

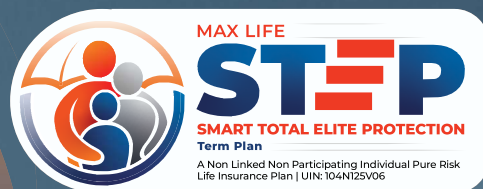


YOUR FAMILY. —————  
————— YOUR LIFESTYLE.

# STEP UP TO PROTECT BOTH.



Presenting



Your care for your loved ones knows no limit.

Ensure they are protected for life with our **Smart Total Elite Protection** Term Plan,  
because for them **YOU ARE THE DIFFERENCE™**

## Max Life Ka Bharosa



**Inbuilt Terminal  
Illness Cover**



**Cover Continuance  
Benefit\***













**Free of Cost with  
Special Exit Value\*\***



**Insta Payment on  
Claim Intimation\*\***

## What does Max Life Smart Total Elite Protection Term Plan have in store for you?

Every individual's financial needs are different, and with a host of features available under **Smart Total Elite Protection Term Plan**, you can choose the ones you like and customise your Term Plan from the following options:

 Death Benefit	 Option to pay your Premiums as per your convenience
 Terminal Illness	 Cover Continuance Benefit
 Insta Payment on Claim Intimation	 Max Life Waiver of Premium Plus Rider <sup>#</sup>
 Accident Cover*	 Special Exit Value
 Max Life Critical Illness and Disability Rider <sup>#</sup>	 Longer coverage duration: Choose your own desired Policy Term with coverage available up to age 85 years

### Disclaimer

\*On Payment of Additional Premium.

<sup>#</sup>Applicable Riders available on the payment of Additional Premium are Max Life Critical Illness and Disability Rider | Non-Linked Non-Participating Individual Pure Risk Health Insurance Rider | UIN: 104B033V01 and Max Life Waiver of Premium Plus Rider | A Non-Linked Non-Participating Individual Pure Risk Health Insurance Rider | UIN: 104B029V05

