



Bharosa #Guaranteed Returns Ka

With



Give your loved ones the **Bharosa of #Guaranteed Returns** today, because for them **BHAROSA TUM HO**

Life is all about fulfilling your dreams for your loved ones. You plan to save for your milestones like your children's education, marriage and your peaceful retirement. However, in an environment, which is full of uncertainty and volatility, you need guaranteed assurance, that surmounts all such risks. We understand the significance of such milestones and secure your financial future by helping you pursue your dreams towards the accomplishment of these milestones with certainty.

Presenting Axis Max Life Smart Wealth Plan, which combines protection and savings into a simple and flexible solution to fulfill the certain as well as uncertain needs of your family and assures you and your loved ones a guaranteed smart life.

What this plan offers you

- 
Guaranteed returns
 Fully guaranteed benefits to help you save for your milestones
- 
Flexibility
 Flexibility to choose plan option as per your need - lump sum, short-term income, long-term income and whole life income
- 
Guaranteed additions under lump sum option
 Guaranteed additions that boost your maturity corpus under lump sum option
- 
 Whole life income option with Joint Life coverage
 Flexibility to cover life of spouse under the same Policy with whole life income option
- 
Financial security in case of death
 Comprehensive death benefit in case of death of Life Insured during the Policy Term, provided the Policy is in force
- 
Tax benefit
 You may be eligible for tax benefits as per prevailing tax laws subject to changes in tax laws
- 
Enhanced protection through optional riders
 Additional rider(s) can be taken with the Policy to provide for additional protection as per your need

Plan benefits and feature

Criteria	Specification		
Product type	Non-Linked Non-Participating Individual Life Insurance Savings Plan		
Coverage	All individuals in accordance with the Board Approved Underwriting Policy		
Age at entry (years)*	Plan option	Minimum entry age	Maximum entry age
	Lump sum	0 (91 days)	65^{^^} years
	Short-term income	5 years	65^{^^} years
	Long-term income	4 years	65^{^^} years
	Whole life income	Single Pay - 45 years (Younger Life) Regular Pay - 40 years (Younger Life)	65 years (Older Life)
In case the Life Insured is a minor, the Policy will automatically vest in him / her on his / her attaining the age of majority. The risk coverage for the minors will start from the date of commencement of risk. ^{^^} Maximum age at entry to be calculated as 72 years less Premium paying term (subject to maximum Entry age of 65 years).			

Plan benefits and features

Criteria	Specification				
Age at maturity (years)*	Plan option	Minimum maturity age in years		Maximum maturity age in years	
	Lump sum	18 years		85 years	
	Short-term income	18 years		73 years	
	Long-term income	18 years		74 years	
	Whole life income	46 years		71 years	
Minimum Premium#	Lump sum	Annual: Rs. 11,000 Quarterly: Rs. 2,814 Semi Annual: Rs. 5,583 Monthly: Rs. 943			
	Short-term income				
	Long-term income				
	Whole life income	Single Pay: Rs. 2.5 Lakhs Regular Pay (Annual): Rs. 50,000 Regular Pay (Semi Annual): Rs. 25,375 Regular Pay (Quarterly): Rs. 12,790 Regular Pay (Monthly): Rs. 4,285			
Maximum Premium	All options No Limit, subject to Board Approved Underwriting Policy (BAUP)				
Premium payment mode and Modal factors	Lump sum		Premium payment mode	Modal factor	
	Short-term income		Annual	1	
			Semi Annual	0.5075	
			Quarterly	0.2558	
	Long-term income	Monthly	0.0857		
	Whole life income	Single Premium			
		Regular Premium			
		Premium payment mode	Modal factor		
		Annual	1		
		Semi Annual	0.5075		
Quarterly		0.2558			
Monthly		0.0857			
Gender	Male, Female and Transgender				
Premium rates / Benefits	Premium rates and benefits are uni-smoker. This plan can also be offered to substandard lives with extra mortality charges subject to limits determined in accordance with the Board Approved Underwriting Policy of the Company.				

Boundary conditions for policies sold through point of sales person

Eligibility criteria							
Maximum age at entry*	Lump sum income	Policy Term	10 years	12 years	15 years	16 years	20 years
		Age	55 years	53 years	50 years	49 years	45 years
	Short-term income	Policy Term	7 years	9 years	11 years	13 years	
		Age	58 years	56 years	54 years	52 years	
	Long-term income	Policy Term	6 years	7 years	8 years	9 years	
		Age	59 years	58 years	57 years	56 years	
		Policy Term	10 years	11 years	12 years	13 years	14 years
		Age	55 years	54 years	53 years	52 years	51 years
	Whole Life income	Policy Term	6 years				
		Age	59 years				
Maximum age at maturity*	65 years						
Maximum Premium	Subject to ₹25 Lakhs death benefit during the Policy Term						

*All ages mentioned above are age as on last birthday.

