



WHAT THIS PLAN OFFERS YOU



Comprehensive Life Insurance Coverage For You

Get a Life Insurance Cover of 10 times the Annualised Premium (for Limited and Regular Pay options) from base policy.



Option To Choose Premium Payment Term And Policy Term As Per Your Convenience

Pay premiums for a limited period (one year or five years) or entire Policy Term; with Policy Term options available from 10 years to 20 years (for Single Pay Policies, only 10 year Policy Term is available)



Your Choice Of Funds And Investment Strategies

Choice of 18 Funds for investors with different risk appetites. Alternatively, you may select one of the 2 Fund strategies of Systematic Transfer Plan and Dynamic Fund Allocation, to protect your investments against market volatilities



Guaranteed Loyalty Additions And Guaranteed Wealth Boosters For You

Enjoy Guaranteed Loyalty Additions and Guaranteed Wealth Boosters to further enhance your Policy Fund Value



Low Charges To Boost Your Returns

This product offers zero policy administration charge post 5 policy years (other charges may apply)

BE SURE YOU KNOW

Unit Linked Insurance Plan is a long term Life Insurance cum Investment Plan and is subject to market risks. We do not provide any guarantee of returns.

We invest net premium (after deducting applicable charges) paid by you in Funds of your choice. Fund choices may vary from Debt (low risk), Balanced (medium risk) and Equity (high risk).

Fund Value may rise, fall or remain unchanged, depending on market movement and the Fund(s) performance. Please choose Fund(s) as per your risk appetite.

CHOOSE YOUR PLAN IN THREE SIMPLE STEPS



CHOOSE YOUR ANNUALISED PREMIUM

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CHOOSE YOUR PREMIUM PAYMENT TERM AND POLICY TERM



CHOOSE YOUR FUND OR INVESTMENT STRATEGY AS PER YOUR RISK APPETITE

PLEASE NOTE: THE UNIT LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE POLICY CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER / WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH POLICY YEAR.

