

In the Unit linked policy, the investment risk in investment portfolio is borne by the policyholder.

Because you vowed to take care of her, for life.

Presenting a retirement plan that guarantees
lifetime income for you and your partner.



This advertisement is designed for combination of benefits under two separate products named Axis Max Life Forever Young Pension Plan, A Unit Linked Non Participating Individual Pension Plan (UIN : 104L075V05) and Axis Max Life Smart Wealth Annuity Guaranteed Pension Plan, A Non-Linked Non-Participating Individual General Annuity Savings Plan (UIN: 104N137V10). These products are also available for sale individually without the combination offered/suggested. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer to the detailed sales brochure of the individual products mentioned herein before concluding the sale.



Life Ke Liye, Wife Ke Liye. 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.



Guaranteed
retirement income for
you and your wife
for life[&]

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).



Guaranteed retirement
income for your wife even in
your absence[&]

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 from six investment
funds to take advantage
of equity benefits.

[&]The guaranteed retirement income for you and your wife for life is applicable only upon you choosing to buy Single Life or Joint Life variant under annuity plan available for sale at the time of vesting of policy. The guaranteed and non-guaranteed benefits are applicable only if all due premiums are paid. 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 linked insurance products completely or partially till the end of the fifth policy year.

Why Do You Need A Retirement Plan?

You work hard throughout your life so that you can live comfortably in your retirement years. During these years your regular income may stop but your desires would not. What you need at this stage of life is a pension plan that helps you to maintain your family's lifestyle post-retirement.

Why Do You Need To Plan For Spousal Retirement?

Have you ever imagined what will happen to your wife when you are not around? Will your savings be sufficient to meet all her needs?

Axis Max Life Insurance offers you a unique solution that empowers your wife to lead a life with dignity when you are not around. Axis Max Life Forever Young Pension Plan is bundled with annuity plan that guarantees income for a lifetime for you and for your wife.

How this plan works?

Let's look at an example :

Mr. Sharma is a 40 year old employee with MNC and wants to retire at the age of 60. As his employer does not provide for any fixed pension he wants to buy a pension solution which will secure his retirement needs as well as his wife's even in case of his death. He chooses to invest ₹20,000 monthly for a period of 20 years in Axis Max Life Forever Young pension plan from online channel to get regular income after his retirement. Fund Option chosen is Axis Max Life UL Pension Growth Super Fund (SFIN: ULIF01213/08/07PENSGRWSUP104). Let's see how Axis Max Life Forever Young Pension Plan works for him:

Scenario 1#:

Vesting Benefit - After 20 years he chooses to invest entire corpus in annuity plan and opted Axis Max Life Smart Wealth Annuity Guaranteed Pension Plan - Immediate Annuity Joint Life with death benefit and makes his wife aged 60 years as secondary annuitant.

Annuity is payable every year (Annual frequency chosen) until last annuitant survives and 100% of total premiums paid under annuity plan shall be payable to nominee upon death of second annuitant

Total amount invested in Axis Max Life Forever Young Pension Plan - ₹20,000 x 12 x 20 = ₹48,00,000

Scenario	Benefit	Benefit
Retirement corpus from Axis Max Life Forever Young Pension Plan	@ 4%**- ₹63,93,983	@ 8%**- ₹98,87,342
Guaranteed monthly pension payable based on the fund value used to purchase annuity plan**	₹31,320 [§]	₹48,432 [§]
Upon the death of the last Annuitant	100% of total premiums paid under Axis Max Life Smart Wealth Annuity Guaranteed Pension Plan shall be payable to nominee	100% of total premiums paid under Axis Max Life Smart Wealth Annuity Guaranteed Pension Plan shall be payable to nominee

[§]Annuity values as per Annuity rates as on June 2025. The Values shown above are for illustration purpose only. The actual annuity amount depends on the prevailing annuity rates at the time of vesting. The amounts of annuity based on the assumed investment returns of 8% p.a., and 4% p.a. are not upper or lower limits of what you might get back. For more details on risk factors, terms and Conditions please read sales brochure carefully.

**He chooses to invest the entire corpus in Axis Max Life Smart Wealth Annuity Guaranteed Pension Plan - Immediate Annuity Joint Life with Death Benefit. Please note all additional applicable taxes, cesses and levies as imposed by the Government will be applicable as per prevailing rates.

