

IN THE UNIT LINKED POLICIES, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. This advertisement is designed for combination of benefits of two or more individual and separate products namely Axis Max Life Online Savings Plan, A Unit Linked Non Participating Individual Life Insurance Plan (UIN: 104L098V06) and Axis Max Life Smart Wealth Advantage Guarantee Plan, a Non Linked Non Participating Individual Life Insurance Savings plan (UIN: 104N124V13). These products are also available for sale individually without the combination offered/suggested. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer the detailed sales brochure of respective individual products mentioned herein before concluding the sale.

This is a combination solution comprising of Axis Max Life Online Savings Plan (UIN: 104L098V06) and Axis Max Life Smart Wealth Advantage Guarantee Plan (UIN: 104N124V13)

Proposal for: Mr.Durgesh, aged 25 years

In this solution, the yearly premium paid by you will be invested in Axis Max Life Online Savings Plan and Axis Max Life Smart Wealth Advantage Guarantee Plan in a predetermined ratio. While Axis Max Life Online Savings Plan will provide market-linked returns, Axis Max Life Smart Wealth Advantage Guarantee Plan will generate Guaranteed Returns at Maturity which will ensure you do not lose out on your investment. This plan provides 4 main benefits:

• Build your corpus	• Assured Benefits no matter what happens to the market
• Secure your family's financial future	• Tax Benefits*

*As per prevailing tax laws that are subject to change

UNIT LINKED INSURANCE PRODUCTS DO NOT OFFER LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. YOU WILL NOT BE ABLE TO WITHDRAW THE MONEY INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR. APPLICABLE TAXES, CESSSES AND LEVIES AS IMPOSED BY THE GOVERNMENT FROM TIME TO TIME WILL BE DEDUCTED FROM THE PREMIUMS RECEIVED.

Overview of Solution for Mr.Durgesh

In this solution, you will purchase Axis Max Life Online Savings Plan (UIN: 104L098V06) and Axis Max Life Smart Wealth Advantage Guarantee Plan (UIN: 104N124V13)

Age	Gender	PPT	PT
25 Years	Male	10 Years	20 Years

Product name	Variant	Policy term	Premium payment term	Premium payment mode	Installment premium	Annual Premium	Guaranteed Death Benefit
Axis Max Life Smart Wealth Advantage Guarantee Plan	Wealth For Milestones	20	10	Monthly	Rs. 2,168	Rs. 25,303	Rs. 2,78,333
Axis Max Life Online Savings Plan	Variant 1	20	10	Monthly	Rs. 2,832	Rs. 33,978	Rs. 3,39,784

Overview of Solution	
Annual Premium Paid	Rs. 60,000
Premium Paid Over Premium payment term	Rs. 6,00,000
Assured Benefits	
Guaranteed Benefit* at maturity	Rs. 6,00,011
Market Linked Returns	
Market Linked Returns @ 8%	Rs. 8,74,886
Market Linked Returns @ 4%	Rs. 4,89,201
Total Possible Returns	
Total Possible Returns @ 8%	Total Possible Returns @ 4%
Rs. 14,74,897	Rs. 10,89,212

*For Axis Max Life Smart Wealth Advantage Guarantee Plan, the applicable taxes, cesses and levies will be charged over and above the policy premiums.

The guaranteed benefits are applicable only if all due premiums are paid. Please note that the returns, 4% and 8%, are only assumed rates. 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 number of factors including future investment performance. For more information, please request for your policy specific illustration. Past performance is not necessarily indicative of future performance

Maturity Benefit:

Age : 25 years
PPT : 10 years
PT : 20 years

Annual Premium : Rs. 60,000

- Axis Max Life Smart Wealth Advantage Guarantee Plan: Rs. 25,303
- Axis Max Life Online Savings Plan : Rs. 33,978