#The minimum premium is exclusive of goods and service tax and any other cess underwriting extra premium (if any).

Maximum entry age to be calculated as 72 years less Premium paying term (subject to maximum Entry age 65 years).

Single Pay in Variant 4 of the product shall not be available for sales through POS persons.

Please note - For policies sold through POS persons, the product shall comply with all the extant provision, rules, regulations, guidelines, circulars, directions, etc., applicable for POS products, as amended from time-to-time.

How does this plan work?



Choose the variant as mentioned below:

- Lump sum
- Short-term income
- Long-term income
- Whole life income



Choose your Premium / Income Pay-out



Choose your sub-variant i.e., Policy Term and Premium Payment Term from the available options

Variant	PPT	PT	Maturity benefit	Single life / Joint life
Lump sum	5 years	10, 12, 15, 20 years	Lump sum at the end of Policy Term	Single life
	8 years	10, 12, 16, 20 years		
	10 years	10, 12, 15, 20 years		
	12 years	12, 15, 20 years		
Short-term income	6 years	7 years	Guaranteed Income Benefit for 6 years (from 8 th year to 13 th year in arrears)	
	8 years	9 years	Guaranteed Income Benefit for 8 years (from 10 th year to 17 th year in arrears)	
	10 years	11 years	Guaranteed Income Benefit for 10 years (from 12 th year to 21 st year in arrears)	
	12 years	13 years	Guaranteed Income Benefit for 12 years (from 14 th year to 25 th year in arrears)	
Long-term income	6 years	6 years	Guaranteed Income Benefit for 25/30 years (from 7 th year to 31 st /36 th year in arrears plus Terminal Benefit)	
	6 years	7 years	Guaranteed Income Benefit for 30 years (from 8 th year to 37 th year in arrears plus Terminal Benefit)	
	6 years	8 years	Guaranteed Income Benefit for 25/30 years (from 9 th year to 33 rd /38 th year in arrears plus Terminal Benefit)	
	8 years	8 years	Guaranteed Income Benefit for 25/30 years (from 9 th year to 33 rd /38 th year in arrears plus Terminal Benefit)	
	8 years	9 years	Guaranteed Income Benefit for 25/30 years (from 10 th year to 34 th /39 th year in arrears plus Terminal Benefit)	
	8 years	10 years	Guaranteed Income Benefit for 30 years (from 11 th year to 40 th year in arrears plus Terminal Benefit)	
	10 years	10 years	Guaranteed Income Benefit for 25/30 years (from 11 th year to 35 th /40 th year in arrears plus Terminal Benefit)	
	10 years	11 years	Guaranteed Income Benefit for 25 years (from 12 th year to 36 th year in arrears plus Terminal Benefit)	
	10 years	12 years	Guaranteed Income Benefit for 25/30 years (from 13 th year to 37 th /42 nd year in arrears plus Terminal Benefit)	
	12 years	12 years	Guaranteed Income Benefit for 25/30 years (from 13 th year to 37 th /42 nd year in arrears plus Terminal Benefit)	
	12 years	13 years	Guaranteed Income Benefit for 25/30 years (from 14 th year to 38 th /43 rd year in arrears plus Terminal Benefit)	
	12 years	14 years	Guaranteed Income Benefit for 25 years (from 15 th year to 39 th year in arrears plus Terminal Benefit)	
Whole life income	Single Pay	5 years	Guaranteed Income Benefit until the death of last survivor from 6 th year in arrears	Joint life
	6 years	6 years	Guaranteed Income Benefit until the death of last survivor from 7 th year in arrears	

Benefits in detail

This section details the benefits payable during the Policy Term and Pay-out Period as per the variant chosen.

