

EXCLUSIVE IS
YOUR STANDARD.
BHAROSA IS OUR

Identity

Elite performance
for a class apart.



Platinum Wealth Plan - AUROUS Circle
is a premier wealth-creation unit-linked
offering that **blends market-linked
growth with robust protection**
to secure your financial legacy.



WHAT THIS PLAN OFFERS YOU



Comprehensive Life Insurance Coverage For You

Get a Life Insurance Cover of up to 10 times the Annualised Premium (for Limited and Regular Pay options) from base policy.



Option To Choose Premium Payment Term And Policy Term As Per Your Convenience

Pay premiums for a limited period (one year or five years) or entire Policy Term; with Policy Term options available from 10 years to 20 years (for Single Pay Policies, only 10 year Policy Term is



Your Choice Of Funds And Investment Strategies

Diverse funds available for investors with different risk appetites. Alternatively, you may select one of the 2 Fund strategies of Systematic Transfer Plan and Dynamic Fund Allocation, to protect your investments against market volatilities



Guaranteed Loyalty Additions And Guaranteed Wealth Boosters For You

Enjoy Guaranteed Loyalty Additions and Guaranteed Wealth Boosters to further enhance your Policy Fund Value



Low Charges To Boost Your Returns

This product offers zero policy administration charge post 5 policy years (other charges may

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.

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).

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 YOUR PLAN IN THREE SIMPLE STEPS

1

CHOOSE YOUR
ANNUALISED
PREMIUM



2

CHOOSE YOUR PREMIUM
PAYMENT TERM
AND POLICY TERM



3

CHOOSE YOUR FUND OR
INVESTMENT STRATEGY
AS PER YOUR RISK APPETITE

PLEASE NOTE : THE UNIT LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE POLICY 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.

PLAN FEATURES

Plan Name	Axis Max Life Platinum Wealth Plan - AUROUS Circle		
Product Type	A Unit Linked Non-Participating Individual Life Insurance Plan		
Coverage	All individuals in accordance with the Board approved underwriting policy of the Company.		
Age at Entry	Minimum: 91 days		
(Age as on Last Birthday)	Maximum:	Premium Payment Term	Maximum Entry Age (years)
		Single Pay / Limited Pay (5 years)	60
		Regular Pay	55
Maturity Age (Age as on Last Birthday)	Minimum Maturity Age		Maximum Maturity Age
	18 Years		Single Pay and Limited Pay: 70 years
			Regular Pay: 65 years
Premium Payment Term / Policy Term	Premium Payment Term		Policy Term (years)
	Single Pay		10
	Limited Pay (5 years)		10 to 20
	Regular Pay		10 to 20
Premium Payment Mode	Single Pay: One - time Premium Payment Limited Pay: (5 years) / Regular Pay : Annual, Semi - Annual, Quarterly or Monthly		
Sum assured Multiple	Single Pay: For entry ages <50: 1.25 times Single premium, For entry ages >=50: 1.1 or 1.25 times the Single premium Limited Pay: Limited Pay / Regular Pay: For entry ages < 50 years: Higher of (chosen Sum assured multiple times annualized premium or 0.5 X Policy Term X annualized premium), where sum assured multiple options available are 7 & 10 For entry ages >= 50 years: higher of (chosen Sum assured on multiple times Annualized premium or 0.5X policy term X Annualized premium) , where Sum assured multiple options available are 5, 7 and 10		

BENEFIT

Maturity Benefit	Fund Value, as on Date of Maturity, provided Settlement Option has not been exercised
Death Benefit	On death of the Life Insured during the Policy Term, higher of Sum assured (reduced by applicable partial withdrawals) or Fund Value (as on the as on date of intimation of death), subject to a minimum of 105% of all premiums paid, shall be payable "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 terms and conditions of the policy. 'Sum assured (SA)' is equal to Sum assured on death
Guaranteed Loyalty Additions and Guaranteed Wealth Boosters	Guaranteed Loyalty Additions: The Company will pay additional percentage of Fund Value to the fund by creation of additional units, at the end of Policy Year Guaranteed Wealth Booster: Apart from the Guaranteed Loyalty Additions the Company will also pay Wealth Boosters to the Policyholder, which is an additional percentage of Fund Value to be added to the fund by creation of additional units, at the end of Policy Year. The additional percentage will be determined by the premium paid by the Policyholder.