Maturity Benefit

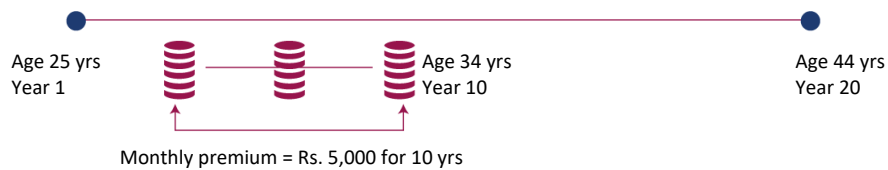
Axis Max Life Smart Wealth
Advantage Guarantee Plan
Rs. 6,00,011

+

Online Savings Plan

Illustrated @ 8% : Rs. 8,74,886

Illustrated @ 4% : Rs. 4,89,201



Death Benefit:

Age : 25 years
PPT : 10 years
PT : 20 years

Annual Premium : Rs. 60,000

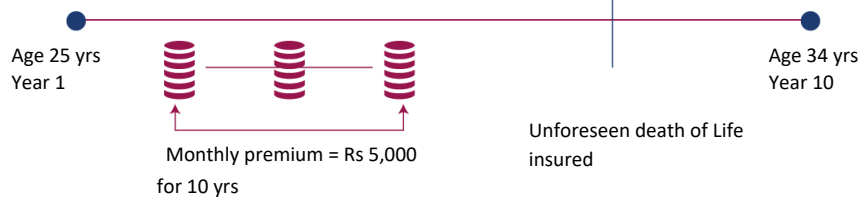


Guaranteed Death Benefit

Axis Max Life Smart Wealth
Advantage Guarantee Plan
Sum Assured : Rs. 2,78,333

+

Online Savings Plan Sum Assured :
Rs. 3,39,784



Disclaimers

- Capital Guarantee Solution is a combination solution of Axis Max Life Online Savings Plan, A Unit Linked Non Participating Individual Life Insurance Plan (UIN: 104L098V06) and Axis Max Life Smart Wealth Advantage Guarantee Plan, a Non-Linked Non Participating Individual Life Insurance Savings plan (UIN: 104N124V13).
- It is **NOT MANDATORY** to purchase the Axis Max Life Online Savings Plan and the Axis Max Life Smart Wealth Advantage Guarantee Plan together. This is only an illustrative document. It does not purport to be a contract of insurance and does not in any way create any rights and/or obligations. Some of the benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed returns then these will be clearly marked “guaranteed” in the illustrations. The actual experience on the contract may be different from illustrated.
- The guaranteed and non-guaranteed benefits are applicable only if all due premiums are paid.
- Please note that the maturity benefits of Axis Max Life Online Savings Plan are NOT GUARANTEED.
- All applicable taxes, cesses and levies as imposed by the Government will be charged over and above the policy premiums at the time of purchase of Axis Max Life Smart Wealth Advantage Guarantee Plan.
- This is not a product prospectus. For more details on the risk factors, terms and conditions, please read the respective prospectus of Axis Max Life Online Savings Plan and Axis Max Life Smart Wealth Advantage Guarantee Plan carefully, available on www.axismaxlife.com, before concluding a sale.
- For Online Savings Plan, for the purposes of illustration, the Company has assumed 4% and 8% as the rates of investment returns. The returns shown in the illustration are not guaranteed and they are not the upper or lower limits of what might be received, as the value of the policy depends on a number of factors including future investment performance. The actual returns can vary depending on the performance of the chosen fund, charges towards mortality, morbidity, underwriting extra, cost of riders, etc. The investment risk in this policy is borne by the policyholder, hence, for more details on terms and conditions please read sales literature carefully.
- Life insurance coverage is available in Axis Max Life Online Savings Plan and Axis Max Life Smart Wealth Advantage
- The benefits available under this solution shall be as per the product policy terms and conditions
The tax laws are subject to amendments from time to time
- This life insurance product is offered and underwritten by Axis Max Life Insurance Ltd.
- The life insurance contract is between the proposer and Axis Max Life Insurance Ltd
- *Under Online savings plan variant 2, a Family Income Benefit equal to 1% of the Sum Assured will be paid each month starting from the Policy anniversary date of every month following or coinciding with the date of death of the Life Insured till the end of the Policy Term, subject to a minimum of 36 monthly payments and a maximum of 120 monthly payments.
- Under policy continuance benefit (PCB) option, in case of death of the life Insured, the policy continues as it would have in case the life insured was alive with the survival benefits and maturity benefits payable in future as and when due, without having to pay any future premiums.
- The premium shall be adjusted on due date even if it has been received in advance in the following scenarios
 - o Due to any benefit change of Smart Wealth Advantage Guarantee Plan owing to age or rate revision, there may be change in ratio to allocate premium in both products to ensure capital guarantee.
 - o In case of a counter offer made for any reason, customer may have to pay extra premium for the same and we may not adjust the Sum Assured in order to ensure Capital Guarantee of the policy