Plan benefits		
Benefit	How and when benefits are payable	Details
Death Benefit	Payable on death of the Life Insured during the Policy Term provided the Policy is in force Further for Variant 4, on death of the last surviving policyholder after the Policy Term, a benefit equivalent to the Single Premium plus Underwriting Extra Premium, for single pay and Total premium paid plus underwriting extra premium for Regular pay will be payable to the beneficiary	Variant 1, 2 and 3 A lump sum Guaranteed 'Death benefit' is payable immediately on the death of the Life Insured during the Policy Term and is defined as higher of: • 11 times the sum of Annualised Premium* and Underwriting Extra Premiums*** (if any), • 105% of all sum of Total Premiums Paid**, Underwriting Extra Premiums*** and loadings for modal premiums, (if any) as on the date of death of Life Insured, • Any absolute amount assured to be payable on death# **"Annualised Premium" shall be the premium amount payable in a year excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums. ***"Total Premiums Paid" means total of all the Premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly ****"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. #The absolute amount assured to be payable on death under these variants is equal to the Total Premiums Paid accumulated monthly at an interest rate of 8% p.a. Variant 4 A lump sum guaranteed 'Death benefit' is payable immediately on the death of the Life Insured(s) during the term of the Policy and is defined as the higher of: • In case of Single pay - 1.25 times the Single Premium* plus underwriting extra premiums (if any), • In case of regular pay - 7 times the Annualised Premium* plus underwriting extra Premiums (if any), • 105% of sum of Total Premiums Paid**, underwriting extra premiums and loadings for modal premiums, (if any) as on the date of death of life insured, • Any absolute amount assured to be payable on death# **"Single Premium" means the lump sum premium amount paid by the policyholder at the inception of the policy excluding the taxes if any. #The absolute amount assured to be payable on death under the Variant 4 on event of first death is equal to 1.25 times the Single Premium plus underwriting extra premiums (if any) in case of single pay and 7 times the Annualised Premium plus underwriting extra premiums (if any) in case of regular pay, and 10 times the Single Premium (single pay) on the event of the second death during the Policy Term. The Policy shall continue until the death of the last surviving Policyholder. On death of the last surviving Policyholder post expiry of the Policy Term, Single Premium plus underwriting extra Premiums (if any) in case of single pay and total Premiums paid plus underwriting extra Premiums (if any) in case of regular pay shall be payable to the beneficiary. For clarity, no benefit is payable on the first death after the policy term. The policy shall terminate on payment of the Death Benefit for the last surviving policyholder and no further benefits will be payable.

Plan benefits												
Benefit	How and when benefits are payable	Details										
Maturity Benefit	Payable on survival of the Life Insured(s) through the Policy Term Please note: Premium will vary depending upon the option (variant and sub-variant) chosen	The maturity benefit for each Variant is given below: Variant 1 On maturity the following benefit will be paid: • Guaranteed Sum Assured on Maturity, plus • Accrued Guaranteed Additions (if any) The Guaranteed Sum Assured on Maturity for the variant is defined as follows: <table><tr><th>Policy Term</th><th>Guaranteed Sum Assured on maturity</th></tr><tr><td>10 years</td><td>100% x Annualised Premium x Premium Payment Term</td></tr><tr><td>12 years</td><td>105% x Annualised Premium x Premium Payment Term</td></tr><tr><td>15, 16 years</td><td>115% x Annualised Premium x Premium Payment Term</td></tr><tr><td>20 years</td><td>125% x Annualised Premium x Premium Payment Term</td></tr></table> Guaranteed additions is expressed as a percentage of Annualised Premium and varies by the entry age, premium band and gender of the Life Insured and the sub-variant selected. Guaranteed additions accrue at the end of the last four policy years, provided the Policy is either premium paying or fully paid-up. The Guaranteed additions will be payable only in the event of maturity or surrender of the Policy. Variant 2 A guaranteed "Income Benefit" is payable at the end of the period (monthly, quarterly, half yearly, or annually) as per the frequency chosen, for the pay-out period as per the sub-variant selected by you, post completion of the Policy Term. Income Benefit is expressed as a percentage of Annualised Premium and varies by the entry age, premium band and gender of the life insured and the sub-variant selected. The beneficiary will continue to receive the outstanding income benefit even after the death of the Life Insured / Policyholder during the pay-out period. You have the option to the receive income in monthly, quarterly, and semi-annually mode post the application of modal factor. Variant 3 A guaranteed "Income Benefit" is payable at the end of the period (monthly, quarterly, half yearly or annually) as per the frequency chosen, for the pay-out period as per the sub-variant selected by you, post completion of the Policy Term. At the end of pay-out period a "Terminal Benefit" equal to the Total Premiums Paid, will be payable to the beneficiary. Income Benefit is expressed as a percentage of Annualised premium and varies by the entry age, premium band, and gender of the Life Insured and the sub-variant selected. The beneficiary will continue to receive the outstanding income benefit even after the death of the Life Insured / Policyholder during the pay-out period. You have the option to receive income in monthly, quarterly, and semi-annually mode post the application of modal factor.	Policy Term	Guaranteed Sum Assured on maturity	10 years	100% x Annualised Premium x Premium Payment Term	12 years	105% x Annualised Premium x Premium Payment Term	15, 16 years	115% x Annualised Premium x Premium Payment Term	20 years	125% x Annualised Premium x Premium Payment Term
Policy Term	Guaranteed Sum Assured on maturity											
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15, 16 years	115% x Annualised Premium x Premium Payment Term											
20 years	125% x Annualised Premium x Premium Payment Term											

