

Live Smart, Live a Life of More.

Presenting



A smart generation plan that offers you more pluses than ever before. With features like early income + guaranteed income*** + enhanced protection + and enhanced flexibility which encourages your family to live the plus life!

Let your family live a life of more +
because for them

BHAROSA TUM HO



Early Liquidity^{^^}
starting from
1st policy year^{**}



Regular Cash Bonus[%]
Advantage



Comprehensive Protection
(Policy Continuance Benefit[@] +
Accidental Death Benefit[&])



Flexibility to choose
your Policy Term
from 10 to 40 years

Axis Max Life Smart Wealth Advantage Growth Par Plan (UIN: 104N135V03) Variant : Future Income

A Non Linked Participating Individual Life Insurance Savings Plan

Policy Benefits Explained

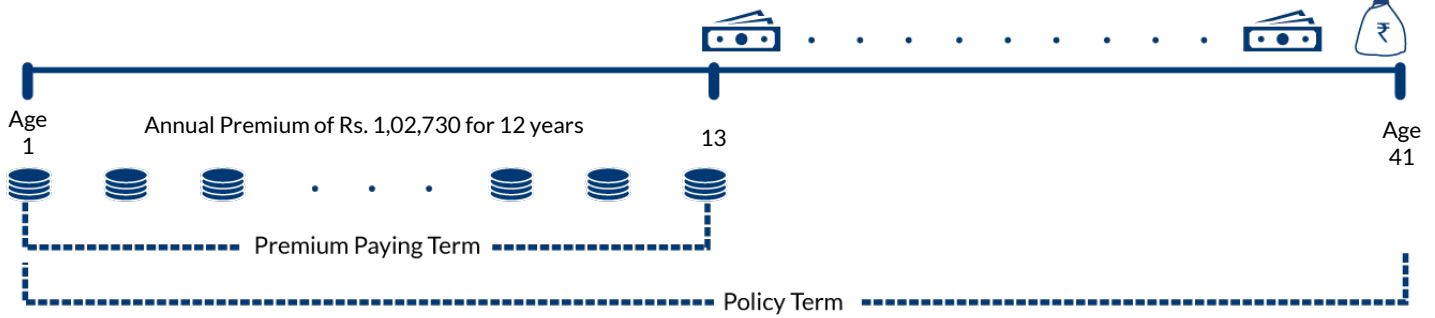
Your current age is 1 years and you shall pay Rs.102730 (excluding taxes, if any) on Annual mode for 12 Years.
Your Policy Term is 40 years.

Survival Benefits:					Maturity Benefits:	
On survival of the Life Insured during the Policy Term, We will pay the following, provided all due Premium have been paid:					On survival of the Life Insured till the end of the Policy Term, We will pay the following, provided all due premiums have been paid:	
	Amount	Mode	Payout Period	Total Benefit	Benefit	Amount
Cash Bonus @8%*	Rs. 77,200	Annual in Arrears	year 13 till year 37	23,14,000	Sum Assured on Maturity	Rs. 12,00,000
	Rs. 1,28,000	Annual in Arrears	Post completion of year 37 till year 40		Terminal Bonus @8%*	Rs. 17,12,160
Guaranteed Income***	Rs. 50,800	Annual in Arrears	year 13 till year 37	Rs. 12,70,000	Additional Benefits	NA
The Total Survival Benefit* over the Policy Term shall be Rs. 35,84,000 Annual Cash Bonus of Rs. 77,200 (@8% illustration) and Rs. 5,500 (@4% illustration) from year 13 till year 37 Cash Bonus of Rs. 1,28,000 (@8% illustration) and Rs. 9,119 (@4% illustration) from year 37 till year 40					Total Benefit at Maturity @8%*	Rs. 29,12,160
					Terminal Bonus of Rs. 17,12,160 (@8% Illustration) and Rs. 5,43,000 (@4% Illustration).	

*Figures shown are illustrative @8% and may vary. Actual payouts depend on bonus rates declared by the company from time to time. Please refer to the policy pack for complete details.

Cash Bonus* @ 8% + Guaranteed Income*** = Rs. 1,28,000

Maturity Benefit* of Rs. 29,12,160



Cash Bonus and Guaranteed Income is illustrated at the end of the policy year. You will receive this amount at the beginning of the policy year only if you have opted for the "Income Benefit payout option" as "advance".

