

Strive towards your
ELITE Aspirations Powered
by an **ELITE Solution**

Presenting



Mr. Vivek

Here is a personalized illustration for you that showcases how this plan will benefit you

Axis Max Life Smart Wealth Advantage Guarantee Elite Plan (UIN: 104N138V04)

A Non-Linked Non Participating Individual Life Insurance Savings Plan

WEALTH FOR MILESTONES

Policy Benefits Explained

Your current age is 35 years and You shall pay Rs.1,00,000 (excluding taxes, if any) on an Annual mode for 10 years. Your survival benefit will be payable at the end of 15th year. You have a life cover for Whole Life.


Survival Benefit

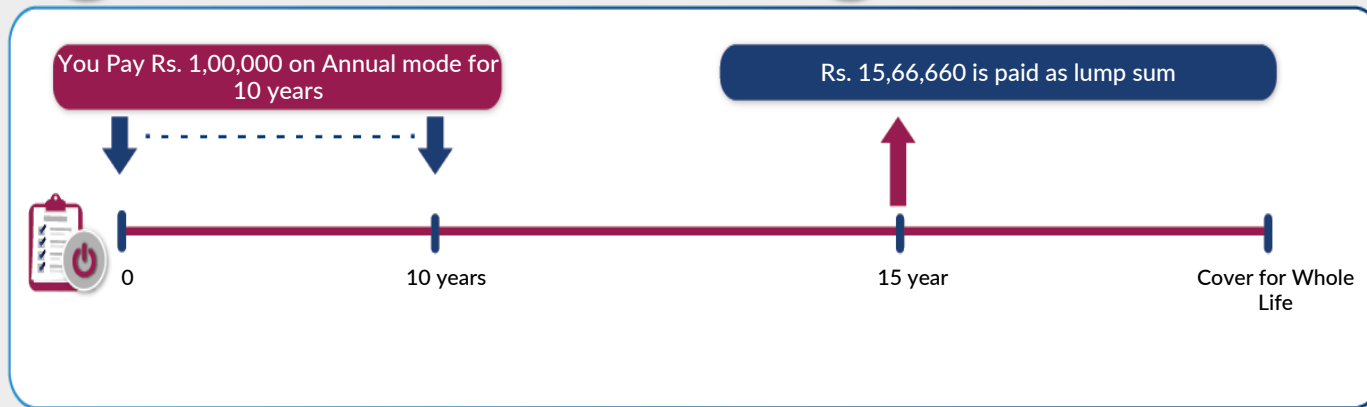
On survival of the life insured till the survival benefit period and provided all due premiums have been paid. The following benefits will be applicable to the Policyholder:

Benefit	Amount
Return of Premium (A)	Rs. 10,00,000
Milestone Benefit (B)	Rs. 1,86,860
Accrued Guaranteed addition (C)	Rs. 3,79,800
Total Survival Benefit(A+B+C) Payable at the end of the Survival Period	Rs. 15,66,660

The above mentioned benefits are fully guaranteed, provided the life insured survives till the survival benefit period of 15 years and all due premiums have been paid.

 You Pay Rs. 10,00,000

 You get Rs. 15,66,660



The blue arrows signify the premiums paid by the policyholder, the maroon arrow indicates the Survival Benefit.

Death Benefit

On Death of the life insured anytime during the policy term, provided the policy is inforce. The following benefit will be provided to the nominee as a lumpsum benefit:

The minimum death benefit at inception is Rs. 11,00,000

Flexibilities Available During The Policy Term.

- 1. Option to Accure Future Survival Benefits:** You have the option to accrue all or part of your future survival benefits.
- 2. Settlement Option at Death:** Your nominee/s have option to use the settlement option at the time of death of life insured, where they can opt to get the death benefit amount as a regular monthly income over 60 months or Annual Income over 5 years.

The scenario for Accrual has been detailed in the below section for more clarity.

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

BHAROSA TUM HO



*Individual Death Claims Paid Ratio as per Audited Financials for FY 2023-2024. | *As per Public Disclosures for H1 FY 2024-2025.

