

A plan which helps you achieve your goals by providing you with multiple investment options

What this plan offers you



Growth for your Fund

This plan offers you an opportunity to grow your Fund to meet your goals



Options of Premium Payment Term and Policy Term to Cater to your Need

Choose Single Pay or 5 Pay for 10 years Policy Term or Regular Pay for 20 years Policy Term as per your need



Financial Security for your Family

The plan offers a Maturity Value equal to Fund Value, Death Benefit equal to higher of (Fund Value, Sum Assured, 105% of all Premiums Paid) and also provides Partial Withdrawal Flexibility



Investment Flexibility To Choose From 15 Fund Options

The plan offers you 15 Fund Options that you can choose from, basis your risk appetite



Safeguarding Your Fund Against Market Volatilities With Systematic Transfer Plan And Dynamic Fund Allocation

Choose from the 2 investment strategies to protect your Fund against market volatilities

Be sure you know

Unit Linked Insurance Plan is a long term Life Insurance cum Investment Plan and is subject to market risks. We do not provide any guarantee of returns. We invest net premium (after deducting applicable charges) paid by you in Funds of your choice. Fund choices may vary from Debt (low risk), Balanced (medium risk) and Equity (high risk).

Fund Value may rise, fall or remain unchanged, depending on market movement and the Fund(s) performance. Please choose Fund(s) as per your risk appetite.

Choose your plan in three simple steps



CHOOSE YOUR POLICY TERM AND PREMIUM PAYMENT TERM



Please note: unit linked insurance products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to withdraw the money invested in linked insurance products completely or partially till the end of the fifth year.