You Pay : 12,32,760

You Get : @4%**: 31,77,858 @8%**: 64,96,160

**Kindly note that the above scenarios are only illustrations and does not create any rights and/or obligations. The assumed non-guaranteed rates of return chosen in the above illustration are 4% and 8%. These assumed rates of return are not guaranteed and are not the upper or lower limit of what you might get back as the value of your policy is dependent on a number of factors including future investment performance. The actual experience on the contract may be different from the illustrated.

Death Benefit

On death of the Life Insured anytime during the Policy Term, provided the Policy is inforce, We will pay the Death Benefit to the Claimant.

- The minimum Death Benefit at inception is Rs. 15,00,000
- Any accrued survival benefit, if not paid earlier, shall be paid in addition to death benefit.

Rider Benefits Explained

Rider Name	Axis Max Life Waiver of Premium Plus Rider
UIN	104B029V05
Benefits	Waives all future premiums in case of 11 Critical Illnesses or Death or Dismemberment of policyholder

Please Note: For more details, please refer detailed policy & rider contract.

BHAROSA TUM HO



***Individual Death Claims Paid Ratio as per Audited Financials for FY 2024-2025. | *As per Public Disclosures for H1 FY 2024-2025.**

LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT.

®Policy Continuance Benefit is available in all plan variants except for 100 – Age at Entry Variant. Accidental Death Benefit (ADB) is inbuilt and available in all plan variants for ages greater than or equal to 18 years and is restricted on attainment of age 80 years.

***Guaranteed Income is a % of Annualised Premium and shall depend on the Guaranteed Income Payout Frequency, Age of the Life Insured, Plan variant, PCB Option and Premium Payment Term. Guaranteed Income shall be applicable provided all due premiums are paid. All applicable Guaranteed Benefits in the product are subject to payment of all due premiums. Axis Max Life Smart Wealth Advantage Growth Par Plan (UIN: 104N135V03) is a non linked participating Individual Life Insurance Savings plan which provides Cash Bonuses and Terminal Bonus, which are variable in nature and declared by the company from time to time.

Bonuses represent your share in profits of the company's participating fund. Bonuses are, therefore, not guaranteed and are based on performance of the participating fund. Bonus rate will be declared at the end of financial year. The risk factors of the bonuses projected under the product are not guaranteed. Past performance doesn't construe any indication of future bonuses and these products are subject to the overall performance of the insurer in terms of investments, management of expenses, mortality and lapses.

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) - 122002. For more details on risk factors, Terms and Conditions please read the prospectus carefully before concluding a sale. You may be entitled for 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. You can call us on our Customer Helpline No. 1860 120 5577. Website: <https://www.axismaxlife.com>

ARN: Axis Max Life/FCB/Brand/SWAG Par 3.0 Future Income/SmartBI/October 2025

IRDAI Registration No. 104

BEWARE OF SPURIOUS/FRAUD PHONE CALLS!

- IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums
- Public receiving such phone calls are requested to lodge a police complaint

BENEFIT ILLUSTRATION

[Date and Time of Illustration – 04 April 2026, 05:48 PM]

Name of the Prospect/Policyholder:	Mr. Mr	Proposal No:	
Age & Gender:	31 years, Male	Name of the Product:	Axis Max Life Smart Wealth Advantage Growth Par Plan
Name of the Life Assured:	Mr. Mr	Tag Line:	A Non-Linked Participating Individual Life Insurance Savings Plan
Age & Gender:	1 years, Male	Unique Identification No:	104N135V03
Policy Term:	40 Years	GST Rate (Base Policy, First Year):	0.00%
Premium Payment Term:	12 Years	GST Rate (Base Policy, Subsequent Year):	0.00%
Amount of Installment Premium:	₹1,02,730	GST Rate (Rider Policy, First Year):	0.00%
Mode of payment of premium:	Annual	GST Rate(Rider Policy,Subsequent Year):	0.00%
		Axis Max Life State:	Tamil Nadu
		Policyholder Residential State:	Tamil Nadu

How to read and understand this benefit illustration?

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy, at two assumed rates of interest i.e., 8% p.a. and 4% p.a.

Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your Insurer carrying on life insurance business. If your policy offers guaranteed returns benefits then these will be clearly marked “guaranteed” in the illustration table on the next/this page. If your policy offers variable returns benefits then the illustration on the next/this page will show two different rates of assumed future investment returns, of 8% p.a. and 4% p.a..These assumed rates of return are illustrative, not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance.

