

GUARANTEE KA BHAROSA.



KA VAADA.



*A guaranteed offering,
designed to give you
flexibility today, protection
always, and rewards that
build over time.*

Axis Max Life Ka Bharosa



Enjoy instant liquidity from the moment your policy is issued*



Stay protected through life's uncertainties with life cover, Policy Continuance Benefit[^], and riders[^]



Senior citizens can access liquidity during life's critical moments

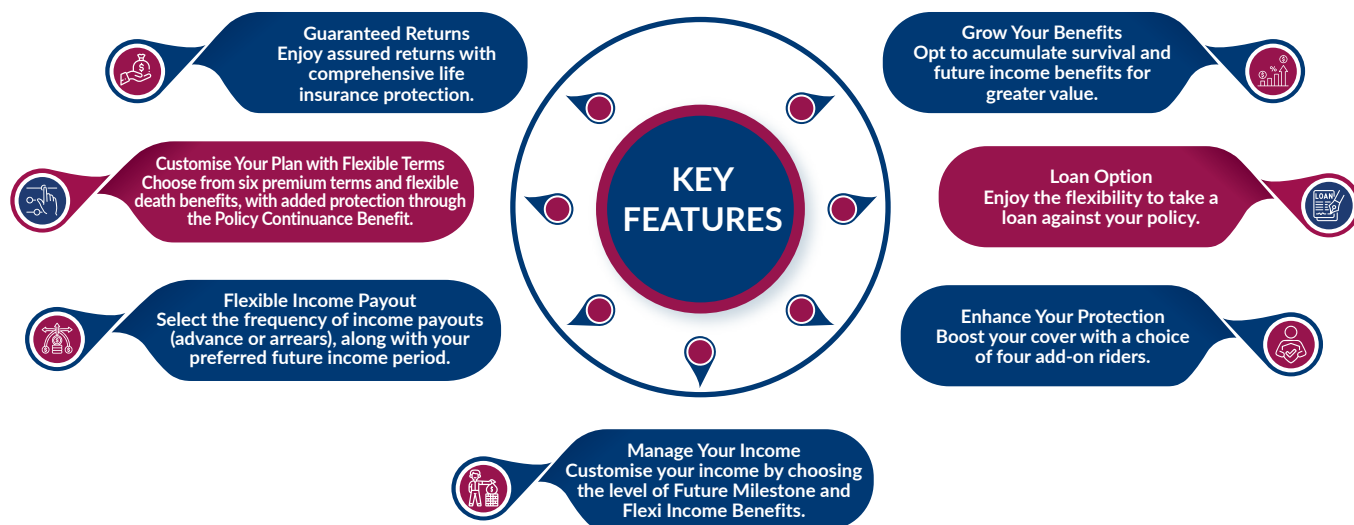


As flexible as your VIBE; design your benefits your way

Unlock Your Financial Vibe From Day 1

Start strong with instant liquidity and lasting Bharosa

Axis Max Life Smart VIBE - Insta Wealth Variant



How does Smart VIBE - Insta Wealth Variant work?

