



Your Family's  
Lifelong  
Happiness  
Needs

# Lifelong\* INCOME



Presenting



FOR YOUR FAMILY **BHAROSA TUM HO**

This plan offers you additional income, so that you can continue providing your family with extra love, comfort and opportunities to fulfil their dreams.



Whole Life Cover\* with  
**Life Long** income



Guaranteed~ Income  
and Bonuses paid out  
from **2<sup>nd</sup> Policy Year**~<sup>#</sup>



**Flexibility to accrue** Income  
and Cash Bonuses\*\*



Choice of **3 plan**  
variants



Optional **Policy  
Continuance Benefit**##



**Enhanced protection**  
through optional Riders

\*Applicable on choosing maturity age of 100 years | ~Applicable on choosing early income variants | \*\*Cash bonus will be payable, if declared  
##Policy Continuance Benefit is available with all the 3 plan options with maturity age of 60, 65, 70, 75 and 85 years. It is not available with maturity age of 100 years

## KEY FEATURES OF AXIS MAX LIFE SMART WEALTH INCOME PLAN

Depending on whether you want income early, or a few years down the line, your needs will define your choice of plan.



### 3 plan options to build your additional income stream

Choose between Early Income, Early Income with Guaranteed<sup>~</sup> Money Back or Deferred Income Plan options available, that come with inbuilt guarantees<sup>&</sup> and cash bonuses\*\*.



### Option to accrue survival benefits and take them as per need

Choose to accrue your survival benefit pay-outs and withdraw as much as you like, whenever you like.



### Choice of income period including Whole Life Income\* Option

Flexibility to receive income and avail life cover till 100, 85, 75, \*70, \*65 or \*60 years.



### Enhanced protection through optional riders and Policy Continuance Benefit (PCB)\*\*

Customize your protection cover by opting for riders by paying a small amount of extra premium. Policy Continuance Benefit if opted, ensures your survival and maturity benefits continue to be paid, as and when due in case of death of the Life Insured without any need of premium payment.



### Tax Benefit

You may be eligible for tax benefits as per prevailing income tax laws.

## HOW DOES THIS PLAN WORK?

### Here are the steps to make your Policy:

#### STEP 01

Choose the Plan Option, Maturity Age, Premium Payment Term (PPT) and Premium Payment Mode

#### STEP 02

Choose to enhance your cover with Policy Continuance Benefit and / or any additional riders, as per your needs

#### STEP 03

Choose how you want to receive your additional income stream: "Annual mode or Monthly mode, in Arrears or in Advance."

#### STEP 04

Choose your Premium amount, basis which your Sum Assured on Maturity (SAM) and Sum Assured at Death (SAD) will be calculated or you may directly choose your Sum Assured on Maturity (SAM) basis which your Sum Assured at Death (SAD) and Premium amount shall be calculated

#### STEP 05

Choose if you would like to accrue survival benefits at inception or at any time during the Policy Term

#### STEP 06

Enjoy the feeling of staying protected for your family and income benefits associated with your plan customized as per your needs

\*\*Cash bonus will be payable, if declared.

\*Applicable on choosing maturity age of 100 years.

<sup>~</sup>The guaranteed benefits are applicable only if all due premiums are paid.

##Policy Continuance Benefit is available with all the 3 plan options with maturity age of 60, 65, 70, 75 and 85 years. It is not available with maturity age of 100 years.

<sup>&</sup>Guarantees are payable in the form of Guaranteed Income in case of Early Income and Deferred Income variants for a period of 25 years or till the end of Policy Term, whichever is lower; and as 3 Guaranteed Money Backs at defined intervals in case of Early Income with Guaranteed Money Back variant.

\*60, 65 and 70 year maturity ages are available with variant 1 and variant 3 only.