Policy Details			
Variant Name	Future Income	Sum Assured on Maturity (in Rs.)	12,00,000
Policy Continuance Benefit Option	no	Additional Benefit on Maturity (only applicable for female lives) (in Rs.)	
Payment Frequency for Guaranteed Income & Cash Bonus	Annual	Sum Assured on Death (at inception of the policy) (in Rs.)	15,00,000
Save the date Option	no	Date of first Survival Benefit payment	Monday, April 04, 2039

Rider Details			
Accidental Death & Dismemberment (ADD) Rider Premium Payment Term and Rider Term	NA	Accidental Death & Dismemberment (ADD) Rider Sum Assured (in Rs.)	NA
Term Plus Rider Term - Premium Payment Term and Rider Term	NA	Term Plus Rider Sum Assured (in Rs.)	NA
Waiver of Premium (WOP) Plus Rider Term	12	Critical Illness and Disability Rider - Coverage Variant	NA
Critical Illness and Disability Rider - Rider Premium Payment Term and Rider Term	NA	Critical Illness and Disability Rider - Rider Sum Assured	NA

Premium Summary						
	Base Plan	Accidental Death & Dismemberment Rider	Term Plus Rider	Waiver of Premium Plus Rider	Critical Illness and Disability Rider	Total Installment Premium
Installment Premium without GST (in Rs.)	1,00,000	0	0	2,730	0	1,02,730
Installment Premium with first year GST (in Rs.)	1,00,000	0	0	2,730	0	1,02,730
Installment Premium with GST 2nd year onwards (in Rs.)	1,00,000	0	0	2,730	0	1,02,730

Policy Year	Age at the start of the Policy Year	Single/ Annualized Premium	Guaranteed Benefits				Non-Guaranteed Benefit @ 4% per annum investment return				Non-Guaranteed Benefit @ 8% per annum investment return				Total Benefits including Guaranteed and Non-Guaranteed Benefits			
			Survival Benefit	Death Benefit	Maturity Benefit	Additional Accidental Death Benefit	Cash Bonus	Guaranteed Surrender Value (GSV)	Special Surrender Value (SSV)	Surrender Benefit	Cash Bonus	Guaranteed Surrender Value (GSV)	Special Surrender Value (SSV)	Surrender Benefit	Total Death Benefit @4%	Total Death Benefit @8%	Total Survival & Maturity Benefit @ 4% (4+6+8)	Total Survival & Maturity Benefit @ 8% (4+6+12)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1	1	1,00,000	-	15,00,000	-	-	-	-	30,333	30,333	-	-	30,333	30,333	15,00,000	15,00,000	-	-
2	2	1,00,000	-	15,00,000	-	-	-	60,000	70,000	70,000	-	60,000	70,000	70,000	15,00,000	15,00,000	-	-
3	3	1,00,000	-	15,00,000	-	-	-	1,05,000	1,20,000	1,20,000	-	1,05,000	1,20,000	1,20,000	15,00,000	15,00,000	-	-
4	4	1,00,000	-	15,00,000	-	-	-	2,00,000	2,08,000	2,08,000	-	2,00,000	2,08,000	2,08,000	15,00,000	15,00,000	-	-
5	5	1,00,000	-	15,00,000	-	-	-	2,50,000	2,70,000	2,70,000	-	2,50,000	2,70,000	2,70,000	15,00,000	15,00,000	-	-
6	6	1,00,000	-	15,00,000	-	-	-	3,00,000	3,48,000	3,48,000	-	3,00,000	3,48,000	3,48,000	15,00,000	15,00,000	-	-
7	7	1,00,000	-	15,00,000	-	-	-	3,50,000	4,34,000	4,34,000	-	3,50,000	4,61,979	4,61,979	15,00,000	15,00,000	-	-
8	8	1,00,000	-	15,00,000	-	-	-	4,45,680	5,28,000	5,28,000	-	4,45,680	6,17,132	6,17,132	15,00,000	15,00,000	-	-
9	9	1,00,000	-	15,00,000	-	-	-	5,52,870	6,67,466	6,67,466	-	5,52,870	7,97,893	7,97,893	15,00,000	15,00,000	-	-
10	10	1,00,000	-	15,00,000	-	-	-	6,71,400	8,26,061	8,26,061	-	6,71,400	10,07,506	10,07,506	15,00,000	15,00,000	-	-
11	11	1,00,000	-	15,00,000	-	-	-	8,01,460	10,04,002	10,04,002	-	8,01,460	12,50,200	12,50,200	15,00,000	15,00,000	-	-
12	12	1,00,000	-	15,00,000	-	-	-	9,42,840	12,01,335	12,01,335	-	9,42,840	15,28,050	15,28,050	15,00,000	16,65,294	-	-
13	13	-	50,800	15,00,000	-	-	5,500	9,55,180	12,78,215	12,78,215	77,200	8,83,480	16,28,895	16,28,895	15,00,000	17,09,588	56,300	1,28,000
14	14	-	50,800	15,00,000	-	-	5,500	9,67,400	12,77,619	12,77,619	77,200	8,24,000	16,31,018	16,31,018	15,00,000	17,22,227	56,300	1,28,000
15	15	-	50,800	15,00,000	-	-	5,500	9,11,100	12,71,727	12,71,727	77,200	6,96,000	16,27,833	16,27,833	15,00,000	17,35,827	56,300	1,28,000
16	16	-	50,800	15,00,000	-	-	5,500	8,54,800	12,65,991	12,65,991	77,200	5,68,000	16,25,638	16,25,638	15,00,000	17,50,475	56,300	1,28,000
17	17	-	50,800	15,00,000	-	-	5,500	7,98,500	12,60,412	12,60,412	77,200	4,40,000	16,24,579	16,24,579	15,00,000	17,66,201	56,300	1,28,000

