



IN THIS POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

## BUILD YOUR SAVINGS & PROTECT YOUR FAMILY, YOUR WAY!

PRESENTING



**MAX LIFE  
ONLINE  
SAVINGS PLAN**

A Unit-Linked Non-Participating Individual Life Insurance Plan  
— UIN: 104L098V06 —

A PERSONALISED PLAN DESIGNED FOR YOU TO GROW YOUR SAVINGS AND ALSO PROTECT YOUR FAMILY'S FINANCIAL FUTURE, EVEN IN YOUR ABSENCE.

### CHOOSE YOUR PLAN IN 5 SIMPLE STEPS



CHOOSE THE PLAN VARIANT AS PER YOUR NEED



CHOOSE YOUR Annualized PREMIUM



CHOOSE YOUR PREMIUM PAYMENT TERM AND POLICY TERM



CHOOSE YOUR INVESTMENT STRATEGY



CHOOSE FROM THE AVAILABLE SUM ASSURED MULTIPLE DEPENDING ON YOUR AGE AND CHOSEN PRODUCT VARIANT

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 Max Financial and** **AXIS BANK JV**

## WHAT THIS PLAN OFFERS YOU



### CHOICE OF 2 VARIANTS

The plan comes in two variants, so that you can pick the one most suited to your future goals

#### VARIANT 1

This variant helps you invest systematically thereby creating wealth to fulfil your dreams

**COVER** - Depending on your age, a total of five cover multiple options are available under this variant

**DEATH BENEFIT** - On death of the Life Insured anytime during the term of the policy, the policy will get terminated and the nominee will get highest of Sum assured or 105% of total premiums paid upto the date of death or Total Fund Value as on the date of death.

**MATURITY BENEFIT** - On Maturity, you will be eligible to receive a Lump Sum amount, provided settlement option has not been exercised, equal to the Fund Value

#### VARIANT 2

This variant will help you invest your hard earned money wisely plus ensure your child's dreams are intact, even in your absence

**COVER** - Depending on your age, a total of three cover multiple options are available under this variant

**DEATH BENEFIT** - On death of the Life Insured anytime during the term of the policy, the policy shall continue till the end of the Policy Term and the nominee shall get a Lump Sum benefit payable immediately on death, followed by regular payouts in the form of Family Income Benefit and the und Value at the end of the Policy Term. In addition, all outstanding premiums after the date of death of the Life Insured will be funded by the Company

**MATURITY BENEFIT** - On Maturity, you will be eligible to receive a Lump Sum Amount, provided settlement option has not been exercised, equal to the Fund Value



### FLEXIBLE POLICY TERM AND PREMIUM PAYMENT TERM

#### VARIANT 1

Flexibility to choose a Premium Payment Term and Policy Term basis future financial goals

For maturity age  $\leq 70$  years choose Premium Payment Term (5 to 52 years) and Policy Term (5 to 52 years)

For maturity age between 71 years to 85 years choose Premium Payment Term (10 to 67 years) and Policy Term (10 to 67 years)

#### VARIANT 2

Complete flexibility with option to choose a Premium Payment Term (5 to 30 years) and Policy Term (5 to 30 years) basis your need



### FLEXIBILITY OF INVESTMENT

Choose from 14 Funds as per risk appetite. Alternatively, you may select Dynamic Fund Allocation Investment Strategy to safeguard your investments against market volatilities. Dynamic Fund Allocation is available for customers choosing policy term  $\leq 30$  years



### UNLIMITED FREE SWITCHES

There is no limit on the number of switches that can be done in a policy year, i.e., you may switch any number of times without any charges being levied



### LOW CHARGES TO BOOST CUSTOMER RETURNS

There is no Premium Allocation and Policy Administration Charge under this product. There will be only Mortality and Fund Management Charge



### TAX BENEFITS

You may be entitled to certain applicable tax benefits as per prevailing tax laws

## PLAN FEATURES AND BENEFITS

FEATURES	SPECIFICATION
Product Type	A Unit-Linked Non-Participating Individual Life Insurance Plan
Coverage	All individuals in accordance with the Board Approved Underwriting Policy
Minimum Age of Life Insured at Entry (age as on last birthday)	18 years
Maximum Age of Life Insured at Entry (age as on last birthday)	<b>Variant 1:</b> 60 years <b>Variant 2:</b> 54 years
Maximum Maturity Age of the Life Insured (age as on last birthday)	<b>Variant 1:</b> 85 Years <b>Variant 2:</b> 64 years
Policy Term	Pick a Policy Term:- <b>Variant 1:</b> Minimum 5 years; Maximum 52 years for Maturity Age $\leq 70$ Years Minimum 10 years; Maximum 67 years for Maturity Age $> 70$ years <b>Variant 2:</b> Minimum 5 years; Maximum 30 years
Premium Payment Term	Pick a Premium Payment Term:- <b>Variant 1:</b> Minimum 5 years; Maximum – 52 years for Maturity Age $\leq 70$ years Minimum 10 years; Maximum – 67 years for Maturity Age $> 70$ years <b>Variant 2:</b> Minimum 5 years; Maximum – 30 years

