

Enjoy inflation-friendly income to live a life of more.

INCOME

EXPENSES



YOU ARE THE DIFFERENCE™

BALANCED INCOME

Parameters	Scenerio 1		Scenerio 2		Scenerio 3		Scenerio 4	
Age of the Life Insured in Years	30		35		45		40	
Gender	Male		Female		Male		Female	
Premium Payment Term/Policy Term	10/30		12/40		10/55		12/45	
Annualised Premium	100,000		200,000		350,000		500,000	
Policy Continuance Benefit	No		Yes		No		Yes	
Illustrated At	@4%	@8%	@4%	@8%	@4%	@8%	@4%	@8%
Total Income ² (Cash Bonus ³) During Premium Payment Term	6,727	24,500	6,431	43,500	19,906	79,625	14,646	107,500
Total Income ² (Cash Bonus ³ + Guaranteed Income ⁴) After Completion of Premium Payment Term	23,900	49,000	23,600	87,000	75,250	159,250	56,500	215,000
Sum Assured at Maturity (A)	1,000,000	1,000,000	2,400,000	2,400,000	3,500,000	3,500,000	6,000,000	6,000,000
Additional Benefit at Maturity (B)	-	-	240,000	240,000	-	-	600,000	600,000
Terminal Bonus ⁵ (C)	328,400	490,700	2,398,560	5,913,600	7,465,500	27,628,300	5,168,400	18,114,600
Maturity Benefit (A+B+C)	1,328,400	1,490,700	5,038,560	8,553,600	10,965,500	31,128,300	11,768,400	24,714,600
Give-Get	187%	272%	241%	480%	416%	1117%	230%	552%

³Cash Bonus is variable in nature and the above figures are illustrated @4% and @8% as applicable.

²The Premium Payment Mode and Total Income Frequency for the above mentioned Scenario are at Annual Mode.

⁵Terminal Bonus is variable in nature and will be applicable only if declared by the company, The Terminal Bonus has been illustrated @4% and @8% as applicable.

⁴Guaranteed Income is payable post completion of Premium Payment Term till the end of policy term.

The Guaranteed Benefits are applicable provided all due premiums have been paid. Furthermore, Save the Date, Accrual of Survival Benefits or Premium Offset Option are not opted for the above mentioned Scenarios.



Early Liquidity^{^^}
starting from
1st policy year^{**}



Regular Cash Bonus[%]
Advantage



Comprehensive Protection
(Policy Continuance Benefit[@] +
Accidental Death Benefit[&])



Flexibility to choose
your Policy Term
from 20 to 40 years[#]

Balance Income

Make your income inflation friendly with Guaranteed Income^{***} & Cash Bonus[%] post completion of premium payment term.

You can choose from 5 Premium payment terms of 6, 7, 8, 10, 12 years, you can also choose your policy term from 20 to 40 years or opt for a whole life option, thereby completely customising your plan as per your needs.

If you wish to receive your income at a particular date other than the policy anniversary, you can choose to do so by selecting the "Save the Date" option under this plan. Thus planning a financial gift for your loved ones on their special occasions.

Avail the "Premium Offset" option to reduce your premium burden during the premium payment term.

Choose from 4 available riders to enhance your protection.

Scan this QR Code
for Benefit
Calculator



[^]Individual Death Claims Paid Ratio as per Audited Financials for FY 2022-2023. | ^{*}As per Public Disclosures 2022.
LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT.

^{^^}Early Liquidity refers to the applicable Survival Benefits, the survival benefits start from 1st policy year^{**} for Insta Income, Balanced Income and Lifelong Income Variant only. ^{^^}Applicable if the policyholder has chosen Frequency as Annual for Survival Benefit Payouts. Survival benefits are payable in arrears for all frequencies. ^{^c}Cash Bonus (if declared) is a % of Annualised Premium and shall depend on the Cash Bonus Payout Frequency, Age of the life insured, Premium Payment Term, PCB Option and Plan variant. ^{^d}Policy Continuance Benefit is available in all plan variants except for 100 – Age at Entry Variant. ^{^e}Accidental Death Benefit (ADB) is available in all plan variants for ages greater than or equal to 18 years. ADB cover is restricted to 80 years of age. ^{^f}Fixed Policy Terms are not available in Lifelong Income Variant. ^{^g}Guaranteed Income is a % of Annualised Premium and shall depend on the Guaranteed Income Payout Frequency, Age of the life insured, Plan variant, PCB Option and Premium Payment Term. Guaranteed Income shall be applicable provided all due premiums are paid.

All applicable Guaranteed Benefits in the product are subject to payment of all due premiums. Max Life Smart Wealth Advantage Growth Par Plan (UIN: 104N135V01) is a non linked participating Individual Life Insurance Savings plan which provides Cash Bonuses and Terminal Bonus, which are variable in nature and declared by the company from time to time. For further information on the product and its plan variants please refer to the Prospectus. If you wish to refer to the Terms and Conditions of the product please read the Policy Document available on the company website.
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