Customer Declaration

I, Durgesh, hereby confirm that I have understood the features of Capital Guarantee Solution 1 to me, explained by the sales representative and affixing my signature below.

Sign :

Date: 5/12/25

Durgesh

This would be followed by individual, separate and complete benefit illustrations of SWAG and OSP, as are currently generated.

BENEFIT ILLUSTRATION

[Date and Time of Illustration – 12 May 2025, 11:20 AM]

Name of the Prospect/Policyholder:	Mr. Durgesh	Proposal No:	
Age & Gender:	25 Years, Male	Name of the Product:	Axis Max Life Smart Wealth Advantage Guarantee Plan
Name of the Life Assured:	Mr. Durgesh	Tag Line:	A Non-linked Non Participating Individual Life Insurance Savings Plan
Age & Gender:	25 Years, Male	Unique Identification No:	104N124V13
Policy Term:	20 Years	GST Rate (Base Policy, First Year):	4.50%
Premium Payment Term:	10 Years	GST Rate (Base Policy, Subsequent Year):	2.25%
Amount of Installment Premium:	₹2,266	GST Rate (Rider, First Year):	NA
Mode of payment of premium:	Monthly	GST Rate (Rider, Subsequent Year):	NA
Income Amount:	NA	Axis Max Life State:	Haryana
Income Start Year, if applicable:	NA	Policyholder Residential State:	Haryana
Income Period, if applicable:	NA		
Deferment Period, if applicable:	NA		

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

Policy Details			
Policy Option	Wealth for Milestones	Sum Assured on Maturity (in Rs.)	4,05,413
Death Benefit Multiple	NA	Sum Assured (at inception of the policy) upon Death (in Rs.)	2,78,333
Policy Continuance Benefit Option	No	Sum Assured (Inbuilt Additional Accidental Death Benefit) (in Rs.)	1,39,167
Special Date Option	No	Opted Special Date	NA

Rider Details			
Accidental Death & Dismemberment (ADD) Rider Term	NA	Accidental Death & Dismemberment (ADD) Rider Sum Assured (in Rs.)	NA
Term Plus Rider Term	NA	Term Plus Rider Sum Assured (in Rs.)	NA
Waiver of Premium (WOP) Plus Rider Term	NA		
Critical Illness and Disability Rider - Rider Premium Payment Term and Rider Term	NA	Critical Illness and Disability Rider - Coverage Variant	NA
		Critical Illness and Disability Rider - Rider Sum Assured	NA

Premium Summary						
	Base Plan	Accidental Death & Dismemberment Rider	Term Plus Rider	Waiver of Premium Plus Rider	Critical Illness and Disability Rider	Total Installment Premium
Installment Premium without GST (in Rs.)	2,168	0	0	0	0	2,168
Installment Premium with first year GST (in Rs.)	2,266	0	0	0	0	2,266
Installment Premium with GST 2nd year onwards (in Rs.)	2,217	0	0	0	0	2,217

(Amount in Rupees)