Plan benefits		
Benefit	How and when benefits are payable	
		Variant 4 Provided that, either of the two Life Insured have survived the Policy Term, a guaranteed "Income Benefit" is payable at the end of the period (monthly, quarterly, half yearly or annually) as per the frequency chosen, post the policy term, until the death of the last surviving life. The Policy shall terminate on payment of the Death Benefit for the last surviving life and no further benefits will be payable. Income Benefit is expressed as a percentage of Single premium in case of Single pay and as a percentage of Annualised premium in case of regular pay and varies by the entry age, gender and premium band. You have the option to receive income in monthly, quarterly and semi-annually mode post the application of modal factor.
Surrender	Payable immediately on surrender during the Policy Term	You can surrender the Policy anytime during the Policy Term, after it has acquired a surrender value. The policy acquires a Guaranteed Surrender Value as follows: • Single Pay: Immediately on the payment of single premium • Other than Single Pay: On payment of two full years' premium. The policy acquires a Special Surrender Value as follows: • Single Pay: Immediately on the payment of single premium • Other than Single Pay: On payment of one full year premium. There will be Guaranteed Surrender Value and a Special Surrender Value with the latter being non-guaranteed. The surrender value will be equal to the higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV). The policy is terminated after payment of surrender benefit. Details of Surrender Value computation has been outlined in the policy document.

Plan benefits	
Benefit	Details
Riders	Following riders are available under Variant 1, 2 and 3 of the product: 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 (only when Life Insured and Policyholder are different individuals). This product does not have an inbuilt Waiver of Premium benefit and thus rider benefit is an additional benefit. 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. Axis Max Life Term Plus Rider (UIN: 104B026V04), which provides additional lump sum benefit in case of death of the Life Insured. Axis Max Life Critical Illness and Disability Rider (UIN: 104B033V02), which covers against the uncertainties that life has to offer. No riders will be available with Variant 4 and the policies sold through POS persons.