Policy Year	Age at the start of the Policy Year	Single/ Annualized Premium	Guaranteed Benefits				Non-Guaranteed Benefit @ 4% per annum investment return				Non-Guaranteed Benefit @ 8% per annum investment return				Total Benefits including Guaranteed and Non-Guaranteed Benefits			
			Survival Benefit	Death Benefit	Maturity Benefit	Additional Accidental Death Benefit	Cash Bonus	Guaranteed Surrender Value (GSV)	Special Surrender Value (SSV)	Surrender Benefit	Cash Bonus	Guaranteed Surrender Value (GSV)	Special Surrender Value (SSV)	Surrender Benefit	Total Death Benefit @4%	Total Death Benefit @8%	Total Survival & Maturity Benefit @ 4% (4+6+8)	Total Survival & Maturity Benefit @ 8% (4+6+12)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
18	18	-	50,800	15,00,000	-	-	5,500	7,42,200	12,54,973	12,54,973	77,200	3,12,000	16,24,714	16,24,714	15,00,000	17,83,149	56,300	1,28,000
19	19	-	50,800	15,00,000	-	-	5,500	6,85,900	12,49,691	12,49,691	77,200	1,84,000	16,26,131	16,26,131	15,00,000	18,01,350	56,300	1,28,000
20	20	-	50,800	15,00,000	-	-	5,500	6,29,600	12,44,583	12,44,583	77,200	56,000	16,28,916	16,28,916	15,00,000	18,20,978	56,300	1,28,000
21	21	-	50,800	15,00,000	-	-	5,500	5,73,300	12,39,631	12,39,631	77,200	-	16,42,662	16,42,662	15,00,000	18,42,062	56,300	1,28,000
22	22	-	50,800	15,00,000	-	-	5,500	5,17,000	12,34,872	12,34,872	77,200	-	16,65,377	16,65,377	15,00,000	18,64,777	56,300	1,28,000
23	23	-	50,800	15,00,000	-	-	5,500	4,60,700	12,30,287	12,30,287	77,200	-	16,89,810	16,89,810	15,00,000	18,89,239	56,300	1,28,000
24	24	-	50,800	15,00,000	-	-	5,500	4,04,400	12,25,911	12,25,911	77,200	-	17,16,136	17,16,136	15,00,000	19,15,536	56,300	1,28,000
25	25	-	50,800	15,00,000	-	-	5,500	3,48,100	12,21,709	12,21,709	77,200	-	17,44,471	17,44,471	15,00,000	19,43,871	56,300	1,28,000
26	26	-	50,800	15,00,000	-	-	5,500	2,91,800	12,17,734	12,17,734	77,200	-	17,74,962	17,74,962	15,00,000	19,74,362	56,300	1,28,000
27	27	-	50,800	15,00,000	-	-	5,500	2,35,500	12,13,968	12,13,968	77,200	-	18,07,782	18,07,782	15,00,000	20,07,182	56,300	1,28,000
28	28	-	50,800	15,00,000	-	-	5,500	1,79,200	12,10,411	12,10,411	77,200	-	18,43,135	18,43,135	15,00,000	20,42,535	56,300	1,28,000
29	29	-	50,800	15,00,000	-	-	5,500	1,22,900	12,07,081	12,07,081	77,200	-	18,81,226	18,81,226	15,00,000	20,80,626	56,300	1,28,000
30	30	-	50,800	15,00,000	-	-	5,500	66,600	12,03,995	12,03,995	77,200	-	19,22,229	19,22,229	15,03,521	21,21,630	56,300	1,28,000
31	31	-	50,800	15,00,000	-	-	5,500	10,300	12,01,152	12,01,152	77,200	-	19,66,407	19,66,407	15,10,807	21,65,778	56,300	1,28,000
32	32	-	50,800	15,00,000	-	-	5,500	-	12,44,572	12,44,572	77,200	-	20,13,962	20,13,962	15,18,354	22,13,363	56,300	1,28,000
33	33	-	50,800	15,00,000	-	-	5,500	-	12,86,979	12,86,979	77,200	-	20,65,246	20,65,246	15,26,145	22,64,617	56,300	1,28,000
34	34	-	50,800	15,00,000	-	-	5,500	-	12,95,066	12,95,066	77,200	-	21,20,460	21,20,460	15,34,233	23,19,831	56,300	1,28,000

