



# MADE FOR THOSE WHO REALISE THE VALUE OF #ProtectionFrontFootPe

WITH



A TERM PLAN THAT FINANCIALLY PROTECTS THE DREAMS OF YOUR LOVED ONES

## WHY SHOULD YOU INVEST IN MAX LIFE SMART SECURE PLUS PLAN ?



Premium Break Option^^



Special Exit Value



Voluntary Sum Assured Top-Up



Return of Premium Option\*\*



Enhanced Protection with additional Riders#

## ELIGIBILITY CRITERIA

PARAMETERS	SMART SECURE PLUS PLAN
Entry Age	18 years Regular Pay: 65 years Pay till 60: 44 years
Maturity Age	Base Death Benefit: 85 years Accelerated Critical Illness (ACI) Benefit: 75 years Accident Cover: 85 years
Minimum Premium	Subject to minimum Sum Assured and applicable premium rates
Maximum Premium	No Limit, subject to maximum Sum Assured limits determined in accordance with the Board approved underwriting Policy of the Company



PARAMETERS	SMART SECURE PLUS PLAN
Premium Payment Term	Single Pay Limited Pay: 5   10   12   15 years Pay Till 60   Regular Pay
Policy Term	Base Policy: Single Pay / 5 Pay & Regular Pay: 10 - 67 years 10 years: 15 - 67 years   12 years: 17 - 67 years 15 years: 20 - 67 years   Pay Till 60: Maximum up to 67 years and Policy Term should be greater than Premium Payment Term For further details on (Base Plan + ACI) or (Base Plan + Accident Cover) please refer to the Sales Literature
Riders	Available

### LET'S UNDERSTAND HOW CAN YOU SAVE MORE IN LIMITED PAY OPTION

Life Assured's details: 35 years Male | Payment Mode: Annual | Variant: Life Cover Option with Return of Premium | Sum Assured: ₹ 1,00,00,000 | Policy Term: 50 years (till age 85 years)

#### SCENARIO 1

Premium Payment Method: Regular Pay  
Annual Premium: ₹ 39,676  
Total Premium paid in lifetime: ₹ 19,83,800

#### SCENARIO 2

Premium Payment Method: Pay Till 60  
Annual Premium: ₹ 48,012  
Total Premium paid in lifetime: ₹ 12,00,300  
Total Savings in Premium paid against Regular Pay: 39%

#### SCENARIO 3

Premium Payment Method: 15 Pay  
Annual Premium: ₹ 64,326  
Total Premium paid in lifetime: ₹ 9,64,890  
Total Savings in Premium paid against Regular Pay: 51%

**SO, PLAY #ProtectionFrontFootPe AND GIVE YOUR LOVED ONES THE FINANCIAL PROTECTION THEY DESERVE.**

**YOU ARE THE DIFFERENCE™**



#### LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT

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

All premiums are exclusive of taxes.

\*\*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.

\*\*Premium break option 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.

\*Additional Riders available on Payment of additional Premium with Platinum and Platinum Plus Variant of the 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 Rider | UIN: 104B029V03

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• 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.