



MADE FOR THOSE  
WHO REALISE THE VALUE OF  
**#ProtectionFrontFootPe**



A **TERM PLAN** that financially protects the dreams of your loved ones, because for them **#YouAreTheDifference™**

## What the Max Life Smart Secure Plus Plan has in store for you

Every individual's financial needs are different and with a host of features available under **Max Life Smart Secure Plus 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



Longer coverage duration:  
Choose your own desired Policy Term with coverage available up to age 85 years



Premium Break Option##



Joint Life Option\*



Accelerated Critical Illness Benefit\*



Accident Cover\*



Voluntary Sum Assured Top-up Option\*



Max Life Waiver of Premium Plus Rider#



Max Life Critical Illness and Disability Rider#



Special Exit Value



Terminal Illness



Return of Premium Variant\*\*

### Disclaimer

\*On Payment of Additional Premium.

\*\*On payment of Additional Premium. Upon Policyholder's selection of Return of Premium variant this product shall be a Non-Linked and Non-Participating Individual Life Insurance Savings Plan.

#Applicable Riders available on the payment of Additional Premium are 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 Non-Participating Individual Pure Risk Premium Health Insurance Rider | UIN: 104B029V04

##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.

## 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 as on last birthday)	Minimum age: 18 years Maximum age: • Regular Pay: 65 years      • Pay till 60: 44 years												
Maximum Maturity Age (Age as on last birthday)	Base Death Benefit: 85 years Accelerated Critical Illness (ACI) Benefit: 75 years Accident Cover: 85 years												
Minimum <sup>^^</sup> Annualised Premium	Subject to minimum Sum Assured and applicable Premium rates Please note that all applicable taxes, cesses and levies as imposed by Government from time to time are collected over and above the Policy Premium.												
Maximum <sup>^^</sup> Annualised 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 Government from time to time are collected over and above the Policy Premium.												
Policy Term	<table border="1"> <thead> <tr> <th>Benefit type</th> <th>Minimum Policy Term</th> <th>Maximum Policy Term<sup>^^^</sup></th> </tr> </thead> <tbody> <tr> <td>Base Cover</td> <td>10 years</td> <td>67 years</td> </tr> <tr> <td>Accelerated Critical Illness (ACI)</td> <td>10 years</td> <td>50 years</td> </tr> <tr> <td>Accident Cover</td> <td>5 years</td> <td>67 years</td> </tr> </tbody> </table> <p><sup>^^^</sup>For Return of Premium (ROP) variant, maximum Policy Term for both Base Cover and Accident Cover will be <b>50 years</b>.</p> <p>The Policy Term for ACI Benefit cannot exceed the Premium Payment Term of Base Cover.</p> <p>The ACI benefit is not available under Single Pay and 5 Pay Premium Payment Term of the product.</p> <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 <sup>^^^</sup>	Base Cover	10 years	67 years	Accelerated Critical Illness (ACI)	10 years	50 years	Accident Cover	5 years	67 years
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Minimum Sum Assured	<p><b>Base Death Benefit</b> ₹ 20 Lakhs For Secondary Life, in Joint Life: ₹ 10 Lakhs</p> <p><b>Accelerated Critical Illness (ACI) Benefit Option</b> Minimum: ₹ 5 Lakhs</p> <p><b>Accident Cover Option</b> Minimum: ₹ 50,000</p>												

### Disclaimer

<sup>^^</sup>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.