PLAN FEATURES

Features Product Type		fe Platinum Wealth		nco Dlan					
Product Type		d Non-Participating I							
Coverage		ls in accordance with	the Board approved	underwriting	policy of the Compa	ny.			
Age at Entry		Minimum: 91 days							
(Age as on Last Birthday)	Maximum: Premium Payment Term Maximum Entry Age(years)								
		Single Pay / Limited Regular F		60 55					
Maturity Age	Minimum	Maturity Age		Maturity Age					
(Age as on Last Birthday)	IVIIIIIIIIII	Maturity Age	Single Pay and Li						
(Age as on Last Birthday)		18 Years		ay: 65 years					
Premium Payment Term	Premiun	n Payment Term	Policy Term (year	rs)					
/ Policy Term		Single Pay	10						
		d Pay (5 years)	10 to 20						
		egular Pay	10 to 20						
A	NA::	I- D T 2 00 000	!::4d Dd D		0.000 14	!			
Annualised Premium	Minimum: Single Pay: ₹2,00,000, Limited Pay and Regular Par: ₹1,00,000 per annum; Maximum: No limit Annualized Premium means the premium amount payable in a year, excluding taxes, rider premiums and underwriting extra premium on riders, if any.								
Premium Payment Mode		One - time Premium I							
	,	(5 years) / Regular Pa	,	, .	, ,				
Sum assured				nium, For entr	y ages >=50: 1.1 or 1	L.25 times the Single բ	oremium		
Multiple		Limited Pay / Regula		1 10 1	!! !				
	For entry ag	es < 50 years: Higher	or (cnosen 5um assu	rea multiple	umes annualized pre	mium or			
		Term X annualized pr es >= 50 years: highe							
		es >= 50 years: nigne erm X Annualized pre							
Benefits	J.J. Policy (A Almuanzeu pre	a, , which e Julii	Joseff Cu mult	.p.o options available	0 0, 7 uniu 10			
Maturity Benefit	Fund Value	as on Date of Maturi	v. provided Settlem	ent Option ha	as not been exercised	 			
Death Benefit			,			' applicable partial witl	hdrawalc\ o=		
Death Delicit						applicable partial with			
						ाव, snaii be payable ऽ death of the life assu			
		is an absolute amoun with terms and condi					reu m		
			· · · ·		•				
Guaranteed Loyalty			Company will pay a	dditional perd	entage of Fund Value	e to the fund by creati	on of additio		
Additions and Guaranteed		end of Policy Year							
Wealth Boosters						will also pay Wealth			
	Policyholder	, which is an addition	al percentage of Fund	d Value to be a	ndded to the fund by	creation of additional	units, at the ϵ		
	of Policy Yea	r. The additional perc	entage will be deter	mined by the	premium paid by the	Policyholder.			
				Pavable a	t the End of Year				
		Pand 1. Dran	nium of less than ₹5 L			remium of ₹5 Lakhs an	d above		
	Policy Year			.akiis			и авоче		
		Guaranteed Loyalty Additions	Guaranteed Wealth Boosters	Total	Guaranteed Loyalty Additions	Guaranteed Wealth Boosters	Total		
		Loyalty Additions	Wealth boosters			Wealth boosters	0.400/		
	7				0.10% 0.15%		0.10% 0.15%		
					0.13%		0.13%		
	8								
			2.00%	2.00%	0.25% 0.30%	2.50%	0.25% 2.80%		
	8 9	0.10%	2.00%	2.00% 0.10%	0.25%	2.50%	0.25%		
	8 9 10 11 12	0.15%	2.00%	0.10% 0.15%	0.25% 0.30% 0.35% 0.40%	2.50%	0.25% 2.80% 0.35% 0.40%		
	8 9 10 11 12 13	0.15% 0.20%	2.00%	0.10% 0.15% 0.20%	0.25% 0.30% 0.35% 0.40% 0.45%	2.50%	0.25% 2.80% 0.35% 0.40% 0.45%		
	8 9 10 11 12 13	0.15% 0.20% 0.25%		0.10% 0.15% 0.20% 0.25%	0.25% 0.30% 0.35% 0.40% 0.45% 0.50%		0.25% 2.80% 0.35% 0.40% 0.45% 0.50%		