*Please note that above is only an example and does not create any rights and / or obligations.

**The rate of returns, 4% and 8% are assumed rates and are not guaranteed and they are not the upper or lower limits of what your policy might earn as the value of your policy is dependent on number of factors including the future investment performance scenario. For more information, please request for your policy specific benefit illustration

Scenario 2#:

Death Benefit - He passes away at age 50, after paying premium for 10 years. His wife aged 50, chooses to invest the entire corpus in annuity plan and chooses Axis Max Life Smart Wealth Annuity Guaranteed Pension Plan - Immediate Annuity Single Life with Death Benefit. Annuity is payable every year (Annual frequency chosen) until Mrs. Sharma survives and 100% of total premiums paid under annuity plan shall be payable to nominee upon her death.

Total amount invested in Axis Max Life Forever Young Pension Plan - ₹20,000 x 12 x 10 = ₹24,00,000

Scenario	Benefit	Benefit
Death Benefit from Axis Max Life Forever Young Pension Plan (higher of the Fund Value or 105% of the Total Premiums Paid exclusive of rider charge, if any)	@ 4% ^{**} - ₹26,77,430	@ 8% ^{**} - ₹32,83,036
Annuity payable based on the fund value used to purchase annuity plan ^{***}	₹13,381 [@]	₹16,407 [@]
Upon death of Mrs. Sharma	100% of total premiums paid under Axis Max Life Smart Wealth Annuity Guaranteed Pension Plan shall be payable to nominee	100% of total premiums paid under Axis Max Life Smart Wealth Annuity Guaranteed Pension Plan shall be payable to nominee

[@]Annuity values as per Annuity rates as on June 2025. The Values shown above are for illustration purpose only. The actual annuity amount depends on the prevailing annuity rates at the time of vesting. The amounts of annuity based on the assumed investment returns of 8% p.a., and 4% p.a. are not upper or lower limits of what you might get back. For more details on risk factors, terms and Conditions please read sales brochure carefully.

^{***}She chooses to invest the entire corpus in Axis Max Life Smart Wealth Annuity Guaranteed Pension Plan - Immediate Annuity Single Life with Death Benefit variant Please note all additional applicable taxes, cesses and levies as imposed by the Government will be applicable as per prevailing rates.

[#]Please note that above is only an example and does not create any rights and / or obligations.

^{**}The rate of returns, 4% and 8% are assumed rates and are not guaranteed and they are not the upper or lower limits of what your policy might earn as the value of your policy is dependent on number of factors including the future investment performance scenario. For more information, please request for your policy specific benefit illustration.

Plan Benefits

Vesting Benefit

On the Vesting Date, a benefit equal to the Fund Value will be paid to the policyholder. On maturity, the policyholder shall be entitled to exercise one of the following options with regards to the maturity benefit:

- To commute up to 60% of the Fund Value and to utilize the balance amount to purchase an immediate annuity or Deferred Annuity from Axis Max Life, at the then prevailing annuity rates of the Company, or from another insurer (to the extent of 50% of the entire proceeds of the policy net of commutation as stipulated by IRDAI time to time) or
- To extend the accumulation period or deferment period within the same policy with same terms & conditions as the original policy subject to the age of the Life Insured being less than 60 years (last birthday) or
- To utilize the entire proceeds to purchase an immediate annuity or deferred annuity from the company at the then prevailing annuity rate or from other insurer (to the extent of 50% of the entire proceeds of the policy net of commutation as stipulated by IRDAI time to time) The above options are applicable for Regular Pay, Limited Pay & Single Pay variants.

In case the proceeds of the policy on vesting is not sufficient to purchase minimum annuity as required by IRDAI from time to time, such proceeds may be paid to the policyholder as lump sum.

Death Benefit - Death Benefit is higher of the Fund Value as on the date of death or 105% of Total Premiums Paid, exclusive of rider charges, if any.