Plan Features

Features	Axis Max Life Fast	Track Super						
Product Type	A Unit Linked Non Participating Individual Life Insurance Plan							
Coverage	All individuals in accordance with Board approved underwriting policy of the Company							
Age at Entry	Minimum: 91 days							
(Age as on Last Birthday)	Maximum: Premium Payment Term Maximum Entry Age (years)							
		Single Pay / 5 Pa	y	60				
M-4	N4:-:	Regular Pay		50				
Maturity Age (Age as on Last Birthday)	Minimum - 18 years	Maximum - 70 ye	ars					
Premium Payment Term	Single Pay / 5 years (5 Pay) / 20 years (Regular Pay)							
Policy Term	10 years for Single Pay / 5 Pay and 20 years for Regular Pay							
Premium Payment Mode	Annual, Semi - Annual, Quarterly & Monthly							
Minimum Annualized	Single Pay	₹ 1,00,000	•					
Premium	5 Pay ₹ 50,000							
	Regular Pay	₹ 25,000						
Maximum Annualized	No limit, subject to u							
Premium	1 to mine, subject to t	ander withing						
Maturity Benefit	Fund Value as on Da	ate of Maturity, pro	ovided Settlement Op	tion has not been	exercised.			
		,,,				narkets then next worki		
	day's NAV will be ap		y Bute 15 a Horr	working day ro	the company of the	narrees then here work		
Fixed Sum Assured	Sum assured on dea	th means an absol	ute amount of benefit	which is guarante	eed to become payable	on death		
Multiple	of the life assured in	accordance with	the terms and conditi	ons of the policy.	Sum Assured (SA)' is eq	ual to Sum assured on dea		
	The fixed Sum Assur	ed Multiple for di	fferent Premium Payn	nent Terms are giv	ven below:			
	Premium Paym	ent Term	Entry Age (Years)		ed on death			
			A 45	•	allowed			
	Single P	ay 📙	Age <= 49		25			
			Age >= 50 Age <= 49		1.25			
	5 years	s —	Age >= 50		& 10			
			Age <= 49		10			
	20 year	's	Age = 50	5, 7	& 10			
Minimum Fixed Sum	I	ultiple and corresp	ponding minimum Sun	n assured for diffe	erent Premium Paymen	t Terms are given		
Assured on death	below:	1 1						
	Premium Payment Term	Policy Term	Minimum Annualized/	Entry Age (Years)	Sum assured Multiple allowed	Minimum Sum assured		
	Payment lerm		Single Premium	(Tears)	Multiple allowed	assureu		
				Age <= 49	1.25	Rs. 1,25,000		
	Single Pay	10 years	Rs. 1,00,000	Age >= 50	1.1 & 1.25	Rs. 1,10,000		
	_	40	D 50.000	Age <= 49	7 & 10	Rs. 3,50,000		
	5 years	10 years	Rs. 50,000	Age >= 50	5, 7 & 10	Rs. 2,50,000		
	20 years	20 years	Rs. 25,000	Age <= 49	7 & 10	Rs. 1,75,000		
		20 , cais	113. 23,000	Age = 50	5, 7 & 10	Rs. 1,25,000		
	20 years					, , , , , , , ,		
Maximum Fixed Sum						, , , , , , , , , , , , , , , , , , , ,		
Maximum Fixed Sum Assured	No limit, subject to u	underwriting						
Assured	No limit, subject to u		of Sum assured or Fund	Value (as on the Γ	Date of Death) subject to			
	No limit, subject to u	ife Insured, higher	of Sum assured or Fund eccived up to the date o	Value (as on the D	ate of Death), subject to yable. Settlement optior			
Assured Death Benefit	No limit, subject to u	ife Insured, higher	of Sum assured or Fund ceived up to the date o	Value (as on the D	Pate of Death), subject to yable. Settlement option	a		
Assured Death Benefit (provided policy is in force) Guaranteed Loyalty	No limit, subject to u On the Death of the L minimum of 105% of benefit payout.	ife Insured, higher of f total premiums re	ceived up to the date o	f death shall be pa	Pate of Death), subject to yable. Settlement option s, at the end of every po	a n will not be provided for dea		
Assured Death Benefit (provided policy is in force)	No limit, subject to u On the Death of the L minimum of 105% of benefit payout. 0.30% of Fund Value starting from 11th po	ife Insured, higher of total premiums re e shall be added to blicy year. The Loy	the Fund by creation valty Additions increas	f death shall be pa of additional unit se by 0.02% (abso	yable. Settlement option s, at the end of every polute) each year thereaf	a n will not be provided for dea plicy year ter. The additional units sh		
Assured Death Benefit (provided policy is in force) Guaranteed Loyalty	No limit, subject to u On the Death of the L minimum of 105% of benefit payout. 0.30% of Fund Value starting from 11th po be created in differe	ife Insured, higher of total premiums re eshall be added to olicy year. The Loyent funds in propo	the Fund by creation valty Additions increas rtion of Fund Value a	f death shall be pa of additional unit se by 0.02% (abso t the time of cred	s, at the end of every pool slute) each year thereaf it. Loyalty Additions wi	a n will not be provided for dea plicy year ter. The additional units sh Il be payable only on Regu		
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	 Rider benefit variant 2 - Accidental Death Benefit: provides additional lump sum benefit in the case of death due of accident of the Life Insured. Rider benefit variant 3 - Accidental Total and Permanent Disability: provides additional lump sum benefit in the case of occurrence of total and permanent disability to the Life Insured due to accident. Rider benefit variant 4 - Payor Benefit: provides funding of all future outstanding base premiums and waiver of all the future premiums under all attached riders in the case of death or diagnosis of Terminal Illness of the policyholder whichever is earlier. Please refer to Axis Max Life Smart Ultra Protect Rider prospectus for more details
Surrender	Where the product acquires a surrender value during the first five years, on receipt of intimation that you wish to surrender the policy during the first five years, the fund value including top-up fund value, if any, after deduction of applicable discontinuance charge, shall be transferred to the discontinued policy fund. The surrender value equivalent to the Discontinued Policy Fund Value shall become payable only after the completion of the lock-in-period. On surrender, after the lock-in period, the surrender value shall be at least equal to the fund value as on the date of surrender.
Grace Period	In case the premium is not paid by the premium due date, a Grace Period of 30 days (15 days for monthly mode) from the due date of first unpaid premium will be allowed. During this Grace Period, the risk cover will continue and all charges under the policy will continue to apply.
Free Look Period	"Free Look" means a period of thirty (30) days beginning from the date of receipt of the policy document, whether received electronically or otherwise, to review the terms and conditions of the policy. If the policyholder disagrees to any of the policy terms or conditions, or otherwise and has not made any claim, the policyholder shall have the option to return the policy for cancellation, stating the reasons for the same. You have a period of 30 (Thirty) days from the date of receipt of the Policy to review the terms and conditions of the Policy and where you disagree to any of those terms or conditions, you have the option to return the Policy stating the reasons for your objections, upon which you shall be entitled to an amount which will be equal to non-allocated premium plus charges levied by cancellation of units plus fund value at the date of cancellation, less charges deducted towards mortality and rider benefit (including all applicable taxes, cesses and levies as imposed by the Government from time to time on these charges) for the period of cover, expenses incurred on medical examination, if any, and on account of stamp duty. Any request received by the Company for free look cancellation of the policy shall be processed and premium refunded within 7 days of
	receipt of the request. The policy shall be terminated upon payment of free look proceeds.
Option to reduce premium post lock-in*	The policyholder has an option to decrease the premium upto 50% of the original Annualized Premium subject to the minimum premium limit, only once post the end of 5-year lock-in period.

 $For more \ details \ on \ this \ option \ and \ various \ terms \ and \ conditions \ please \ refer \ the \ Prospectus \ available \ on \ www.axismax life.com$

Annualised Premium" means the premium amount payable in a year excluding taxes, rider premiums and underwriting extra premiums on riders, if any

"Total premiums paid" means total of all the premiums received under the base product including top-ups premium paid, if any.