The Brand Ambassadors as depicted herein, have endorsed only the Axis Max Life Insurance Products and are not in any manner endorsing Axis Bank Limited and do not have any kind of association or relationship with Axis Bank Limited.

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. You can call us on our Customer Helpline No. 1860 120 5577. Website: www.axismaxlife.com

ARN: Axis Max Life /MaxIs/SWAG Elite-Wealth For Milestone- Non PCB/October 2024

IRDAI Regn. 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

Detailed Scenarios:

Scenario 1: Returns with whole life death

Cover for Whole Life and payout of all applicable survival benefits at due date (Benefit Illustration projection has been shown till age 100)

Policy Year	Age of the Life Insured	Annualized Premium	Accured Guranteed Additions (if any)	Guaranteed Milestone Benefit (GMB)	Return of Premium Benefit	Total Survival Benefit	Death Benefit
1	35	1,00,000	-	-	-	-	11,00,000
2	36	1,00,000	-	-	-	-	11,00,000
3	37	1,00,000	-	-	-	-	11,00,000
4	38	1,00,000	-	-	-	-	11,00,000
5	39	1,00,000	-	-	-	-	11,00,000
6	40	1,00,000	-	-	-	-	11,00,000
7	41	1,00,000	-	-	-	-	11,00,000
8	42	1,00,000	-	-	-	-	11,00,000
9	43	1,00,000	-	-	-	-	11,00,000
10	44	1,00,000	-	-	-	-	11,00,000
11	45	-	-	-	-	-	11,00,000
12	46	-	94,950	-	-	-	11,48,791
13	47	-	1,89,900	-	-	-	13,13,827
14	48	-	2,84,850	-	-	-	14,97,078
15	49	-	3,79,800	1,86,860	10,00,000	15,66,660	17,00,442
16	50	-	-	-	-	-	11,00,000
17	51	-	-	-	-	-	11,00,000
18	52	-	-	-	-	-	11,00,000
19	53	-	-	-	-	-	11,00,000
20	54	-	-	-	-	-	11,00,000
21	55	-	-	-	-	-	11,00,000
22	56	-	-	-	-	-	11,00,000
23	57	-	-	-	-	-	11,00,000
24	58	-	-	-	-	-	11,00,000
25	59	-	-	-	-	-	11,00,000
26	60	-	-	-	-	-	11,00,000
27	61	-	-	-	-	-	11,00,000
28	62	-	-	-	-	-	11,00,000
29	63	-	-	-	-	-	11,00,000
30	64	-	-	-	-	-	11,00,000
31	65	-	-	-	-	-	11,00,000
32	66	-	-	-	-	-	11,00,000
33	67	-	-	-	-	-	11,00,000
34	68	-	-	-	-	-	11,00,000

Policy Year	Age of the Life Insured	Annualized Premium	Accrued Guranteed Additions (if any)	Guaranteed Milestone Benefit (GMB)	Return of Premium Benefit	Total Survival Benefit	Death Benefit
35	69	-	-	-	-	-	11,00,000
36	70	-	-	-	-	-	11,00,000
37	71	-	-	-	-	-	11,00,000
38	72	-	-	-	-	-	11,00,000
39	73	-	-	-	-	-	11,00,000
40	74	-	-	-	-	-	11,00,000
41	75	-	-	-	-	-	11,00,000
42	76	-	-	-	-	-	11,00,000
43	77	-	-	-	-	-	11,00,000
44	78	-	-	-	-	-	11,00,000
45	79	-	-	-	-	-	11,00,000
46	80	-	-	-	-	-	11,00,000
47	81	-	-	-	-	-	11,00,000
48	82	-	-	-	-	-	11,00,000
49	83	-	-	-	-	-	11,00,000
50	84	-	-	-	-	-	11,00,000
51	85	-	-	-	-	-	11,00,000
52	86	-	-	-	-	-	11,00,000
53	87	-	-	-	-	-	11,00,000
54	88	-	-	-	-	-	11,00,000
55	89	-	-	-	-	-	11,00,000
56	90	-	-	-	-	-	11,00,000
57	91	-	-	-	-	-	11,00,000
58	92	-	-	-	-	-	11,00,000
59	93	-	-	-	-	-	11,00,000
60	94	-	-	-	-	-	11,00,000
61	95	-	-	-	-	-	11,00,000
62	96	-	-	-	-	-	11,00,000
63	97	-	-	-	-	-	11,00,000
64	98	-	-	-	-	-	11,00,000
65	99	-	-	-	-	-	11,00,000
66	100	-	-	-	-	-	11,00,000