## Plan at a glance

Feature	Specification																								
Coverage	All individuals in accordance with Board approved underwriting policy of the Company.																								
Minimum / Maximum Age at Entry (age last birthday)	Minimum Age: - 18 years Maximum Age: - Regular Pay and Limited Pay: - 65 years Pay till 60: - 44 years																								
Maximum Maturity Age (age as on last birthday)	Base Death Benefit: 85 years Accident Cover: 85 years																								
Minimum Annual Premium	Subject to minimum Sum Assured and applicable premium rates. Please note that all applicable taxes, cesses and levies as imposed by the Government from time to time are collected over and above the policy premium.																								
Maximum Annual Premium	No Limit, subject to maximum Sum Assured limits determined in accordance with the Board approved underwriting policy of the Company. Please note that all applicable taxes, cesses and levies as imposed by the Government from time to time are collected over and the above policy premium.																								
Policy Term	<table border="1"> <thead> <tr> <th>Benefit Type</th> <th>Minimum Policy Term</th> <th>Maximum Policy Term</th> </tr> </thead> <tbody> <tr> <td>Base Cover</td> <td>10 Years</td> <td>67 Years</td> </tr> <tr> <td>Accident Cover</td> <td>5 Years</td> <td>67 Years</td> </tr> </tbody> </table> <p>The Policy Term under Accident Cover shall be same as the remaining base benefit Policy Term.</p>	Benefit Type	Minimum Policy Term	Maximum Policy Term	Base Cover	10 Years	67 Years	Accident Cover	5 Years	67 Years															
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Feature	Specification												
Premium Payment Term (to be chosen at inception; cannot be changed subsequently)	<p>The premium payment term of the base benefit can only be chosen at policy inception and cannot be changed subsequently.</p> <p>Under Accident cover, the premium payment term and policy term of the accident cover will be subject to the outstanding premium payment term and policy term of the base benefit, such that:</p> <ol style="list-style-type: none"> <li>1) At inception, the accident cover policy term and premium payment term shall be same as that of the base cover.</li> <li>2) Post inception, the accident cover policy term shall be same as the outstanding term of the base cover. The accident cover premium payment term shall be the maximum premium payment term available under accident cover at the time of opting for this option but not exceeding the base cover premium payment term.</li> </ol> <p>For e.g. For a 15 pay 50 policy, the Policyholder can opt for the accident cover (only once) in any of the policy year 1 to policy year 10 with a premium payment term of:</p> <ul style="list-style-type: none"> <li>• At inception: With policy term equal to 50 years and premium payment term equal to 15 years</li> <li>• Policy Year 2 and 3: Premium payment term of 12 years, with policy term same as outstanding base coverage term</li> <li>• Policy Year 4 and 5: Premium payment term of 10 years, with policy term same as outstanding base coverage term</li> <li>• Policy Year 6 to 10: Premium payment term of 5 years, with policy term same as outstanding base coverage term</li> </ul>												
Policy loan	Policy loan facility is not available under this product.												
Premium Payment Modes	<p>Annual, Semi – Annual, quarterly &amp; monthly premium payment modes. The modal factors are as follows:</p> <table border="1" data-bbox="638 1350 1052 1591"> <thead> <tr> <th colspan="2" data-bbox="638 1350 1052 1392"><b>Modal Factors</b></th> </tr> <tr> <th data-bbox="638 1392 889 1434"><b>Premium Mode</b></th> <th data-bbox="889 1392 1052 1434"><b>Factor</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="638 1434 889 1476">Annual</td> <td data-bbox="889 1434 1052 1476">1.000</td> </tr> <tr> <td data-bbox="638 1476 889 1518">Semi - annual</td> <td data-bbox="889 1476 1052 1518">0.513</td> </tr> <tr> <td data-bbox="638 1518 889 1560">Quarterly</td> <td data-bbox="889 1518 1052 1560">0.261</td> </tr> <tr> <td data-bbox="638 1560 889 1591">Monthly</td> <td data-bbox="889 1560 1052 1591">0.088</td> </tr> </tbody> </table> <p>The premium payment mode can be changed anytime during the premium payment term. Any change in premium payment mode will be effective from or coinciding with the next premium due date as per the new premium payment mode selected by the customer.</p>	<b>Modal Factors</b>		<b>Premium Mode</b>	<b>Factor</b>	Annual	1.000	Semi - annual	0.513	Quarterly	0.261	Monthly	0.088
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Sr. No.	Benefits	Additional / Accelerated Sum Assured	Brief Description								
1	Death Benefit	Base	Max Life Smart Total Elite Protection Term Plan offers level sum assured throughout the policy term.								
2	Claims Payout	Base	Empower the nominee to choose the payout mode, at claims stage: <ul style="list-style-type: none"> <li>· Lump sum</li> <li>· Monthly Income</li> <li>· Part Lump sum and Part Monthly Income</li> </ul>								
3	Terminal Illness	Accelerated	Get free coverage against the diagnosis of Terminal Illness and accelerate <sup>§</sup> payout capped at ₹ 1 Crore. No additional Premium to be paid.								
4	Special Exit Value	NA	Option to receive all premiums paid back, in any policy year starting from the 30th policy year, but not during the last 4 policy years. No additional premium to be paid (free of cost)								
5	Cover Continuance Benefit	NA	The Policyholder is allowed to defer the due premium for a period of up to 12 months from the due date, while maintaining the full risk cover under the base plan and attached riders (if any). This option is allowed to be exercised after completion of 3 policy years provided all due premiums have been paid and the policy is in-force.								
6	@Insta Payment on Claim Intimation	Accelerated	An accelerated benefit as mentioned in below table shall be payable out of the guaranteed death benefit shall be payable within 1 working day from claim registration date provided all mandatory documents are submitted. The subsequent pay out shall be made after the claim is approved. <table border="1" data-bbox="669 1171 1421 1310"> <thead> <tr> <th>Sum Assured Range</th> <th>Insta - Claim Amount (in INR)</th> </tr> </thead> <tbody> <tr> <td>20 Lacs to less than 50 Lacs</td> <td>Rs 25,000</td> </tr> <tr> <td>50 Lacs to less than 1 Cr</td> <td>Rs 1,00,000</td> </tr> <tr> <td>Greater than and equal to 1 Cr</td> <td>Rs 2,00,000</td> </tr> </tbody> </table>	Sum Assured Range	Insta - Claim Amount (in INR)	20 Lacs to less than 50 Lacs	Rs 25,000	50 Lacs to less than 1 Cr	Rs 1,00,000	Greater than and equal to 1 Cr	Rs 2,00,000
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7	Accident Cover <sup>§</sup>	Additional	Additional coverage against the risk of Accidental Death.								
8	Waiver of Premium Plus Rider <sup>%</sup>	NA	Comprehensive protection (waiver of future Premiums) against Death, Disability and Critical Illness.								
9	Critical Illness and Disability Rider <sup>%</sup>	NA	Comprehensive coverage against the risk of Critical Illness and Disability.								

<sup>§</sup>On payment of Additional Premium.

<sup>§</sup>Accelerated sum assured is the sum assured paid and reduced from the base sum assured.

