



This advertisement is designed for combination of benefits of two or more individual and separate products named Max life Online Savings Plan, A Unit linked Non Participating Individual life Insurance Plan (UIN: 104L098V05) and Max Life Smart Wealth Advantage Guarantee Plan, a Non-Linked Non-Participating Individual Life Insurance Savings Plan (UIN: 104N124V07) These products are also available for sale individually without the combination offered/suggested. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer the detailed sales brochure of respective individual products mentioned herein before concluding the sale. **IN UNIT LINKED POLICIES, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF FIFTH YEAR.**

**A PLAN TO
GIVE YOU MORE
MARKET LINKED GROWTH
PLUS SECURITY OF
YOUR INVESTMENT**



YOU ARE THE DIFFERENCE™

PRESENTING
**CAPITAL
GUARANTEE
SOLUTION 1**

A LIFE INSURANCE SOLUTION THAT PROVIDES LIFE COVER AND HELPS YOU EARN MARKET LINKED RETURNS THROUGH MAX LIFE ONLINE SAVING PLAN AND THE PROMISE OF GUARANTEE RETURNS WITH MAX LIFE SMART WEALTH ADVANTAGE GUARANTEE PLAN.

CAPITAL GUARANTEE SOLUTION 1 OFFERS FOUR KEY BENEFITS



CAPITAL GUARANTEE
Ensures 100% of your money is safe with Us regardless of the market conditions



WEALTH CREATION
Through market linked returns



LIFE INSURANCE BENEFIT
For financial security during uncertainties



TAX BENEFITS*
As per prevailing tax laws subject to change.

SOLUTION AT A GLANCE

ITEMS	DETAILS
Entry Age {in years}	18 to 60
Max Age at Maturity {in years}	70
Premium payment term/ Policy term {in years}	For PPT 5: 10 to 20, 25,30 For PPT 6: 11 to 20, 25 ,30 For PPT 8: 13 to 20, 25, 30 For PPT 10: 15 to 20, 25, 30 For PPT 12: 17 to 20, 25, 30
Minimum Annualized Premium	Minimum premium varies basis the Age, Gender, Premium Payment Term and Policy Term.
Maximum Annualized Premium	No limit, subject to the limits determined in accordance with the Board approved under writing policy of the Company.
Maturity Benefit	Sum of Guaranteed Sum1 Assured on Maturity {GSAM} of Max Life Smart Wealth Advantage Guarantee Plan and Fund value of Max Life Online Savings Plan
Death Benefit	<p>Sum of Death benefit of Max Life Smart Wealth Advantage Guarantee Plan and Max Life Online Savings Plan where Death Benefit of Max Life Smart Wealth Advantage Guarantee Plan is higher of:</p> <ul style="list-style-type: none"> i) Sum Assured on Death ii) 105% of Total Premiums Paid* plus underwriting extra premiums plus loadings for modal premiums as on the date of death of life insured iii) 125% of Surrender Value** applicable as on date of death <p>And</p> <p>Death Benefit of Max Life Online Savings Plan is higher of the following</p> <ul style="list-style-type: none"> i. Sum Assured equal to higher of Cover multiple times the Annualised Premium[^] or 0.5 times the product of Policy Term and Annualised Premium (reduced by applicable partial withdrawals, if any), <p>Or</p> <ul style="list-style-type: none"> ii. 105% of Total Premiums received upto the date of death, or iii. Total Fund Value (as on the date of death) <p>Please note that the 'applicable partial withdrawals' mentioned above refers to all the partial withdrawals made during the two years period immediately preceding the death of the Life Insured.</p>
Premium payment frequency {modes}	Annual, Monthly

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

**"Guaranteed Surrender Value" will be equal to Maximum of ({{GSV Factor x (Total Premiums Paid plus loadings for modal premiums)}} less Survival benefits applicable till date] or Zero)plus GSV Factor of GA x accrued Guaranteed Additions (if any)

^"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 DOES THIS WORK

Mr. Sharma, 40 years old, works as a college professor



He wants to build a retirement corpus over the next 20 years



Given the long investment horizon of 20 years, he is willing to participate in market linked products



But, he is worried about market volatility and losing the capital he will be investing



Now, let's find out how will Capital Guarantee Solution 1 help Mr Sharma achieve his dreams since he has decided to invest **Rs. 10000 per month for the next 10 years & stay invested till age 60**

HOW DOES IT HELP ACHIEVE YOUR GOAL

Premium, Payout and Risk Cover

Mr. Sharma Gets

Life insurance benefit: From Day 1 for 20 years

Guaranteed Returns at the end of Policy term of 20 years get 12 lakhs + Market-linked returns @8% ₹ 17,04,920 @4%* ₹ 9,52,787 = Total possible returns @8%* ₹ 29,04,927 @4%* ₹ 21,52,794



Mr. Sharma Pays

10,000 p.m for 10 Years
Total Amount invested = ₹12,00,000

Overview of Solution

Mr. Sharma's Annual Premium Paid	₹1,20,000
Premium Paid Over Premium payment term	₹12,00,000
Assured Benefits	
Guaranteed Benefit ¹ at maturity	₹12,00,000
Market Linked Returns	
Market Linked Returns @ 8% ²	₹17,04,920
Market Linked Returns @ 4% ²	₹9,52,787
Total Possible Returns	
Total Possible Returns @ 8% ²	Possible Total Return @ 4% ²
₹29,04,927	₹21,52,794

¹Please note that the guaranteed and market-linked benefits are applicable only if all due premiums are paid.

²Please note that the assumed rates of returns, 4% and 8%, are only assumed rates. These are not guaranteed and they are not the upper or lower limits of returns of the Funds selected in your policy, as the performance of the Funds is dependent on number of factors including future investment performance. For more information, please request for your policy specific illustration. Past performance is not necessarily indicative of future performance.



¹Individual Death Claims Paid Ratio as per IRDAI Annual Report FY 2022-2023. | *As per Public Disclosures 2023.

Unit Linked Insurance Products (ULIPs) are different from the traditional insurance products and are subject to the risk factors. The premium paid in the Unit Linked Life Insurance Policies is subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. Max Life Insurance is only the name of the life insurance company MAX Life Online Saving Plan (UIN:104L098V05) is only the name of the unit linked life insurance contract

and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges from your Insurance agent or the Intermediary or policy document issued by the insurance company. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these funds, their future prospects or returns.

LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT. 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. Tax benefits are eligible for tax exemption on fulfilling conditions mentioned under Section 10(10D) of Income Tax Act 1961.

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. 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. 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/CGS SWAG Leaflet/April 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