Scenario 2: Legacy Planning

Cover for Whole Life and accrual of all applicable survival benefits at due date followed by death of the life insured (Benefit Illustration projection has been shown till age 100)

Policy Year	Age of the Life Insured	Annualized Premium	Accrued Guranteed Additions (if any)	Guaranteed Milestone Benefit (GMB)	Return of Premium Benefit	Total Survival Benefit	Guaranteed Death Benefit	Accrual of all Survival Benefits	Accrual Interest Rate^
1	35	1,00,000	-	-	-	-	11,00,000	-	-
2	36	1,00,000	-	-	-	-	11,00,000	-	-
3	37	1,00,000	-	-	-	-	11,00,000	-	-
4	38	1,00,000	-	-	-	-	11,00,000	-	-
5	39	1,00,000	-	-	-	-	11,00,000	-	-
6	40	1,00,000	-	-	-	-	11,00,000	-	-
7	41	1,00,000	-	-	-	-	11,00,000	-	-
8	42	1,00,000	-	-	-	-	11,00,000	-	-
9	43	1,00,000	-	-	-	-	11,00,000	-	-
10	44	1,00,000	-	-	-	-	11,00,000	-	-
11	45	-	-	-	-	-	11,00,000	-	-
12	46	-	94,950	-	-	-	11,48,791	-	-
13	47	-	1,89,900	-	-	-	13,13,827	-	-
14	48	-	2,84,850	-	-	-	14,97,078	-	-
15	49	-	3,79,800	1,86,860	10,00,000	15,66,660	17,00,442	15,66,660	6.75%
16	50	-	-	-	-	-	11,00,000	16,72,410	6.75%
17	51	-	-	-	-	-	11,00,000	17,85,297	6.75%
18	52	-	-	-	-	-	11,00,000	19,05,805	6.75%
19	53	-	-	-	-	-	11,00,000	20,34,447	6.75%
20	54	-	-	-	-	-	11,00,000	21,71,772	6.25%
21	55	-	-	-	-	-	11,00,000	23,07,507	6.25%
22	56	-	-	-	-	-	11,00,000	24,51,727	6.25%
23	57	-	-	-	-	-	11,00,000	26,04,960	6.25%
24	58	-	-	-	-	-	11,00,000	27,67,770	6.25%
25	59	-	-	-	-	-	11,00,000	29,40,755	5.75%
26	60	-	-	-	-	-	11,00,000	31,09,849	5.75%
27	61	-	-	-	-	-	11,00,000	32,88,665	5.75%
28	62	-	-	-	-	-	11,00,000	34,77,763	5.75%
29	63	-	-	-	-	-	11,00,000	36,77,734	5.75%
30	64	-	-	-	-	-	11,00,000	38,89,204	5.25%
31	65	-	-	-	-	-	11,00,000	40,93,387	5.25%
32	66	-	-	-	-	-	11,00,000	43,08,290	5.25%
33	67	-	-	-	-	-	11,00,000	45,34,476	5.25%
34	68	-	-	-	-	-	11,00,000	47,72,535	5.25%

