

## BENEFIT ILLUSTRATION

[Date and Time of Illustration – 17 November 2021, 10:43 AM]

<b>Name of the Prospect/Policyholder:</b>	Mr.	<b>Proposal No:</b>	
<b>Age &amp; Gender:</b>	35 Years, Male	<b>Name of the Product:</b>	Max Life Smart Secure Plus Plan
<b>Name of the Primary Life Assured:</b>	Mr.	<b>Tag Line:</b>	Non-Linked Non-Participating Individual Life Insurance Pure Risk Premium Plan
<b>Age &amp; Gender:</b>	35 Years, Male	<b>Unique Identification No:</b>	104N118V02
<b>Risk Class:</b>	Non Smoker	<b>GST Rate (Base Policy, First Year):</b>	18.00%
<b>Name of the Secondary Life Assured, if applicable:</b>	NA	<b>GST Rate (Base Policy, Subsequent Year):</b>	18.00%
<b>Age &amp; Gender:</b>	NA	<b>GST Rate (Rider, First Year):</b>	18.00%
<b>Risk Class:</b>	NA	<b>GST Rate (Rider, Subsequent Year):</b>	18.00%
<b>Policy Term:</b>	50 Years	<b>Max Life State:</b>	Gujarat
<b>Premium Payment Term:</b>	50 Years	<b>Policyholder Residential State:</b>	Gujarat
<b>Amount of Installment Premium:</b>	₹29,769		
<b>Mode of payment of premium:</b>	Annual		

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy.

Policy Details			
Policy Option	Life Cover	Sum Assured (in Rs.)	1,00,00,000
Return of Premium Option	No	Sum Assured on Death (at inception of the policy) (in Rs.)	1,00,00,000

Optional Benefit Details				
Optional Benefit Name	Applicability/ Opted	Sum Assured	Coverage Term	Payment Term
Accelerated Critical Illness Cover	No	NA	NA	NA
Accident Cover	No	NA	NA	NA
Joint Life Benefit	No	NA	NA	NA
Premium Break	No	NA	NA	NA

Rider Details				
Rider Name	Applicability/ Opted	Sum Assured	Coverage Term	Payment Term
Waiver of Premium (WOP) Plus Rider	No	NA	NA	NA
Critical Illness and Disability Rider_Platinum	Yes	5,00,000	50 Years	50 Years

Premium Summary							
	Base Plan	Joint Life	Accelerated Critical Illness Cover Benefit	Accidental Cover Benefit	Waiver of Premium Plus Rider	Critical Illness and Disability Rider	Total Installment Premium
Installment Premium without GST (in Rs.)	19,153	0	0	0	0	6,075	25,228
Installment Premium with first year GST (in Rs.)	22,601	0	0	0	0	7,169	29,769
Installment Premium with GST 2nd year onwards (in Rs.)	22,601	0	0	0	0	7,169	29,769

(Amount in Rupees)

Policy Year	Single/ Annualized Premium	Guaranteed					Non Guaranteed
		Survival Benefits/ Loyalty Additions	Other Benefits, if any	Maturity Benefit	Death Benefit	Min Guaranteed Surrender Value/ Exit Value	Special Surrender Value/ Special Exit Value
1	19,153	-	-	NA	1,00,00,000	-	-
2	19,153	-	-	NA	1,00,00,000	-	-
3	19,153	-	-	NA	1,00,00,000	-	-
4	19,153	-	-	NA	1,00,00,000	-	-
5	19,153	-	-	NA	1,00,00,000	-	-
6	19,153	-	-	NA	1,00,00,000	-	-
7	19,153	-	-	NA	1,00,00,000	-	-
8	19,153	-	-	NA	1,00,00,000	-	-
9	19,153	-	-	NA	1,00,00,000	-	-
10	19,153	-	-	NA	1,00,00,000	-	-
11	19,153	-	-	NA	1,00,00,000	-	-
12	19,153	-	-	NA	1,00,00,000	-	-
13	19,153	-	-	NA	1,00,00,000	-	-
14	19,153	-	-	NA	1,00,00,000	-	-
15	19,153	-	-	NA	1,00,00,000	-	-
16	19,153	-	-	NA	1,00,00,000	-	-
17	19,153	-	-	NA	1,00,00,000	-	-
18	19,153	-	-	NA	1,00,00,000	-	-
19	19,153	-	-	NA	1,00,00,000	-	-
20	19,153	-	-	NA	1,00,00,000	-	-
21	19,153	-	-	NA	1,00,00,000	-	-
22	19,153	-	-	NA	1,00,00,000	-	-
23	19,153	-	-	NA	1,00,00,000	-	-
24	19,153	-	-	NA	1,00,00,000	-	-
25	19,153	-	-	NA	1,00,00,000	-	-
26	19,153	-	-	NA	1,00,00,000	-	-
27	19,153	-	-	NA	1,00,00,000	-	-
28	19,153	-	-	NA	1,00,00,000	-	-
29	19,153	-	-	NA	1,00,00,000	-	-
30	19,153	-	-	NA	1,00,00,000	-	5,74,590

Policy Year	Single/ Annualized Premium	Guaranteed					Non Guaranteed
		Survival Benefits/ Loyalty Additions	Other Benefits, if any	Maturity Benefit	Death Benefit	Min Guaranteed Surrender Value/ Exit Value	Special Surrender Value/ Special Exit Value
31	19,153	-	-	NA	1,00,00,000	-	-
32	19,153	-	-	NA	1,00,00,000	-	-
33	19,153	-	-	NA	1,00,00,000	-	-
34	19,153	-	-	NA	1,00,00,000	-	-
35	19,153	-	-	NA	1,00,00,000	-	-
36	19,153	-	-	NA	1,00,00,000	-	-
37	19,153	-	-	NA	1,00,00,000	-	-
38	19,153	-	-	NA	1,00,00,000	-	-
39	19,153	-	-	NA	1,00,00,000	-	-
40	19,153	-	-	NA	1,00,00,000	-	-
41	19,153	-	-	NA	1,00,00,000	-	-
42	19,153	-	-	NA	1,00,00,000	-	-
43	19,153	-	-	NA	1,00,00,000	-	-
44	19,153	-	-	NA	1,00,00,000	-	-
45	19,153	-	-	NA	1,00,00,000	-	-
46	19,153	-	-	NA	1,00,00,000	-	-
47	19,153	-	-	NA	1,00,00,000	-	-
48	19,153	-	-	NA	1,00,00,000	-	-
49	19,153	-	-	NA	1,00,00,000	-	-
50	19,153	-	-	NA	1,00,00,000	-	-

**Notes:**

- Annualized Premium includes base policy and additional benefits premium, if opted. It excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any, and Goods and Service Tax.
- Guaranteed Death Benefit will be paid to the beneficiary, immediately on death of the Life Insured or diagnosis of terminal illness (capped at sum assured of 1 crore) on the Life Insured, whichever is earlier.

Refer Sales literature (Prospectus) for explanation of terms used in this illustration.

I, ..... (name), have explained the premiums, and benefits under the product fully to the prospect / policyholder.

Place: .....  
Date: 11/17/21                      Signature / Thumb Impression / Electronic Signature of  
Agent / Intermediary / Official

This system generated benefit illustration shall be treated as signed by me.

I, ..... (name), having received the information with respect to the above, have understood the above statement before entering into the contract.

Date: 11/17/21                      Signature / Thumb Impression / Electronic Signature of  
Prospect / Policyholder