The claimant shall have the option to utilise the death benefit in one of the following ways:

1. Utilise the entire proceeds of the policy or part thereof for purchasing an immediate or deferred annuity at the then prevailing rate of the Company. or;
2. Withdraw the entire proceeds of the policy. Settlement option will not be provided

Loyalty Benefit

- Guaranteed Loyalty Additions at 0.50% of Fund Value added to the fund, from the end of 10th policy year
- These additions increase by 0.02% (absolute) every year, from the end of 11th policy year

Plan Features

Coverage	All individuals in accordance with the Board approved underwriting policy of the Company
Minimum and Maximum Entry Age	18 - 70 Years
Minimum and Maximum Vesting Age	Minimum : 40 years (55 years for policies sourced under Qualifying Recognized Overseas Pension Scheme (QROPS) as per prevailing Her Majesty's Revenue & Customs (HMRC) regulations) Maximum : 80 years
Premium Payment Modes	• Regular Pay and Limited Pay : Annual, Semi-Annual, Quarterly and Monthly • Single Pay
Minimum & Maximum Premium	Minimum Regular Pay and Limited Pay: ₹ 24,000 p.a; Single Pay : ₹ 1,00,000 Maximum Regular, Limited and Single Pay : No limit subject to underwriting
Premium Payment Term	Minimum: For Single Pay – 1 year, For Regular Pay – Same as policy term, For Limited Pay – 5 years Maximum: For Single Pay – 1 year, For Regular Pay – Same as policy term, For Limited Pay – 15 years
Policy Term	Vesting age less entry age, subject to following conditions: • Maximum allowed Policy Term is 80 years less Age at Entry • Minimum Policy Term is 10 years You have the option to opt for any vesting age as long as the vesting age is at least 40 years (55 years for policies sourced under QROPS*). Please note that you have the option to extend the Policy Term (i.e. vesting age) subject to the Maximum Vesting Age
Vesting Benefit	On the Vesting Date, a benefit equal to the Fund Value will be paid to the policyholder.
Sum Assured on Death	“Sum assured on death” means an absolute amount of benefit which is guaranteed to become payable on death of the life assured in accordance with the terms and conditions of the policy. ‘Sum assured on death ’ in this product is 105% of Total Premiums Paid, exclusive of rider charges, if any. Minimum Sum Assured: For Single Pay - Rs. 1,05,000, For Regular Pay and Limited Pay - Rs. 25,200 Maximum Sum Assured: No limit, subject to underwriting
Options Available on Vesting	On maturity, the policyholder shall be entitled to exercise one of the following options with regards to the maturity benefit: • To commute up to 60% of the Fund Value and to utilize the balance amount to purchase an immediate annuity or Deferred Annuity from Axis Max Life, at the then prevailing annuity rates of the Company, or from another insurer(to the extent of 50% of the entire proceeds of the policy net of commutation as stipulated by IRDAI time to time) or • To extend the accumulation period or deferment period within the same policy with same terms & conditions as the original policy subject to the age of the Life Insured being less than 60 years (last birthday) or • To utilize the entire proceeds to purchase an immediate annuity or deferred annuity from the company at the then prevailing annuity rate or from other insurer (to the extent of 50% of the entire proceeds of the policy net of commutation as stipulated by IRDAI time to time)The above options are applicable for Regular Pay, Limited Pay & Single Pay variants. In case the proceeds of the policy on vesting is not sufficient to purchase minimum annuity as required by IRDAI from time to time, such proceeds may be paid to the policyholder as lump sum.
Rider Available	Axis Max Life Smart Ultra Protect Rider (UIN: 104A049V02)* : This rider provides following rider benefit variants: Rider benefit variant 1 - Term Booster with Accelerated Terminal Illness: provides additional lump sum benefit in the case of death or diagnosis of Terminal Illness of the Life Insured, whichever is earlier. Rider benefit variant 2 - Accidental Death Benefit: provides additional lump sum benefit in the case of death due of accident of the Life Insured. Rider benefit variant 3 - Accidental Total and Permanent Disability: provides additional lump sum benefit in the case of occurrence of total and permanent disability to the Life Insured due to accident. Rider benefit variant 4 - Payor Benefit: provides funding of all future outstanding base premiums and waiver of all the future premiums under all attached riders in the case of death or diagnosis of Terminal Illness of the policyholder whichever is earlier. Please note the following: The rider policy term and rider premium payment term would be equal to the corresponding outstanding base policy term and premium payment term, subject to the maximum term and PPT available under the rider i.e. rider will not be offered if the term of the rider exceeds outstanding term under the base policy. Any benefit arising under each of the above mentioned riders shall not exceed the sum assured under the base product except for Accidental death benefit riders where the rider sum assured is limited to a maximum of three times of base sum assured. The rider can be attached any time during the premium payment term of the base plan, subject to minimum applicable premium payment term and policy term of the rider. In case of change of sum assured, policy term, premium payment term or annualised premium and the change results in corresponding rider specifications exceeding / breaching the above conditions post any change to the base product, the rider shall be terminated and exit/surrender value (if any) shall be payable. There is no overlap of benefit under the rider and base product. For further details, kindly refer the rider prospectus.
Death Benefit	Higher of the Fund Value as on the date of the death or 105% of the Total Premiums Paid exclusive of rider charge, if any
Options Available on Death of Policyholder	The nominee shall have the option to utilize the death benefit in one or more of the following ways: • Utilize the entire proceeds of the policy or part thereof for purchasing an Immediate or Deferred Annuity at the then prevailing rate of the Company, or • Withdraw the entire proceeds of the policy
Investment Options Available	The policyholder will have the option to choose any of the six (6) investment funds offered under the product. • Axis Max Life UL Pension Growth Super Fund (SFIN: ULIF01213/08/07PENSGRWSUP104) • Axis Max Life Pension Life Growth Fund (SFIN: ULIF00525/11/05PENSNGROWTH104) • Axis Max Life NIFTY 500 Multifactor 50 Index Pension Fund (SFIN: ULIF03523/06/25PENSMULFAC104) • Axis Max Life Pension Life Balanced Fund (SFIN: ULIF00625/11/05PENSBALANC104) • Axis Max Life Pension Life Conservative Fund (SFIN: ULIF00725/11/05PENSCONSER104) • Axis Max Life Pension Life Secured Fund (SFIN: ULIF00825/11/05PENSSECURE104)
Save More Tomorrow Option	Annual premium increases by 5% p.a.(simple interest) each year till the end of PPT. Max top up allowed is 150% of Annual Premium