## PLAN AT A GLANCE

Eligibility Criteria	Plan Option	Minimum	Maximum																																																																																										
Sum Assured on Maturity (SAM)	All options with / without Policy Continuance Benefit (PCB)	₹ 5 Lakhs	No limit, subject to board approved underwriting policy																																																																																										
Annualised premium***		Based on minimum SAM																																																																																											
Premium Payment Mode and Modal Factors	<p>The Premium Payment Mode can be changed anytime during the Policy Term provided it meets minimum premium requirement criteria and SAM remains unchanged.</p>	<p>4 premium payment modes are available with all plan options</p> <table> <tr> <td>Premium Payment Mode</td> <td>Modal Factor</td> </tr> <tr> <td>Annual</td> <td>1</td> </tr> <tr> <td>Semi-annual</td> <td>0.520</td> </tr> <tr> <td>Quarterly</td> <td>0.265</td> </tr> <tr> <td>Monthly</td> <td>0.090</td> </tr> </table>	Premium Payment Mode	Modal Factor	Annual	1	Semi-annual	0.520	Quarterly	0.265	Monthly	0.090																																																																																	
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Policy Term	<p>Policy Term is defined as (Chosen maturity age minus age at entry) of the Life Insured. The below table shows the maturity age options and corresponding Policy Terms.</p> <table> <thead> <tr> <th>Maturity age</th> <th>Policy Term</th> </tr> </thead> <tbody> <tr> <td>60 years</td> <td>60 years – age at entry</td> </tr> <tr> <td>65 years</td> <td>65 years – age at entry</td> </tr> <tr> <td>70 years</td> <td>70 years – age at entry</td> </tr> <tr> <td>75 years</td> <td>75 years – age at entry</td> </tr> <tr> <td>85 years</td> <td>85 years – age at entry</td> </tr> <tr> <td>100 years</td> <td>100 years – age at entry</td> </tr> </tbody> </table> <p>Further, the minimum policy term as per variant combination is as follows:</p> <table> <thead> <tr> <th>Policy Continuance Benefit Option</th> <th>Premium Payment Term (in Years)</th> <th>Maturity Age 60</th> <th>Maturity Age 65</th> <th>Maturity Age 70</th> <th>Maturity Age 75</th> <th>Maturity Age 85</th> <th>Maturity Age 100</th> </tr> </thead> <tbody> <tr> <td rowspan="5">Not Opted</td> <td>6</td> <td>18</td> <td>16</td> <td>16</td> <td>21</td> <td>30</td> <td>45</td> </tr> <tr> <td>8</td> <td>20</td> <td>20</td> <td>18</td> <td>25</td> <td>25</td> <td>40</td> </tr> <tr> <td>10</td> <td>22</td> <td>22</td> <td>22</td> <td>25</td> <td>25</td> <td>40</td> </tr> <tr> <td>12</td> <td>22</td> <td>22</td> <td>22</td> <td>27</td> <td>27</td> <td>42</td> </tr> <tr> <td>15</td> <td>25</td> <td>25</td> <td>25</td> <td>30</td> <td>30</td> <td>45</td> </tr> <tr> <td rowspan="5">Opted</td> <td>6</td> <td>18</td> <td>16</td> <td>16</td> <td>30</td> <td>40</td> <td rowspan="5">Not applicable</td> </tr> <tr> <td>8</td> <td>20</td> <td>20</td> <td>18</td> <td>25</td> <td>35</td> </tr> <tr> <td>10</td> <td>22</td> <td>22</td> <td>22</td> <td>25</td> <td>30</td> </tr> <tr> <td>12</td> <td>22</td> <td>22</td> <td>22</td> <td>27</td> <td>30</td> </tr> <tr> <td>15</td> <td>25</td> <td>25</td> <td>25</td> <td>30</td> <td>35</td> </tr> </tbody> </table>	Maturity age	Policy Term	60 years	60 years – age at entry	65 years	65 years – age at entry	70 years	70 years – age at entry	75 years	75 years – age at entry	85 years	85 years – age at entry	100 years	100 years – age at entry	Policy Continuance Benefit Option	Premium Payment Term (in Years)	Maturity Age 60	Maturity Age 65	Maturity Age 70	Maturity Age 75	Maturity Age 85	Maturity Age 100	Not Opted	6	18	16	16	21	30	45	8	20	20	18	25	25	40	10	22	22	22	25	25	40	12	22	22	22	27	27	42	15	25	25	25	30	30	45	Opted	6	18	16	16	30	40	Not applicable	8	20	20	18	25	35	10	22	22	22	25	30	12	22	22	22	27	30	15	25	25	25	30	35		
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Age of the Life Insured at entry (Age as on last birthday)	<p>Minimum entry age (all ages as on last birthday) under the product is provided in the table below:</p> <table> <tr> <td>Policy Continuance Benefit</td> <td>Minimum entry age*</td> </tr> <tr> <td>With Policy Continuance Benefit</td> <td>18 years</td> </tr> <tr> <td>Without Policy Continuance Benefit</td> <td>91 days</td> </tr> </table> <p>*The risk commencement date of the policy is same as date of commencement of the policy. In case of minor lives, the policy shall vest in the life insured on attainment of his / her majority i.e., 18 years.</p>	Policy Continuance Benefit	Minimum entry age*	With Policy Continuance Benefit	18 years	Without Policy Continuance Benefit	91 days																																																																																						
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All ages mentioned above are age as on last birthday.