FEATURES	SPECIFICATION																
Minimum Annualized premium	Annual Mode: Rs. 12,000 Semi Annual Mode: Rs. 6,000 Quarterly Mode: Rs. 3,000 Monthly Mode: Rs. 1,000 "Annualized premium" means Premium amount payable in a Policy Year, excluding the taxes, Rider Premiums and underwriting extra premium on riders, if any																
Maximum Annualized premium	No limit, subject to the limits determined in accordance with the Board approved underwriting policy of the Company																
Premium Payment Mode	Annual, Semi-Annual, Quarterly and Monthly																
Sum assured Multiple	Sum assured means an absolute amount of benefit which is guaranteed to become payable on death of the life assured in accordance with the terms and conditions of policy 'Sum Assured' is equal to Sum Assured on death. The Sum assured under the product is defined as higher of cover multiple times the Annualized premium or 0.5 times the product of Policy Term and Annualized premium The cover multiple under this product varies with the two available variants and age at entry as shown below: <b>Variant 1: Cover multiple allowed</b> <table border="1"> <thead> <tr> <th>Age at entry (age last birthday)</th> <th>Cover multiple</th> </tr> </thead> <tbody> <tr> <td>18 - 45</td> <td>7, 10, 15, 20</td> </tr> <tr> <td>45 - 49</td> <td>7, 10, 15</td> </tr> <tr> <td>50 - 55</td> <td>5, 7, 10, 15</td> </tr> <tr> <td>56 &amp; above</td> <td>5, 7, 10</td> </tr> </tbody> </table> <b>Variant 2: Cover multiple allowed</b> <table border="1"> <thead> <tr> <th>Age at entry (age last birthday)</th> <th>Cover multiple allowed</th> </tr> </thead> <tbody> <tr> <td>18 - 49</td> <td>7, 10</td> </tr> <tr> <td>50 and above</td> <td>5, 7, 10</td> </tr> </tbody> </table>	Age at entry (age last birthday)	Cover multiple	18 - 45	7, 10, 15, 20	45 - 49	7, 10, 15	50 - 55	5, 7, 10, 15	56 & above	5, 7, 10	Age at entry (age last birthday)	Cover multiple allowed	18 - 49	7, 10	50 and above	5, 7, 10
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Maximum Sum assured	No limit, subject to the limits determined in accordance with the Board approved underwriting policy of the Company																
Death Benefit	<b>Variant 1</b> On death of the Life Insured anytime during the term of the policy, the nominee shall get highest of the following benefits: a. Sum assured equal to higher of Cover multiple times the Annualized premium or 0.5 times the product of Policy Term and Annualized premium (reduced by applicable partial withdrawals, if any), or b. 105% of Total premiums paid upto the date of death, or c. Total Fund Value (as on the date of death) The Policy Terminates on the death of Life Insured. Settlement option will not be provided. 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. <b>Variant 2</b> On death of the Life Insured anytime during the term of the policy, the policy shall continue till the end of the Policy Term and the nominee shall get the following benefits: a. Lump Sum Benefit: Immediately on the death of the Life Insured, higher of Sum assured (equal to higher of Cover multiple times the Annualized premium or 0.5 times the product of Policy Term and Annualized premium), or 105% of Total premiums paid upto the date of death will be paid b. Family Income Benefit: A Family Income Benefit equal to 1% of the Sum assured will be paid each month starting from the Policy anniversary date of every month following or coinciding with the date of death of the Life Insured till the end of the Policy Term, subject to a minimum of 36 monthly payments and a maximum of 120 monthly payments. Please note in case of death of Life Insured with less than 36 months left till the end of Policy Term, there will be a Lump Sum payment of remaining instalments (36 less monthly instalments already paid) with the last monthly payout at end of the Policy Term c. Funding of Premium: Under this benefit, the Company will fund all future outstanding premiums as and when due under the Policy d. Fund Value shall be paid as on the date of maturity Please note that after the death of Life Insured, the beneficiary will not be allowed to exercise switches, premium re-direction, partial withdrawals, surrender and settlement option will not be provided																
Maturity Benefit	On maturity, you will be eligible to receive an amount, provided settlement option has not been exercised, equal to the Fund Value, where the Fund Value will be calculated as: <b>Fund Value</b> = Summation of Number of Units in Fund(s) multiplied by the respective NAV of the Fund(s) as on the date of maturity <b>Please Note:</b> In case the Maturity Date is a non working day for the markets then next working day's NAV will be applicable																
Dynamic Fund Allocation	You can opt for Dynamic Fund Allocation option only at the inception of policy. Under this option, assets under management shall be maintained amongst Growth Super Fund and Secure Fund in a pre-defined proportion that changes depending upon the years left to maturity as per the matrix below. Switching of existing Fund Value shall happen on the policy anniversary and Allocation of premium received amongst the Funds shall happen on the date of receipt of such premium or premium due date, whichever is later, in the proportion mentioned in the table below. You do not have an option to redirect premiums or effect unit switches during the period this option is in force. You may opt out of the "Dynamic Fund Allocation" option anytime during the Policy Term, which will then be effective from the next policy anniversary. Once opted out, "Dynamic Fund Allocation" cannot be opted again. Also, post opting out you will be allowed to exercise free Switches or Premium Redirection options																
Surrender	Where the product acquires a surrender value during the first five years, on receipt of intimation that you wish to surrender the policy during the first five years, the fund value, after deduction of applicable discontinuance charge, shall be transferred to the discontinued policy fund. The surrender value equivalent to the Discontinued Policy Fund Value shall become payable only after the completion of the lock-in-period. On surrender, after the lock - in - period, the surrender value shall be at least equal to the fund value as on the date of surrender																
Tax Benefits	Tax benefits are subject to the changes in tax laws. You may be entitled to certain applicable tax benefits on your premiums and policy benefits. Please note that all the tax benefits are subject to the tax laws prevailing at the time of payment of premiums or receipt of benefits by you. You may seek an independent advice on tax benefits from your tax advisor. GST applicable on premium as per the prevailing tax laws																
Free Look Period	"Free Look" means a period of thirty (30) days beginning from the date of receipt of the policy document, whether received electronically or otherwise, to review the terms and conditions of the policy. If the policyholder disagrees to any of the policy terms or conditions, or otherwise and has not made any claim, the policyholder shall have the option to return the policy for cancellation, stating the reasons for the same. Irrespective of the reasons mentioned, the Policyholder shall be entitled to a refund of the premium paid subject only to a deduction of proportionate risk premium for the period of cover and the expenses, if any, incurred by the Company on medical examination and stamp duty charges. In addition to the deductions above, the Company shall repurchase the units at the Net Asset Value (NAV) of the units on the date of cancellation.																
Option to reduce premium post lock-in*	The policyholder has an option to decrease the premium upto 50% of the original Annualized premium subject to the minimum premium limit, only once post the end of 5-year lock-in period.																