Switching Charge	The Policyholder can switch from one fund to another, subject to a minimum switch amount of Rs. 500, by cancelling units in a fund and creating units in another fund where the Policyholder chooses to reinvest. There is no limit on number of switches done in a policy year i.e. the Policyholder may switch any number of times without any charges being levied.
Redirection Charge	The Policyholder can redirect the premium between available funds at any time by submitting a written request to the Company before the premium due date. The Policyholder will need to notify the Company of the amount / proportion of premium to be paid into each fund at the time of redirection. There is no cap on the number of premium redirection during a year and all are free of charge.
Free Look Period	Free Look” means a period of thirty (30) days beginning from the date of receipt of the policy document to review the terms and conditions of the policy. If the policyholder disagree 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 same. Irrespective of the reasons mentioned, the Policyholder shall be entitled to refund of premiums paid subject only to a deduction of proportionate risk premium for the period of cover and the expenses incurred by the insurer on medical examination of the proposer and stamp duty charges. The Company shall be entitled to repurchase the units at the Net Asset Value (NAV) of the units on the date of cancellation. For policies sourced under QROPS through transfer of UK tax relieved assets, the proceeds from cancellation in free look period shall be transferred back to the fund house from where the money was received. Any request received by the Company for free look cancellation of the policy shall be processed and premium refunded within 7 days of receipt of the request. The policy shall be terminated upon payment of free look proceeds.

*Qualifying Recognized Overseas Pension Scheme

*For more details on the Rider - Axis Max Life Smart Ultra Protect Rider and the various Terms and Conditions, please refer to the Rider Prospectus available at <https://www.axismaxlife.com>

Charge Structure

1. Premium Allocation Charge

Year	Allocation Charge
Single Pay (as a % of Single Premium)	Nil
Regular Pay and Limited Pay (as a % of Annual Premium)	Channels other than online: Annual premium payment mode : 12% of each modal premium in first policy year, 4% of each modal premium 2nd policy year onwards Non-Annual premium payment mode: 9% of each modal premium in first policy year, 3% of each modal premium 2nd policy year onwards Online channel: Annual premium payment mode : 0.75% of each modal premium Non-Annual premium payment mode: 0% of each modal premium
Allocation charge on Top-up premium	1% of Top up premium

2. Fund Management Charge (p.a.)

Fund Name	Fund Management Charge (p.a.)
Axis Max Life UL Pension Growth Super Fund	1.25%
Axis Max Life Pension Life Growth Fund	1.25%
Axis Max Life Pension Life Balanced Fund	1.10%
Axis Max Life Pension Life Conservative Fund	0.90%
Axis Max Life Pension Life Secured Fund	0.90%
Axis Max Life NIFTY 500 Multifactor 50 Index Pension Fund	1.35%

In case of Pension Discontinuance Policy Fund, Fund Management Charge of 0.50% per annum will be deducted.