Parameters	Scenario 1	Scenario 2	Scenario 3	Scenario 4
Age of the Life Insured (in years)	35	45	35	45
Gender	Male	Female	Male	Female
Premium Payment Term (in years)	12	15	12	15
Policy Term (in years)	15	20	15	20
Future Income Period (in years)	30			
Death Multiple	7 times		11 times	
Annualized Premium	Rs.5,00,000	Rs.10,00,000	Rs.5,00,000	Rs.10,00,000
Policy Continuance Benefit	No	Yes	No	Yes
Income Payout Frequency	Annual in Advance			
Enhance Maturity Boosters	Existing Customer	Applicable for Female Life & Existing Customer	Existing Customer	Applicable for Female Life & Existing Customer
Flexi Income Benefit Level	Level 3: 50%			
Future Milestone Benefit Level	Level 3: 100%			
Survival Benefits				
Flexi Income Benefit in 1st year (A)	Rs.2,50,000	Rs.5,00,000	Rs.2,50,000	Rs.5,00,000
Insta Income Benefit from 2nd year onwards till end of Policy Term (B)	Rs. 1,86,075 p.a. (Total = Rs.26,05,050)	Rs.4,18,360 p.a (Total = Rs.79,48,840)	Rs. 1,84,715 p.a. (Total = Rs.25,86,010)	Rs.4,13,630 p.a (Total = Rs.78,58,970)
Maturity Benefits				
Enhance Maturity Boosters at Maturity Date (C)	Rs.50,000	Rs.2,00,000	Rs.50,000	Rs.2,00,000
Future Income Benefit for the duration of Future Income Period (D)	Rs.1,86,075 p.a. (Total = Rs.55,82,250)	Rs.4,18,360 p.a. (Total = Rs.1,25,50,800)	Rs.1,84,715 p.a. (Total = Rs.55,41,450)	Rs.4,13,630 p.a. (Total = Rs.1,24,08,900)
Future Milestone Benefit at the end of the Future Income Period (E)	Rs.60,00,000	Rs.1,50,00,000	Rs.60,00,000	Rs.1,50,00,000
Total Benefit (A+B+C+D+E)	Rs.1,44,87,300	Rs. 3,61,99,640	Rs.1,44,27,460	Rs. 3,59,67,870
Give-Get	2.41	2.41	2.40	2.40

Note: The Premium Payment Mode for the above mentioned Scenarios are at Annual Mode.

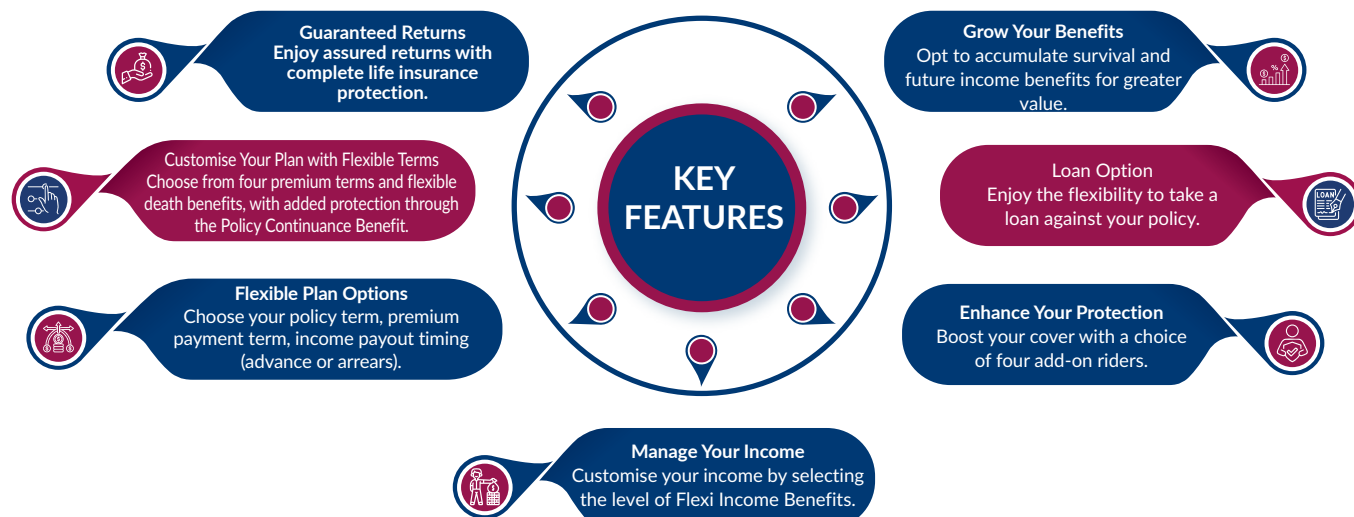
The Guaranteed Benefits mentioned above are applicable provided all due premiums have been paid. Furthermore, Accumulation of Survival Benefits Option or Riders have not been opted for the above mentioned Scenarios.

For more information, please refer to the Product Prospectus.

Liquidity Today. Growth Tomorrow. Bharosa Forever.