Policy Year	Age of the Life Insured	Annualized Premium	Accured Guranteed Additions (if any)	Guaranteed Milestone Benefit (GMB)	Return of Premium Benefit	Total Survival Benefit	Guaranteed Death Benefit	Accrual of all Survival Benefits	Accrual Interest Rate^
35	69	-	-	-	-	-	11,00,000	50,23,094	4.75%
36	70	-	-	-	-	-	11,00,000	52,61,691	4.75%
37	71	-	-	-	-	-	11,00,000	55,11,621	4.75%
38	72	-	-	-	-	-	11,00,000	57,73,423	4.75%
39	73	-	-	-	-	-	11,00,000	60,47,660	4.75%
40	74	-	-	-	-	-	11,00,000	63,34,924	4.25%
41	75	-	-	-	-	-	11,00,000	66,04,159	4.25%
42	76	-	-	-	-	-	11,00,000	68,84,835	4.25%
43	77	-	-	-	-	-	11,00,000	71,77,441	4.25%
44	78	-	-	-	-	-	11,00,000	74,82,482	4.25%
45	79	-	-	-	-	-	11,00,000	78,00,488	4%
46	80	-	-	-	-	-	11,00,000	81,12,507	4%
47	81	-	-	-	-	-	11,00,000	84,37,007	4%
48	82	-	-	-	-	-	11,00,000	87,74,488	4%
49	83	-	-	-	-	-	11,00,000	91,25,467	4%
50	84	-	-	-	-	-	11,00,000	94,90,486	4%
51	85	-	-	-	-	-	11,00,000	98,70,105	4%
52	86	-	-	-	-	-	11,00,000	1,02,64,909	4%
53	87	-	-	-	-	-	11,00,000	1,06,75,506	4%
54	88	-	-	-	-	-	11,00,000	1,11,02,526	4%
55	89	-	-	-	-	-	11,00,000	1,15,46,627	4%
56	90	-	-	-	-	-	11,00,000	1,20,08,492	4%
57	91	-	-	-	-	-	11,00,000	1,24,88,832	4%
58	92	-	-	-	-	-	11,00,000	1,29,88,385	4%
59	93	-	-	-	-	-	11,00,000	1,35,07,921	4%
60	94	-	-	-	-	-	11,00,000	1,40,48,237	4%
61	95	-	-	-	-	-	11,00,000	1,46,10,167	4%
62	96	-	-	-	-	-	11,00,000	1,51,94,574	4%
63	97	-	-	-	-	-	11,00,000	1,58,02,356	4%
64	98	-	-	-	-	-	11,00,000	1,64,34,451	4%
65	99	-	-	-	-	-	11,00,000	1,70,91,829	4%
66	100	-	-	-	-	-	11,00,000	1,77,75,502	4%

^The Actual Accrual Rate applicable shall be equal to "RBI Bank Rate +1%" as applicable from time to time. Please refer to the Policy Document for more information.

For above example, the accrual rate is assumed to be 6.75% p.a. at the time of start of Accrual of Survival Benefit and reducing by 50 bps (0.5%) every 5 years thereafter. The minimum accrual rate assumed is 4% p.a. Please note that the accrual rate is assumed in the above illustration and may be higher or lower as per then prevailing conditions. For more information, please refer to the Policy Document.

In the event of death of Life Assured, the accrued benefits as at date of death shall be payable along with Sum Assured on Death. The amount payable on death as per above example shall be:

- At age 80: Sum Assured on Death + Accrual Benefits = Rs. 11,00,000 + Rs. 81,12,507 = Rs. 92,12,507
- At age 90: Sum Assured on Death + Accrual Benefits = Rs. 11,00,000 + Rs. 1,20,08,492 = Rs.1,31,08,492
- At age 100: Sum Assured on Death + Accrual Benefits = Rs. 11,00,000 + Rs. 1,77,75,502 = Rs.1,88,75,502

BENEFIT ILLUSTRATION

[Date and Time of Illustration – 15 April 2026, 11:29 AM]

Name of the Prospect/Policyholder:	Mr. Vivek	Proposal No:	
Age & Gender:	35 Years, Male	Name of the Product:	Axis Max Life Smart Wealth Advantage Guarantee Elite Plan
Name of the Life Assured:	Mr. Vivek	Tag Line:	A Non-Linked Non Participating Individual Life Insurance Savings Plan
Age & Gender:	35 Years, Male	Unique Identification No:	104N138V04
Policy Term:	Whole Life	GST Rate (Base Policy, First Year):	0.00%
Premium Payment Term:	10 years	GST Rate (Base Policy, Subsequent Year):	0.00%
Survival Benefit Period:	15 years	GST Rate (Rider, First Year):	NA
Amount of Installment Premium:	₹1,00,000	GST Rate (Rider, Subsequent Year):	NA
Mode of payment of premium:	Annual	Axis Max Life State:	Tamil Nadu
Annual Income Amount:	NA	Policyholder Residential State:	Tamil Nadu
Income Start Year, if applicable:	NA		
Income Period, if applicable:	NA		
Deferment Period, if applicable:	NA		

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy.