This is a charge levied as a percentage of the value of assets and shall be appropriated by adjusting the Net Asset Value (NAV). The rate to be levied will be equal to the annual rate, as given above, divided by 365 and multiplied by the number of days that have elapsed since the previous unit valuation date.

3. Policy Administration Charge

Single Pay: 0.08% of the Single Premium per month increasing @ 4% p.a. starting year 2. The charge will not exceed ` Rs. 400 p.m. in any year.

Limited Pay/ Regular Pay:

Channels other than Online:

PY 1 to 5: 0.10% of Annual Premium per month
PY 6 to 10: 0.45% of Annual Premium per month
PY 11 to 15: 0.20% of Annual Premium per month
PY 16+: 0.50% of Annual Premium per month
The charge is capped at Rs 500 per month.

Online Channel:

1% of Annual Premium per month.
The charge cap will differ based on the annual premium:
24,000 - 35,999: Rs. 100 per month
36,000 - 59,999: Rs. 150 per month
60,000 - 79,999: Rs. 250 per month
80,000 and above: Rs. 350 per month
This charge will be deducted from the first policy year on a monthly basis by cancellation of units from the Unit Account

4. Surrender / Discontinuance Charge

Surrender / Discontinuance Charge – Regular and Limited Pay		
If policy is Surrendered / Discontinued	Maximum discontinuance charges for the policies having Annualized Premiums up to ₹ 50,000/-	Maximum discontinuance charges for the policies having Annualized Premiums above ₹ 50,000/-
In 1 st Policy Year	Lower of 20% * (AP or FV) subject to a maximum of ₹ 3,000	Lower of 6% * (AP or FV) subject to a maximum of ₹ 6,000
In 2 nd Policy Year	Lower of 15% * (AP or FV) subject to a maximum of ₹ 2,000	Lower of 4% * (AP or FV) subject to a maximum of ₹ 5,000
In 3 rd Policy Year	Lower of 10% * (AP or FV) subject to a maximum of ₹ 1,500	Lower of 3% * (AP or FV) subject to a maximum of ₹ 4,000
In 4 th Policy Year	Lower of 5% * (AP or FV) subject to a maximum of ₹ 1,000	Lower of 2% * (AP or FV) subject to a maximum of ₹ 2,000
In 5 th Policy Year and onwards	Nil	Nil

AP - Annualized Premium and FV - Fund Value

Surrender / Discontinuance Charge - Single Pay		
If policy is Surrendered / Discontinued	Maximum discontinuance charges for the policies having SP up to Rs 3Lac	Maximum discontinuance charges for the policies having SP above Rs 3Lac
In 1 st Policy Year	Lower of 2% * (SP or FV) subject to a maximum of ₹ 3,000	Lower of 1% * (SP or FV) subject to a maximum of ₹ 6,000
In 2 nd Policy Year	Lower of 1.5% * (SP or FV) subject to a maximum of ₹ 2,000	Lower of 0.70% * (SP or FV) subject to a maximum of ₹ 5,000
In 3 rd Policy Year	Lower of 1% * (SP or FV) subject to a maximum of ₹ 1,500	Lower of 0.5% * (SP or FV) subject to a maximum of ₹ 4,000
In 4 th Policy Year	Lower of 0.5% * (SP or FV) subject to a maximum of ₹ 1,000	Lower of 0.35% * (SP or FV) subject to a maximum of ₹ 2,000
5 th Policy Year and onwards	0%	Nil

AP - Annualized Premium, FV - Fund Value and SP - Single Premium

In case of Surrender / Discontinuance you cannot withdraw the accumulated corpus. You will need to necessarily exercise one of the options available -

