

Axis Max Life Launches Smart Value Income & Benefit Enhancer Plan – A Flexible Solution for Guaranteed Income, Savings, and Protection

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Axis Max Life Insurance Ltd. {formerly known as Max Life Insurance Company Ltd.} (“Axis Max Life”/ “Company”), has announced the launch of its Axis Max Life Smart Value Income & Benefit Enhancer Plan (UIN: 104N159V01), a Non-Linked, Non-Participating Individual Life Insurance Savings Plan. This offering, available on all channels from May 5, 2025, is designed to offer customers a blend of guaranteed returns,

instant liquidity, and protection. The plan aims to cater to diverse financial preferences by offering a combination of income certainty and protection, with the added flexibility of choosing between different plan variants, payout modes, and optional benefits. It is best suited for individuals looking for a structured income stream with built-in assurance over the long term.



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Key Features of Axis Max Life Smart Value Income & Benefit Enhancer Plan:

- **Guaranteed Returns:** The plan offers assured benefits along with life [insurance protection](#) to help build long-term financial security.
- **Three Flexible Plan Variants:** Available under Insta Wealth, Future Wealth, and Insta Wealth Boost variants, the plan enables policyholders to select savings and

payout structures aligned with their specific requirements.

- **Customizable Plan Options:** At the time of policy inception, customers can select premium payment terms, policy durations, income payout frequencies (advance/arrears), and death benefit multiples of 5x, 7x, or 11x of the annualized premium.
- **Manage & Grow Your Income:** The plan offers Flexi Income Benefits from the first policy year, with the option to accumulate survival and future income benefits for enhanced returns.
- **Enhance Your Protection:** Offers a suite of optional riders, including critical illness, accidental death, disability, and waiver of premium to strengthen the protection offering
- **Built-in Protection Benefits:** Includes Senior Citizen Benefit, and Cover Continuance Benefit, for added assurance.
- **Policy Continuance Benefit (PCB):** An optional feature which ensures all future benefits under the Policy remain intact in case of the life insured's death, with no further premium payments. This option must be selected at inception.
- **Loan Facility & Liquidity:** Policyholders may avail loan facilities against the policy and also have the [flexibility to advance their Future Milestone Benefits during the income](#) payout phase to meet immediate financial needs.

Speaking on the product launch, **Vaibhav Kumar, SVP and Head – Products & Ecommerce, Axis Max Life Insurance**, said, *“With the launch of the Smart Value Income & Benefit Enhancer Plan, Axis*

Max Life continues to deliver on its promise of dependable protection backed by guaranteed income. This product has been thoughtfully designed to offer policyholders flexibility across every stage from choosing premium terms and income payout preferences, customizing their protection with riders and Policy Continuance Benefit. By enabling customers to manage and grow their income while ensuring life cover, we aim to provide a comprehensive and adaptable [solution that meets real financial](#) needs in a predictable and reassuring manner.

The Axis Max Life Smart Value Income & Benefit Enhancer Plan empowers customers to manage both planned and unexpected life [events](#) through guaranteed payouts, optional income accumulation, and flexible benefit structures, making it a smart and secure choice for evolving financial journeys.

About Axis Max Life Insurance Limited

Axis Max Life Insurance Limited, formerly known as Max Life Insurance Company Ltd., is a [Joint Venture between Max Financial Services Limited](#) (“MFSL”) and Axis Bank Limited. Axis Max Life Insurance offers comprehensive protection and long-term savings life insurance solutions through its multi-channel distribution, including agency and third-party distribution partners. It has built its operations over two decades through a need-based sales process, a customer-centric approach to engagement and service delivery and trained human capital. As per the annual audited financials for FY2023-24, Axis Max Life Insurance has [achieved a gross written premium of INR](#) 29,529 Cr.

For more information, please visit the company website at www.axismaxlife.com

*Subject to Terms and conditions of the Policy.

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

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