## Plan at a glance

Feature	Specification																																
<p>Maximum Sum Assured</p>	<p><b>Base Death Benefit</b> No limit, subject to limits determined in accordance with the Board approved underwriting Policy of the Company. For Secondary Life, in Joint Life: ₹ 50 Lakhs.</p> <p><b>Accelerated Critical Illness (ACI) Benefit Option</b> Maximum: a) ACI benefit: 50% of Base Death Benefit Sum Assured chosen at inception capped at ₹ 50 Lakhs Note: The ACI Sum Assured chosen at inception can only be in multiple of ₹ 5 Lakhs.</p> <p><b>Accident Cover</b> Maximum: a) ₹ 1 Crore In Addition, note that Accident Cover Sum Assured cannot be higher than the Base Death Benefit Sum Assured.</p>																																
<p>Premium Payment Term (to be chosen at inception; cannot be changed subsequently)</p>	<table border="1"> <thead> <tr> <th data-bbox="668 1013 875 1129">Premium Payment Term (PPT)</th> <th data-bbox="875 1013 1102 1129">Available Base Policy Terms<sup>^^</sup></th> <th data-bbox="1102 1013 1300 1129">Available ACI Policy Terms</th> <th data-bbox="1300 1013 1515 1129">Available Accident Cover Policy Terms<sup>^^</sup></th> </tr> </thead> <tbody> <tr> <td data-bbox="668 1129 875 1217">Single Pay</td> <td data-bbox="875 1129 1102 1217">10 years to 67 years</td> <td data-bbox="1102 1129 1300 1217">NA</td> <td data-bbox="1300 1129 1515 1217">NA</td> </tr> <tr> <td data-bbox="668 1217 875 1306">Regular Pay</td> <td data-bbox="875 1217 1102 1306">10 years to 67 years</td> <td data-bbox="1102 1217 1300 1306">10 years to 50 years</td> <td data-bbox="1300 1217 1515 1306">5 years to 67 years</td> </tr> <tr> <td data-bbox="668 1306 875 1394">5 Pay</td> <td data-bbox="875 1306 1102 1394">10 years to 67 years</td> <td data-bbox="1102 1306 1300 1394">NA</td> <td data-bbox="1300 1306 1515 1394">10 years to 67 years</td> </tr> <tr> <td data-bbox="668 1394 875 1482">10 Pay</td> <td data-bbox="875 1394 1102 1482">15 years to 67 years</td> <td data-bbox="1102 1394 1300 1482">10 years</td> <td data-bbox="1300 1394 1515 1482">10 years to 67 years</td> </tr> <tr> <td data-bbox="668 1482 875 1571">12 Pay</td> <td data-bbox="875 1482 1102 1571">17 years to 67 years</td> <td data-bbox="1102 1482 1300 1571">10 years to 12 years</td> <td data-bbox="1300 1482 1515 1571">10 years to 67 years</td> </tr> <tr> <td data-bbox="668 1571 875 1659">15 Pay</td> <td data-bbox="875 1571 1102 1659">20 years to 67 years</td> <td data-bbox="1102 1571 1300 1659">10 years to 15 years</td> <td data-bbox="1300 1571 1515 1659">10 years to 67 years</td> </tr> <tr> <td data-bbox="668 1659 875 1954">Pay till 60 The Premium Payment Term will be equal to [60 less Entry Age (Age as on last birthday)]</td> <td data-bbox="875 1659 1102 1954">Policy Term should be greater than Premium Payment Term and can be a maximum of 67 years</td> <td data-bbox="1102 1659 1300 1954">10 years to [60 less Entry Age (Age as on last birthday)]</td> <td data-bbox="1300 1659 1515 1954">6 years to 67 years</td> </tr> </tbody> </table>	Premium Payment Term (PPT)	Available Base Policy Terms <sup>^^</sup>	Available ACI Policy Terms	Available Accident Cover Policy Terms <sup>^^</sup>	Single Pay	10 years to 67 years	NA	NA	Regular Pay	10 years to 67 years	10 years to 50 years	5 years to 67 years	5 Pay	10 years to 67 years	NA	10 years to 67 years	10 Pay	15 years to 67 years	10 years	10 years to 67 years	12 Pay	17 years to 67 years	10 years to 12 years	10 years to 67 years	15 Pay	20 years to 67 years	10 years to 15 years	10 years to 67 years	Pay till 60 The Premium Payment Term will be equal to [60 less Entry Age (Age as on last birthday)]	Policy Term should be greater than Premium Payment Term and can be a maximum of 67 years	10 years to [60 less Entry Age (Age as on last birthday)]	6 years to 67 years
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## Plan at a glance