## PLAN AT A GLANCE

The maximum entry age (age as on last birthday) for different plan options is as follows:													
PCB Yes / No	PPT/ Maturity Age	60 years	65 years	70 years	75 years	85 years	100 years						
No	6 years	42 years	49 years	54 years	54 years	55 years	55 years						
	8 years	40 years	45 years	52 years	50 years	60 years	60 years						
	10 years	38 years	43 years	48 years	50 years	60 years	60 years						
	12 years	38 years	43 years	48 years	48 years	58 years	58 years						
	15 years	35 years	40 years	45 years	45 years	55 years	55 years						
PCB	PPT/ Maturity Age	60 years	65 years	70 years	75 years	85 years	100 years						
Yes	6 years	42 years	49 years	54 years	45 years	45 years	Not Applicable						
	8 years	40 years	45 years	52 years	50 years	50 years							
	10 years	38 years	43 years	48 years	50 years	55 years							
	12 years	38 years	43 years	48 years	48 years	55 years							
	15 years	35 years	40 years	45 years	45 years	50 years							
Premium Payment Term	With / without Policy Continuance Benefit, the following Premium Payment Terms are available against the chosen plan options												
	Early Income		6, 8, 10 and 12 years										
	Early Income with Guaranteed Money Back		6, 8, 10 and 12 years										
	Deferred Income		8, 10, 12 and 15 years										
Gender	Male, Female and Transgender												
Premium rates / benefits	Premium rates and the benefits are uni-smoker but vary by gender. This product can also be offered to sub-standard lives with extra mortality charges subject to board approved underwriting policy of the company. The premium rates vary by gender of the Life Insured as a discount is applicable for female lives. For transgender, the premium rates shall be same as male.												

## PLAN FEATURES

### **Bonuses offered:**

Your policy is eligible for bonuses during Policy Term

### **Annual Cash Bonus:**

Cash Bonus is a bonus rate (as a percentage rate applied on policy Sum Assured on Maturity) that may be declared and is payable if declared, starting from:

- The second policy year in case of 'Early Income' and 'Early Income with Guaranteed Money Back' plan options
- The policy year (Premium Payment Term + 2)<sup>th</sup> in case of "Deferred Income" plan option
- You can choose to take your cash bonuses in either Annual or Monthly mode, in Arrears or in Advance.. You can also accrue your bonuses as per your choice

### **Terminal Bonus (if declared):**

All eligible policies shall receive the Terminal Bonus on maturity or on exit due to death or surrender based on the terminal bonus rates declared by the company.

### **Riders available:**

Following riders are available under the product:

1. **Axis Max Life Waiver of Premium Plus Rider (UIN: 104B029V05)**, which provides waiver of all future premiums in case of Critical Illness or dismemberment or Death. This rider shall not be available in case Policy Continuance Benefit option is chosen under this base plan.
2. **Axis Max Life Accidental Death and Dismemberment Rider (UIN: 104B027V05)**, which provides additional benefits in case of death or dismemberment of the Life Insured due to an accident.
3. **Axis Max Life Term Plus Rider (UIN: 104B026V04)**, which provides additional lump sum benefit in case of death of the Life Insured.
4. **Axis Max Life Critical Illness and Disability Rider (UIN: 104B033V01)**, which provides additional lump sum benefit in case of critical illness diagnosis.

The above riders and their subsequent versions may be attached with this product or any future versions of this product.