Policy Year	PAYABLE AT THE END OF YEAR		
	Premium of ₹5 Lakhs and above		
	Guaranteed Loyalty Additions	Guaranteed Wealth Boosters	Total
6	0.10%		0.10%
7	0.15%		0.15%
8	0.20%		0.20%
9	0.25%		0.25%
10	0.30%	2.50%	2.80%
11	0.35%		0.35%
12	0.40%		0.40%
13	0.45%		0.45%
14	0.50%		0.50%
15	0.55%	2.50%	3.05%
16	0.60%		0.60%
17	0.65%		0.65%
18	0.70%		0.70%
19	0.75%		0.75%
20	0.80%	2.50%	3.30%

These Guaranteed Loyalty Additions and Guaranteed Wealth Boosters shall be subject to the following:

- All due Premiums have been paid
- In case of revival of policies, the Guaranteed Loyalty Additions and Guaranteed Wealth Boosters for previous years will be paid based on the Fund Value prevailing at the revival date
- If you exercise Premium Reduction option post 5 years lock-in, the additions will be done basis the revised premium

Rider	Axis Max Life Critical Illness and Disability Secure Rider (UIN: 104A034V02): This rider provides benefit upon diagnosis of any of the critical illnesses covered. Please refer the Rider Prospectus available at Axis Max Life Insurance website (https://www.axismaxlife.com) for more details on the Rider. Axis Max Life Smart Ultra Protect Rider (UIN: 104A049V03): This rider provides 4 rider benefit variants: ☐ Rider benefit variant 1 - Term Booster with Accelerated Terminal Illness ☐ Rider benefit variant 2 - Accidental Death Benefit ☐ Rider benefit variant 3 - Accidental Total and Permanent Disability ☐ Rider benefit variant 4 – Payor Benefit Please refer the Rider Prospectus available at Axis Max Life Insurance website (https://www.axismaxlife.com) for more details on the Rider
Settlement Option	You may, at least 15 days prior to the Maturity Date, opt for a Settlement Option, pursuant to which the Company will continue to manage the Funds for you for a maximum period of 5 years from the Maturity Date and make periodic payments. During the settlement period, Fund Management Charges shall continue to be levied. There shall be a risk cover equal to 105% of the total premiums paid for a period not exceeding 5 years from the maturity date and mortality charges will be deducted basis the sum at risk. You may exercise switch option during settlement.
Surrender	Where the product acquires a Surrender Value during the first five years, on receipt of intimation that you wish to surrender the policy during the first five years, the Fund Value including top-up Fund Value, if any, after deduction of applicable discontinuance charge, shall be transferred to the discontinued policy fund. The Surrender Value equivalent to the Discontinued Policy Fund Value shall become payable only after the completion of the lock-in- period. On surrender, after the lock-in period, the Surrender Value shall be at least equal to the Fund Value as on the date of surrender
Free Look Period	You have 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. In addition to the deductions above, the Company shall repurchase the units at the Net Asset Value (NAV) of the units on the date of cancellation.

ILLUSTRATION

Let's look at some examples to understand the Product Benefits better.

	Example 1	Example 2	Example 3
Age of Life Insured	35	40	45
Premium Payment Term / Policy Term	10 Pay / 10 years	20 Pay/ 20 years	5 Pay/ 10 years
Annualised Premium	5,00,000	10,00,000	15,00,000
Sum Assured	50,00,000	1,00,00,000	1,50,00,000
Total Maturity Benefit @4%	58,14,844	2,94,28,523	90,40,205
Total Maturity Benefit @8%	72,58,968	4,64,71,828	1,23,84,427

Standard Male Life; Premium Payment Mode: Annual; Fund Chosen: High Growth Fund

*Please note that the above assumed rates of return, 4% and 8%, are only scenarios at these rates after recovering all applicable charges. These are not guaranteed and they are not the upper or lower limits of returns of the Funds selected in your policy, as the performance of the Funds is dependent on a number of factors including future investment performance. All applicable taxes, cesses and levies as imposed by the Government will be deducted from the premium received.

For more information, please request for your policy specific benefit illustration.

