

In the Unit Linked 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.



Unlimited Free Switches
& Premium Redirections



Extra Allocation
Benefit



Regular systematic
money withdrawals



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 GEOGRAPHIES AND 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.



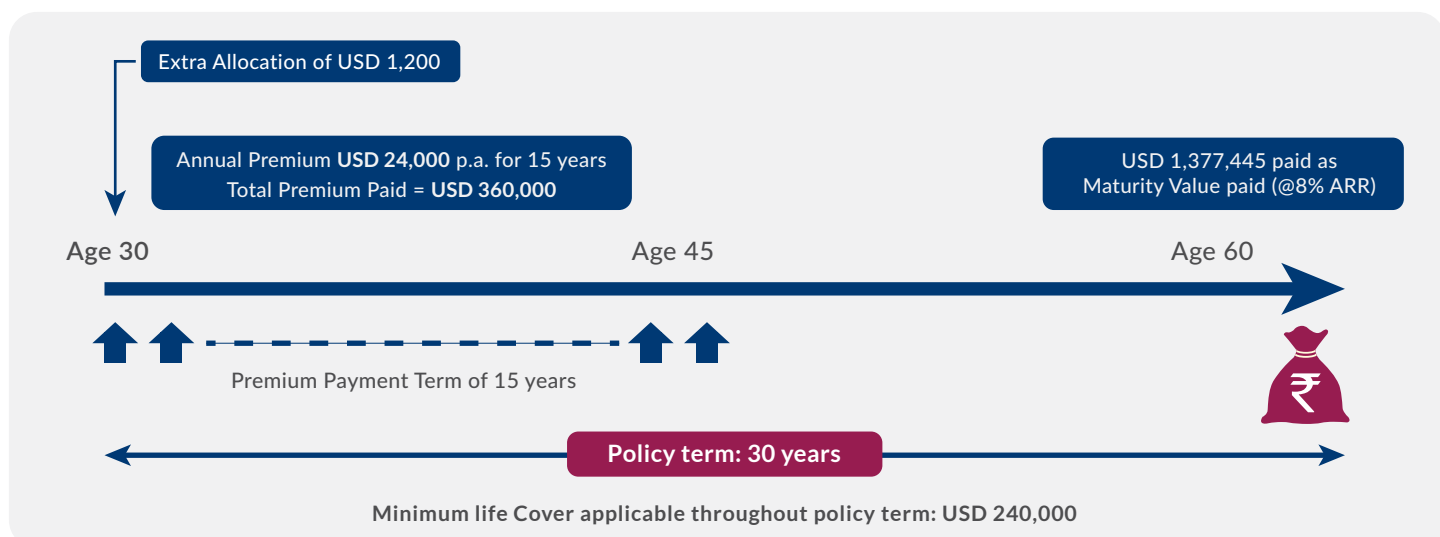
Unlimited Free Switches: Pivot your strategy as global economic conditions change without incurring any switching fees.

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. This is 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.

Gift City Branch Address: Axis Max Life Insurance Limited, Unit No. 156, Pragya Accelerator II, Building - 15B, Block 15, Road No - 1C, Zone - 1, GIFT SEZ, GIFT City, Gandhinagar, Gujarat - 382050

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Death Claims
Paid Ratio



[^]Individual Death Claims Paid Ratio as per Annual Audited Financials for FY 2025-26, Claims Paid Ratio rounded off to the nearest single decimal figure. ^{*}As per financials closed on 30th June 2026

Unit Linked Insurance Products 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 policyholder / insured is responsible for his / her decisions. Axis Max Life Insurance is only the name of the insurance company and Axis Max Life Smart Global Investment Fostering Tomorrow Plan is only the name of Unit-Linked Non Participating Individual Life Insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges from your insurance agent or the intermediary or policy document of the insurer. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these funds, their future prospects or returns. Past performance of the funds does not indicate the future performance of the funds. For more details on risk factor, terms and conditions, please read the prospectus carefully before concluding a sale. You may be entitled to certain applicable tax benefits on your premiums and policy benefits. Please note all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you. Tax benefits are subject to changes in tax laws

The Brand Ambassadors as depicted herein, have endorsed only the Axis Max Life Insurance Products and are not in any manner endorsing Axis Bank Limited and do not have any kind of association or relationship with Axis Bank Limited.

Axis Max Life Insurance Limited (formerly known as Max Life Insurance Company Limited) is a Joint Venture between Max Financial Services Limited and Axis Bank Limited.

Registered Office: Axis Max Life Insurance Limited, Plot No. 90C, Sector 18, Udyog Vihar, Gurugram - 122015, Haryana, India. Tel No.: (0124) 421909.

For more details on risk factors, Terms and Conditions please read the prospectus carefully before concluding a sale. You may be entitled to certain applicable tax benefits on your premiums and policy benefits. Please note all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you. Tax benefits are subject to changes in tax laws. CIN: U74899HR2000PLC143012 | You can call us on our Customer Helpline No. 1860 120 5577. Website: <https://www.axismaxlife.com>

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