## PLAN BENEFITS

A. Survival Benefit	B. Maturity Benefit	C. Tax Benefits	D. Death Benefits
Under all plan options, survival benefit payable in the form of Cash Bonus (if declared) and Guaranteed Income / Guaranteed Money Back. The survival benefits under each of three key plan options are explained below:	Upon maturity of the Policy, the sum of following benefits will be paid: i) Sum Assured on Maturity, plus	You may be eligible for tax benefits as per prevailing income tax laws	The death benefit under this plan varies with your choice of Policy Continuance Benefit.

All ages mentioned above are age as on last birthday.

A. Survival Benefit	B. Maturity Benefit	C. Tax Benefits	D. Death Benefits
<p>1. Early Income</p> <p>a. Cash Bonus (% of Sum Assured on Maturity) from 2<sup>nd</sup> policy year till end of Policy Term; and</p> <p>b. Guaranteed Income (% of Sum Assured on Maturity) from 2<sup>nd</sup> policy year and payable for a period of 25 years or till the end of Policy Term, whichever is earlier</p>	<p>ii) Terminal Bonus (if any) Any accrued survival benefit, if not already paid shall be paid in addition if accrual option has been chosen</p>		<p>1. Without Policy Continuance Benefit:</p> <p>In case of an unfortunate demise of the Life Insured during the Policy Term, the Death Benefit shall be equal to:</p> <p>i) Sum Assured on Death, plus</p> <p>ii) Terminal Bonus (if any) Any accrued survival benefit, if not already paid shall be paid in addition Please refer section 'Accrual of Survival Benefits' for related details</p>
<p>2. Early Income with Guaranteed Money Back</p> <p>a. Cash Bonus (% of Sum Assured on Maturity) from 2<sup>nd</sup> policy year till end of Policy Term; and</p> <p>b. Guaranteed Money Back (% of Sum Assured on Maturity) at the end of the policy years (Premium Payment Term + 1)<sup>st</sup>, (Premium Payment Term + 6)<sup>th</sup> and (Premium Payment Term + 11)<sup>th</sup></p>	<p>"Sum assured on maturity" means an absolute amount of benefit which is guaranteed to become payable at the end of the policy term i.e. on maturity of the policy in accordance with the terms and conditions of the policy.</p>		<p>2. With Policy Continuance Benefit:</p> <p>In case of an unfortunate demise of the Life Insured during the Policy Term, the benefit payable is the sum of following components:</p> <p>i) Death Benefit:</p> <p>The Death Benefit is equal to Sum Assured on Death, where 'Sum Assured on Death' is higher of:</p> <p>a. 11 times the (Annualised Premium*** plus underwriting extra premium#, if any) or</p> <p>b. 105% of (Total Premiums Paid^ plus Underwriting Extra Premiums paid plus loadings for modal premiums received as on the date of death of Life Insured),</p> <p>Any accrued survival benefit, if not already paid shall be paid in addition to death benefit.</p> <p>Please refer section 'Accrual of Survival Benefits' for related details</p> <p><b>and</b></p> <p>ii) <b>Policy Continuance Benefit:</b></p> <p>All future Cash Bonus, Guaranteed Income, Guaranteed Money Back and Maturity Benefit (Sum Assured at Maturity plus Terminal Bonus) shall be payable as and when due in future without any need for the premium payment</p> <p>The policy will participate in future profits (i.e., all future bonuses shall be payable under the policy). All future survival and maturity benefits shall be paid to the beneficiary as and when due, as would have been the case had the Life Insured been alive and would have been paying premiums</p> <p>iii) <b>Sum Assured on Death</b></p> <p>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.</p>
<p>3. Deferred Income</p> <p>a. Cash Bonus (% of Sum Assured on Maturity) starting policy year Premium Payment Term +2 till end of Policy Term; and</p> <p>b. Guaranteed Income (% of Sum Assured on Maturity) starting policy year Premium Payment Term +2 and payable for a of 25 years or till the end of Policy Term, whichever is earlier</p>			

\*\*\***Annualised Premium** shall be the Premium amount payable during a Year, excluding taxes, rider premium, underwriting extra premiums and loadings for modal premiums.

**Underwriting Extra Premium** means an additional amount charged by Us, as per Underwriting Policy, which is determined on the basis of disclosures made by Policyholder in the Proposal Form or any other information received by Us including medical examination report of the Life Insured.