Feature	Specification												
	<p>***For Return of Premium variant, available Policy Term for both Base Cover and Accident Cover will be up to <b>50 years</b>.</p> <p>The Premium Payment Term of the base benefit can only be chosen at Policy inception and cannot be changed subsequently.</p> <p>Under ACI Benefit, the Premium Payment Term is equal to the Policy Term.</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, 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 and Monthly Premium Payment modes. The modal factors are as follows:</p> <table border="1" data-bbox="673 1589 1098 1908"> <thead> <tr> <th colspan="2" data-bbox="678 1596 1093 1640">Modal Factors</th> </tr> <tr> <th data-bbox="678 1640 947 1698">Premium Mode</th> <th data-bbox="947 1640 1093 1698">Factor</th> </tr> </thead> <tbody> <tr> <td data-bbox="678 1698 947 1756">Annual</td> <td data-bbox="947 1698 1093 1756">1.000</td> </tr> <tr> <td data-bbox="678 1756 947 1815">Semi-Annual</td> <td data-bbox="947 1756 1093 1815">0.513</td> </tr> <tr> <td data-bbox="678 1815 947 1873">Quarterly</td> <td data-bbox="947 1815 1093 1873">0.261</td> </tr> <tr> <td data-bbox="678 1873 947 1908">Monthly</td> <td data-bbox="947 1873 1093 1908">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>	Modal Factors		Premium Mode	Factor	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 Secure Plus Plan helps you customise the protection required at affordable prices by offering 2 Death Benefit Cover options to choose from, at the time of purchase <ul style="list-style-type: none"> <li>• Life Cover</li> <li>• Increasing Life Cover</li> </ul>
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 payout up to ₹ 1 Crore. No additional Premium to be paid.
4	Special Exit Value	NA	Option to receive all Premiums paid back, at a specified point in the term of the Policy (free of cost). Available when Return of Premium variant is not chosen. No Additional Premium to be paid.
5	Return of Premium**	NA	Return of 100% of ~Total Premiums Paid (plus underwriting extra Premiums paid plus loading for modal Premiums, if any), at end of Policy Term upon survival.
6	Premium Break##	NA	In case of financial trouble&&, option to skip paying your Premium for a year and still stay covered. 2 Premium breaks will be available during the Policy Term.
7	Joint Life*	Additional	Cover your spouse, at inception, at nominal Premium.
8	Voluntary top-up Sum Assured*	Additional	<b>Additional Protection for Additional Liabilities.</b> Option to double your Insurance Cover, basis underwriting, at the time of your need by increasing your Sum Assured up to an additional 100% of base Sum Assured, chosen at inception.
9	Critical Illness*	Accelerated	Enhance your Life Cover, with an additional health cover, and an accelerated Lump sum payout, in case Life Insured is diagnosed with any of the <b>40 Critical Illnesses</b> .
10	Accident Cover*	Additional	Additional coverage against the risk of Accidental Death.
11	Waiver of Premium Plus Rider#	NA	Comprehensive protection (waiver of future Premiums) against Death, Disability and Critical Illness.
12	Critical Illness and Disability Rider#	NA	Comprehensive coverage against the risk of Critical Illness and Disability.

\*On payment of Additional Premium. \*\*Financial Trouble - Protect yourself against job loss, on-going pandemic, income loss etc. ~Total Premiums Paid means total of all the Premiums received, excluding any extra Premium, any Rider Premium and taxes.

#Applicable Riders available on the payment of Additional Premium are 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 Non-Participating Individual Pure Risk Premium Health Insurance Rider | UIN: 104B029V04