From Instant Liquidity To Final Day Maturity, It's all SMART

Axis Max Life Smart VIBE - Insta Wealth Boost Variant



How does Smart VIBE - Insta Wealth Boost Variant work?

Parameters	Scenario 1	Scenario 2	Scenario 3	Scenario 4
Age of the Life Insured (in years)	35	45	35	45
Gender	Male	Female	Male	Female
Premium Payment Term (in years)	12	15	12	15
Policy Term (in years)	30	35	30	35
Death Multiple	7 times		11 times	
Annualized Premium	Rs.5,00,000	Rs.10,00,000	Rs.5,00,000	Rs.10,00,000
Policy Continuance Benefit	No	Yes	No	Yes
Income Payout Frequency	Annual in Advance			
Enhance Maturity Boosters	Existing Customer	Applicable for Female Life & Exist ing Customer	Existing Customer	Applicable for Female Life & Exist ing Customer
Flexi Income Benefit Level	Level 3: 50%			
Survival Benefits				
Flexi Income Benefit in 1st year (A)	Rs.2,50,000	Rs.5,00,000	Rs.2,50,000	Rs.5,00,000
Insta Income Benefit from 2nd year onwards till end of Premium Payment Term (B)	Rs.2,50,000 p.a. (Total = Rs.27,50,000)	Rs. 490,620 p.a. (Total = Rs.68,68,680)	Rs.2,50,000 p.a. (Total = Rs.27,50,000)	Rs. 4,90,620 p.a. (Total = Rs.68,68,860)
Maturity Benefits				
Enhance Maturity Boosters at Maturity Date (C)	Rs.50,000	Rs.2,00,000	Rs.50,000	Rs.2,00,000
Guaranteed Maturity Benefit at Maturity Date (D)	Rs.93,06,360	Rs. 2,35,34,550	Rs. 85,31,700	Rs.2,02,08,000
Total Benefit (A+B+C+D)	Rs.1,23,56,360	Rs.3,11,03,230	Rs. 1,15,81,700	Rs. 2,77,76,680
Give-Get	2.06	2.07	1.93	1.85

Note: The Premium Payment Mode for the above mentioned Scenarios are at Annual Mode.

The Guaranteed Benefits mentioned above are applicable provided all due premiums have been paid. Furthermore, Accumulation of Survival Benefits Option or Riders have not been opted for the above mentioned Scenarios.

For more information, please refer to the Product Prospectus.

CHOOSE YOUR



SMART Comparison Table

Feature	Insta Wealth	Insta Wealth Boost
-	-	-
Flexi Income	✓	✓
Insta Income	✓ (till term end)	✓ (till PPT end)
Future Income Period	✓	✗
Future Income + Future Milestone Benefit	✓	✗
Guaranteed Maturity Benefit	✗	✓
Policy Continuance Benefit (PCB)	✓	✓
Premium Payment Term	5,7,8,10,12 & 15 years	8,10,12 & 15 years
Enhanced Maturity Boosters	✓	✓
Best For	Income + milestone planning	Early liquidity + large corpus

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 product name is Axis Max Life Smart VIBE (Value Income & Benefit Enhancer) Plan (Non-Linked Non-Participating Individual Life Insurance Savings Plan) with UIN: 104N159V03. 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.

*Income Benefits shall be paid within 7 days of policy issuance if Income is taken in Advance Mode.

^Policy Continuance Benefit (PCB) is available with each variant and choice of Riders to opt from to enhance your cover.

The above mentioned benefits are guaranteed, provided all due premiums are paid and the policy is inforce.

For more information, please refer to the terms and conditions mentioned in the policy document and prospectus document of the product.

LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT. APPLICABLE TAXES, CESSSES, AND LEVIES AS IMPOSED BY THE GOVERNMENT FROM TIME TO TIME WILL BE DEDUCTED FROM THE PREMIUMS RECEIVED.

#The above scenarios and characters are fictional and used for illustrative purposes only.

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ARN: Axis Max Life/FCB/SMART Vibe Combined 4 Pager/November 2025

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