**Total Premiums Paid** means total of all the premiums paid under the base product, excluding any Extra Premium, and taxes, if collected explicitly.

## Story 1 - Early Income

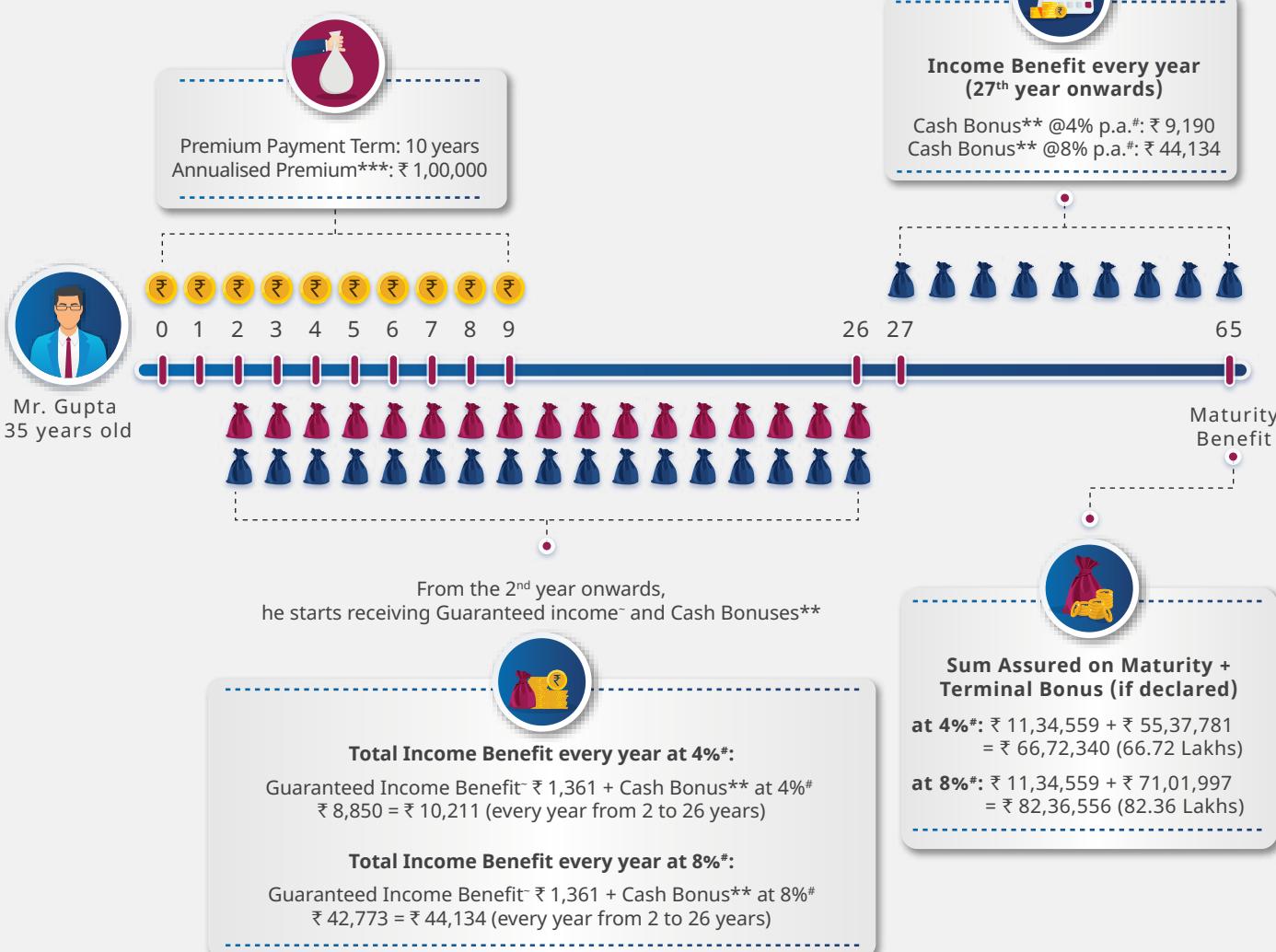
Mr. Gupta, 35 years old, has a younger sister whom he loves the most. He wants his sister to be successful in life. So, he decides to support her by helping her start her new venture with an additional income.