\*For more details, please refer to the detailed prospectus available at [www.maxlifeinsurance.com](http://www.maxlifeinsurance.com)  
Total premiums paid" means total of all the premiums received under the base product including top-up premium paid, if any.

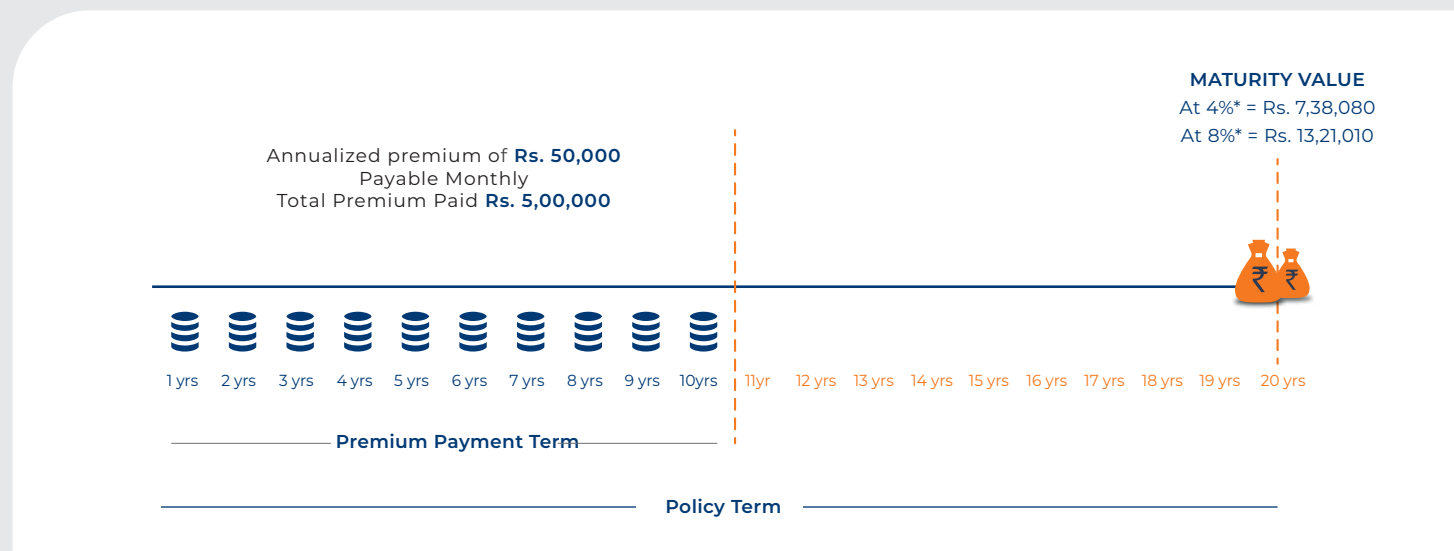
## HOW THIS PLAN WORKS

### VARIANT 1:

#### Example 1:

Mr. Gupta aged 35 years purchased Max Life Online Savings Plan (Variant 1) with the details as below:

**Premium Payment Term = 10 years; Policy Term = 20 years; Mode of Payment = Monthly**  
**Annualized premium = Rs. 50,000; Fund chosen: Balanced Fund; Cover Multiple: 10 times of Annualized premium**



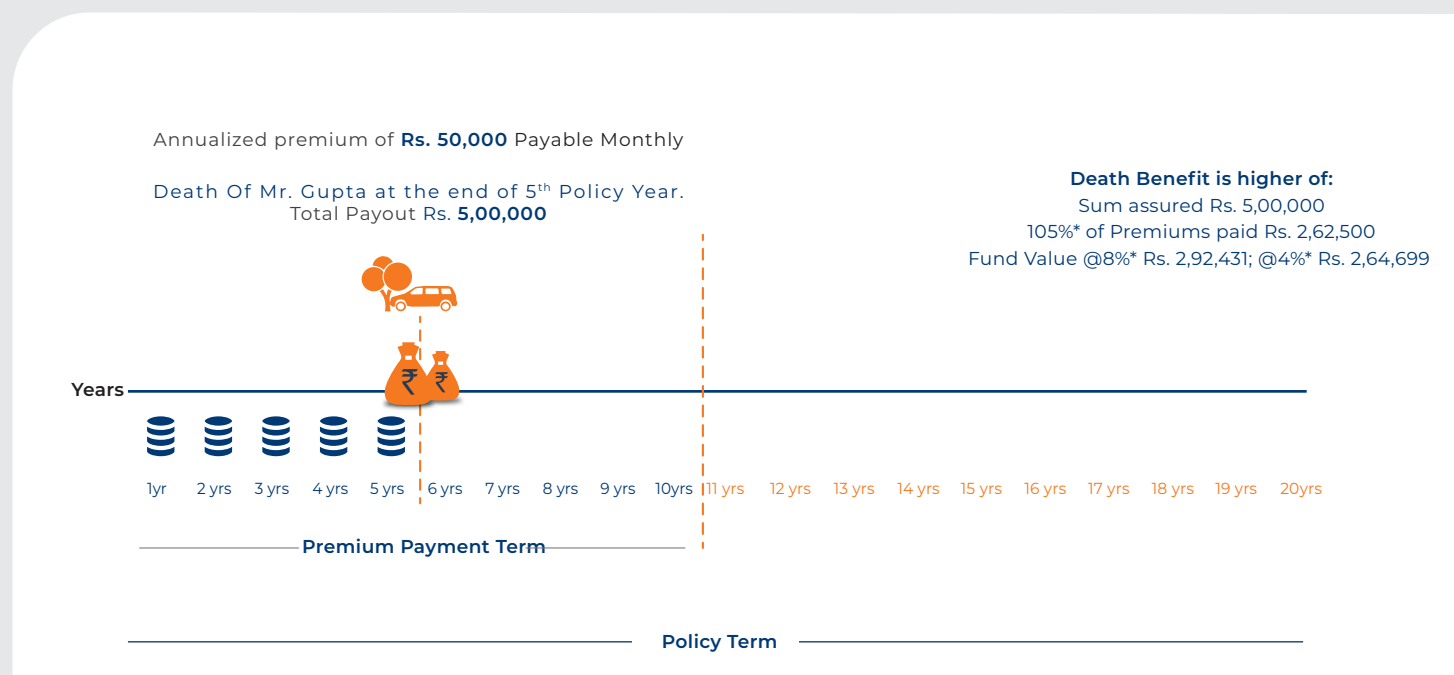
\*Please note that the above assumed rates of return @ 4% and 8% p.a. respectively, for Balanced Fund, are only scenarios at these rates after recovering all applicable charges. These are not guaranteed and they are not the upper or lower limits of returns of the Funds selected in your policy, as the performance of the Funds is dependent on a number of factors including future investment performance. For more information, please request for your policy specific benefit illustration. Kindly note that the above are only illustrations and do not create any rights and / or obligations and the actual experience on the contract may be different from the illustrated. Benefits payable provided the risk cover under the Policy is in-force. The premiums mentioned above are inclusive of all applicable taxes, cesses and levies as imposed by the Government.

