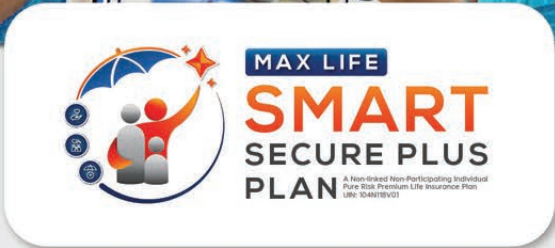




MADE FOR THOSE
WHO REALISE THE VALUE OF

#ProtectionFrontFootPe



A TERM PLAN that financially protects the dreams of your loved ones, because for them **#YouAreTheDifference™**

What the Max Life Smart Secure Plus Plan has in store for you

Every individual's financial needs are different and with a host of features available under **Max Life Smart Secure Plus Plan**, you can choose the ones you like and customise your Term Plan from the following options



Death benefit



Option to pay your Premiums as per your convenience



Longer coverage duration: Choose your own desired Policy Term with coverage available up to age 85 years



Premium Break Option##



Joint Life Option*



Accelerated Critical Illness benefit*



Accident Cover*



Voluntary Sum Assured top-up option*



Max Life Waiver of Premium Plus Rider#



Max Life Critical Illness and Disability Rider#



Special Exit Value



Terminal Illness



Return of Premium Variant**

Disclaimer

*On Payment of Additional Premium.

**On payment of Additional Premium. Upon policyholder's selection of Return of Premium variant this product shall be a Non-Linked and Non-Participating Individual Life Insurance Savings Plan.

#Applicable Riders available on the payment of Additional Premium are Max Life Critical Illness and Disability Rider | Non-Linked Non-Participating Individual Pure Risk Premium Health Insurance Rider | UIN: 104B033V01 and Max Life Waiver of Premium Plus Rider | A Non-Linked Non-Participating Individual Pure Risk Premium Health Insurance Rider | UIN: 104B029V03

##Available at an Additional Premium for policies with Policy Term greater than 30 years and Premium Payment Term greater than 21 years. Option to skip paying Premium for 12 months. 2 Premium breaks will be available during the Premium Payment Term separated by interval of at least 10 years.

Plan at a Glance

Feature	Specification												
Coverage	All individuals in accordance with Board approved underwriting Policy of the Company												
Minimum / Maximum Age at Entry (Age as on last birthday)	Minimum Age: 18 years Maximum Age: • Regular Pay: 65 years • Pay till 60: 44 years												
Maximum Maturity Age (Age as on last birthday)	Base Death Benefit: 85 years Accelerated Critical Illness (ACI) Benefit: 75 years Accident Cover: 85 years												
Minimum ^^Annualised Premium	Subject to minimum Sum Assured and applicable Premium rates Please note that all applicable taxes, cesses and levies as imposed by Government from time to time are collected over and above the Policy Premium.												
Maximum ^^Annualised Premium	No Limit, subject to maximum Sum Assured limits determined in accordance with the Board approved underwriting Policy of the Company. Please note that all applicable taxes, cesses and levies as imposed by Government from time to time are collected over and above the Policy Premium.												
Policy Term	<table border="1"> <thead> <tr> <th>Benefit type</th> <th>Minimum Policy Term</th> <th>Maximum Policy Term^{^^^}</th> </tr> </thead> <tbody> <tr> <td>Base Cover</td> <td>10 years</td> <td>67 years</td> </tr> <tr> <td>Accelerated Critical Illness (ACI)</td> <td>10 years</td> <td>50 years</td> </tr> <tr> <td>Accident Cover</td> <td>5 years</td> <td>67 years</td> </tr> </tbody> </table> <p>^{^^^}For Return of Premium (ROP) variant, maximum Policy Term for both Base Cover and Accident Cover will be 50 years.</p> <p>The Policy Term for ACI Benefit cannot exceed the Premium Payment Term of Base Cover.</p> <p>The ACI benefit is not available under Single Pay and 5 Pay Premium Payment Term of the product.</p> <p>The Policy Term under Accident Cover shall be same as the remaining base benefit Policy Term.</p>	Benefit type	Minimum Policy Term	Maximum Policy Term ^{^^^}	Base Cover	10 years	67 years	Accelerated Critical Illness (ACI)	10 years	50 years	Accident Cover	5 years	67 years
Benefit type	Minimum Policy Term	Maximum Policy Term ^{^^^}											
Base Cover	10 years	67 years											
Accelerated Critical Illness (ACI)	10 years	50 years											
Accident Cover	5 years	67 years											
Minimum Sum Assured	<p>Base Death Benefit ₹ 20 Lakhs For Secondary Life, in Joint Life: ₹ 10 Lakhs</p> <p>Accelerated Critical Illness (ACI) Benefit Option Minimum: ₹ 5 Lakhs</p> <p>Accident Cover Option Minimum: ₹ 50,000</p>												