Policy Details			
Policy Option	Wealth for Milestones	Return of Premium (in Rs.)	10,00,000
Death Benefit Multiple	11	Milestone Benefit (in Rs.)	1,86,860
Policy Continuance Benefit Option	no	Sum Assured (at inception of the policy) upon Death (in Rs.)	11,00,000
Accrual of Survival Benefit Option	no	Opted Special Date	NA
Special Date Option	no		

Rider Details				
Rider Name	Variant	Rider Sum Assured	Rider Term	Rider Premium Payment Term
Accidental Death & Dismemberment (ADD)	NA	NA	NA	NA
Term Plus	NA	NA	NA	NA
Waiver of Premium (WOP)	NA	NA	NA	NA
Critical Illness and Disability Rider	NA	NA	NA	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	0	0	1,00,000
Installment Premium with first year GST (in Rs.)	1,00,000	0	0	0	0	1,00,000
Installment Premium with GST 2nd year onwards (in Rs.)	1,00,000	0	0	0	0	1,00,000

Policy Year	Annualized Premium (BOY)	Total Annual Premium (BOY)	Guaranteed								Non Guaranteed		
			Base Income (EOY)	Loyalty Income (EOY)	Accrued Guaranteed Additions (if any) (BOY)	Guaranteed Milestone Benefit (EOY)	Return of Premium Benefit (EOY)	Total Survival Benefit (EOY)	Death Benefit	Guaranteed Surrender Value (EOY)	Special Surrender Value (EOY)	Surrender Value Payable (EOY)	
1	1,00,000	1,00,000	-	-	-	-	-	-	-	11,00,000	-	50,203	50,203
2	1,00,000	1,00,000	-	-	-	-	-	-	-	11,00,000	60,000	1,07,549	1,07,549
3	1,00,000	1,00,000	-	-	-	-	-	-	-	11,00,000	1,05,000	1,72,805	1,72,805
4	1,00,000	1,00,000	-	-	-	-	-	-	-	11,00,000	2,00,000	2,46,813	2,46,813
5	1,00,000	1,00,000	-	-	-	-	-	-	-	11,00,000	2,50,000	3,30,510	3,30,510
6	1,00,000	1,00,000	-	-	-	-	-	-	-	11,00,000	3,00,000	4,24,902	4,24,902
7	1,00,000	1,00,000	-	-	-	-	-	-	-	11,00,000	3,50,000	5,31,101	5,31,101
8	1,00,000	1,00,000	-	-	-	-	-	-	-	11,00,000	4,45,712	6,50,335	6,50,335
9	1,00,000	1,00,000	-	-	-	-	-	-	-	11,00,000	5,52,852	7,83,946	7,83,946
10	1,00,000	1,00,000	-	-	-	-	-	-	-	11,00,000	6,71,420	9,33,397	9,33,397
11	-	-	-	-	-	-	-	-	-	11,00,000	7,28,570	10,00,288	10,00,288
12	-	-	-	-	94,950	-	-	-	-	11,48,791	8,71,165	11,48,791	11,48,791
13	-	-	-	-	1,89,900	-	-	-	-	13,13,827	10,13,770	13,13,827	13,13,827
14	-	-	-	-	2,84,850	-	-	-	-	14,97,078	11,56,365	14,97,078	14,97,078
15	-	-	-	-	3,79,800	1,86,860	10,00,000	15,66,660	17,00,442	17,00,442	12,41,820	17,00,442	17,00,442
16	-	-	-	-	-	-	-	-	-	11,00,000	-	1,41,405	1,41,405
17	-	-	-	-	-	-	-	-	-	11,00,000	-	1,49,347	1,49,347
18	-	-	-	-	-	-	-	-	-	11,00,000	-	1,57,619	1,57,619
19	-	-	-	-	-	-	-	-	-	11,00,000	-	1,66,243	1,66,243
20	-	-	-	-	-	-	-	-	-	11,00,000	-	1,75,219	1,75,219
21	-	-	-	-	-	-	-	-	-	11,00,000	-	1,84,580	1,84,580
22	-	-	-	-	-	-	-	-	-	11,00,000	-	1,94,359	1,94,359
23	-	-	-	-	-	-	-	-	-	11,00,000	-	2,04,578	2,04,578
24	-	-	-	-	-	-	-	-	-	11,00,000	-	2,15,270	2,15,270
25	-	-	-	-	-	-	-	-	-	11,00,000	-	2,26,479	2,26,479
26	-	-	-	-	-	-	-	-	-	11,00,000	-	2,38,249	2,38,249
27	-	-	-	-	-	-	-	-	-	11,00,000	-	2,50,591	2,50,591
28	-	-	-	-	-	-	-	-	-	11,00,000	-	2,63,571	2,63,571