#### Example 2:

Mr. Gupta aged 35 years purchased Max Life Online Savings Plan (Variant 1) with the details as below:

**Premium Payment Term = 10 years; Policy Term = 20 years; Mode of Payment = Monthly**  
**Annualized premium = Rs. 50,000; Fund chosen: Balanced Fund; Cover Multiple: 10 times of Annualized premium**

**Mr. Gupta unfortunately died at end of 5th policy year**



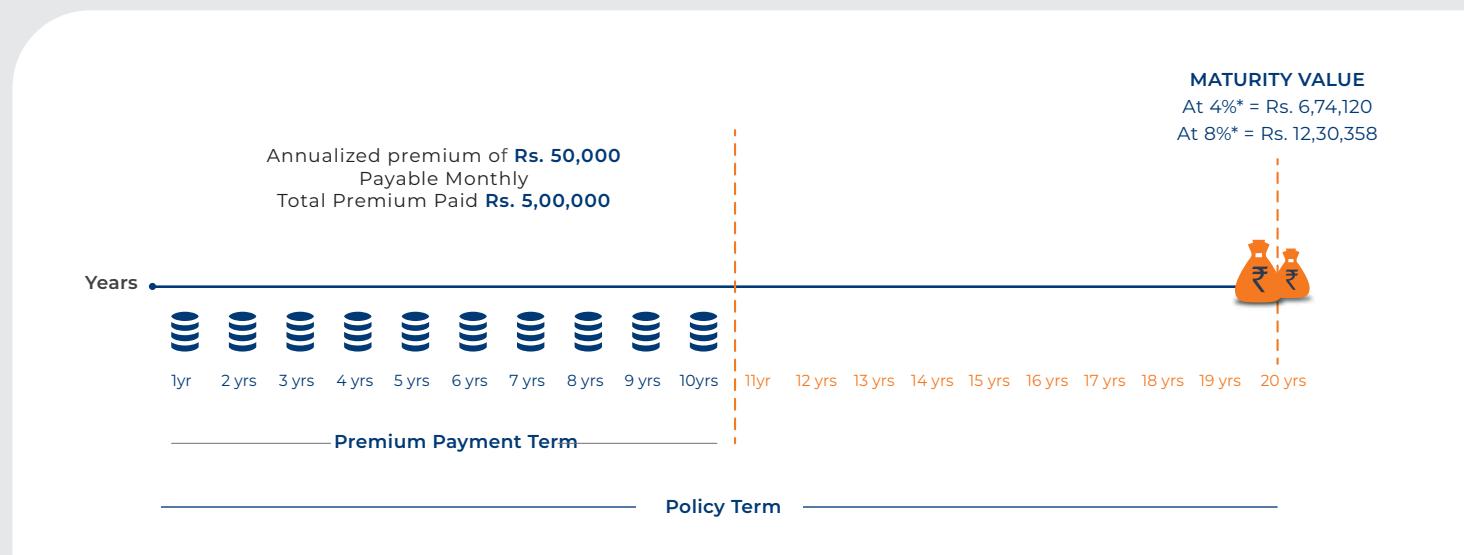
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## VARIANT 2

### Example 1:

Mr. Gupta aged 35 years purchased Max Life Online Savings Plan (Variant 2) with the details as below:

**Premium Payment Term = 10 years; Policy Term = 20 years; Mode of Payment = Monthly**  
**Annualized premium = Rs. 50,000; Fund chosen: Balanced Fund**



