AXIS MAX
LIFE INSURANCE

BHAROSA THAT LASTS A LIFETIME

SECURE YOUR RETIREMENT DREAMS WITH GUARANTEED AND INFLATION-FRIENDLY INCOME FOR LIFE

AXIS MAX LIFE SMART RISE

Built on the Base of **Guaranteed Income**
Powered by **Index-Linked** Returns

Variable Annuity

Key reasons to buy AXIS MAX LIFE SMART RISE Deferred Life Annuity with ROPP$ (Variable Annuity Option)

A blend of **guaranteed** annuity (which remains fixed throughout the policy term) and **inflation-friendly** annuity (which is linked to a benchmark).

A retirement solution that helps you participate in benchmark-linked annuity movements while retaining a guaranteed component.

Return of Purchase Price for your nominee(s), helping provide financial protection for your loved ones.

Build your plan in 4 simple steps

Choose the premium payment option
Single Pay or Limited Pay

Choose the deferment period
Based on when you want your annuity to begin

Choose the annuity basis
Single Life or Joint Life

Choose the guaranteed annuity proportion
60%, 70%, 80% or 90%. The balance annuity becomes the variable annuity portion

$ROPP- Return of Purchase Price

Illustrative Scenario

A 50-year-old male and 45-year-old female opt for Joint Life cover, paying ₹2,50,000/year for 5 years, with a 10-year deferment and a 60% guaranteed proportion.

Purchase Price	₹2,50,000 / year	Deferment Period	10 Years
Premium Term	5 Years (Limited Pay)	Guaranteed Proportion	60%
Death Benefit at Inception	₹2,62,500	Payout Mode	Monthly

See how your income grows over time

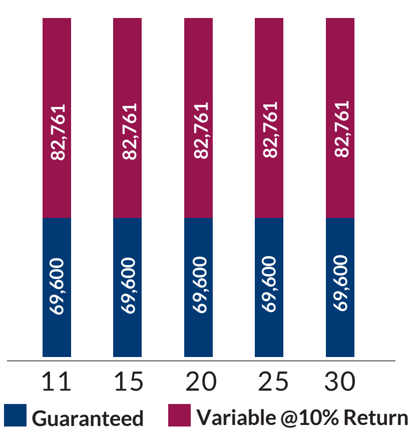
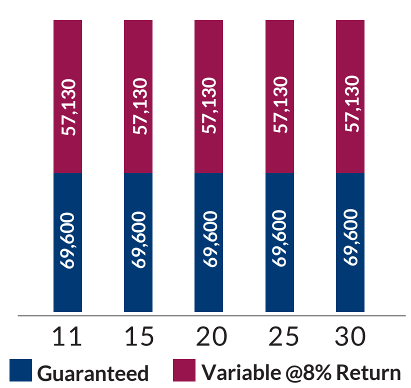
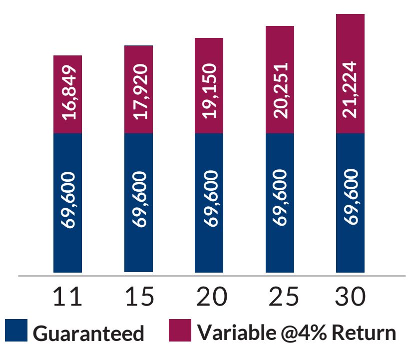
Guaranteed Annuity Payout
₹69,600 each year
20 Years Cumulative:
₹13,92,000

+

Variable Annuity (1st Payout):
@10%: ₹82,761
@8%: ₹57,130
@4%: ₹16,849

+

Death Benefit after Deferment
Period Ends
₹12,50,000

@10% Illustration	@8% Illustration	@4% Illustration
		
Total Benefits for 20 years of Payout (Guarantee + Variable Annuity)		
₹3,047,210	₹2,534,608	₹1,775,614
Average Annuity Per year		
₹1,52,361	₹1,26,730	₹88,781

^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. I *As per Public Disclosure for H1 FY 2024-2025

This is a Non-linked Non-Participating Individual General Annuity Savings Plan | UIN: 104N160V01

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.

The variable annuity component is linked to the NIFTY 50 benchmark and may increase or decrease depending on benchmark movement and policy mechanics. Please refer to the Benefit Illustration for more details.

For the Illustrations mentioned above we have taken Illustrations of 10%, 8% and 4%.

On death during the deferment period, death benefit shall be payable as per policy terms and conditions, including applicable Guaranteed Additions. On death after the deferment period, 100% of Total Premiums Paid is payable, as applicable under the policy.

Annuity payout is subject to policy terms and conditions, including submission of proof of living / living certificate, as applicable.

Tax benefits, if any, shall be as per the prevailing tax laws.

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 Address: Plot no. 90-C, Sector-18, Urban Estate, Gurugram, Haryana – 122 015, Haryana, India. Tel No.: (0124) 421909, CIN: U74899HR2000PLC143012. 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

Purchase by a bank's customer of any insurance products is purely voluntary, and is not linked to availment of any other facility from the bank.

The product will be live for sale from 9th Jul 2026.

ARN: Axis Max Life/bh.ai/Smart Rise/One Pager VAO/June 2026 **IRDAI Regn. No. 104**

BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

- IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investments of premiums.
- Public receiving such phone calls are requested to lodge a police complaint