Disclaimer

^{^^}Annualised Premium means the Premium amount payable in a year chosen by the Policyholder, excluding the taxes, rider Premiums, underwriting extra Premiums and loadings for modal Premiums, if any.

Plan at a Glance

Feature	Specification																																			
Maximum Sum Assured	<p>Base Death Benefit No Limit, subject to limits determined in accordance with the Board approved underwriting Policy of the Company. For Secondary Life, in Joint Life: ₹ 50 Lakhs.</p> <p>Accelerated Critical Illness (ACI) Benefit Option Maximum: a) ACI benefit: 50% of Base Death Benefit Sum Assured chosen at inception capped at ₹ 50 Lakhs Note: The ACI Sum Assured chosen at inception can only be in multiple of ₹ 5 Lakhs.</p> <p>Accident Cover Maximum: a) ₹ 1 Crore In Addition, note that Accident Cover Sum Assured cannot be higher than the Base Death Benefit Sum Assured.</p>																																			
Premium Payment Term (To be chosen at inception; cannot be changed subsequently)	<table border="1"> <thead> <tr> <th data-bbox="625 967 833 1079">Premium Payment Term (PPT)</th> <th data-bbox="839 967 1062 1079">Available Base Policy Terms^{***}</th> <th data-bbox="1069 967 1257 1079">Available ACI Policy Terms</th> <th data-bbox="1264 967 1474 1079">Available Accident Cover Policy Terms^{***}</th> </tr> </thead> <tbody> <tr> <td data-bbox="625 1088 833 1169">Single Pay</td> <td data-bbox="839 1088 1062 1169">10 years to 67 years</td> <td data-bbox="1069 1088 1257 1169">NA</td> <td data-bbox="1264 1088 1474 1169">NA</td> </tr> <tr> <td data-bbox="625 1178 833 1258">Regular Pay</td> <td data-bbox="839 1178 1062 1258">10 years to 67 years</td> <td data-bbox="1069 1178 1257 1258">10 years to 50 years</td> <td data-bbox="1264 1178 1474 1258">5 years to 67 years</td> </tr> <tr> <td data-bbox="625 1267 833 1348">5 Pay</td> <td data-bbox="839 1267 1062 1348">10 years to 67 years</td> <td data-bbox="1069 1267 1257 1348">NA</td> <td data-bbox="1264 1267 1474 1348">10 years to 67 years</td> </tr> <tr> <td data-bbox="625 1357 833 1438">10 Pay</td> <td data-bbox="839 1357 1062 1438">15 years to 67 years</td> <td data-bbox="1069 1357 1257 1438">10 years</td> <td data-bbox="1264 1357 1474 1438">10 years to 67 years</td> </tr> <tr> <td data-bbox="625 1447 833 1527">12 Pay</td> <td data-bbox="839 1447 1062 1527">17 years to 67 years</td> <td data-bbox="1069 1447 1257 1527">10 years to 12 years</td> <td data-bbox="1264 1447 1474 1527">10 years to 67 years</td> </tr> <tr> <td data-bbox="625 1536 833 1617">15 Pay</td> <td data-bbox="839 1536 1062 1617">20 years to 67 years</td> <td data-bbox="1069 1536 1257 1617">10 years to 15 years</td> <td data-bbox="1264 1536 1474 1617">10 years to 67 years</td> </tr> <tr> <td data-bbox="625 1626 833 1908">Pay till 60 The Premium Payment Term will be equal to [60 less Entry Age (Age as on last birthday)]</td> <td data-bbox="839 1626 1062 1908">Policy Term should be greater than Premium Payment Term and can be a maximum of 67 years</td> <td data-bbox="1069 1626 1257 1908">10 years to [60 less Entry Age (Age as on last birthday)]</td> <td data-bbox="1264 1626 1474 1908">6 years to 67 years</td> </tr> </tbody> </table>				Premium Payment Term (PPT)	Available Base Policy Terms ^{***}	Available ACI Policy Terms	Available Accident Cover Policy Terms ^{***}	Single Pay	10 years to 67 years	NA	NA	Regular Pay	10 years to 67 years	10 years to 50 years	5 years to 67 years	5 Pay	10 years to 67 years	NA	10 years to 67 years	10 Pay	15 years to 67 years	10 years	10 years to 67 years	12 Pay	17 years to 67 years	10 years to 12 years	10 years to 67 years	15 Pay	20 years to 67 years	10 years to 15 years	10 years to 67 years	Pay till 60 The Premium Payment Term will be equal to [60 less Entry Age (Age as on last birthday)]	Policy Term should be greater than Premium Payment Term and can be a maximum of 67 years	10 years to [60 less Entry Age (Age as on last birthday)]	6 years to 67 years
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Plan at a Glance