CHARGE STRUCTURE

Premium Allocation Charge	The Premium Allocation Charge is levied as a percentage of each Premium Paid. The rate of premium allocation charge for different variants is as follows:					
	Policy Year	Premium Allocation charge as a % of each premium paid				
		Single Pay Variant	Limited Pay Variant		Regular Pay Variant	
			Annual Mode	Non - Annual Mode	Annual Mode	Non - Annual Mode
	1	3%	2%	2%	2%	2%
	2	NA	2%	2%	2%	2%
Fund Management Charge	3 to 10	NA	2%	2%	2%	2%
	11 & thereafter	NA	Nil	Nil	Nil	Nil
	This is a charge levied as a percentage of the value of assets and shall be appropriated, usually daily, by adjusting the Net Asset Value of the fund. The rate to be levied will be equal to the Annual Rate, as given below, divided by 365 and multiplied by the number of days that have elapsed since the previous unit valuation date. The charges specified below are guaranteed and shall not change during the Policy Lifetime. The Annual Rate of Fund Management Charge is as below:					
	Name of Fund				Charge (per annum) as % of Fund Value	Risk Rating
	High Growth Fund (SFIN: ULIF01311/02/08LIFEHIGHGR104)				1.25%	Very High
	NIFTY Smallcap Quality Index (SFIN: ULIF02702/08/23NIFTYSMALL104)				1.10%	Very High
	Midcap Momentum Index Fund (SFIN: ULIF02801/01/24MIDMOMENTM104)				1.25%	Very High

	Nifty Alpha 50 Fund (SFIN: ULIF02914/05/24ALPHAFIFTY104)	1.25%	Very High
	Nifty 500 Momentum 50 Fund (SFIN: ULIF03015/08/24MOMENFIFTY104)	1.25%	Very High
	Nifty Momentum Quality 50 Fund (SFIN: ULIF03127/10/24MOMQUALITY104)	1.25%	Very High
	Sustainable Wealth 50 Index Fund (SFIN: ULIF03223/12/24SUSTWEALTH104)	1.25%	Very High
	Smart Innovation Fund (SFIN: ULIF03301/03/25INNOVATION104)	1.25%	Very High
	Nifty 500 Multifactor 50 Index Fund (SFIN: ULIF03414/05/25MULTIFACTO104)	1.25%	Very High
	High Growth Fund II (SFIN: ULIF04117/12/25HIGHGROWTH104)	1.35%	Very High
	BSE 500 Value 50 Index Fund (SFIN: ULIF03907/11/25BSEDIVLEAD104)	1.25%	Very High
	India Consumption Opportunities Fund (SFIN: ULIF03807/10/25INDIACONSUS104)	1.25%	Very High
	BSE 500 Dividend leaders 50 Index Fund (SFIN: ULIF03623/07/25BSEVALUEIN104)	1.25%	Very High
	Diversified Equity Fund II (SFIN: ULIF04317/12/25DIVIEQUITY104)	1.35%	High
	Growth Super Fund II (SFIN: ULIF04217/12/25GROWTHSUPR104)	1.35%	High
	Diversified Equity Fund (SFIN: ULIF02201/01/20LIFEDIVEQF104)	1.25%	High
	Growth Super Fund (SFIN: ULIF01108/02/07LIFEGRWSUP104)	1.25%	High
	Growth Fund (SFIN: ULIF00125/06/04LIFEGROWTH104)	1.25%	High
	Sustainable Equity Fund (SFIN: ULIF02505/10/21SUSTAINEDQU104)	1.25%	High
	Pure Growth Fund (SFIN: ULIF02630/12/22PUREGROWTH104)	1.25%	High
	Balanced Fund (SFIN: ULIF00225/06/04LIFEBALANC104)	1.10%	Medium
	Conservative Fund (SFIN: ULIF00325/06/04LIFECONSER104)	0.90%	Low
	Dynamic Bond Fund (SFIN: ULIF02401/01/20LIFEDYNBOF104)	0.90%	Low
	Secure Fund (SFIN: ULIF00425/06/04LIFESECURE104)	0.90%	Low
	Secure Plus Fund (SFIN: ULIF01628/04/09LIFESECPLS104) - only available with Systematic Transfer Plan	0.90%	Low
	Money Market II Fund (SFIN: ULIF02301/01/20LIFEMONMK2104)	0.90%	Low
	Discontinuance Policy Fund (SFIN: ULIF02021/06/13LIFEDISCON104) -available only on surrender or discontinuance of policy in first five policy years	0.50%	Low