	8 9 10 11 12 13 14	0.15% 0.20% 0.25% 0.30%	2.00%	0.10% 0.15% 0.20% 0.25% 2.30%	0.25% 0.30% 0.35% 0.40% 0.45% 0.50% 0.55%	2.50%	0.25% 2.80% 0.35% 0.40% 0.45% 0.50% 3.05%		
	8 9 10 11 12 13 14 15 16	0.15% 0.20% 0.25% 0.30% 0.35%		0.10% 0.15% 0.20% 0.25% 2.30% 0.35%	0.25% 0.30% 0.35% 0.40% 0.45% 0.50% 0.55% 0.60%		0.25% 2.80% 0.35% 0.40% 0.45% 0.50% 3.05% 0.60%		
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	8 9 10 11 12 13 14 15 16 17 18	0.15% 0.20% 0.25% 0.30% 0.35% 0.40% 0.45%		0.10% 0.15% 0.20% 0.25% 2.30% 0.35% 0.40%	0.25% 0.30% 0.35% 0.40% 0.45% 0.50% 0.55% 0.60% 0.65% 0.70%		0.25% 2.80% 0.35% 0.40% 0.45% 0.50% 3.05% 0.60% 0.65%		
	8 9 10 11 12 13 14 15 16 17 18 19 20	0.15% 0.20% 0.25% 0.30% 0.35% 0.40% 0.45% 0.50% 0.55%	2.00%	0.10% 0.15% 0.20% 0.25% 2.30% 0.35% 0.40% 0.45% 0.50% 2.55%	0.25% 0.30% 0.35% 0.40% 0.45% 0.50% 0.55% 0.60% 0.65% 0.70% 0.75% 0.80%	2.50%	0.25% 2.80% 0.35% 0.40% 0.45% 0.50% 3.05% 0.60% 0.65% 0.70%		
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	8 9 10 11 12 13 14 15 16 17 18 19 20 These Guarar • All due Prer • In case of re will be paid	0.15% 0.20% 0.25% 0.30% 0.35% 0.40% 0.45% 0.50% 0.55% Inteed Loyalty Addition in the serious have been paid evival of policies, the based on the Fund Value of the serious of the Fund Value of	2.00% 2.00% as and Guaranteed V Guaranteed Loyalty A	0.10% 0.15% 0.20% 0.25% 2.30% 0.35% 0.40% 0.45% 0.50% 2.55% Vealth Booste	0.25% 0.30% 0.35% 0.40% 0.45% 0.50% 0.55% 0.60% 0.65% 0.70% 0.75% 0.80% ers shall be subject to	2.50% 2.50% the following: Boosters for previous	0.25% 2.80% 0.35% 0.40% 0.45% 0.50% 3.05% 0.60% 0.65% 0.70% 0.75% 3.30%		
	8 9 10 11 12 13 14 15 16 17 18 19 20 These Guarar • All due Prer • In case of re will be paid	0.15% 0.20% 0.25% 0.30% 0.35% 0.40% 0.45% 0.50% 0.55% Inteed Loyalty Addition in the serious have been paid evival of policies, the based on the Fund Value of the serious of the Fund Value of	2.00% 2.00% as and Guaranteed V Guaranteed Loyalty A	0.10% 0.15% 0.20% 0.25% 2.30% 0.35% 0.40% 0.45% 0.50% 2.55% Vealth Booste	0.25% 0.30% 0.35% 0.40% 0.45% 0.50% 0.55% 0.60% 0.65% 0.70% 0.75% 0.80% ers shall be subject to	2.50% 2.50% the following:	0.25% 2.80% 0.35% 0.40% 0.45% 0.50% 3.05% 0.60% 0.65% 0.70% 0.75% 3.30%		
Other Features	8 9 10 11 12 13 14 15 16 17 18 19 20 These Guarar • All due Prer • In case of re will be paid	0.15% 0.20% 0.25% 0.30% 0.35% 0.40% 0.45% 0.50% 0.55% Inteed Loyalty Addition in the serious have been paid evival of policies, the based on the Fund Value of the serious of the Fund Value of	2.00% 2.00% as and Guaranteed V Guaranteed Loyalty A	0.10% 0.15% 0.20% 0.25% 2.30% 0.35% 0.40% 0.45% 0.50% 2.55% Vealth Booste	0.25% 0.30% 0.35% 0.40% 0.45% 0.50% 0.55% 0.60% 0.65% 0.70% 0.75% 0.80% ers shall be subject to	2.50% 2.50% the following: Boosters for previous	0.25% 2.80% 0.35% 0.40% 0.45% 0.50% 3.05% 0.60% 0.65% 0.70% 0.75% 3.30%		
