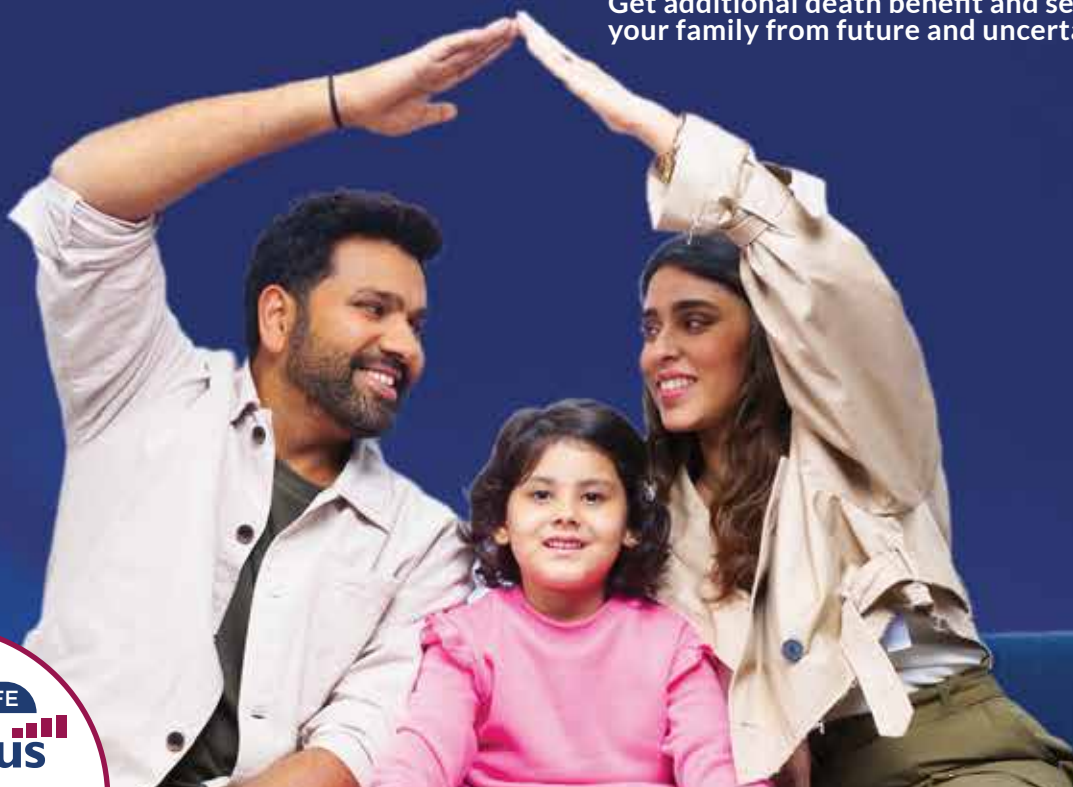


## Extra Protection. Extra Benefit.

Get additional death benefit and secure your family from future and uncertainties.



### AXIS MAX LIFE Term Plus Rider

on Linked Non-Participating Individual  
Pure Risk Premium Life Insurance Rider  
UIN: 104B026V04

LIFE INSURANCE COVERAGE IS  
AVAILABLE IN THIS RIDER

## Additional Death Benefit in case of Life Insured's Death

### How This Rider Works

Rajiv Sharma is 35 years old and is married to Rita who is 32 years old. In order to plan for his financial security, Rajiv buys Axis Max Life Savings Advantage Plan (A Non-Linked Participating Individual Life Insurance Savings Plan: (UIN-104N111V02) (Base Product), HOW THIS chooses a regular pay variant with Premium Payment Term of 20 years and an Annual Premium of Rs.50,000 per annum. Further, in order to ensure comprehensive protection, Mr. Sharma purchases Axis Max Life Term Plus Rider (UIN-104B026V04) with a Sum Assured of Rs.6,00,000.