Policy Administration Charge	This is a fixed charge for all variants and is levied at each monthly anniversary by cancelling proportionate Units starting from the date of commencement of Policy.		
	Policy Administration Charge		
	Premium Payment Term	Year 1 to 5	Year 6 onwards
	Single Pay	₹ 330 per month	Nil
Mortality Charge	Limited Pay (5 years) or Regular Pay (For all Premium Payment Modes)	3.3% of annualised premium subject to a maximum of ₹ 6,000 per annum	Nil
	Mortality charge is levied for providing risk cover to the Life Insured during the Policy Term. This charge is unisex and is levied on the attained age of the Life Insured on the Sum at Risk and these charges are guaranteed for the entire Policy Term. Sum at Risk = Max [Max {Sum Assured, 105% of all premiums paid} – Total Fund Value, 0] Please note that for the purpose of the above definition, Sum Assured reduced by partial withdrawals, if any, shall be considered		

Surrender / Discontinuance Charge	This charge shall be levied on the Fund Value at the time of Discontinuance of Policy or effecting Complete Withdrawal (Surrender) whichever is earlier, as per the following table:		
	For Limited Pay (5 years) and Regular Pay		
	Policy Year	Surrender Charge	
	1	Lower of 6% of Annualised Premium or 6% of Fund Value or ₹6,000	
	2	Lower of 4% of Annualised Premium or 4% of Fund Value or ₹5,000	
	3	Lower of 3% of Annualised Premium or 3% of Fund Value or ₹4,000	
	4	Lower of 2% of Annualised Premium or 2% of Fund Value or ₹2,000	
	5 & above	Nil	
	For Single Pay		
	Policy Year	Maximum Discontinuance Charges for the policies having Single Premium up to ₹3,00,000/-	Maximum Discontinuance Charges for the policies having Single Premium above ₹3,00,000/-
	1	Lower of 2% *(SP or FV) subject to a maximum of ₹3000/-	Lower of 1% *(SP or FV) subject to a maximum of ₹6000/-
	2	Lower of 1.5% *(SP or FV) subject to a maximum of ₹2000/-	Lower of 0.70% *(SP or FV) subject to a maximum of ₹5000/-
	3	Lower of 1% *(SP or FV) subject to a maximum of ₹1500/-	Lower of 0.50%* (SP or FV) subject to a maximum of ₹4000/-
	4	Lower of 0.5% *(SP or FV) subject to a maximum of ₹1000/-	Lower of 0.35% *(SP or FV) subject to a maximum of ₹2000/-
	5 & above	Nil	Nil
	SP - Single Premium; FV - Fund Value		
Switch Charge	None		
Premium Redirection Charge	A maximum of 6 Premium Redirections are allowed in each Policy Year and are free of any charge.		
Partial Withdrawal Charge	After the first 5 Policy Years, a maximum of 2 Partial Withdrawals are allowed in a Policy Year and are free of any charge.		

PLATINUM WEALTH PLAN - AUROUS CIRCLE IS AVAILABLE WITH



Curated
wealth plans



Dedicated medical
concierge



Accelerated
onboarding &
underwriting



Expert advisory
interactions



Ensure lifetime income by planning today, secure your future and the future of your
loved ones because for them, **BHAROSA TUM HO**



[^]Individual Death Claims Paid Ratio as per Audited Financials for FY 2024-2025 | ^{*}As per Public Disclosure for H1 FY 2024-2025

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.

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

The premium shall be adjusted on the due date even if it has been received in advance. **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 FIFTH YEAR.** Unit Linked Insurance Products (ULIPs) 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 insured is responsible for his / her decisions.

Axis Max Life Insurance Limited is only the name of the insurance company and Axis Max Life Platinum Wealth Plan - AUROUS Circle (UIN: 104L133V01) 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. The premiums & funds are subject to certain charges related to the fund or to the premium paid. Past performance of the investment funds do not indicate the future performance of the same. Investors in the Scheme are not being offered any guaranteed / assured returns.

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, 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. Insurance is the Subject matter

ARN: Axis Max Life/FCB/TCE/Axis/PWP Aurous Circle Leaflet/April 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