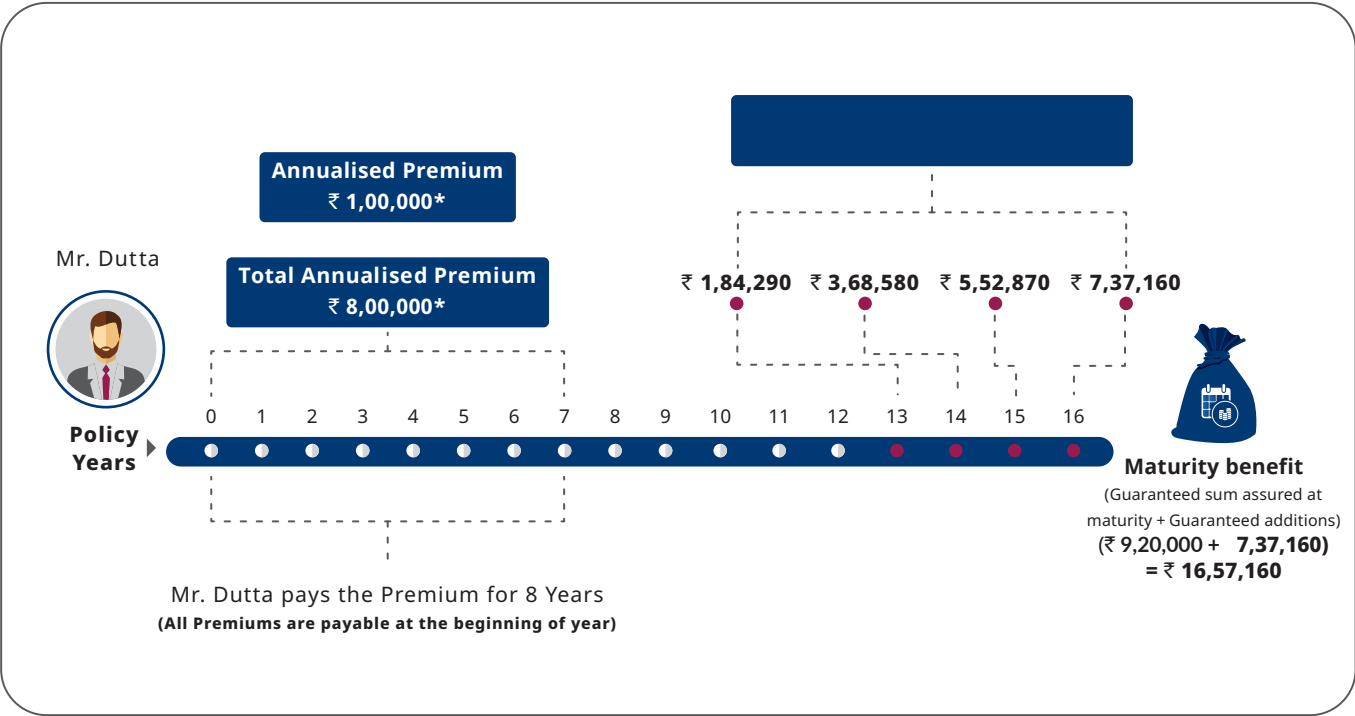
Plan benefits																																											
Benefit	Details																																										
Premium bands	Higher maturity benefits will be offered for higher Premium bands. The Premium bands applicable under the product are shared in the below tables. <table> <tr> <th colspan="2">Variant 1, 2 and 3</th></tr> <tr> <th>Premium band</th><th>Annualised Premium (in ₹)</th></tr> <tr> <td>1</td><td>₹ 11,000 - ₹ 49,999</td></tr> <tr> <td>2</td><td>₹ 50,000 - ₹ 74,999</td></tr> <tr> <td>3</td><td>₹ 75,000 - ₹ 99,999</td></tr> <tr> <td>4</td><td>₹ 1,00,000 - ₹ 1,49,999</td></tr> <tr> <td>5</td><td>₹ 1,50,000 - ₹ 2,99,999</td></tr> <tr> <td>6</td><td>₹ 3,00,000 and above</td></tr> <tr> <th colspan="2">Single Premium Variant 4</th></tr> <tr> <th>Premium band</th><th>Single Premium (in ₹)</th></tr> <tr> <td>1</td><td>₹ 2,50,000 - ₹ 4,99,999</td></tr> <tr> <td>2</td><td>₹ 5,00,000 - ₹ 9,99,999</td></tr> <tr> <td>3</td><td>₹ 10,00,000 - ₹ 19,99,999</td></tr> <tr> <td>4</td><td>₹ 20,00,000 and above</td></tr> <tr> <th colspan="2">Regular Pay Variant 4</th></tr> <tr> <th>Premium band</th><th>Annualised Premium (in ₹)</th></tr> <tr> <td>1</td><td>₹ 50,000 - ₹ 74,999</td></tr> <tr> <td>2</td><td>₹ 75,000 - ₹ 99,999</td></tr> <tr> <td>3</td><td>₹ 1,00,000 - ₹ 1,49,999</td></tr> <tr> <td>4</td><td>₹ 1,50,000 - ₹ 2,99,999</td></tr> <tr> <td>5</td><td>₹ 3,00,000 and above</td></tr> </table>	Variant 1, 2 and 3		Premium band	Annualised Premium (in ₹)	1	₹ 11,000 - ₹ 49,999	2	₹ 50,000 - ₹ 74,999	3	₹ 75,000 - ₹ 99,999	4	₹ 1,00,000 - ₹ 1,49,999	5	₹ 1,50,000 - ₹ 2,99,999	6	₹ 3,00,000 and above	Single Premium Variant 4		Premium band	Single Premium (in ₹)	1	₹ 2,50,000 - ₹ 4,99,999	2	₹ 5,00,000 - ₹ 9,99,999	3	₹ 10,00,000 - ₹ 19,99,999	4	₹ 20,00,000 and above	Regular Pay Variant 4		Premium band	Annualised Premium (in ₹)	1	₹ 50,000 - ₹ 74,999	2	₹ 75,000 - ₹ 99,999	3	₹ 1,00,000 - ₹ 1,49,999	4	₹ 1,50,000 - ₹ 2,99,999	5	₹ 3,00,000 and above
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Plan benefits	
Benefit	Details
Tax benefit	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 change in tax laws. It is advisable to seek an independent tax advice.

Illustrations

Variant 1

Mr. Dutta, a 35-year-old male with a 2-year-old son, wants to save for his child's higher education. He invests in the lump sum variant of the Axis Max Life Smart Wealth Plan; which offers guaranteed lump sum benefit when his child turns 18.