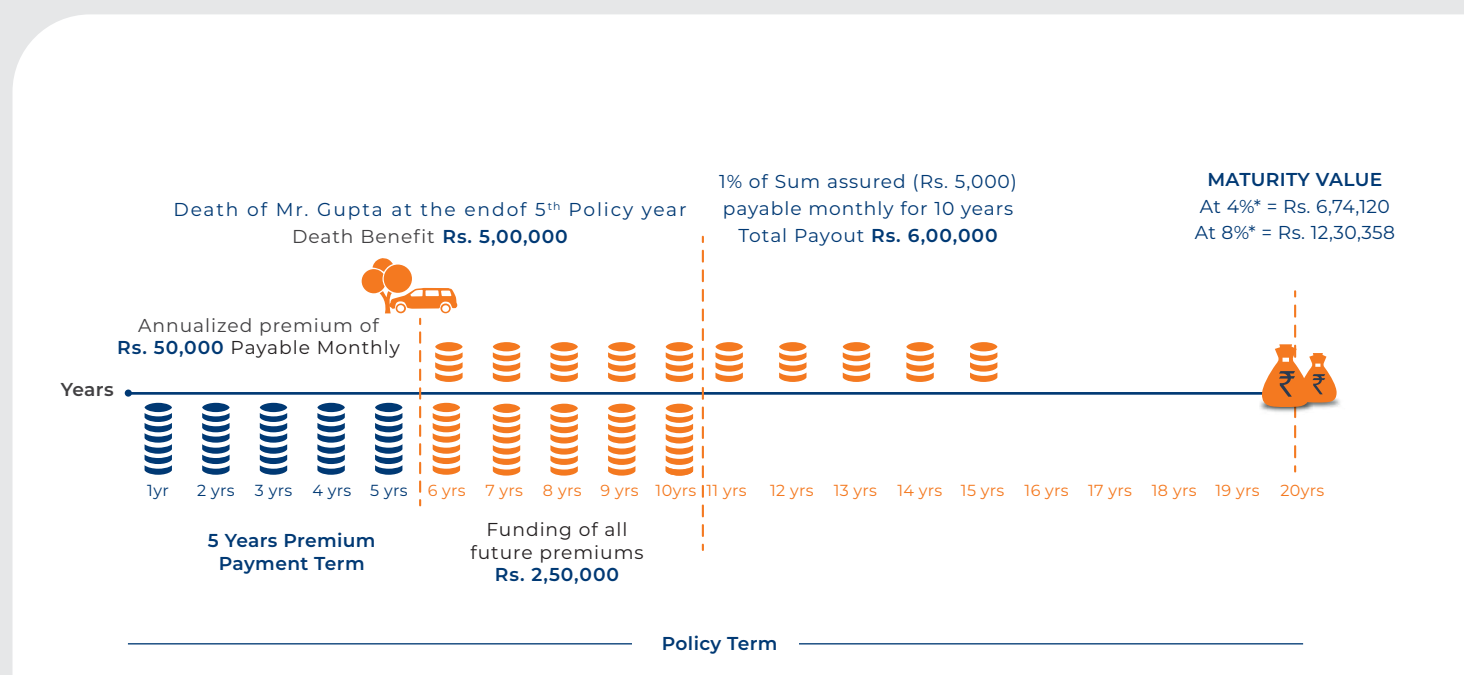
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### Example 2:

Mr. Gupta aged 35 years purchased Max Life Online Savings Plan (Variant 2) with the details as below:

**Premium Payment Term = 10 years; Policy Term = 20 years; Mode of Payment = Monthly**  
**Annualized premium = Rs. 50,000; Fund chosen: Balanced Fund**

**Mr. Gupta unfortunately died at end of 5th policy year**



\*Please note that the above assumed rates of return @ 4% and 8% p.a. respectively, for Balanced Fund, are only scenarios at these rates after recovering all applicable charges. 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 a number of factors including future investment performance. For more information, please request for your policy specific benefit illustration. Benefits payable provided the risk cover under the Policy is in-force. Kindly note that the above are only illustrations and do not create any rights and / or obligations and the actual experience on the contract may be different from the illustrated. The premiums mentioned above are inclusive of all applicable taxes, cesses and levies as imposed by the Government.