- (a) Commute up to 60% of fund value and utilise the balance amount to purchase an immediate or deferred annuity from same insurer at the then prevailing annuity rate or from another insurer (to the extent of 50% of the entire proceeds of the policy net of commutation as stipulated by the IRDAI). or ;
- (b) To utilize the entire proceeds to purchase an immediate annuity or deferred annuity from same insurer at the then prevailing annuity rate or from another insurer (to the extent of 50% of the entire proceeds of the policy net of commutation as stipulated by the IRDAI)

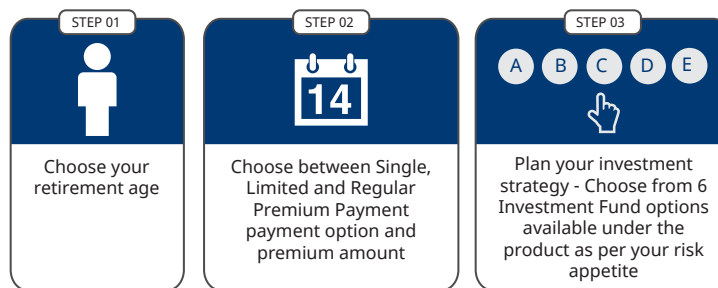
Please Note: For policies sourced under Qualifying Recognized Overseas Pension Scheme (QROPS) through transfer of UK tax relieved assets, the option to surrender will be available only on or after the life insured attains 55 years of age.

"Annualized Premium" means Premium amount payable in a year, excluding taxes, rider premiums and underwriting extra premium on riders, if any.

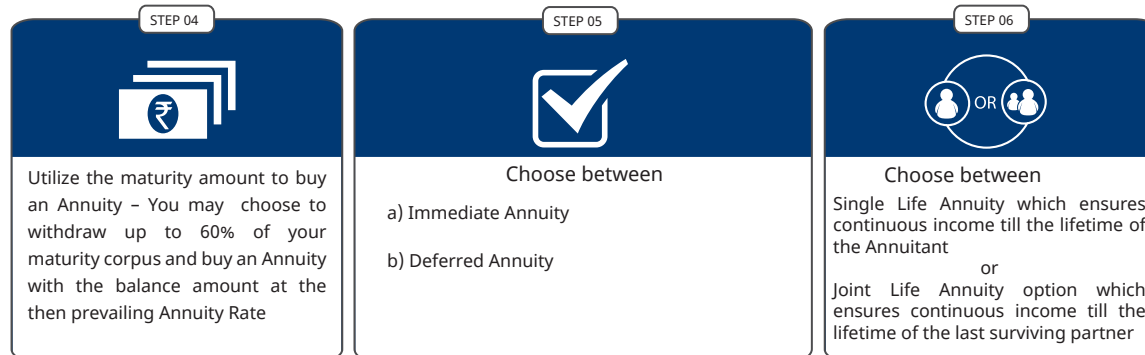
"Total Premiums Paid" means total of all the premiums received under the base product including top-ups premium paid, if any.

Steps to secure the retirement Life for you and your spouse

Accumulation • Axis Max Life Forever Young Pension Plan (UIN:104L075V05)



Annuity • An Immediate or Deferred Annuity plan



BHAROSA TUM HO



[^]Individual Death Claims Paid Ratio as per Audited Financials of FY 2024-25. ^{*As per Public Disclosure for H1 FY 2024-25.}

LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT. 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 the fifth year. The premium paid in Unit Linked Insurance policies are 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. The premium shall be adjusted on the due date even if it has been received in advance. Axis Max Life Insurance Limited is only the name of the insurance company and Axis Max Life Insurance Forever Young Pension Plan | A Unit Linked Non-Participating Individual Pension Plan (UIN: 104L075V05) is only the name of the unit linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Applicable taxes, cesses and levies as imposed by the government from time to time will be deducted from the premiums received or from the funds, as applicable. Unit Linked Insurance Products (ULIPs) are different from the traditional insurance products and are subject to the risk factors. Please know the associated risks and the applicable charges from your Insurance agent or the Intermediary or policy document issued by the insurance company. 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 is not necessarily indicative of future performance.

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: <https://www.axismaxlife.com>

ARN No.: Axis Max Life/MaxIS/Forever Young Pension Plan Leaflet/June 2025

IRDAI Regn. No. 104

BWARE 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