Policy Year	Single/ Annualized Premium (BOY)	Total Annual Premium (BOY)	Guaranteed											Non Guaranteed	
			Auto Debit Booster (EOY)	Base Income (EOY)	Loyalty Income (EOY)	Money Back (In case of Life Long Income)	Total Survival Benefit (EOY)	Accrued Guaranteed Additions (if any) (EOY)	Other Benefits, if any (Sum Assured on Maturity) (EOY)	Total Maturity Benefit (EOY)	Death Benefit	Inbuilt Additional Accidental Death Benefit	Guaranteed Surrender Value (EOY)	Special Surrender Value (EOY)	Surrender Value Payable (EOY)
1	25,303	26,022	-	-	-	-	-	-	-	-	2,78,333	-	-	10,144	10,144
2	25,303	26,022	-	-	-	-	-	-	-	-	2,78,333	-	15,613	21,813	21,813
3	25,303	26,022	-	-	-	-	-	-	-	-	2,78,333	-	27,323	35,183	35,183
4	25,303	26,022	-	-	-	-	-	-	-	-	2,78,333	-	52,043	50,445	52,043

Policy Year	Single/ Annualized Premium (BOY)	Total Annual Premium (BOY)	Guaranteed											Non Guaranteed	
			Auto Debit Booster (EOY)	Base Income (EOY)	Loyalty Income (EOY)	Money Back (In case of Life Long Income)	Total Survival Benefit (EOY)	Accrued Guaranteed Additions (if any) (EOY)	Other Benefits, if any (Sum Assured on Maturity) (EOY)	Total Maturity Benefit (EOY)	Death Benefit	Inbuilt Additional Accidental Death Benefit	Guaranteed Surrender Value (EOY)	Special Surrender Value (EOY)	Surrender Value Payable (EOY)
5	25,303	26,022	-	-	-	-	-	-	-	-	2,78,333	-	65,054	67,814	67,814
6	25,303	26,022	-	-	-	-	-	-	-	-	2,78,333	-	78,065	87,517	87,517
7	25,303	26,022	-	-	-	-	-	-	-	-	2,78,333	-	91,076	1,09,818	1,09,818
8	25,303	26,022	-	-	-	-	-	-	-	-	2,78,333	-	1,11,025	1,34,993	1,34,993
9	25,303	26,022	-	-	-	-	-	-	-	-	2,78,333	-	1,32,709	1,63,352	1,63,352
10	25,303	26,022	2,580	-	-	-	-	-	-	-	2,78,333	-	1,56,127	1,95,241	1,95,241
11	-	-	-	-	-	-	-	-	-	-	2,78,333	1,39,167	1,64,800	2,09,980	2,09,980
12	-	-	-	-	-	-	-	-	-	-	2,82,303	1,39,167	1,73,476	2,25,842	2,25,842
13	-	-	-	-	-	-	-	-	-	-	3,03,651	1,39,167	1,82,149	2,42,921	2,42,921

Policy Year	Single/ Annualized Premium (BOY)	Total Annual Premium (BOY)	Guaranteed											Non Guaranteed	
			Auto Debit Booster (EOY)	Base Income (EOY)	Loyalty Income (EOY)	Money Back (In case of Life Long Income)	Total Survival Benefit (EOY)	Accrued Guaranteed Additions (if any) (EOY)	Other Benefits, if any (Sum Assured on Maturity) (EOY)	Total Maturity Benefit (EOY)	Death Benefit	Inbuilt Additional Accidental Death Benefit	Guaranteed Surrender Value (EOY)	Special Surrender Value (EOY)	Surrender Value Payable (EOY)
14	-	-	-	-	-	-	-	-	-	-	3,26,632	1,39,167	1,90,824	2,61,306	2,61,306
15	-	-	-	-	-	-	-	-	-	-	3,51,369	1,39,167	1,99,497	2,81,095	2,81,095
16	-	-	-	-	-	-	-	-	-	-	3,78,011	1,39,167	2,08,173	3,02,409	3,02,409
17	-	-	-	-	-	-	-	48,650	-	-	4,55,381	1,39,167	2,31,441	3,64,305	3,64,305
18	-	-	-	-	-	-	-	97,299	-	-	5,42,455	1,39,167	2,54,711	4,33,964	4,33,964
19	-	-	-	-	-	-	-	1,45,949	-	-	6,40,274	1,39,167	2,77,979	5,12,220	5,12,220
20	-	-	-	-	-	-	-	1,94,598	4,05,413	6,00,011	7,50,014	1,39,167	2,92,574	6,00,011	6,00,011