Other Features	8 9 10 11 12 13 14 15 16 17 18 19 20 These Guarar • All due Prer • In case of rewill be paid • If you exerce	0.15% 0.20% 0.25% 0.30% 0.35% 0.40% 0.45% 0.50% 0.55% Inteed Loyalty Addition iniums have been paic evival of policies, the obased on the Fund Valies Premium Reduction	2.00% 2.00% as and Guaranteed V Guaranteed Loyalty alue prevailing at the on option post 5 year	0.10% 0.15% 0.20% 0.25% 2.30% 0.35% 0.40% 0.50% 2.55% Vealth Booste Additions and a revival date rs lock-in, the	0.25% 0.30% 0.35% 0.40% 0.45% 0.50% 0.55% 0.60% 0.65% 0.70% 0.75% 0.80% ers shall be subject to	2.50% 2.50% The following: Boosters for previous ne basis the revised presented to the control of the control o	0.25% 2.80% 0.35% 0.40% 0.45% 0.50% 3.05% 0.60% 0.65% 0.70% 3.30%		
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	8 9 10 11 12 13 14 15 16 17 18 19 20 These Guarar • All due Prer • In case of rewill be paid • If you exerce Systematic To available only premium allo monthly annimatical control of the	0.15% 0.20% 0.25% 0.30% 0.35% 0.40% 0.45% 0.50% 0.55% Inteed Loyalty Addition in the Fund Value of policies, the Gased on the Fund Value of F	2.00% 2.00% 2.00% as and Guaranteed Volume at the prevailing at the proposition post 5 years but replicate a rupee volicies or Policies tale allocated first to the of [1/(13 - month)]	0.10% 0.15% 0.20% 0.25% 2.30% 0.35% 0.40% 0.45% 0.50% 2.55% Vealth Booste Additions and e revival date rs lock-in, the secure Pli number in the	0.25% 0.30% 0.35% 0.40% 0.45% 0.50% 0.55% 0.60% 0.75% 0.70% 0.75% 0.80% ers shall be subject to Guaranteed Wealth additions will be doring method on your ual Mode. The Single us Fund. Immediately e Policy Year)] of the	2.50% 2.50% the following: Boosters for previous ne basis the revised pr Annualised Premium / Annual Premium rec y thereafter and on ea	0.25% 2.80% 0.35% 0.40% 0.45% 0.50% 3.05% 0.60% 0.75% 3.30% 2. years Temium This option eived net of ach subseque peginning of		
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Rider	Axis Max Life Critical Illness and Disability Secure Rider (UIN: 104A034V02): This rider provides benefit upon diagnosis of any of the critical illnesses covered. Please refer the Rider Prospectus available at Axis Max Life Insurance website (https://www.axismaxlife.com) for more details on the Rider. Axis Max Life Smart Ultra Protect Rider (UIN: 104A049V02): This rider provides 4 rider benefit variants: Rider benefit variant 1 - Term Booster with Accelerated Terminal Illness Rider benefit variant 2 - Accidental Death Benefit Rider benefit variant 3 - Accidental Total and Permanent Disability Rider benefit variant 4 - Payor Benefit Please refer the Rider Prospectus available at Axis Max Life Insurance website (https://www.axismaxlife.com) for more details on the Rider
Settlement Option	You may, at least 15 days prior to the Maturity Date, opt for a Settlement Option, pursuant to which the Company will continue to manage the Funds for you for a maximum period of 5 years from the Maturity Date and make periodic payments. During the settlement period, Fund Management Charges shall continue to be levied. There shall be a risk cover equal to 105% of the total premiums paid for a period not exceeding 5 years from the maturity date and mortality charges will be deducted basis the sum at risk. You may exercise switch option during settlement.
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 including top-up Fund Value, if any, 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
Free Look Period	You have 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.