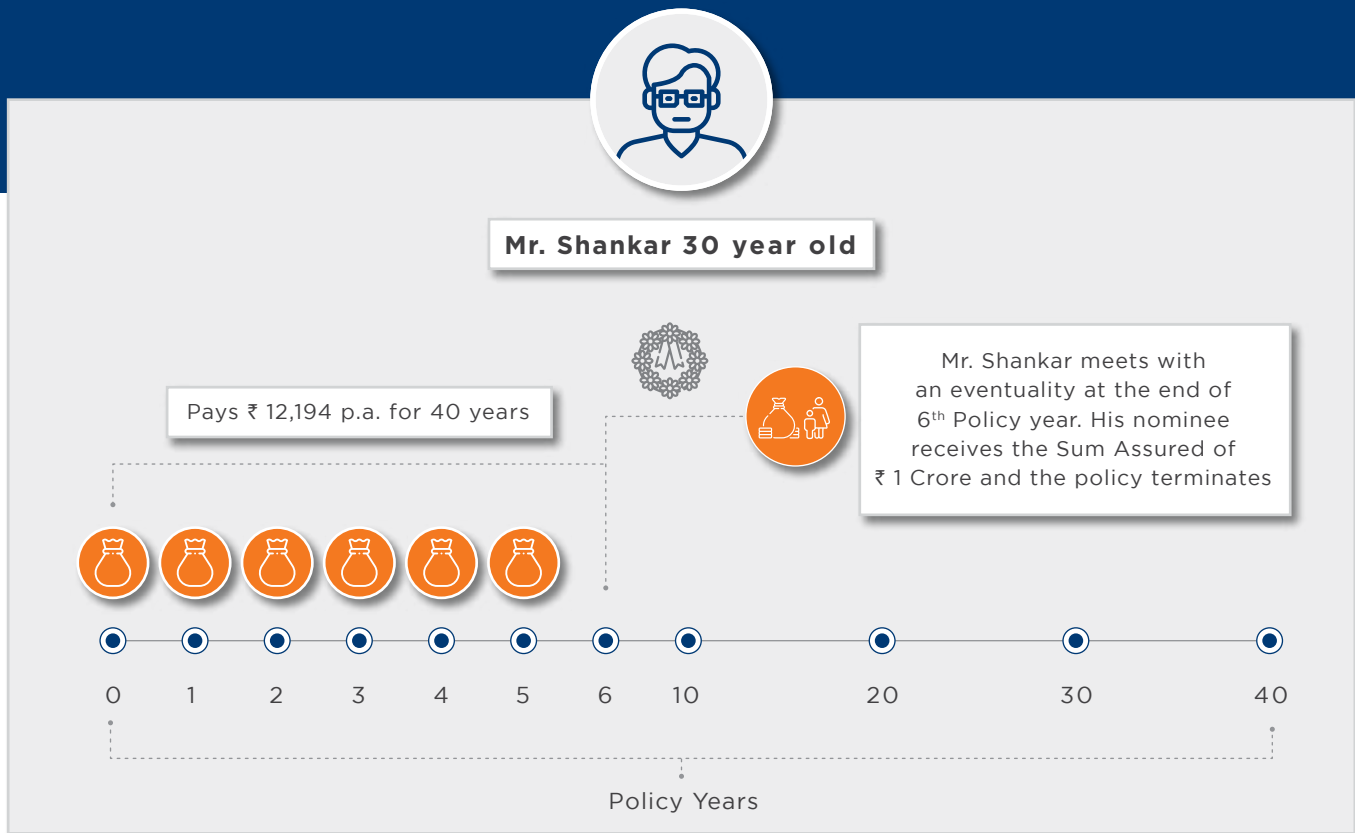
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\*\*The Return of Premium Option is available on payment of Additional Premium. Premium does not include amount paid for riders and is excluding taxes, cesses and levies. Upon policyholder's selection of Return of Premium variant this product shall be a Non-Linked Non-Participating Individual Life Insurance Savings Plan.

## How this plan works

### Scenario 1

Mr. Shankar, 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 Secure Plus Plan** and pays an Annualised Premium<sup>##</sup> of ₹ 12,194 with a Sum Assured of ₹ 1 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. Shankar fulfil his wish and allows his family to continue leading the same lifestyle in his absence.