The above benefits are at the below mentioned modal point:
Gender: Male | Age: 35 years | Premium Payment Term: 8 years | Policy Term: 16 years | Mode: Annual

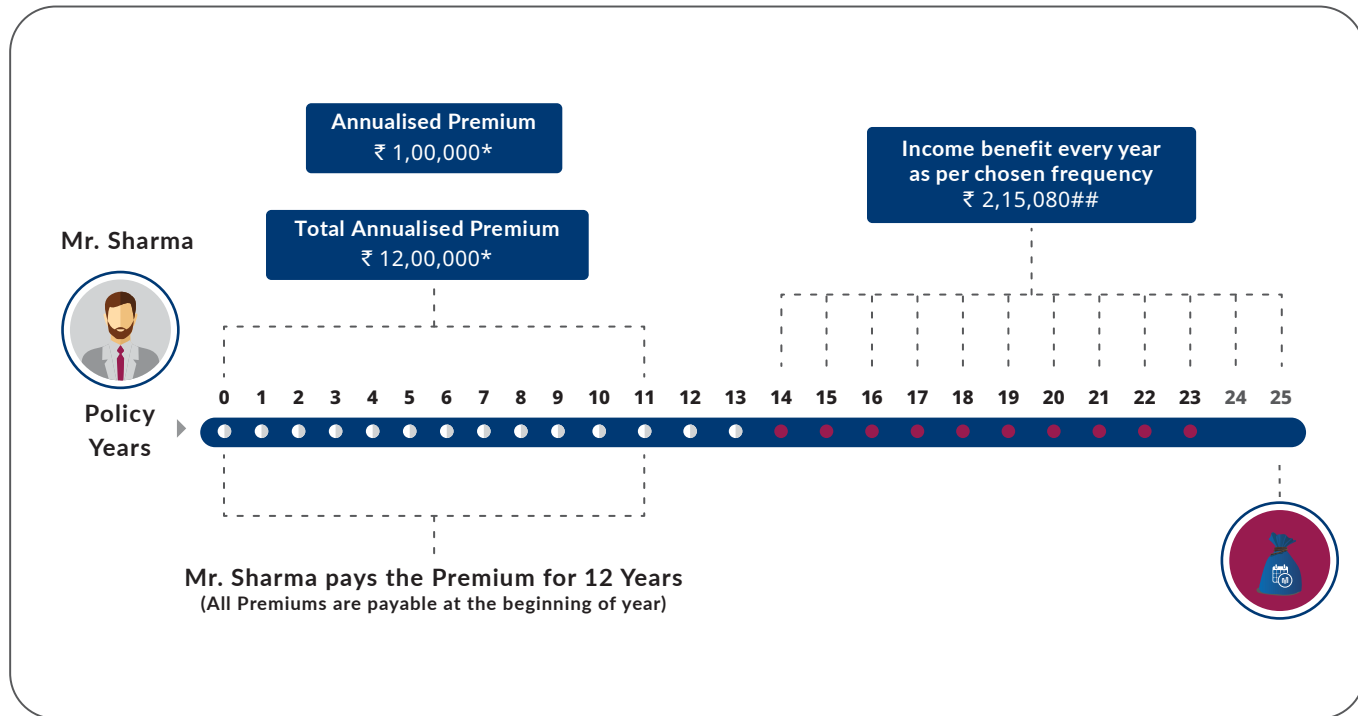
*Annualised Premium means Premium amount payable in a Policy Year, excluding any rider Premiums, underwriting extra Premium on riders and applicable taxes, cesses or levies, if any.

**Guaranteed additions is expressed as a percentage of annualized premium and varies by the entry age, premium band and gender of the Life Insured and the sub-variant selected. Guaranteed additions accrue at the end of the last four Policy Years, provided the Policy is either premium paying or fully paid up.

Illustrations

Variant 2

Mr. Sharma, a 35-year-old male, wishes to have a guaranteed secondary income, which will help him at the time of market uncertainties and also of fers him assurance. He chooses to invest in the short-term income variant of the Axis Max Life Smart Wealth Plan, which offers guaranteed income irrespective of the market conditions, to meet his financial requirements.



The above benefits are at the below mentioned modal point:

Gender: Male | Age: 35 years | Premium Payment Term: 12 years | Policy Term: 13 years | Mode: Annual | Income Payout frequency: Annual

*"Annualised Premium" shall be the premium amount payable in a year excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.