## CHARGE STRUCTURE

Premium Allocation Charge	Nil																																																
Policy Administration Charge (All Years)	Nil																																																
Fund Management Charge	<p>This is a charge levied as a percentage of the value of assets and shall be appropriated, usually daily, by adjusting the Net Asset Value of the Fund. The rate to be levied will be equal to the annual rate, as given below, divided by 365 and multiplied by the number of days that have elapsed since the previous unit valuation date. The charges specified below are guaranteed and shall not change during the policy lifetime. The annual rate of Fund Management Charge is as below:</p> <table border="1"> <thead> <tr> <th>Name of Fund</th> <th>Charge (per annum) as % of Fund Value</th> <th>Risk Rating</th> </tr> </thead> <tbody> <tr> <td><b>High Growth Fund</b> : (SFIN: ULIF01311/02/08LIFEHIGHGRI04)</td> <td>1.25%</td> <td>Very High</td> </tr> <tr> <td><b>NIFTY Smallcap Quality Index Fund</b> : (SFIN: ULIF02702/08/23NIFTYSMALL104)</td> <td>1.00%</td> <td>Very High</td> </tr> <tr> <td><b>Midcap Momentum Index Fund</b> : (SFIN: ULIF02801/01/24MIDMOMENTM104)</td> <td>1.25%</td> <td>Very High</td> </tr> <tr> <td><b>Nifty Alpha 50 Fund</b> : (SFIN: ULIF02914/05/24ALPHAFIFTY104)</td> <td>1.25%</td> <td>Very High</td> </tr> <tr> <td><b>Nifty 500 Momentum 50 fund</b>: (SFIN: ULIF03015/08/24MOMENFIFTY104)</td> <td>1.25%</td> <td>Very High</td> </tr> <tr> <td><b>Diversified Equity Fund</b> : (SFIN: ULIF02201/01/20LIFEDIVEQF104)</td> <td>1.25%</td> <td>High</td> </tr> <tr> <td><b>Growth Super Fund</b> : (SFIN: ULIF01108/02/07LIFEGRWSUP104)</td> <td>1.25%</td> <td>High</td> </tr> <tr> <td><b>Pure Growth Fund</b> : (SFIN: ULIF02630/12/22PUREGROWTH104)</td> <td>1.25%</td> <td>High</td> </tr> <tr> <td><b>Sustainable Equity Fund</b> : (SFIN: ULIF02505/10/21SUSTAINEDI104)</td> <td>1.25%</td> <td>High</td> </tr> <tr> <td><b>Pure Growth Fund</b> : (SFIN: ULIF02630/12/22PUREGROWTH104)</td> <td>1.25%</td> <td>High</td> </tr> <tr> <td><b>Balanced Fund</b> : (SFIN: ULIF00225/06/04LIFEBALANC104)</td> <td>1.10%</td> <td>Medium</td> </tr> <tr> <td><b>Dynamic Bond Fund</b> : (SFIN: ULIF02401/01/20LIFEDYNBDF104)</td> <td>0.90%</td> <td>Low</td> </tr> <tr> <td><b>Secure Fund</b> : (SFIN: ULIF00425/06/04LIFESECURE104)</td> <td>0.90%</td> <td>Low</td> </tr> <tr> <td><b>Money Market II Fund</b> : (SFIN: ULIF02301/01/20LIFEMONMK2104)</td> <td>0.90%</td> <td>Low</td> </tr> <tr> <td><b>Discontinuance Policy Fund</b> : (SFIN: ULIF02021/06/13LIFEDISCON104)</td> <td>0.50%</td> <td>Low</td> </tr> </tbody> </table> <p>-available only on surrender or discontinuance of policy in first five policy years</p>	Name of Fund	Charge (per annum) as % of Fund Value	Risk Rating	<b>High Growth Fund</b> : (SFIN: ULIF01311/02/08LIFEHIGHGRI04)	1.25%	Very High	<b>NIFTY Smallcap Quality Index Fund</b> : (SFIN: ULIF02702/08/23NIFTYSMALL104)	1.00%	Very High	<b>Midcap Momentum Index Fund</b> : (SFIN: ULIF02801/01/24MIDMOMENTM104)	1.25%	Very High	<b>Nifty Alpha 50 Fund</b> : (SFIN: ULIF02914/05/24ALPHAFIFTY104)	1.25%	Very High	<b>Nifty 500 Momentum 50 fund</b> : (SFIN: ULIF03015/08/24MOMENFIFTY104)	1.25%	Very High	<b>Diversified Equity Fund</b> : (SFIN: ULIF02201/01/20LIFEDIVEQF104)	1.25%	High	<b>Growth Super Fund</b> : (SFIN: ULIF01108/02/07LIFEGRWSUP104)	1.25%	High	<b>Pure Growth Fund</b> : (SFIN: ULIF02630/12/22PUREGROWTH104)	1.25%	High	<b>Sustainable Equity Fund</b> : (SFIN: ULIF02505/10/21SUSTAINEDI104)	1.25%	High	<b>Pure Growth Fund</b> : (SFIN: ULIF02630/12/22PUREGROWTH104)	1.25%	High	<b>Balanced Fund</b> : (SFIN: ULIF00225/06/04LIFEBALANC104)	1.10%	Medium	<b>Dynamic Bond Fund</b> : (SFIN: ULIF02401/01/20LIFEDYNBDF104)	0.90%	Low	<b>Secure Fund</b> : (SFIN: ULIF00425/06/04LIFESECURE104)	0.90%	Low	<b>Money Market II Fund</b> : (SFIN: ULIF02301/01/20LIFEMONMK2104)	0.90%	Low	<b>Discontinuance Policy Fund</b> : (SFIN: ULIF02021/06/13LIFEDISCON104)	0.50%	Low
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<b>Discontinuance Policy Fund</b> : (SFIN: ULIF02021/06/13LIFEDISCON104)	0.50%	Low																																															