Policy Year	Age at the start of the Policy Year	Single/ Annualized Premium	Guaranteed Benefits				Non-Guaranteed Benefit @ 4% per annum investment return				Non-Guaranteed Benefit @ 8% per annum investment return				Total Benefits including Guaranteed and Non-Guaranteed Benefits			
			Survival Benefit	Death Benefit	Maturity Benefit	Additional Accidental Death Benefit	Cash Bonus	Guaranteed Surrender Value (GSV)	Special Surrender Value (SSV)	Surrender Benefit	Cash Bonus	Guaranteed Surrender Value (GSV)	Special Surrender Value (SSV)	Surrender Benefit	Total Death Benefit @4%	Total Death Benefit @8%	Total Survival & Maturity Benefit @ 4% (4+6+8)	Total Survival & Maturity Benefit @ 8% (4+6+12)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
35	35	-	50,800	15,00,000	-	-	5,500	-	13,03,433	13,03,433	77,200	-	21,79,985	21,79,985	15,42,599	23,79,356	56,300	1,28,000
36	36	-	50,800	15,00,000	-	-	5,500	-	13,34,964	13,34,964	77,200	-	22,83,192	22,83,192	15,74,130	24,82,563	56,300	1,28,000
37	37	-	50,800	15,00,000	-	-	5,500	-	13,66,547	13,66,547	77,200	-	23,92,747	23,92,747	16,05,713	25,92,118	56,300	1,28,000
38	38	-	-	15,00,000	-	-	9,119	-	14,40,084	14,40,084	1,28,000	-	25,04,487	25,04,487	16,78,535	26,59,739	9,119	1,28,000
39	39	-	-	15,00,000	-	-	9,119	-	15,16,654	15,16,654	1,28,000	-	26,22,983	26,22,983	17,55,105	27,78,264	9,119	1,28,000
40	40	-	-	15,00,000	12,00,000	-	9,119	-	-	-	1,28,000	-	-	-	18,30,978	28,96,119	17,52,119	30,40,160

Notes:

1. Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any, and Goods and Service Tax. Refer Sales literature for explanation of terms used in this illustration.
2. The survival benefits are payable at the end of the policy year.
3. The surrender benefit, death benefit and maturity benefit shown above are at the end of the Policy Year.
4. The Surrender Value is higher of the Guaranteed Surrender Value (GSV) and the Special Surrender Value (SSV).
5. Refer Sales literature (Prospectus) and Policy Document for explanation of terms used in this illustration.
6. Above benefits include terminal bonus payable, if any.
7. The above benefits are with assumptions that save the date option is not selected by you. For details on save the date option, please refer the Policy Document.
8. Under column 18 and 19, Maturity Benefit also includes the 'Terminal Bonus (if Declared) at Maturity'.

I, (name), have explained the premiums, and benefits under the product fully to the prospect / policyholder.

Place: Signature / OTP Confirmation Date/ Thumb Impression /
Date: 4/4/26 Electronic Signature of Agent / Intermediary / Official of the insurer

This system generated benefit illustration shall be treated as signed by me.

I, Mr. Mr (name), having received the information with respect to the above, have understood the above statement before entering into the contract.

Date: 4/4/26 Signature / OTP Confirmation Date / Thumb Impression /
Electronic Signature of Prospect / Policyholder