Notes:

- EOY: End of Year, BOY = Beginning of Year
- Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any, and Goods and Service Tax.
- Total Annual Premium includes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any but excludes Goods and Service Tax.
- The Surrender Value payable shall be higher of 'Minimum Guaranteed Surrender Value' and 'Special Surrender Value'. Any additional Surrender Value over and above the 'Minimum Guaranteed Surrender Value' is not guaranteed.
- The above benefits are assuming income payment mode as Annual and with the assumption that no special date is opted by you. For details on other income payment modes and special date options, please refer the Policy Document.
- The Net Rate of Return has been calculated based on the total survival (including auto-debit booster) and total maturity benefit, assuming that all premiums have been paid as and when due (excluding applicable taxes, cesses and levies and rider premiums, if any).
- Refer Sales literature (Prospectus) and Policy Document for explanation of terms used in this illustration.
- Surrender value (both GSV and SSV) shown above is after payment of survival benefit applicable during the year of surrender.
- The above benefit illustration assumes that all premiums (excluding the first premium) are paid via auto debit mode of premium payment. Note that auto debit boosters are applicable only on the premiums paid via auto debit mode of premium payment. Auto debit booster shall be payable only to the fully paid-up policies where all due premiums have been paid.

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

Place
Date: 5/12/25

Signature / Thumb Impression / Electronic
Signature of Agent/ Intermediary / Official of
the insurer

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

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

Date: 5/12/25

Signature / Thumb Impression / Electronic
Signature of Prospect/ Policyholder

Name of the Prospect/Policyholder:	Mr. Durgesh	Name of the Product:	Axis Max Life Online Savings Plan
Age & Gender:	25 Years, Male	Tag Line:	A Unit Linked Non Participating Individual Life Insurance Plan
Name of the Life Assured:	Mr. Durgesh	Policy Option:	Variant 1
Age & Gender:	25 Years, Male	Unique Identification No:	104L098V06
Sum Assured:	₹3,39,784	GST Rate:	18.00%
Policy Term & Premium Payment Term:	20 Years & 10 Years	Axis Max Life State:	Haryana
Amount of Installment Premium:	₹2,832	Policyholder Residential State/Country:	Haryana
Mode of payment of premium:	Monthly	Investment Strategy Opted for:	NA
		Funds opted for along with their risk level (Please specify the customer specific fund option):	Midcap Momentum Index Fund (Risk Rating-Very High) : 100%

How to read and understand this benefit illustration?

This benefit illustration is intended to show what charges are deducted from your premiums and how the unit fund, net of charges and taxes, may grow over the years of the policy term if the fund earns a gross return of 8% p.a. or 4% p.a. These rates, i.e., 8% p.a. and 4% p.a. are assumed only for the purpose of illustrating the flow of benefits if the returns are at this level. It should not be interpreted that the returns under the plan are going to be either 8% p.a. or 4% p.a.

Net Yield mentioned corresponds to the gross investment return of 8% p.a., net of all charges but does not consider mortality, morbidity charges, underwriting extra, if any, guarantee charges and cost of riders, if deducted by cancellation of units. It demonstrates the impact of charges exclusive of taxes on the net yield. Please note that the mortality charges per thousand sum assured in general, increases with age.