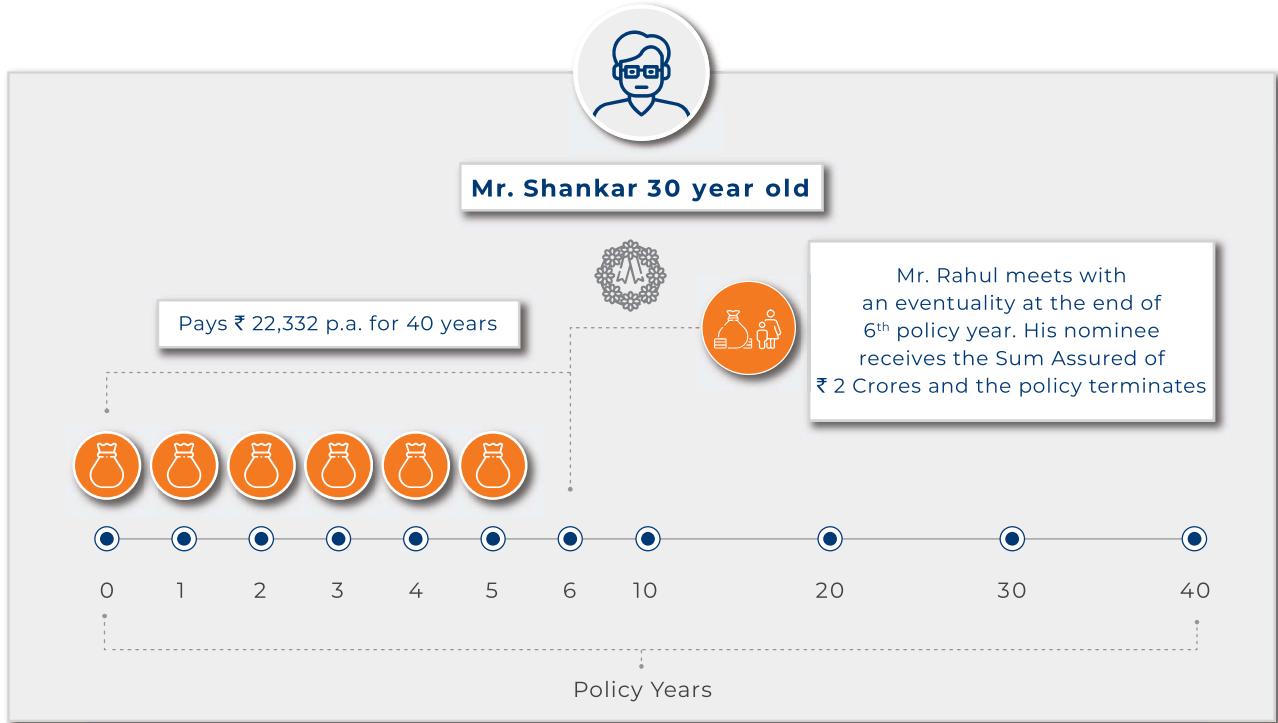
<sup>@</sup>In case of repudiation / rejection of claim, the amount will be recovered from the nominee.

<sup>%</sup>Applicable Riders available on the payment of Additional Premium are Max Life Critical Illness and Disability Rider | Non-Linked Non-Participating Individual Pure Risk Health Insurance Rider | UIN: 104B033V01 and Max Life Waiver of Premium Plus Rider | A Non-Linked Non-Participating Individual Pure Risk Health Insurance Rider | UIN: 104B029V05

## How this plan works?

### Scenario 1

Mr. Rahul, a 30-year-old non-smoker, wishes to ensure the financial security of his family's future in case of an eventuality. He opts for the Regular Pay Variant of the **Max Life Smart Total Elite Protection Term Plan** and pays an Annualised Premium<sup>###</sup> of ₹ 22,332 with a Sum Assured of ₹ 2 Crore. His Policy Term is of 40 years. However, he meets an eventuality in the 6<sup>th</sup> policy year. Let's see how this plan helps Mr. Rahul fulfil his wish and allows his family to continue leading the same lifestyle in his absence.



#### Important Notes:

1. Kindly note that the above case studies are only examples and do not in anyway create any rights and / or obligations.
2. Premium shown in all of the above illustrations is exclusive of GST.

<sup>###</sup>Annualised Premium shall be the premium amount payable in a year excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.

**Your care for your loved ones knows no limit.**  
**Ensure they are protected for life with our **Smart Total Elite Protection** Term Plan.**



<sup>\*</sup>Individual Death Claims Paid Ratio as per Audited Financials for FY 2023-2024. | <sup>\*</sup>As per Public Disclosures for FY 2023- 2024.

The Premiums shown are applicable for Offline mode and for a non - smoker purchasing Max Life Smart Total Elite Protection Term Plan.

<sup>#</sup>The policyholder is allowed to defer the due premium for a period of up to 12 months from the due date, while maintaining the full risk cover under the base plan and attached riders, if any, without late fees or interest subject to certain terms and conditions.

<sup>\*\*</sup>Get back all the premiums paid back with Special Exit Value. This can be exercised in any policy year starting 30th policy year, but not during the last 4 policy years. Not available for policy term less than 40 years.

<sup>\*\*</sup>An accelerated benefit as applicable shall be payable upon intimation of death, subject to certain terms & conditions as mentioned in the policy contract. In case of repudiation/rejection of claim, the amount will be recovered from nominee.

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