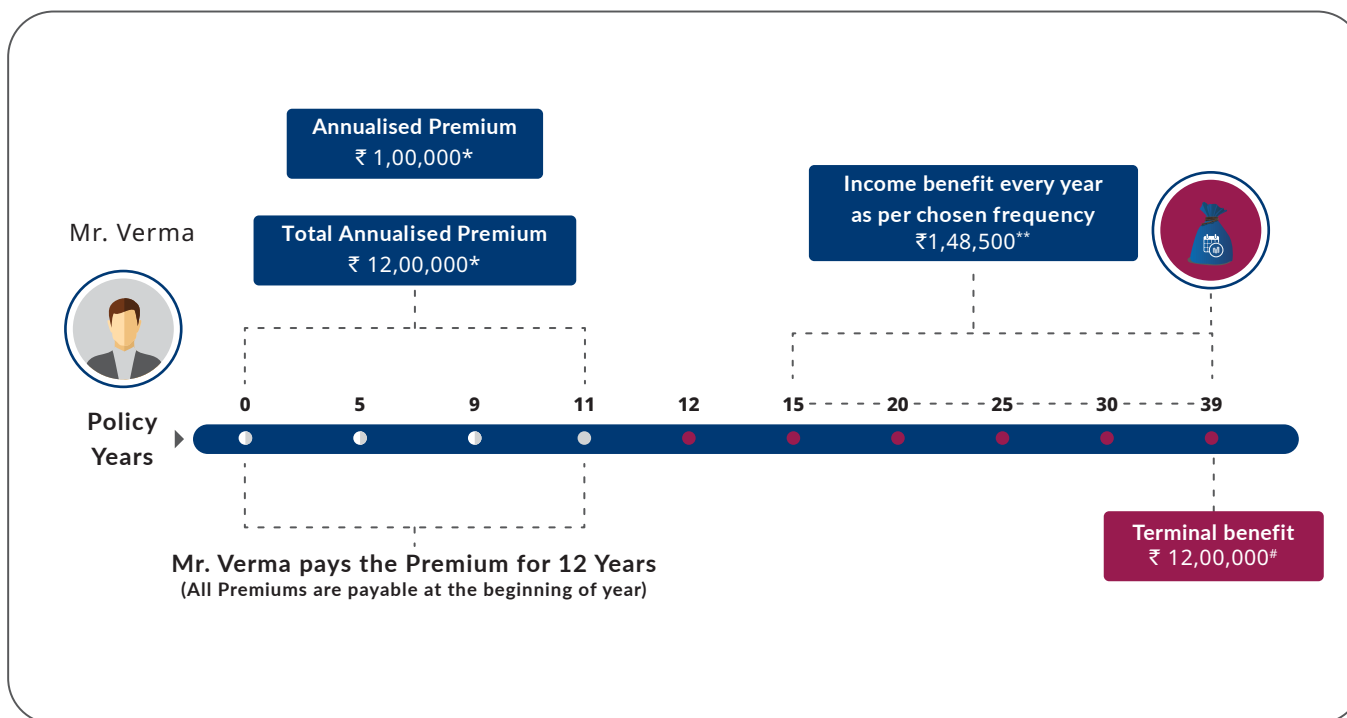
**A guaranteed income benefit is payable at the end of the period (monthly, quarterly, half yearly or annually) as per the frequency chosen, for the pay-out period as per the sub-variant selected by you, post completion of the Policy Term.

(At the inception of the Policy, you have the option to the select income payment frequency as monthly, quarterly or semi-annually, post the application of modal factor).

Illustrations

Variant 3

Mr. Verma, a 35-year-old male, wants to plan his retirement at an early age. He is willing to invest ₹ 1 Lakh; and chooses the long-term income variant of the Axis Max Life Smart Wealth Plan, which offers a guaranteed income for 25 years to fulfil his daily financial requirements. Mr. Verma also gets a terminal benefit, equal to total premiums paid at the end of the income pay-out period.



The above benefits are at the below mentioned modal point:

Gender: Male | Age: 35 years | Premium Payment Term: 12 years | Policy Term: 14 years | Mode: Annual | Income Payout frequency: Annual

*"Annualised Premium" shall be the premium amount payable in a year excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.