Policy Year	Annualized Premium (BOY)	Total Annual Premium (BOY)	Guaranteed								Non Guaranteed	
			Base Income (EOY)	Loyalty Income (EOY)	Accrued Guaranteed Additions (if any) (BOY)	Guaranteed Milestone Benefit (EOY)	Return of Premium Benefit (EOY)	Total Survival Benefit (EOY)	Death Benefit	Guaranteed Surrender Value (EOY)	Special Surrender Value (EOY)	Surrender Value Payable (EOY)
29	-	-	-	-	-	-	-	-	11,00,000	-	2,77,200	2,77,200
30	-	-	-	-	-	-	-	-	11,00,000	-	2,91,500	2,91,500
31	-	-	-	-	-	-	-	-	11,00,000	-	3,06,515	3,06,515
32	-	-	-	-	-	-	-	-	11,00,000	-	3,22,124	3,22,124
33	-	-	-	-	-	-	-	-	11,00,000	-	3,38,316	3,38,316
34	-	-	-	-	-	-	-	-	11,00,000	-	3,55,069	3,55,069
35	-	-	-	-	-	-	-	-	11,00,000	-	3,72,383	3,72,383
36	-	-	-	-	-	-	-	-	11,00,000	-	3,90,225	3,90,225
37	-	-	-	-	-	-	-	-	11,00,000	-	4,08,562	4,08,562
38	-	-	-	-	-	-	-	-	11,00,000	-	4,27,383	4,27,383
39	-	-	-	-	-	-	-	-	11,00,000	-	4,46,644	4,46,644
40	-	-	-	-	-	-	-	-	11,00,000	-	4,66,301	4,66,301
41	-	-	-	-	-	-	-	-	11,00,000	-	4,86,310	4,86,310
42	-	-	-	-	-	-	-	-	11,00,000	-	5,06,638	5,06,638
43	-	-	-	-	-	-	-	-	11,00,000	-	5,27,208	5,27,208
44	-	-	-	-	-	-	-	-	11,00,000	-	5,47,998	5,47,998
45	-	-	-	-	-	-	-	-	11,00,000	-	5,68,920	5,68,920
46	-	-	-	-	-	-	-	-	11,00,000	-	5,89,930	5,89,930
47	-	-	-	-	-	-	-	-	11,00,000	-	6,10,962	6,10,962
48	-	-	-	-	-	-	-	-	11,00,000	-	6,31,950	6,31,950
49	-	-	-	-	-	-	-	-	11,00,000	-	6,52,828	6,52,828
50	-	-	-	-	-	-	-	-	11,00,000	-	6,73,530	6,73,530
51	-	-	-	-	-	-	-	-	11,00,000	-	6,93,979	6,93,979
52	-	-	-	-	-	-	-	-	11,00,000	-	7,14,120	7,14,120
53	-	-	-	-	-	-	-	-	11,00,000	-	7,33,876	7,33,876
54	-	-	-	-	-	-	-	-	11,00,000	-	7,53,203	7,53,203
55	-	-	-	-	-	-	-	-	11,00,000	-	7,72,024	7,72,024
56	-	-	-	-	-	-	-	-	11,00,000	-	7,90,284	7,90,284
57	-	-	-	-	-	-	-	-	11,00,000	-	8,07,950	8,07,950