#### Important Notes:

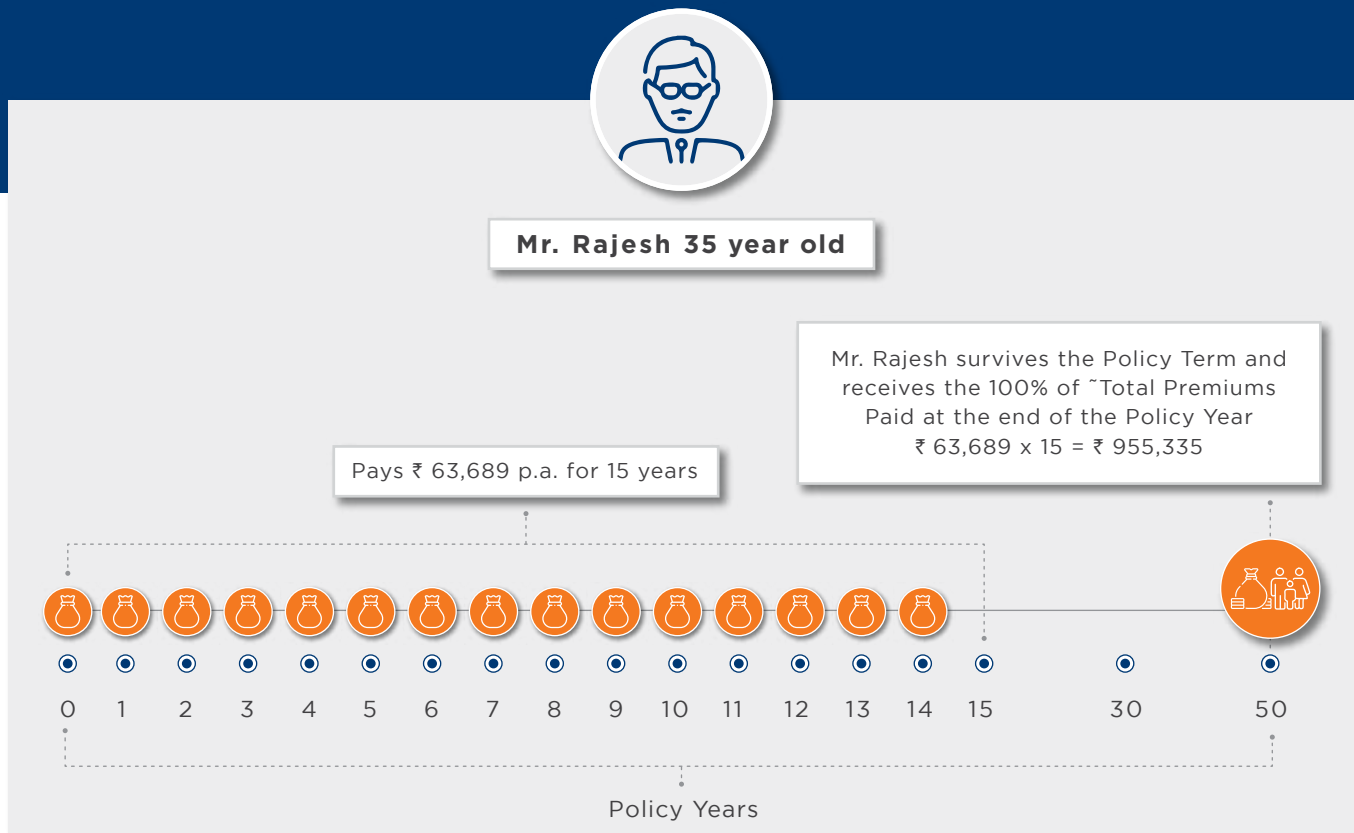
1. Kindly note that the above case studies are only examples and do not in any way create any rights and / or obligations.
2. Premium shown in all of the above illustrations is exclusive of GST.

<sup>##</sup>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 this plan works

## Scenario 2

Mr. Rajesh, a 35-year-old non-smoker, wishes to ensure the financial security of his family's future in case of an eventuality. He opts for the **Max Life Smart Secure Plus Plan** \*\*Return of Premium Variant and pays an Annualised Premium## of ₹ 63,689 for a Sum Assured of ₹ 1 Crore. His Policy Term is of 50 years with 15 years of Premium Payment Term. He survives the Policy Term and receives his Premiums back. Let's see how this plan helps Mr. Rajesh fulfil his wish and allows him and his family to continue leading the same lifestyle.



**Important Notes:**

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

~Total Premiums Paid means total of all the Premiums received, excluding any extra Premium, any Rider Premium and taxes.

##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.

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So, play **#ProtectionFrontFootPe** and give your loved ones the financial protection they deserve with Max Life Smart Secure Plus.

**#YouAreTheDifference™**



^As per Annual Audited Financials for the FY 2021-22 | \*As per Public Disclosures 2021.

The Premiums shown are applicable for a sample non-smoker purchasing Max Life Smart Secure Plus Plan offline.

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