- Early Income Option
- Premium Payment Term: 10 years

- Maturity age: 100 years
- Mode of payment: Annual
- Income Benefit Payment Mode- Arrears

- Annualised Premium\*\*\*: ₹ 1 Lakh
- Policy Continuance Benefit: Not opted

He continues to receive Cash Bonuses\*\* after completing 26 Policy years



The above benefits are as per the below mentioned modal points

Gender: Male | Age: 35 year old | Premium Payment Term: 10 years | Policy Term: 65 years | Mode: Annual

<sup>^</sup>Guaranteed benefits are applicable only if all due premiums are paid. Guarantees are payable in the form of Guaranteed Income in case of Early Income Variant.

<sup>\*\*</sup>Cash bonus will be payable, if declared.

<sup>#</sup>Kindly note that the above scenarios are only illustrations and does not create any rights and / or obligations. The assumed non-guaranteed rates of return chosen in the above illustration are 4% and 8%. These assumed rates of return are not guaranteed and are not the upper or lower limit 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.

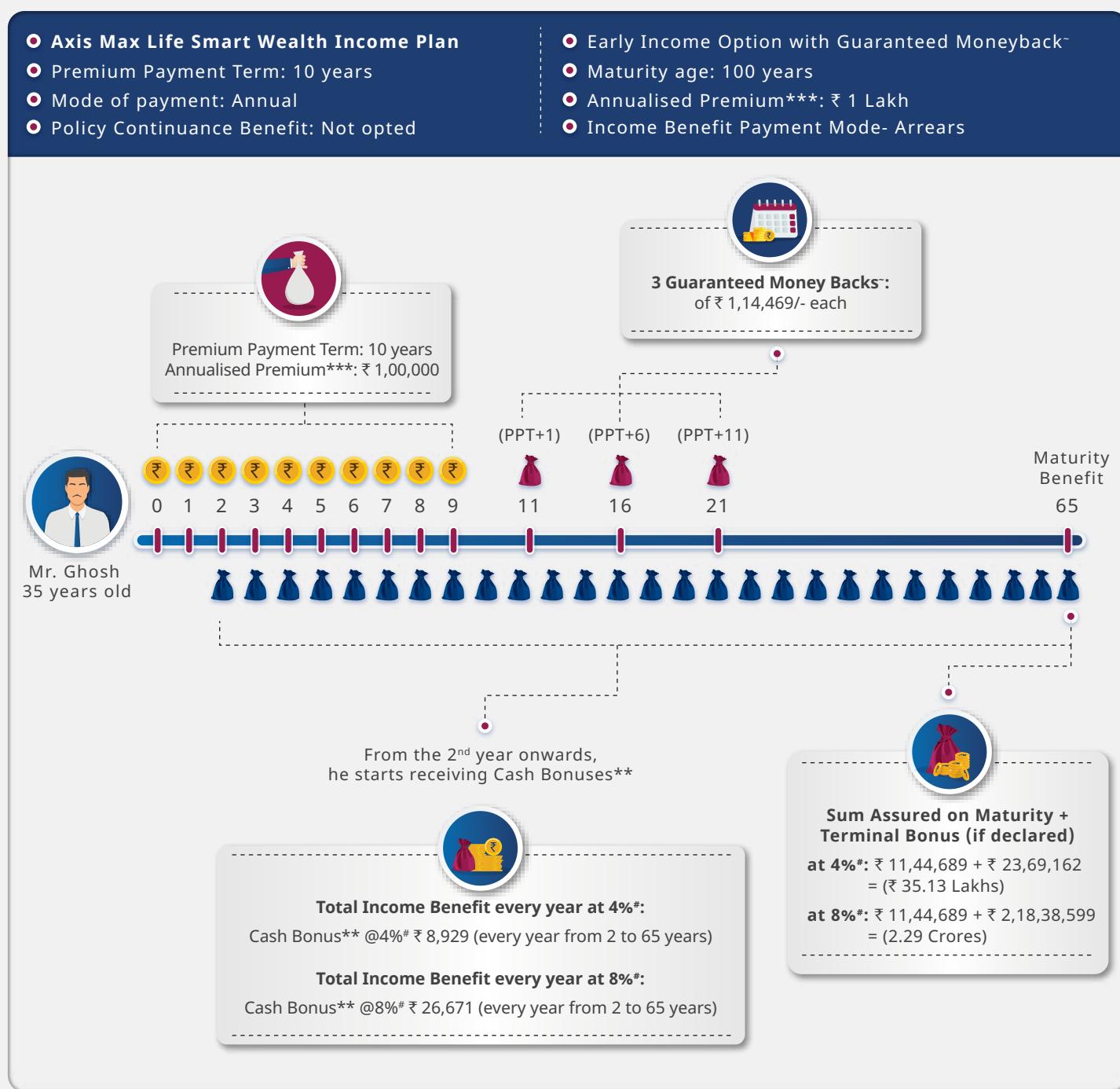
<sup>\*\*\*</sup>Annualised Premium shall be the Premium amount payable during a Year, excluding taxes, rider premium, underwriting extra premiums and loadings for modal premiums.