Policy Year	Annualized Premium (BOY)	Total Annual Premium (BOY)	Guaranteed								Non Guaranteed	
			Base Income (EOY)	Loyalty Income (EOY)	Accrued Guaranteed Additions (if any) (BOY)	Guaranteed Milestone Benefit (EOY)	Return of Premium Benefit (EOY)	Total Survival Benefit (EOY)	Death Benefit	Guaranteed Surrender Value (EOY)	Special Surrender Value (EOY)	Surrender Value Payable (EOY)
58	-	-	-	-	-	-	-	-	11,00,000	-	8,24,967	8,24,967
59	-	-	-	-	-	-	-	-	11,00,000	-	8,41,291	8,41,291
60	-	-	-	-	-	-	-	-	11,00,000	-	8,56,900	8,56,900
61	-	-	-	-	-	-	-	-	11,00,000	-	8,71,772	8,71,772
62	-	-	-	-	-	-	-	-	11,00,000	-	8,85,885	8,85,885
63	-	-	-	-	-	-	-	-	11,00,000	-	8,99,239	8,99,239
64	-	-	-	-	-	-	-	-	11,00,000	-	9,11,812	9,11,812
65	-	-	-	-	-	-	-	-	11,00,000	-	9,23,637	9,23,637
66	-	-	-	-	-	-	-	-	11,00,000	-	9,34,692	9,34,692
67	-	-	-	-	-	-	-	-	11,00,000	-	9,45,032	9,45,032
68	-	-	-	-	-	-	-	-	11,00,000	-	9,54,646	9,54,646
69	-	-	-	-	-	-	-	-	11,00,000	-	9,63,578	9,63,578
70	-	-	-	-	-	-	-	-	11,00,000	-	9,71,850	9,71,850
71	-	-	-	-	-	-	-	-	11,00,000	-	9,79,506	9,79,506
72	-	-	-	-	-	-	-	-	11,00,000	-	9,86,579	9,86,579
73	-	-	-	-	-	-	-	-	11,00,000	-	9,93,102	9,93,102
74	-	-	-	-	-	-	-	-	11,00,000	-	9,99,108	9,99,108
75	-	-	-	-	-	-	-	-	11,00,000	-	10,04,652	10,04,652
76	-	-	-	-	-	-	-	-	11,00,000	-	10,09,767	10,09,767
77	-	-	-	-	-	-	-	-	11,00,000	-	10,14,508	10,14,508
78	-	-	-	-	-	-	-	-	11,00,000	-	10,19,150	10,19,150
79	-	-	-	-	-	-	-	-	11,00,000	-	10,26,322	10,26,322
80	-	-	-	-	-	-	-	-	11,00,000	-	11,00,000	11,00,000
81	-	-	-	-	-	-	-	-	11,00,000	-	-	-

Notes:

- EOY: End of Year, BOY = Beginning of Year
- Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any, and Goods and Service Tax.
- Total Annual Premium includes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any but excludes Goods and Service Tax.
- The values shown in the illustration are assuming all due premiums are paid when due.
- The Surrender Value payable shall be higher of 'Minimum Guaranteed Surrender Value' and 'Special Surrender Value' Plus any accrual benefits.
- The above benefits illustrate the total income payment on Annual basis and with the assumption that Save the Date option and Accrual of Survival Benefits is not opted by you. For details on other income payment modes, Save the Date Option and Accrual of Survival Benefits Option, please refer the Policy Document.
- Refer Sales literature (Prospectus) and Policy Document for explanation of terms used in this illustration.
- Surrender value (both GSV and SSV) shown above is after payment of annual effective survival benefit applicable during the year of surrender.

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

Place: _____ Signature / Thumb Impression / Electronic Signature of
Date: 4/15/26 Agent/ Intermediary / Official of the insurer

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

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

Date:4/15/26 _____ Signature / Thumb Impression / Electronic Signature of
Prospect/ Policyholder