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. The product Smart Secure Plus Plan is available to purchase individually as well. | In case customer requests for cancellation of rider only, the solution as a whole will be cancelled and not just the Individual rider.

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/Marketing/SSES Solution/One Pager/September 2022

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