## Story 2 - Early Income with Guaranteed Money Back

Mr. Ghosh, 35 years old, wishes to take care of his parents' aspirations financially, even in their golden years. He wants to help them live their life to the fullest and accomplish their dreams with the assurity of lifelong happiness and to meet their planned goals from time to time. So, he opts for

- Axis Max Life Smart Wealth Income Plan
- Premium Payment Term: 10 years
- Mode of payment: Annual
- Policy Continuance Benefit: Not opted

- Early Income Option with Guaranteed Moneyback
- Maturity age: 100 years
- Annualised Premium\*\*\*: ₹ 1 Lakh
- Income Benefit Payment Mode- Arrears



The above benefits are as per the below mentioned modal points

Gender: Male | Age: 35 year old | Premium Payment Term: 10 years | Policy Term: 65 years | Mode: Annual

\*Guaranteed benefits are applicable only if all due premiums are paid. Guarantees are payable in the form of Guaranteed Money Back amount in case of Early Income with Guaranteed Money Back Variant

\*\*Cash bonus will be payable, if declared.

#Kindly note that the above scenarios are only illustrations and does not create any rights and / or obligations. The assumed non-guaranteed rates of return chosen in the above illustration are 4% and 8%. These assumed rates of return are not guaranteed and are not the upper or lower limit 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.

\*\*\*Annualised Premium shall be the Premium amount payable during a Year, excluding taxes, rider premium, underwriting extra premiums and loadings for modal premiums.