Please refer to the detailed prospectus available at www.axismaxlife.com for more details

Illustration

Let's look at some examples - Below mentioned benefits are assumed for a Standard Life, Male.

Scenario	Example 1	Example 2	Example 3	
Age of Life Insured (years)	35	35	35	
Premium Payment Term (years)	1	5	20	
Policy Term (years)	10	10	20	
Annualized Premium	₹ 1,50,000	₹ 75,000	₹ 40,000	
Maturity Value (@4%)*	₹ 1,71,107	₹ 3,86,734	₹ 9,98,765	
Maturity Value (@8%) [*]	₹ 2,53,651	₹ 5,34,657	₹ 15,73,007	

Premium Payment Mode: Annual; Standard Life; Fund Chosen: Balanced Fund

Please note that the above assumed rates of return, 4% and 8%, are only scenarios at these rates after recovering all applicable charges. 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 a number of factors including future investment performance.

For more information, please request for your policy specific benefit illustration.

Charge Structure

Premium Allocation	Allocation Charge (as % of Single / Annualized Premium)							
	Policy Year	Single Pay	5 Pay	Regular Pay				
Charge	1	4%	4%	4%				
	2-5	Not Applicable	3%	3%				
	6 - 10	Not Applicable	Not Applicable	3%				
	11 - 20	Not Applicable	Not Applicable	0%				
Fund Management Charge	This is a charge levied as a percentage of the value of assets and shall be appropriated, usually daily, by adjusting the Net Asset Value of the Fund. The rate to be levied will be equal to the annual rate, as given above, divided by 365 and multiplied by the number of days that have elapsed since the previous unit valuation date. The annual rate of Fund Management Charge is as below:							
	Name of Fund Charge (per annum) as % of Fund Value Risk Ratio							
	High Growth Fund (SFIN: ULIF01311/02/08LIFEHIGHGR104) 1.25% Very High							
	Midcap Momentum I	1.25%	Very High					

Name of Fund	Charge (per annum) as % of Fund Value	Risk Rating
High Growth Fund (SFIN: ULIF01311/02/08LIFEHIGHGR104)	1.25%	Very High
Midcap Momentum Index Fund (SFIN: ULIF02801/01/24MIDMOMENTM104)	1.25%	Very High
Nifty Alpha 50 Fund (SFIN: ULIF02914/05/24ALPHAFIFTY104)	1.25%	Very High
Nifty 500 Momentum 50 Fund (SFIN: ULIF03015/08/24MOMENFIFTY104)	1.25%	Very High
Growth Fund (SFIN: ULIF00125/06/04LIFEGROWTH104)	1.25%	High
Diversified Equity Fund (SFIN: ULIF02201/01/20LIFEDIVEQF104)	1.25%	High
Sustainable Equity Fund (SFIN: ULIF02505/10/21SUSTAINEQU104)	1.25%	High
Pure Growth Fund (SFIN: ULIF02630/12/22PUREGROWTH104)	1.25%	High
Balanced Fund (SFIN: ULIF00225/06/04LIFEBALANC104)	1.10%	Medium
NIFTY Smallcap Quality Index Fund (SFIN: ULIF02702/08/23NIFTYSMALL104)	1.00%	Very High

Name of Fund	Charge (per annum) as % of Fund Value	Risk Rating
Money Market II Fund (SFIN: ULIF02301/01/20LIFEM)	ONMK2104) 0.90%	Low
Dynamic Bond Fund (SFIN: ULIF02401/01/20LIFEDYN	BOF104) 0.90%	Low
Conservative Fund (SFIN: ULIF00325/06/04LIFECONS	SER104) 0.9%	Low
Secure Fund (SFIN: ULIF00425/06/04LIFESECURE104	0.9%	Low
Secure Plus Fund (SFIN: ULIF01628/04/09LIFESECPLS - only available with Systematic Transfer Plan	104) 0.9%	Low
Discontinuance Policy Fundy SFIN: ULIF02021/06/13/i - only available in case of policy discontinuance invirst 5	LIFEDISCON104) 0.50% oplicy years	Low