Mortality Charge	<p>The mortality charge will be levied on the basis of 'Sum at Risk' on every monthly anniversary by canceling units from the unit account starting from the date of commencement of policy. The mortality charge will be on an attained age basis over the duration of the contract</p> <p>Sum at Risk (SAR) for the two variants under the product is defined as follows:</p> <p><b>Variant 1:</b> Max (Max (Sum assured, 105% of total premiums paid) – Total Fund Value, 0)</p> <p>Please note that in the above definition Sum assured reduced by applicable partial withdrawals, if any, shall be considered</p> <p><b>Variant 2:</b> The Sum at Risk for the Variant 2 is defined as the sum of following:</p> <ul style="list-style-type: none"> <li>Higher of Sum assured or 105% of total premiums paid) till the date of death</li> <li>Present value of future 'Family Income Benefit' plus 'Funding of Premium' benefit payable. Please note the present value of these benefits will be calculated at a discount rate of 5.5% p.a.</li> </ul> <p>The mortality charges are unisex and are guaranteed for the entire Policy Term During settlement period for both variants - Max (105% of Total premiums paid – Total Fund Value, 0)</p>																																																
Surrender / Discontinuance Charge	<p>This charge shall be levied on the Fund Value at the time of Discontinuance of Policy or effecting Complete Withdrawal (Surrender) whichever is earlier, as per the following table:</p> <table border="1"> <thead> <tr> <th colspan="5">Maximum Discontinuance Charges for the policies having Annualized premium</th> </tr> <tr> <th rowspan="2">Where the policy is discontinued during the Policy Year</th> <th colspan="2">Up to Rs 50,000 is lower of</th> <th colspan="2">Above Rs 50,000 is lower of</th> </tr> <tr> <th>% of Annualized premium or Fund Value (X)</th> <th>Maximum (in Rs.) (Y)</th> <th>% of Annualized premium or Fund Value (X)</th> <th>Maximum (in Rs.) (Y)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>20%</td> <td>3000</td> <td>6%</td> <td>6,000</td> </tr> <tr> <td>2</td> <td>15%</td> <td>2000</td> <td>4%</td> <td>5,000</td> </tr> <tr> <td>3</td> <td>10%</td> <td>1500</td> <td>3%</td> <td>4,000</td> </tr> <tr> <td>4</td> <td>5%</td> <td>1000</td> <td>2%</td> <td>2,000</td> </tr> <tr> <td>5 and onwards</td> <td colspan="2">Nil</td> <td colspan="2">Nil</td> </tr> </tbody> </table> <p>No Surrender / Discontinuance Charge shall be levied from 5<sup>th</sup> Policy Year onwards</p> <p>This charge is expressed as the lower of (X% of Annualized premium, X% of Fund Value, 'Y' fixed rupee amount) where X and Y vary according to the year of premium discontinuance/surrender.</p>	Maximum Discontinuance Charges for the policies having Annualized premium					Where the policy is discontinued during the Policy Year	Up to Rs 50,000 is lower of		Above Rs 50,000 is lower of		% of Annualized premium or Fund Value (X)	Maximum (in Rs.) (Y)	% of Annualized premium or Fund Value (X)	Maximum (in Rs.) (Y)	1	20%	3000	6%	6,000	2	15%	2000	4%	5,000	3	10%	1500	3%	4,000	4	5%	1000	2%	2,000	5 and onwards	Nil		Nil										
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3	10%	1500	3%	4,000																																													
4	5%	1000	2%	2,000																																													
5 and onwards	Nil		Nil																																														
Switch Charge	All switches will be free of charge																																																
Premium Redirection Charge	There is no charge for premium redirection. A maximum of six premium redirections are allowed in any Policy year																																																
Partial Withdrawal	Partial withdrawals are free of any charge. A maximum of two partial withdrawals are allowed in any policy year																																																
Miscellaneous Charges	There are no miscellaneous charges																																																

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<sup>4</sup>Individual Death Claims Paid Ratio as per Audited Financials for FY 2023-2024 | <sup>5</sup>As per Public Disclosure 2024.

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