Feature	Specification												
	<p>^^^For Return of Premium variant, available Policy Term for both Base Cover and Accident Cover will be up to 50 years.</p> <p>The Premium Payment Term of the base benefit can only be chosen at Policy inception and cannot be changed subsequently.</p> <p>Under ACI Benefit, the Premium Payment Term is equal to the Policy Term.</p> <p>Under Accident Cover, the Premium Payment Term and Policy Term of the Accident Cover will be subject to the outstanding Premium Payment Term and Policy Term of the base benefit, such that:</p> <ol style="list-style-type: none"> 1) At inception, the Accident Cover Policy Term and Premium Payment Term shall be same as that of the base cover. 2) Post inception, the Accident Cover Policy Term shall be same as the outstanding term of the base cover. The Accident Cover Premium Payment Term shall be the maximum Premium Payment Term available under Accident Cover at the time of opting for this option but not exceeding the base cover Premium Payment Term. <p>For e.g. For a 15 Pay 50 Policy, Policyholder can opt for the Accident Cover (only once) in any of the Policy Year 1 to Policy Year 10 with a Premium Payment term of:</p> <ul style="list-style-type: none"> • At inception: With Policy Term equal to 50 years and Premium Payment Term equal to 15 years • Policy Year 2 and 3: Premium Payment Term of 12 years, with Policy Term same as outstanding base coverage term • Policy Year 4 and 5: Premium Payment Term of 10 years, with Policy Term same as outstanding base coverage term • Policy Year 6 to 10: Premium Payment Term of 5 years, with Policy Term same as outstanding base coverage term 												
Policy Loan	Policy loan facility is not available under this product.												
Premium Payment Modes	<p>Annual, Semi-Annual, Quarterly and Monthly Premium Payment modes. The modal factors are as follows:</p> <table border="1" data-bbox="635 1550 1058 1868"> <thead> <tr> <th colspan="2" data-bbox="635 1550 1058 1599">Modal Factors</th> </tr> <tr> <th data-bbox="635 1608 906 1657">Premium Mode</th> <th data-bbox="912 1608 1058 1657">Factor</th> </tr> </thead> <tbody> <tr> <td data-bbox="635 1666 906 1715">Annual</td> <td data-bbox="912 1666 1058 1715">1.000</td> </tr> <tr> <td data-bbox="635 1724 906 1774">Semi-Annual</td> <td data-bbox="912 1724 1058 1774">0.513</td> </tr> <tr> <td data-bbox="635 1783 906 1832">Quarterly</td> <td data-bbox="912 1783 1058 1832">0.261</td> </tr> <tr> <td data-bbox="635 1841 906 1890">Monthly</td> <td data-bbox="912 1841 1058 1890">0.088</td> </tr> </tbody> </table> <p>The Premium Payment mode can be changed anytime during the Premium Payment Term. Any change in Premium Payment mode will be effective from or coinciding with the next Premium due date as per the new Premium Payment mode selected by the customer.</p>	Modal Factors		Premium Mode	Factor	Annual	1.000	Semi-Annual	0.513	Quarterly	0.261	Monthly	0.088
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Sr. No.	Benefits	Additional / Accelerated Sum Assured**	Brief Description
1	Death Benefit	Base	Max Life Smart Secure Plus Plan helps you customise the protection required at affordable prices by offering 2 Death Benefit Cover options to choose from, at the time of purchase <ul style="list-style-type: none"> • Life Cover • Increasing Life Cover
2	Claims Payout	Base	Empower the nominee to choose the payout mode, at claims stage: <ul style="list-style-type: none"> • Lump sum • Monthly Income • Part Lump sum and Part Monthly Income
3	Terminal Illness	Accelerated	Get free coverage against the diagnosis of Terminal Illness and accelerate payout up to ₹ 1 Crore. No additional Premium to be paid.
4	Special Exit Value	NA	Option to receive all Premiums paid back, at a specified point in the term of the Policy (free of cost). Available when Return of Premium variant is not chosen No Additional Premium to be paid.
5	Return of Premium**	NA	Return of 100% of ~Total Premiums Paid (plus underwriting extra Premiums paid plus loading for modal Premiums, if any), at end of Policy Term upon survival.
6	Premium Break###	NA	In case of financial trouble**, option to skip paying your Premium for a year and still stay covered. 2 Premium breaks will be available during the Policy Term.
7	Joint Life*	Additional	Cover your spouse, at inception, at nominal Premium.
8	Voluntary top-up Sum Assured*	Additional	Additional Protection for Additional Liabilities. Option to double your Insurance Cover, basis underwriting, at the time of your need by increasing your Sum Assured up to an additional 100% of base Sum Assured, chosen at inception.
9	Critical Illness*	Accelerated	Enhance your Life Cover, with an additional health cover, and an accelerated Lump sum payout, incase Life Insured is diagnosed with any of the 40 Critical Illnesses .
10	Accident Cover*	Additional	Additional coverage against the risk of Accidental Death.
11	Waiver of Premium Plus Rider#	NA	Comprehensive protection (waiver of future Premiums) against Death, Disability and Critical Illness.
12	Critical Illness and Disability Rider#	NA	Comprehensive coverage against the risk of Critical Illness and Disability.