For more details, please refer to the detailed prospectus available at https://www.axismaxlife.com

ILLUSTRATION

Let's look at some examples to understand the Product Benefits better.

Scenario	Example 1	Example 2	Example 3
Age of Life Insured	35	40	45
Premium Payment Term / Policy Term	20 Pay / 20 years	10 Pay / 10 years	5 Pay / 10 years
Annualised Premium	₹ 2,00,000	₹ 5,00,000	₹ 7,50,000
Sum assured	₹ 20,00,000	₹ 50,00,000	₹ 75,00,000
Total Maturity Benefit (@4%)*	₹ 57,32,492	₹ 58,46,335	₹ 45,47,408
Total Maturity Benefit (@8%)*	₹ 90,27,499	₹ 73,03,644	₹ 62,31,998

Standard Male Life; Premium Payment Mode: Annual; Fund

Standard Male Life; Premium Payment Mode: Annual; Fund Chosen: Balanced Fund
'Please note that the above assumed rates of return, 4% and 8%, 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.
All applicable taxes cesses and levies as imposed by the All applicable taxes, cesses and levies as imposed by the Government will be deducted from the premium received. For more information, please request for your policy specific benefit illustration.

CHARGE STRUCTURE

	The Premium Allocation Charge is levied as a percentage of each Premium Paid. The rate of premium allocation charge for different variants is as follows:									
		Premium Allocation charge as a % of each premium paid								
	Policy Year	Single Pay Variant	Limited Pa	ay Variant	Regular Pay Variant					
Premium Allocation Charge		Single Pay Variant	Annual Mode	Non - Annual Mode	Annual Mode	Non - Annual Mode				
	1	3%	2%	2%	2%	2%				
	2	NA	2%	2%	2%	2%				
	3 to 10	NA	2%	2%	2%	2%				
	11 & thereafter	NA	Nil	Nil	Nil	Nil				
	For an annualized prem	nium of less than ₹ 2 Lacs, a	n additional allocation	n charge of 1% shall be charg	ed for the first five po	licy years.				

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:										
	Name of Fund	Charge (per annum) as % of Fund Value	Risk Rating								
	High Growth Fund (SFIN: ULIF01311/02/08LIFEHIGHGR104)	1.25%	Very High								
	NIFTY Smallcap Quality Index (SFIN: ULIF02702/08/23NIFTYSMALL104)	1.00%	Very High								
	Midcap Momentum Index Fund (SFIN: ULIF02801/01/24MIDMOMENTM104)	1.25%	Very High								
Fund Management	Nifty Alpha 50 Fund (SFIN: ULIF02914/05/24ALPHAFIFTY104)	1.25%	Very High								
Charge	Nifty 500 Momentum 50 Fund (SFIN: ULIF03015/08/24MOMENFIFTY104)	1.25%	Very High								
	Nifty Momentum Quality 50 Fund (SFIN: ULIF03127/10/24MOMQUALITY104)	1.25%	Very High								
	Sustainable Wealth 50 Index Fund (SFIN: ULIF03223/12/24SUSTWEALTH104)	1.25%	Very High								
	Smart Innovation Fund (SFIN: ULIF03301/03/25INNOVATION104)	1.25%	Very High								
	Nifty 500 Multifactor 50 Index Fund (SFIN: ULIF03414/05/25MULTIFACTO104)	1.25%	Very High								
	Growth Super Fund (SFIN ULIF01108/02/07LIFEGRWSUP104)	1.25%	High								
	Growth Fund (SFIN: ULIF00125/06/04LIFEGROWTH104)	1.25%	High								
	Diversified Equity Fund (SFIN: ULIF02201/01/20LIFEDIVEQF104)	1.25%	High								
	Sustainable Equity Fund (SFIN: ULIF02505/10/21SUSTAINEQU104)	1.25%	High								
	Pure Growth Fund (SFIN: ULIF02630/12/22PUREGROWTH104)	1.25%	High								
	Balanced Fund (SFIN: ULIF00225/06/04LIFEBALANC104)	1.10%	Medium								
	Dynamic Bond Fund (SFIN: ULIF02401/01/20LIFEDYNBOF104)	0.90%	Low								
	Money Market II Fund (SFIN: ULIF02301/01/20LIFEMONMK2104)	0.90%	Low								
	Conservative Fund (SFIN: ULIF00325/06/04LIFECONSER104)	0.90%	Low								

Secure Fund (SFIN: ULIF00425/06/04LIFESECURE104)	0.90%	Low
Secure Plus Fund (SFIN: ULIF01628/04/09LIFESECPLS104) - only available with Systematic Transfer Plan	0.90%	Low
Discontinuance Policy Fund (SFIN: ULIF02021/06/13LIFEDISCON104) - available only on Surrender or Discontinuance of Policy in first five policy years	0.50%	Low
This is a fixed charge for all variants and is levied at each monthly anniversary by call lights starting from the date of commencement of Policy	ancelling proportionate	