**If Rajiv dies after paying 6 premiums, his beneficiary gets the Death Benefit of Axis Max Life Savings Advantage Plan and Axis Max Life Term Plus Rider.**

#### Premium\*:

Axis Max Life Savings Advantage Plan- Rs.50,000  
p.a. Axis Max Life Term Plus Rider Premium  
Rs. 2,460 p.a.  
Total Premium - Rs.52,460 p.a.\*

Rajiv dies after paying 6 premiums



#### Death Benefit payable to beneficiary :

Axis Max Life Savings Advantage Plan -Rs.18,09,338  
(at 4% illustrated rate)#  
Rs. 21,35,221 (at 8% illustrated rate)#  
Axis Max Life Term Plus Rider - Rs.6,00,000  
Total Death Benefit\* -  
Rs.24,09,338 (at 4% illustrated rate)#  
Rs.27,35,221 (at 8% illustrated rate)#

For more details, please refer to the Rider Prospectus available at [www.axismaxlife.com](http://www.axismaxlife.com)

\*All applicable taxes, cesses and levies as imposed by the Government will apply.

#Kindly note above illustration are 4% and 8%. These assumed non-guaranteed rates of return chosen in the above illustration are 4% and 8% These assumed rates of returns are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance. The actual experience on the contract may be different from the illustrated.

The guaranteed and non - guaranteed benefits are applicable only if all due premiums are paid. The premiums mentioned above are exclusive of all applicable taxes, cesses and levies as imposed by the Government. Please note that Bonuses are NOT guaranteed and may be as declared by the Company from time to time. The Bonus option chosen is Paid Up additions.

