AXIS MAX LIFE INSURANCE

In the Unit Liked Policy, the investment risk is the investment portfolio is borne by the Policyholder.

BHAROSA BEYOND **BORDERS**

Global investments, Indian roots!

Axis Max Life GIFT Plan is an ULIP engineered for cross-border wealth and an ironclad protective cover. This is a dollar denominated product.

PRESENT

AXIS MAX LIFE

$MART GIFT

SMART GLOBAL INVESTMENT FOSTERING TOMORROW PLAN

UIN: MAXL001V002

- Unlimited Free Switches & Premium Redirections
- Regular systematic money withdrawals
- Extra Allocation Benefit
- Zero Premium Allocation Charge

Strategic Wealth Creation

The Wealth Variant is engineered for investors seeking to build a substantial global corpus. Whether you are planning for a comfortable retirement, a legacy for your heirs, or long-term capital growth, this variant provides the tools to navigate international markets with a safety net of life insurance.

1. THE POWER OF 100% INVESTMENT

Zero Allocation Charges: Every dollar you pay in premiums is invested directly into your chosen funds. There are no front-end deductions, ensuring your money starts working for you immediately.

Extra Allocation Boost: To accelerate your early-stage growth, the plan adds an "Extra Allocation" to your fund.

- *Limited/Regular Pay:* Up to 6% extra on your first-year premium.
- *Single Pay:* Up to 3.5% extra.

2. GLOBAL MARKET EXPOSURE DIVERSIFY YOUR PORTFOLIO ACROSS GEOGRAPHIESAND ASSET CLASSES WITH SIX SPECIALIZED FUNDS

World Equity Fund: Broad exposure to global leaders.

US Equity Fund: Focused growth in the world's largest economy.

Commodity Fund: A hedge against inflation.

Short Term Debt Fund: Stability and capital preservation.

Precious Metals Fund: – Diversification tool for investments into Precious Metals.

Global Innovation Leaders Fund: Exposure to Global Innovation Leaders.

3. DYNAMIC PORTFOLIO MANAGEMENT

Systematic Transfer Plan (STP): Protect yourself from market volatility by investing a lump sum in the Debt fund and automatically transferring fixed portions into Equity funds monthly.

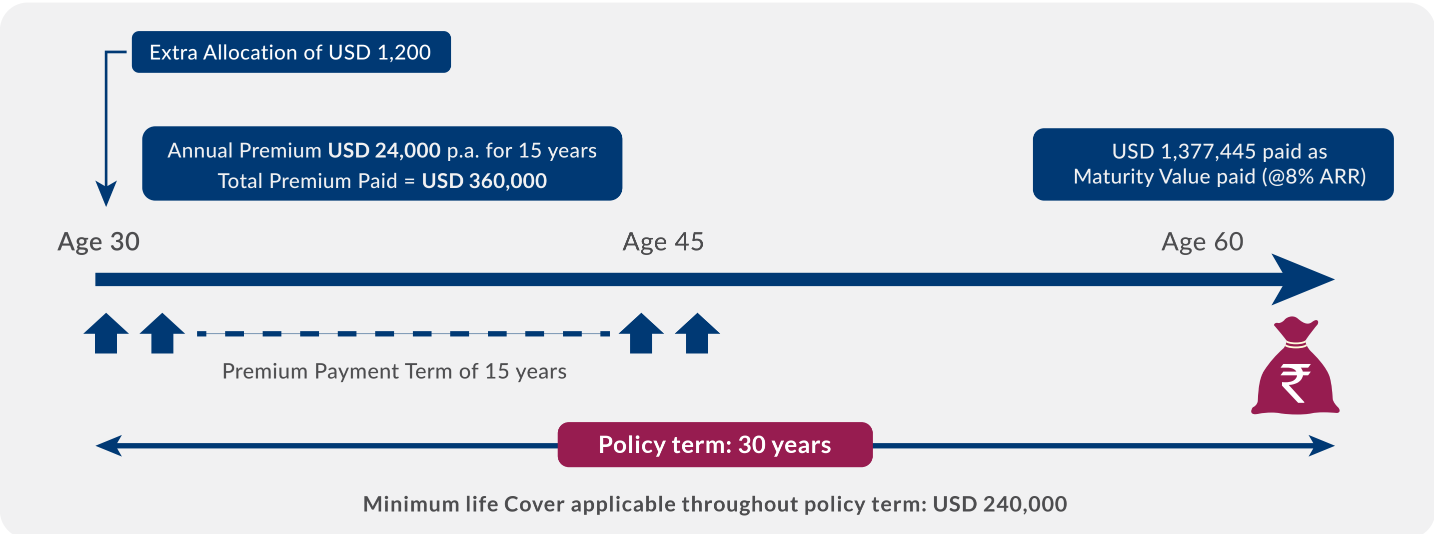
Unlimited Free Switches: Pivot your strategy as global economic conditions change without incurring any switching fees.

Benefits, Flexibility & Liquidity

S.No	Features	Specifications
1	**Comprehensive Payouts**	**Maturity Benefit:** At the end of your selected term, you receive the total Fund Value, representing your accumulated global wealth.
		Death Benefit: Provides peace of mind for your family. In the event of the life insured's passing, the nominee receives the highest of: • The Sum Assured (reduced by applicable withdrawals). • 100% of the total premiums paid. • The Fund Value at the time of the claim.
2	**Accessing Your Wealth (Liquidity) While this is a long-term plan, life often requires flexibility:**	**Partial Withdrawals:** After the lock-in period, you can withdraw a minimum of USD 100 to meet urgent needs.
		Smart Withdrawals (SWP): From later of 10th year or end of premium payment term onwards, you can automate an annual payout of up to 8% of your fund value. Thisis ideal for creating a supplemental retirement income while the remaining balance stays invested.
3.	**Eligibility & Plan Limits**	**Entry Age:** 0 to 70 years Maturity. **Maturity Age:** Up to a maximum of 100 years. **Premium Commitment:** Starts at USD 5,000 (Single Pay) or USD 1,200 (Annual).

Example 1 (Wealth Variant)

Mr. Sharma, a 30-year-old professional has recently started his career in an MNC in Dubai, wants to begin investing early so he can build a sizable corpus by the time he turns 60. His goal is to save money for his retirement in the future, and he also wants to ensure that in case of an unfortunate event, his parents receive a lump-sum amount that can support their peaceful retirement. He decides to invest USD 24,000 annually for 15 years in US Equity Fund (100%), and the policy term is of 30 years, Cover multiple: 10 times of Annualized Premium:



Maturity Benefit:

On survival till the end of the policy term (30th Policy year), below Maturity benefit will be payable:

Maturity Benefit	
At assumed return	Fund Value
@ 8%	USD 1,377,445
@ 4%	USD 562,470

Death Benefit:

In case of Mr Sharma's unfortunate death at the end of 5th policy year, a lump sum Death benefit of USD 240,000 shall be payable and policy will terminate thereafter.

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