The actual returns can vary depending on the performance of the chosen fund, charges towards mortality, morbidity, underwriting extra, cost of riders, etc. The investment risk in this policy is borne by the policyholder, hence, for more details on terms and conditions please read sales literature carefully.

Part A of this statement presents a summary view of year-by-year charges deducted under the policy, fund value, surrender value and the death benefit, at two assumed rates of return. Part B of this statement presents a detailed break-up of the charges, and other values.

Note: Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable benefits then the illustration on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including actual future investment performance.

Rider Details			
Critical Illness and Disability-Secure Rider - Rider Premium Payment Term and Rider Term	NA	Critical Illness and Disability Rider - Coverage Variant	NA
		Critical Illness and Disability Rider - Rider Sum Assured	NA

Premium Summary			
	Base Plan	Axis Max Life Critical Illness and Disability-Secure Rider	Total Installment Premium
Installment Premium without GST (in Rs.)	2,832	0	2,832
Installment Premium with first year GST (in Rs.)	2,832	0	2,832
Installment Premium with GST 2nd year onwards (in Rs.)	2,832	0	2,832

Part A

(Amount in Rupees.)

Policy Year	Annualized Premium	At 4% p.a. Gross Investment Return						At 8% p.a. Gross Investment Return					
		Mortality, Morbidity Charges	Other Charges*	GST	Fund at End of Year	Surrender Value	Death Benefit	Mortality, Morbidity Charges	Other Charges*	GST	Fund at End of Year	Surrender Value	Death Benefit
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	33,978	254	232	87	34,127	30,587	3,39,784	254	235	88	34,837	31,297	3,39,784
2	33,978	229	667	161	69,126	66,766	3,39,784	228	689	165	71,937	69,577	3,39,784
3	33,978	201	1,114	237	1,05,022	1,03,252	3,39,784	198	1,172	247	1,11,453	1,09,683	3,39,784
4	33,978	174	1,572	314	1,41,836	1,40,656	3,39,784	167	1,687	334	1,53,538	1,52,358	3,39,784
5	33,978	148	2,042	394	1,79,590	1,79,590	3,39,784	135	2,235	427	1,98,359	1,98,359	3,39,784
6	33,978	117	2,524	475	2,18,312	2,18,312	3,39,784	98	2,819	525	2,46,097	2,46,097	3,39,784
7	33,978	87	3,018	559	2,58,025	2,58,025	3,39,784	59	3,441	630	2,96,943	2,96,943	3,39,784
8	33,978	54	3,525	644	2,98,758	2,98,758	3,39,784	15	4,104	741	3,51,101	3,51,101	3,51,101
9	33,978	18	4,044	731	3,40,539	3,40,539	3,40,539	-	4,809	866	4,08,749	4,08,749	4,08,749
10	33,978	-	4,578	824	3,83,373	3,83,373	3,83,373	-	5,560	1,001	4,70,091	4,70,091	4,70,091
11	-	-	4,890	880	3,92,834	3,92,834	3,92,834	-	6,121	1,102	5,00,218	5,00,218	5,00,218
12	-	-	5,011	902	4,02,527	4,02,527	4,02,527	-	6,513	1,172	5,32,275	5,32,275	5,32,275
13	-	-	5,134	924	4,12,460	4,12,460	4,12,460	-	6,931	1,247	5,66,386	5,66,386	5,66,386
14	-	-	5,261	947	4,22,638	4,22,638	4,22,638	-	7,375	1,327	6,02,684	6,02,684	6,02,684

1	2	3	4	5	6	7	8	9	10	11	12	13	14
15	-	-	5,391	970	4,33,066	4,33,066	4,33,066	-	7,847	1,413	6,41,308	6,41,308	6,41,308
16	-	-	5,524	994	4,43,753	4,43,753	4,43,753	-	8,350	1,503	6,82,407	6,82,407	6,82,407
17	-	-	5,660	1,019	4,54,703	4,54,703	4,54,703	-	8,885	1,599	7,26,140	7,26,140	7,26,140
18	-	-	5,800	1,044	4,65,923	4,65,923	4,65,923	-	9,455	1,702	7,72,676	7,72,676	7,72,676
19	-	-	5,943	1,070	4,77,420	4,77,420	4,77,420	-	10,061	1,811	8,22,194	8,22,194	8,22,194
20	-	-	6,090	1,096	4,89,201	4,89,201	4,89,201	-	10,705	1,927	8,74,886	8,74,886	8,74,886

**See Part B for details*

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATIVE PURPOSE.