	Discontinuance Policy Fund (SFIN: ULIF02021/06/13LIFEDISCON104) - available only on Surrender or Discontinuance of Policy in first five policy years							0.50% Lo		Low			
		a fixed charge for al starting from the dat					thly an	niversary	by can	celling p	roporti	onate	
	Policy Administration Charge												
Policy Administration		Premium Payment Te	erm			,	/ear 1 t	o 5			Year 6		
Charge		Single Pay			₹ 330 per month								
		d Pay (5 years) or Re Ill Premium Payment	,					emium s 00 per a)	Nil		
	Morta attaine Sum a	lity charge is levied fo ed age of the Life Ins t Risk = Max [Max {S	or providi ured on t Sum Assu	ing risk he Sun red, 10	cover to th n at Risk and)5% of all pr	e Life Ir d these emiums	nsured of charges paid} -	during th are gua - Total Fu	e Policy ranteed ınd Valu	Term. T for the e, 0]	his char entire P	ge is unisex and olicy Term.	is levied on the
Mortality Charge		note that for the pu shall be considered	rpose of	the ab	ove definition	on, Sum	Assure	d reduce	d by pai	rtial witl	ndrawal	s,	
	Sampl	e Ages (years)	91 days	10	18	25	30	35	40	45	50		
	1	lity charge (`) .,000 Sum at Risk)	3.56	0.35	0.64	0.79	0.84	1.03	1.44	2.30	3.96		
		narge shall be levied o ever is earlier, as per				ne of Di	scontin	uance of	Policy o	r effect	ing Com	plete Withdrav	/al (Surrender)
					For Limit	ed Pay	5 years	s) and Regular Pay					
		Policy Year			Surrender Charge								
		1			Lower of 6% of Annualised Premium or 6% of Fund Value or ₹6,000								
		2			Lower of 4% of Annualised Premium or 4% of Fund Value or ₹5,000								
Surrender /		3			Lower of 3% of Annualised Premium or 3% of Fund Value or ₹4,000								
Discontinuance		4			Lower of 2% of Annualised Premium or 2% of Fund Value or ₹2,000								
Charge		5 & above				Го	. Cinala	Day		Nil			
	For Single Pay Policy Maximum Discontinuance Charges for the Maximum Discontinuance Charges for the												
	Policy Year		e Charges for the Maximum Discontinuance Charges for m up to ₹3,00,000/- policies having Single Premium above ₹3,										
	1	Lower of 2% *(SP or	FV) subj	ect to	a maximum of ₹3000/- Lower of 1% *(SP or FV) subject to a maximu					t to a maximum	of₹6000/-		
	2	Lower of 1.5% *(SP	or FV) sul	bject t	o a maximu	m of ₹2	000/-	/- Lower of 0.70% *(SP or FV) subject to a maximum of ₹5					um of ₹5000/-
	3	Lower of 1% *(SP or	FV) subj	ect to	a maximum	of ₹150	00/-	Lower of 0.50%* (SP or FV) subject to a maximum				um of ₹4000/-	
	4	Lower of 0.5% *(SP	or FV) sul	bject t	o a maximum of ₹1000/- Lower of 0.35% *(SP o				*(SP or	(SP or FV) subject to a maximum of ₹2000/-			
	5 & above								Ni	I			
	SP - Single Premium; FV - Fund Value												
Switch Charge	None												
Premium Redirection Charge	A max	A maximum of 6 Premium Redirections are allowed in each Policy Year and are free of any charge.											
Partial Withdrawal Charge	After the first 5 Policy Years, a maximum of 2 Partial Withdrawals are allowed in a Policy Year and are free of any charge.												

Ensure lifetime income by planning today, secure your future and the future of your loved ones because for them, BHAROSA TUM HO





^Individual Death Claims Paid Ratio as per Audited Financials for FY 2024-2025 | *As per Public Disclosure for H1 FY 2024-2025 The premium shall be adjusted on the due date even if it has been received in advance. THE UNIT 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 UNIT LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF FIFTH YEAR. 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.

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