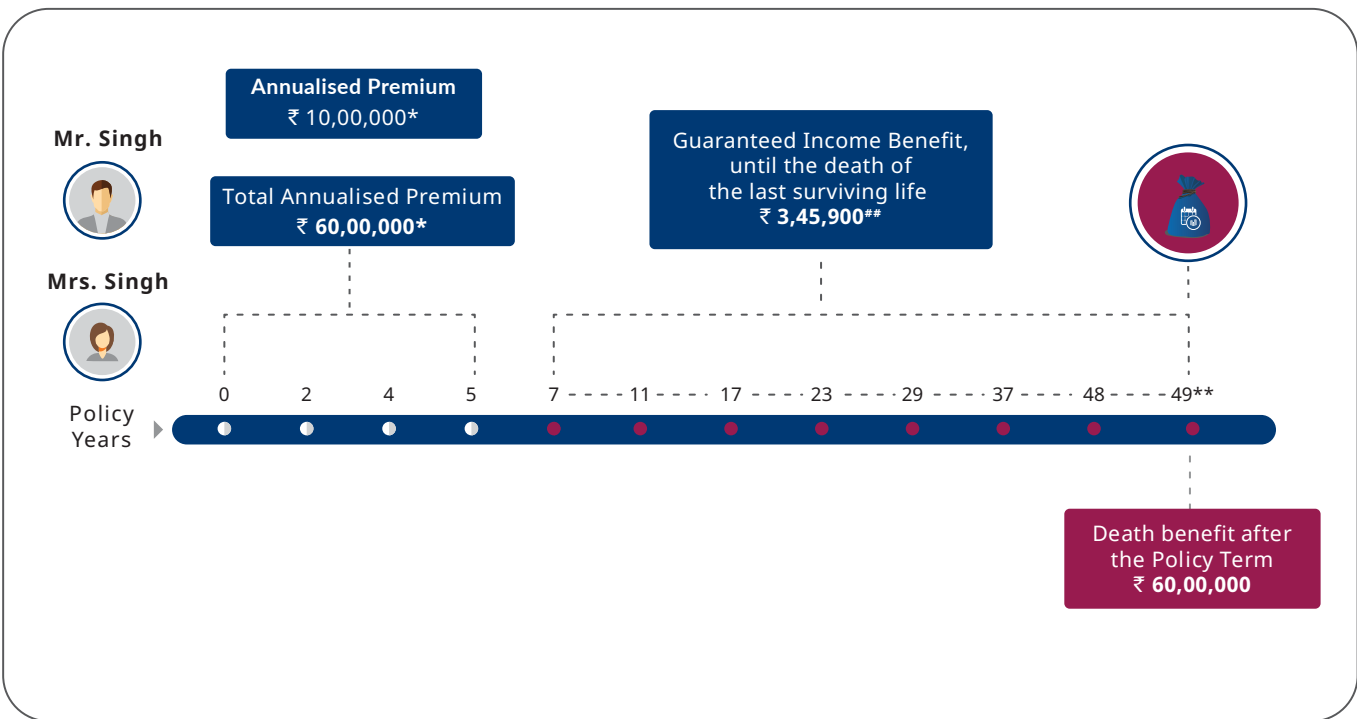
##A guaranteed income benefit is payable at the end of the period (monthly, quarterly, half yearly or annually as per the frequency chosen, for the pay-out period as per the sub-variant selected by you, post completion of the Policy Term.

#At the end of pay-out period a "terminal benefit" equal to the total premiums paid, will be payable to the beneficiary. (At the inception of the policy, you have the option to select income payment frequency as monthly, quarterly or semi-annually, post the application of modal factor).

Illustrations

Variant 4

Mr. Singh, a 50-year-old wants to plan his retirement. He is willing to invest ₹ 10 Lakhs and he chooses Whole Life Income variant with 6 year premium payment term of Axis Max Life Smart Wealth Plan, which offers a Joint Life Cover to his wife Mrs. Singh, a 45-year-old and guaranteed income for Whole life untill the death of the last surviving life to fulfill their daily financial requirements. On death of both the insured persons during the income pay-out period, the Total Premium paid by Mr. Singh will be returned to the nominee.



The above benefits are at the below mentioned modal point:
Life Insured Person 1: Mr. Singh | Gender: Male | Age: 50 years | Life Insured Person 2: Mrs. Singh | Gender: Female | Age : 45 years | Premium Payment Term: 6 years Policy Term: 6 years | Mode: Annual | Income Payout frequency: Annual

**Assuming the Policy ends after the second death.

##A guaranteed income benefit is payable at the end of the period (monthly, quarterly, half yearly or annually as per the frequency chosen, for the pay-out period as per the sub-variant selected by you, post completion of the Policy Term.



^Individual Death Claims Paid Ratio as per Audited Financials of FY 2024-25. | *As per Public Disclosure for H1 FY 2024-25.
*The guaranteed benefits are applicable only if all due premiums are paid.
This product is Non-Linked Non-Participating Individual Life Insurance Savings Plan. UIN: 104N116V15
The Life Insurance Contract Is Between The Proposer And Axis Max Life Insurance. Life Insurance Coverage Is Available In These Products. These Life Insurance Products Are Offered And Underwritten By Axis Max Life Insurance Limited.
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. CIN U74899PB2000PLC045626. You can call us on our Customer Helpline No. 1860 120 5577. Website: <https://www.axismaxlife.com>