I ALSO UNDERSTAND THAT WHILST 100% OF MY FIRST YEAR PREMIUM WILL BE INVESTED IN UNIT LINKED INVESTMENT FUNDS THERE ARE CHARGES DURING THE FIRST POLICY YEAR AS GIVEN IN THE BENEFIT ILLUSTRATION.

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

Place

Date: 5/12/25

Signature / OTP Confirmation Date / Thumb
Impression / Electronic Signature of Agent/
Intermediary / Official

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

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

Date: 5/12/25

Signature / OTP Confirmation Date / Thumb
Impression / Electronic Signature of Prospect/
Policyholder

Part B

Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charges	Mortality Charge	GST	Policy Admin. Charge	Gross Yield	8% p.a.	Net Yield	6.65%	Amount in Rupees			
							Guarantee Charge	Other Charges*	Additions to the fund*	Fund before FMC	FMC	Fund at End of the Year	Surrender Value	Death Benefit
1	33,978	-	33,978	254	88	-	-	-	-	34,880	235	34,837	31,297	3,39,784
2	33,978	-	33,978	228	165	-	-	-	-	72,026	689	71,937	69,577	3,39,784
3	33,978	-	33,978	198	247	-	-	-	-	1,11,591	1,172	1,11,453	1,09,683	3,39,784
4	33,978	-	33,978	167	334	-	-	-	-	1,53,728	1,687	1,53,538	1,52,358	3,39,784
5	33,978	-	33,978	135	427	-	-	-	-	1,98,604	2,235	1,98,359	1,98,359	3,39,784
6	33,978	-	33,978	98	525	-	-	-	-	2,46,402	2,819	2,46,097	2,46,097	3,39,784
7	33,978	-	33,978	59	630	-	-	-	-	2,97,311	3,441	2,96,943	2,96,943	3,39,784
8	33,978	-	33,978	15	741	-	-	-	-	3,51,536	4,104	3,51,101	3,51,101	3,51,101
9	33,978	-	33,978	-	866	-	-	-	-	4,09,255	4,809	4,08,749	4,08,749	4,08,749
10	33,978	-	33,978	-	1,001	-	-	-	-	4,70,673	5,560	4,70,091	4,70,091	4,70,091
11	-	-	-	-	1,102	-	-	-	-	5,00,837	6,121	5,00,218	5,00,218	5,00,218
12	-	-	-	-	1,172	-	-	-	-	5,32,934	6,513	5,32,275	5,32,275	5,32,275
13	-	-	-	-	1,247	-	-	-	-	5,67,087	6,931	5,66,386	5,66,386	5,66,386
14	-	-	-	-	1,327	-	-	-	-	6,03,430	7,375	6,02,684	6,02,684	6,02,684
15	-	-	-	-	1,413	-	-	-	-	6,42,102	7,847	6,41,308	6,41,308	6,41,308

Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charges	Mortality Charge	GST	Policy Admin. Charge	Guarantee Charge	Other Charges*	Additions to the fund*	Fund before FMC	FMC	Fund at End of the Year	Surrender Value	Death Benefit
16	-	-	-	-	1,503	-	-	-	-	6,83,252	8,350	6,82,407	6,82,407	6,82,407
17	-	-	-	-	1,599	-	-	-	-	7,27,039	8,885	7,26,140	7,26,140	7,26,140
18	-	-	-	-	1,702	-	-	-	-	7,73,632	9,455	7,72,676	7,72,676	7,72,676
19	-	-	-	-	1,811	-	-	-	-	8,23,212	10,061	8,22,194	8,22,194	8,22,194
20	-	-	-	-	1,927	-	-	-	-	8,75,969	10,705	8,74,886	8,74,886	8,74,886