*On payment of Additional Premium. **Financial Trouble – Protect yourself against Job loss, on-going pandemic, income loss etc.

~Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

#Applicable Riders available on the payment of Additional Premium are Max Life Critical Illness and Disability Rider | Non-Linked Non-Participating Individual Pure Risk Premium Health Insurance Rider | UIN: 104B033V01 and Max Life Waiver of Premium Plus Rider | A Non-Linked Non-Participating Individual Pure Risk Premium Health Insurance Rider | UIN: 104B029V03

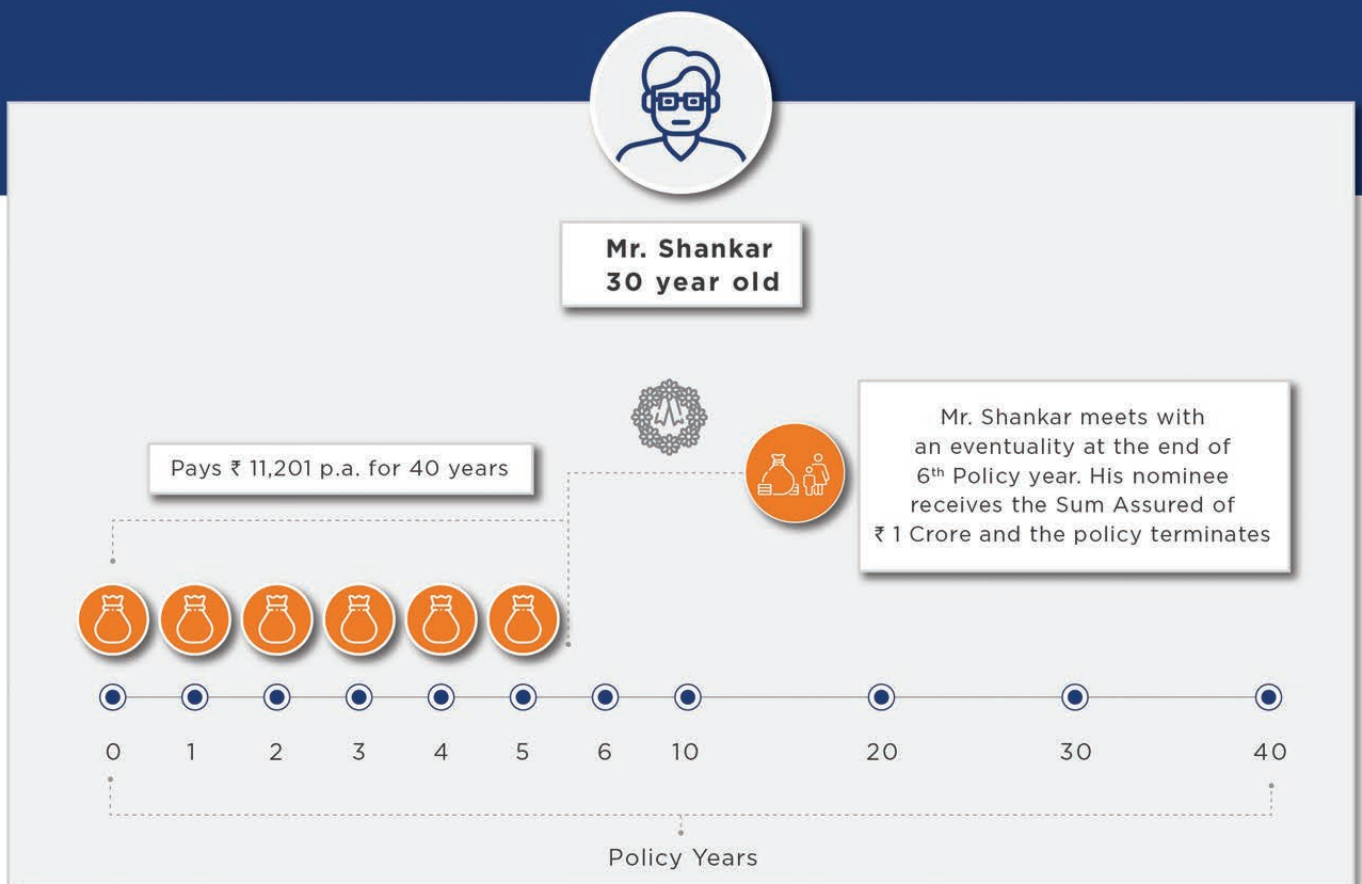
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How this plan works

Scenario 1

Mr. Shankar, a 30-year-old non-smoker, wishes to ensure the financial security of his family's future in case of an eventuality. He opts for the Regular Pay Variant of the **Max Life Smart Secure Plus Plan** and pays an Annualised Premium^{##} of ₹ 11,201, with a Sum Assured of ₹ 1 Crore. His Policy Term is of 40 years. However, he meets an eventuality in the 6th Policy year. Let's see how this plan helps Mr. Shankar fulfil his wish and allows his family to continue leading the same lifestyle in his absence.



Important Notes:

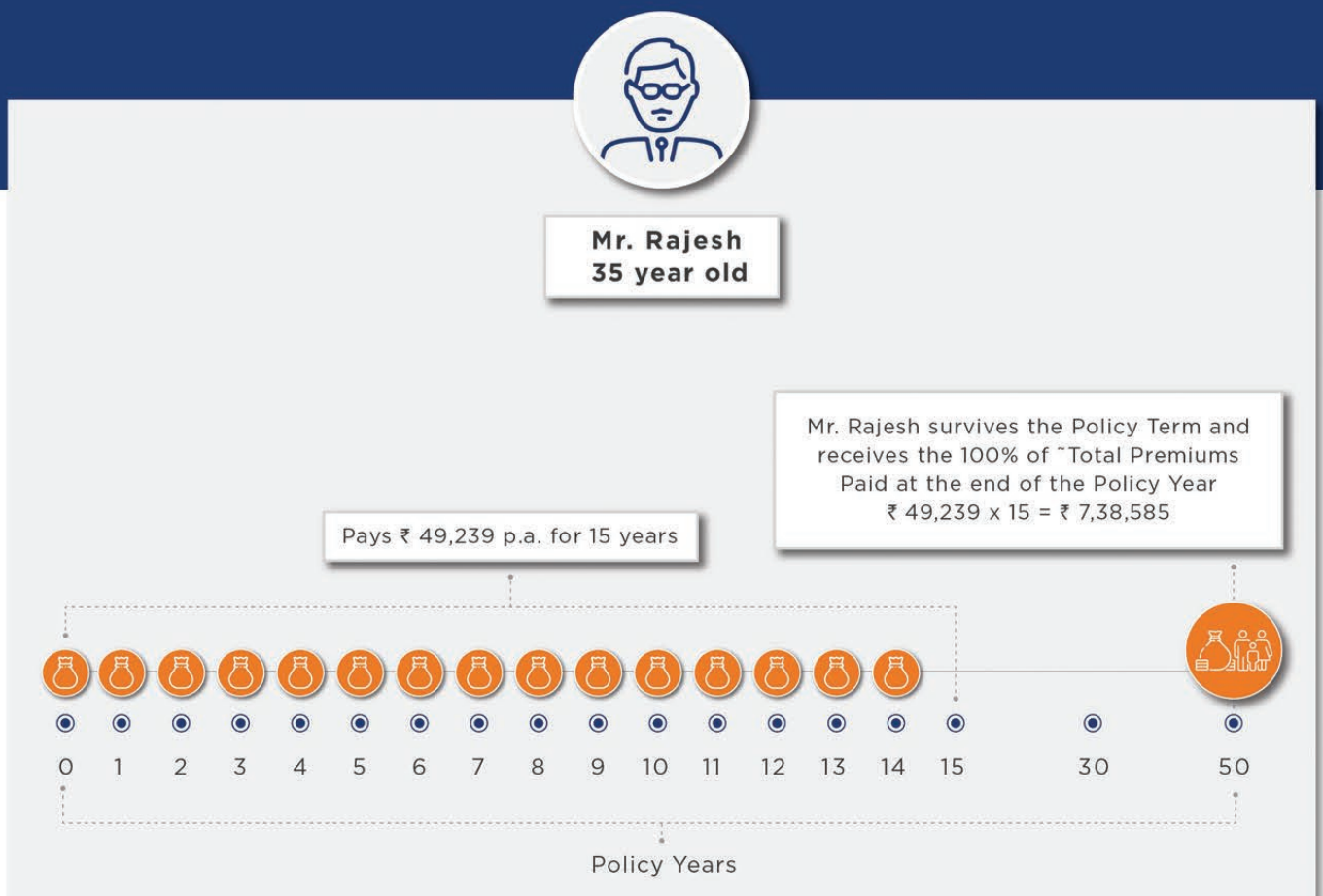
1. Kindly note that the above case studies are only examples and do not in any way create any rights and / or obligations.
2. Premium shown in all of the above illustrations is exclusive of GST.

^{##}Annualised Premium means the Premium amount payable in a year chosen by the Policyholder, excluding the taxes, rider Premiums, underwriting extra Premiums and loadings for modal Premiums, if any.

How this plan works

Scenario 2

Mr. Rajesh, a 35-year-old non-smoker, wishes to ensure the financial security of his family's future in case of an eventuality. He opts for the **Max Life Smart Secure Plus Plan** **Return of Premium Variant and pays an Annualised Premium## of ₹ 49,239 for a Sum Assured of ₹ 1 Crore. His Policy Term is of 50 years with 15 years of Premium Payment Term. He survives the Policy Term and receives his Premiums back. Let's see how this plan helps Mr. Rajesh fulfil his wish and allows him and his family to continue leading the same lifestyle.



Important Notes:

1. Kindly note that the above case studies are only examples and do not in any way create any rights and / or obligations.
2. Premium shown in all of the above illustrations is exclusive of GST.

~Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

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**The Return of Premium Option is available on payment of Additional Premium. Premium does not include amount paid for riders and is excluding taxes, cesses and levies. Upon policyholder's selection of Return of Premium variant this product shall be a Non-Linked Non-Participating Individual Life Insurance Savings Plan.

So, play **#ProtectionFrontFootPe** and give your loved ones the financial protection they deserve with Max Life Smart Secure Plus.



#YouAreTheDifference™

^aAs per IRDAI Annual Report 2019-2020. Life Insurance Coverage is Available in this product.

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Max Life/AURAA/Marketing/Agency/Smart Secure Plus/Leaflet/April 2021

IRDAI Regn. No.: 104

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