**Attach your  
Rider in three  
Simple steps**

**1**  
Choose the  
Base Product

**2**  
Choose the  
variant on the  
base product

**3**  
Add Axis Max Life Term  
Plus Rider for  
additional protection

## Rider Features

Features	Axis Max Life Term Plus Rider																																																								
Type of Rider	<b>Non-Linked Non-Participating Individual Pure Risk Life Insurance Rider</b>																																																								
Coverage	All individuals in accordance with Board approved underwriting policy of the Company																																																								
Minimum Entry Age 18 Years (Age as on Last Birthday)	18 years																																																								
Maximum Entry Age (Age as on Last Birthday)	65 years																																																								
Maximum Maturity Age (Age as on Last Birthday)	On Policy Anniversary coinciding with or immediately following the Policyholder attaining age of 70 years, subject to the Rider termination condition																																																								
Rider Term	Minimum Rider Term : Same as the base plan Premium Payment Term or remaining Premium Paying Term of base plan in case the rider is not taken at inception, subject to a Minimum Rider Term of 5 years Maximum Rider Term : Same as the base plan Premium Payment Term, subject to a maximum of 35 years and Life Insured not exceeding age of 70 years (age as on last birthday) The Rider can be attached at inception of the base policy or at any time concurrently with the base policy's Premium Payment Mode, subject to the above																																																								
Premium Payment Term	Same as the Rider Term which is equal to outstanding Premium Payment Term of the base policy																																																								
Premium Payment Mode	The Premium payment mode will be same as the base plan Premium Payment Mode. Modal factors applicable on modes are as follows : Annual : 1,000 Semi-Annual : 20.520 Quarterly : 20.265 Monthly : 70.090 The Rider Premium Payment Mode can only be changed with change in the base plan Premium Payment Mode																																																								
Minimum Annualised Premium	The Minimum Annualised Premium is Rs. 91 per annum for age at entry of 18 years (age as on last birthday), Rider Term 5 years and Rider Sum Assured of Rs. 50,000																																																								
Maximum Annualised Premium	As per Maximum Rider Sum Assured of Rs.15 Lakhs and age of Life Insured. The Maximum Annualised Premium for standard Life is Rs.46,290 per annum for age at entry of 65 years (age as on last birthday), Rider Term 5 years and maximum rider sum Assured of Rs. 15 Lakhs. However, the premiums under all other life insurance riders put together shall not exceed 30% of premiums of the base plan and any benefit arising under the captioned rider shall not exceed the sum assured under the base plan.																																																								
Death Benefit	On death of the Life Insured during the term of the rider, the Guaranteed Death Benefit as defined below shall be paid as lump sum to the nominee.																																																								
	On death of the Life Insured during the term of the rider, the Guaranteed Death Benefit as defined below shall be paid as lump sum to the nominee. Guaranteed Death Benefit is defined as higher of: ► 10 times the Annualised Premium for Rider, ► 105% of all Total Premiums Paid for the Rider as on the date of death, ► Rider Sum Assured. “Annualised Premium” shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums. “Total Premiums Paid” means total of all the premiums paid under the rider, excluding any extra premium and taxes, if collected explicitly.																																																								
Maturity / Survival Benefit	No Maturity or Survival Benefit is payable under this Rider																																																								
Minimum Sum Assured	Rs. 50,000																																																								
Maximum Sum Assured	Rs. 15,00,000, subject to a maximum of the base plan's Guaranteed Death Benefit as at the inception of the base policy Refer to the Rider prospectus at <a href="http://www.axismaxlife.com">www.axismaxlife.com</a>																																																								
Non - Forfeiture Option	As per the terms and conditions of the base product.																																																								
Grace Period	A Grace Period of 30 days from the due date for payment of each premium will be allowed for all Premium Payment Modes except for monthly mode, wherein a Grace Period of only 15 days will be allowed. During the Grace Period, the Company will accept the premium or any late fees without interest and the Insurance cover continues.																																																								
Free Look Period	“Free Look” means 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.																																																								
Suicide Clause	Notwithstanding anything stated herein, if the Life Insured whether sane or insane, dies by suicide within 12 months of the effective date of inception of coverage or the date of revival of Rider, the Rider shall terminate immediately. In such cases, the Company shall pay 100% of Total Premiums Paid plus Underwriting Extra Premiums plus loadings for modal premiums paid (but exclusive of taxes, levies and cess, if any) to the beneficiary.																																																								
Surrender Benefit	<div>This rider does not offer any Surrender Benefit.</div> <table><tr><th>Policy Term (in years)</th><th>5</th><th>10</th><th>15</th><th>20</th><th>25</th><th>30</th><th>35</th></tr><tr><th>Age (in years)</th><td colspan="7">Premium Rates per Rs 1000 Rider Sum Assured for standard life, Male (excluding all applicable taxes, cesses 2 es as imposed by the Government) (in Rs.)</td></tr><tr><td>25</td><td>2.02</td><td>2.08</td><td>2.40</td><td>2.54</td><td>2.60</td><td>2.75</td><td>2.98</td></tr><tr><td>35</td><td>2.70</td><td>2.92</td><td>3.60</td><td>4.10</td><td>4.54</td><td>5.03</td><td>5.57</td></tr><tr><td>45</td><td>5.79</td><td>6.70</td><td>8.44</td><td>9.54</td><td>10.39</td><td>--</td><td>-</td></tr><tr><td>55</td><td>14.34</td><td>16.09</td><td>19.93</td><td>--</td><td>--</td><td>--</td><td>-</td></tr><tr><td>65</td><td>30.86</td><td>--</td><td>--</td><td>--</td><td>--</td><td>--</td><td>-</td></tr></table> <div>Female rates age setback of 3 years. For eg, the premium rate applicable for a 28 year old female will be same as the premium rate applicable for a 25 year old male</div>	Policy Term (in years)	5	10	15	20	25	30	35	Age (in years)	Premium Rates per Rs 1000 Rider Sum Assured for standard life, Male (excluding all applicable taxes, cesses 2 es as imposed by the Government) (in Rs.)							25	2.02	2.08	2.40	2.54	2.60	2.75	2.98	35	2.70	2.92	3.60	4.10	4.54	5.03	5.57	45	5.79	6.70	8.44	9.54	10.39	--	-	55	14.34	16.09	19.93	--	--	--	-	65	30.86	--	--	--	--	--	-
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**BHAROSA TUM HO**



^Individual Death Claims Paid Ratio as per audited financials for FY 2023-2024 | \*As per Public Disclosure for H1 FY 2024-2025

**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. Corporate Office: 11th Floor, DLF Square Building, Jacaranda Marg, DLF City Phase II, Gurugram(Haryana) - 122 002. 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. You can call us on our Customer Helpline No. 1860 120 5577. Website: [www.axismaxlife.com](http://www.axismaxlife.com)

ARN: Axis MaxLife/FCB/Brand/Term Plus Rider/Leaflet/October 2024

IRDAI Regn No: 104

### BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

- IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums
- Public receiving such phone calls are requested to lodge a police complaint