							Gross Yield	4% p.a.	Amount in Rupees					
Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charges	Mortality Charge	GST	Policy Admin. Charge	Guarantee Charge	Other Charges*	Additions to the fund*	Fund before FMC	FMC	Fund at End of the Year	Surrender Value	Death Benefit
1	33,978	-	33,978	254	87	-	-	-	-	34,169	232	34,127	30,587	3,39,784
2	33,978	-	33,978	229	161	-	-	-	-	69,211	667	69,126	66,766	3,39,784
3	33,978	-	33,978	201	237	-	-	-	-	1,05,152	1,114	1,05,022	1,03,252	3,39,784
4	33,978	-	33,978	174	314	-	-	-	-	1,42,011	1,572	1,41,836	1,40,656	3,39,784
5	33,978	-	33,978	148	394	-	-	-	-	1,79,812	2,042	1,79,590	1,79,590	3,39,784
6	33,978	-	33,978	117	475	-	-	-	-	2,18,582	2,524	2,18,312	2,18,312	3,39,784
7	33,978	-	33,978	87	559	-	-	-	-	2,58,344	3,018	2,58,025	2,58,025	3,39,784

Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charges	Mortality Charge	GST	Policy Admin. Charge	Guarantee Charge	Other Charges*	Additions to the fund*	Fund before FMC	FMC	Fund at End of the Year	Surrender Value	Death Benefit
8	33,978	-	33,978	54	644	-	-	-	-	2,99,128	3,525	2,98,758	2,98,758	3,39,784
9	33,978	-	33,978	18	731	-	-	-	-	3,40,961	4,044	3,40,539	3,40,539	3,40,539
10	33,978	-	33,978	-	824	-	-	-	-	3,83,848	4,578	3,83,373	3,83,373	3,83,373
11	-	-	-	-	880	-	-	-	-	3,93,320	4,890	3,92,834	3,92,834	3,92,834
12	-	-	-	-	902	-	-	-	-	4,03,025	5,011	4,02,527	4,02,527	4,02,527
13	-	-	-	-	924	-	-	-	-	4,12,970	5,134	4,12,460	4,12,460	4,12,460
14	-	-	-	-	947	-	-	-	-	4,23,161	5,261	4,22,638	4,22,638	4,22,638
15	-	-	-	-	970	-	-	-	-	4,33,603	5,391	4,33,066	4,33,066	4,33,066
16	-	-	-	-	994	-	-	-	-	4,44,302	5,524	4,43,753	4,43,753	4,43,753
17	-	-	-	-	1,019	-	-	-	-	4,55,266	5,660	4,54,703	4,54,703	4,54,703
18	-	-	-	-	1,044	-	-	-	-	4,66,500	5,800	4,65,923	4,65,923	4,65,923
19	-	-	-	-	1,070	-	-	-	-	4,78,011	5,943	4,77,420	4,77,420	4,77,420
20	-	-	-	-	1,096	-	-	-	-	4,89,806	6,090	4,89,201	4,89,201	4,89,201

*There are no charges included in other charges. There are no additions included on Additions to the fund.

Notes: 1. Refer the sales literature for explanation of terms used in this illustration.

2. Fund management charge is based on the specific fund option(s) chosen.

3. In case rider charges are collected explicitly through collection of rider premium, and not by way of cancellation of units, then, such charges are not considered in this illustration. In other cases, rider charges are included in other charges.

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

Place

Date: 5/12/25

Signature / OTP Confirmation Date / Thumb
Impression / Electronic Signature of Agent/
Intermediary / Official

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

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

Date: 5/12/25

Signature / OTP Confirmation Date / Thumb
Impression / Electronic Signature of Prospect/
Policyholder