### Story 3 - Deferred Income

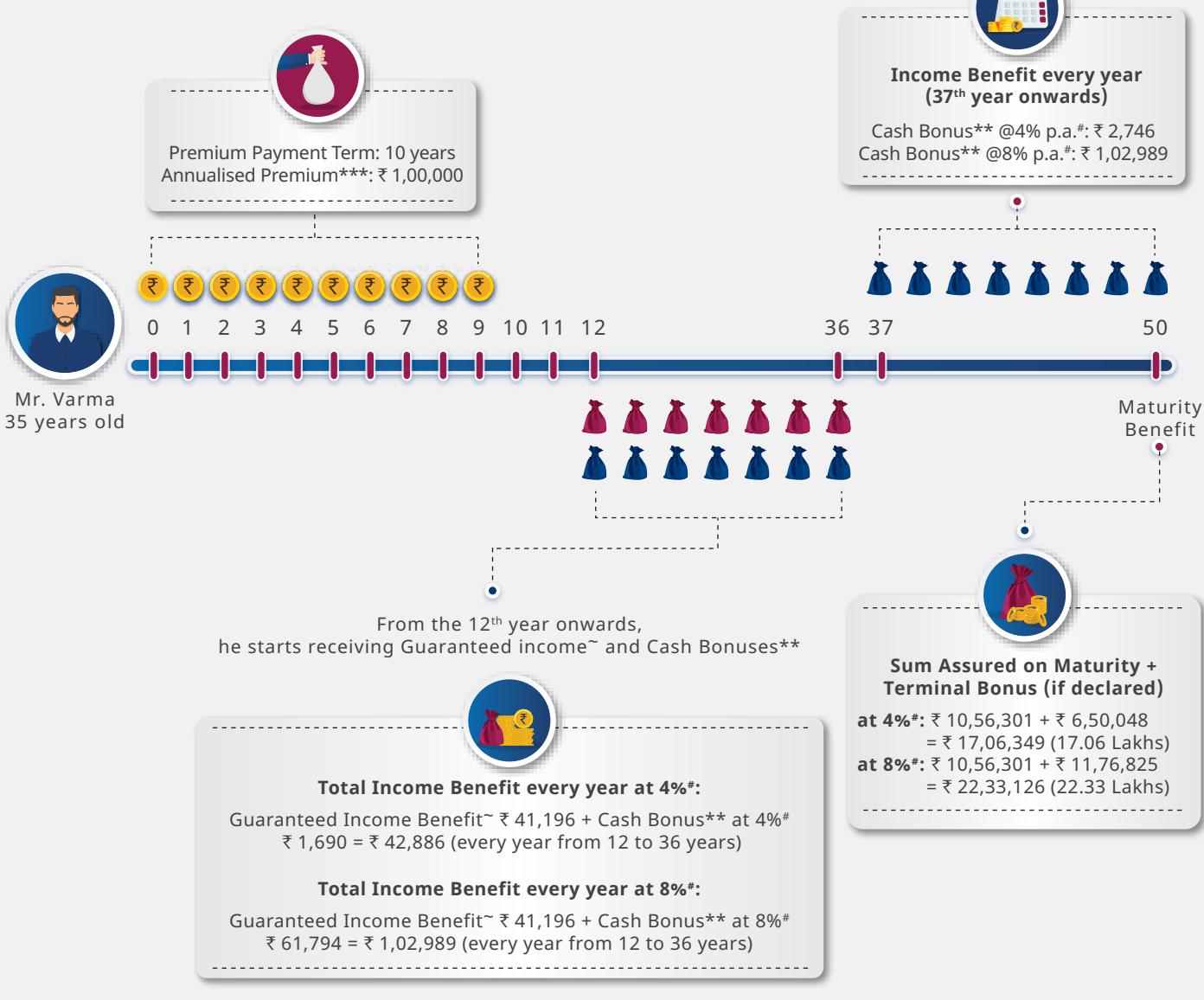
Mr. Verma, 35 years old, is a married man with a 1 year old daughter. He wishes to plan for her higher education and gift her a bright future with the assurance of happiness, when she grows up.

- Deferred Income Option
- Mode of Payment: Annual

- Premium Payment Term: 10 years
- Annualised Premium\*\*\*: ₹ 1 Lakh

- Maturity age: 85 years
- Policy Continuance Benefit: Not opted
- Income Benefit Payment Mode- Arrears

When his Policy completes 36 years,  
the Cash Bonuses\*\* continue



The above benefits are as per the below mentioned modal points

Gender: Male | Age: 35 year old | Premium Payment Term: 10 years | Policy Term: 50 years | Mode: Annual

~Guaranteed benefits are applicable only if all due premiums are paid. Guarantees are payable in the form of Guaranteed Income in case of Deferred Income Variant.

\*\*Cash bonus will be payable, if declared.

#Kindly note that the above scenarios are only illustrations and does not create any rights and / or obligations. The assumed non-guaranteed rates of return chosen in the above illustration are 4% and 8%. These assumed rates of return are not guaranteed and are not the upper or lower limit 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.

\*\*\*Annualised Premium shall be the Premium amount payable during a Year, excluding taxes, rider premium, underwriting extra premiums and loadings for modal premiums.



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

This is a Non-Linked Participating Individual Life Insurance Savings Plan with UIN: 104N120V03

Bonuses represent your share in profits of the company's participating fund. Bonuses are, therefore, not guaranteed and are based on performance of the participating fund. Bonus rate is paid as a percentage of the 'Sum Assured on Maturity' in the policy, and will be declared at the end of financial year. The risk factors of the bonuses projected under the product are not guaranteed. Past performance doesn't construe any indication of future bonuses and these products are subject to the overall performance of the insurer in terms of investments, management of expenses, mortality and lapses.

~The guaranteed benefits are applicable only if all due premiums are paid. The premium shall be adjusted on the due date even if it has been received in advance.

LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT.

**Axis Max Life Insurance Limited (earlier 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 Life/MaxIS/Brand/Smart Wealth Income Plan Leaflet/September 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