Policy Administration		This is a charge expressed as a percentage of premiums paid for all variants and is levied at each monthly anniversary by cancelling proportionate Units starting from the date of commencement of policy									
Charge	Premium Payment Term	n Policy Administration Charge (% of Annualized / Single Premium)									
	Single Pay	0.05% p.m	0.05% p.m. compounding at 3% p.a. from 2 nd year onwards up to a maximum of ₹ 200 per month								
	5 Pay and Regular Pay - 0.33% p.m. compounding at 4% p.a. from 2 nd year onwards up to a maximum of ₹ 500 permonth Annual mode) permonth			
	5 Pay and Regular Pay - Non - Annual modes	0.24% p.m	. compour	nding at 4%	p.a. from	2 nd year c	nwards	up to a r	naximum	of₹500) per month
Mortality	number of Units are cancelled	Mortality charge is levied for providing risk cover to the Life Insured during the Policy Term. On each monthly anniversary, appropriate number of Units are cancelled from the Unit Account at their Unit Price starting from the date of commencement of the policy. Sum at Risk = Maximum [Maximum (Sum Assured, 105% of Total Premiums Paid) - Fund Value, 0]									
Charge	Age (years)	0	8	17 25	30	35 40	45	50			
	Mortality charge (₹) (per ₹1,000 Sum at Risk)	4.45	0.59	0.74	0.98	1.06	1.28	1.80	2.87	4.95	
Surrender / Discontinuance	This charge shall be levied o (Surrender) whichever is ea				Discontir	nuance o	f Policy	or effec	ting Cor	nplete V	Vithdrawal
Charge		F	or 5 pay a	and regular	pay(ann	ual Prem	ium Ba				
	Where the policy is disco	Where the policy is discontinued during the policy year			Maximum Discontinuance Charges for the policies having Annualized premium up to ₹ 50,000/-				Maximum Discontinuance Charges for the policies having Annualized premium above ₹ 50,000/-		
	1	1			Lower of 20% * (AP or FV) subject to a maximum of ₹ 3000				Lower of 6% * (AP or FV) subject to a maximum of ₹ 6000		
	2		Lower of 15% * (AP or FV) subject to a maximum of ₹ 2000					Lower of 4% * (AP or FV) subject to a maximum of ₹ 5000			
	3		Lo	Lower of 10% * (AP or FV) subject to a maximum of ₹ 1500					Lower of 3% * (AP or FV) subject to a maximum of ₹ 4000		
	4		L	Lower of 5% * (AP or FV) subject to a maximum of ₹ 1000					Lower of 2% * (AP or FV) subject maximum of ₹ 2000		
	5 and onwards	5 and onwards			Nil				Nil		

		For Single Pay					
Surrender / Discontinuance Charge	Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having Single Premium up to ₹ 3,00,000/-	Maximum Discontinuance Charges for the policies having Single Premium above ₹ 3,00,000/-				
	1	Lower of 2% *(SP or FV) subject to a maximum of ₹ 3000/-	Lower of 1% *(SP or FV) subject to a maximum of ₹ 6000/-				
	2	Lower of 1.5% *(SP or FV) subject to a maximum of ₹ 2000/-	Lower of 0.70% *(SP or FV) subject to a maximum of ₹ 5000/-				
	3	Lower of 0.70% *(SP or FV) subject to a maximum of ₹ 1500/-	Lower of 0.50%* (SP or FV) subject to a maximum of ₹ 4000/-				
	4	Lower of 0.5% *(SP or FV) subject to a maximum of ₹ 1000/-	Lower of 0.35% *(SP or FV) subject to a maximum of ₹ 2000/-				
	5 and onwards	Nil	Nil				
	AP - Annualized Premium; SP - Single Premium; FV - Fund Value						
Switch Charge	A maximum of 12 Switches are allowed in any policy year and are free of any charge. Switching maybe allowed during settlement period.						
Premium Redirection Charge	A maximum of 6 Premium Redirections are allowed in each policy year and are free of any charge.						
Partial Withdrawal	After the first 5 policy years, a maximum of 2 Partial Withdrawals are allowed in a policy year and are free of any charge. No partial withdrawal will be allowed during the period of discontinuance and during settlement period.						

All applicable taxes, cesses and levies as imposed by the Government will apply on all charges as per the prevailing law. Any further taxes and cess shall be passed on to the Policyholder.





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.
THE UNIT LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER / WITHDRAW $THE \, MONIES \, INVESTED \, IN \, UNIT \, LINKED \, INSURANCE \, PRODUCTS \, COMPLETELY \, OR \, PARTIALLY \, TILL \, THE \, END \, OF \, FIFTH \, YEAR.$

Unit Linked Insurance Products (ULIPS) are different from the traditional insurance products and are subject to the risk factors. The premium paid in the Unit Linked Life Insurance Policies is subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his / her decisions.

Axis Max Life Insurance Company Limited is only the name of the insurance company and Axis Max Life Fast Track Super is the name of the unit linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. The premiums & funds are subject to certain charges related to the fund or to the premium paid. Past performance of the investment funds do not indicate the future performance of the same. Investors in the Plan are not being offered any guaranteed / assured returns.

Axis Max Life Insurance Limited (formerly 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 Helplije No. 1860 120 5577. Website: www.axismaxlife.com are subject to changes in tax laws. You can call us on our Customer Helpline No. 1860 120 5577. Website: www.axismaxlife.com

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 Public receiving such phone calls are requested to lodge a police complaint