

IN THIS UNIT LINKED POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

Make up for the past.
Fast track your financial goals.

MAX LIFE FAST TRACK SUPER

A Unit Linked Non Participating Individual Life Insurance Plan

UIN: 104L082V05

LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT.

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

1. CHOOSE YOUR ANNUALIZED PREMIUM
2. CHOOSE YOUR POLICY TERM AND PREMIUM PAYMENT TERM
3. CHOOSE FROM FUND OPTIONS AVAILABLE, AS PER YOUR RISK APPETITE

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.

A Max Financial and AXIS BANK JV

PLAN FEATURES

<table>
<tr><th>Features</th><th>Max Life Fast Track Super</th></tr>
<tr><td>Product Type</td><td>A Unit Linked Non Participating Individual Life Insurance Plan</td></tr>
<tr><td>Coverage</td><td>All individuals in accordance with Board approved underwriting policy of the Company</td></tr>
<tr><td>Age at Entry
(Age as on Last Birthday)</td><td>Minimum: 91 days
Maximum:
<table>
<tr><th>Premium Payment Term</th><th>Maximum Entry Age (years)</th></tr>
<tr><td>Single Pay / 5 Pay</td><td>60</td></tr>
<tr><td>Regular Pay</td><td>50</td></tr>
</table></td></tr>
<tr><td>Maturity Age
(Age as on Last Birthday)</td><td>Minimum - 18 years Maximum - 70 years</td></tr>
<tr><td>Premium Payment Term</td><td>Single Pay / 5 years (5 Pay) / 20 years (Regular Pay)</td></tr>
<tr><td>Policy Term</td><td>10 years for Single Pay / 5 Pay and 20 years for Regular Pay</td></tr>
<tr><td>Premium Payment Mode</td><td>Annual, Semi - Annual, Quarterly & Monthly</td></tr>
<tr><td>Minimum Annualized Premium</td><td>
<table>
<tr><td>Single Pay</td><td>₹ 1,00,000</td></tr>
<tr><td>5 Pay</td><td>₹ 50,000</td></tr>
<tr><td>Regular Pay</td><td>₹ 25,000</td></tr>
</table></td></tr>
<tr><td>Maximum Annualized Premium</td><td>No limit, subject to underwriting</td></tr>
<tr><td>Maturity Benefit</td><td>Fund Value as on Date of Maturity, provided Settlement Option has not been exercised.
Please Note: In case the Maturity Date is a non - working day for the Company or markets then next working day’s NAV will be applicable</td></tr>
<tr><td>Fixed Sum Assured Multiple</td><td>Sum assured on death means an absolute amount of benefit which is guaranteed to become payable on death of the life assured in accordance with the terms and conditions of the policy.Sum Assured (SA)’ is equal to Sum assured on death. The fixed Sum Assured Multiple for different Premium Payment Terms are given below:
<table>
<tr><th>Premium Payment Term</th><th>Entry Age (Years)</th><th>Sum assured on death Multiple allowed</th></tr>
<tr><td rowspan="2">Single Pay</td><td>Age <= 49</td><td>1.25</td></tr>
<tr><td>Age >= 50</td><td>1.1 & 1.25</td></tr>
<tr><td rowspan="2">5 years</td><td>Age <= 49</td><td>7 & 10</td></tr>
<tr><td>Age >= 50</td><td>5, 7 & 10</td></tr>
<tr><td rowspan="2">20 years</td><td>Age <= 49</td><td>7 & 10</td></tr>
<tr><td>Age = 50</td><td>5, 7 & 10</td></tr>
</table></td></tr>
<tr><td>Minimum Fixed Sum Assured on death</td><td>The Sum assured Multiple and corresponding minimum Sum assured for different Premium Payment Terms are given below:
<table>
<tr><th>Premium Payment Term</th><th>Policy Term</th><th>Minimum Annualized/ Single Premium</th><th>Entry Age (Years)</th><th>Sum assured Multiple allowed</th><th>Minimum Sum assured</th></tr>
<tr><td rowspan="2">Single Pay</td><td rowspan="2">10 years</td><td rowspan="2">Rs. 1,00,000</td><td>Age <= 49</td><td>1.25</td><td>Rs. 1,25,000</td></tr>
<tr><td>Age >= 50</td><td>1.1 & 1.25</td><td>Rs. 1,10,000</td></tr>
<tr><td rowspan="2">5 years</td><td rowspan="2">10 years</td><td rowspan="2">Rs. 50,000</td><td>Age <= 49</td><td>7 & 10</td><td>Rs. 3,50,000</td></tr>
<tr><td>Age >= 50</td><td>5, 7 & 10</td><td>Rs. 2,50,000</td></tr>
<tr><td rowspan="2">20 years</td><td rowspan="2">20 years</td><td rowspan="2">Rs. 25,000</td><td>Age <= 49</td><td>7 & 10</td><td>Rs. 1,75,000</td></tr>
<tr><td>Age = 50</td><td>5, 7 & 10</td><td>Rs. 1,25,000</td></tr>
</table></td></tr>
<tr><td>Maximum Fixed Sum Assured</td><td>No limit, subject to underwriting</td></tr>
<tr><td>Death Benefit
(provided policy is in force)</td><td>On the Death of the Life Insured, higher of Sum assured or Fund Value (as on the Date of Death), subject to a minimum of 105% of total premiums received up to the date of death shall be payable. Settlement option will not be provided for death benefit payout.</td></tr>
<tr><td>Guaranteed Loyalty Additions</td><td>0.30% of Fund Value shall be added to the Fund by creation of additional units, at the end of every policy year starting from 11th policy year. The Loyalty Additions increase by 0.02% (absolute) each year thereafter. The additional units shall be created in different funds in proportion of Fund Value at the time of credit. Loyalty Additions will be payable only on Regular Pay for premium paying policies. In case of revival of policies, the Loyalty Additions for previous years will be paid based on the Fund Value prevailing at the revival date. Policies, for which premium reduction option has been opted for will also be eligible for Guaranteed Loyalty Additions.</td></tr>
<tr><td>Systematic Transfer Plan</td><td>Systematic Transfer Plan helps you replicate a Rupee cost averaging method on your Annualized Premium. It is available with Single Pay and Annual Premium Payment Mode in 5 Pay and Regular Pay. Under Systematic Transfer Plan option, the Annualized / Single Premium received net of Premium Allocation Charge shall be allocated first to the Secure Plus Fund to purchase Units. Immediately thereafter and on each subsequent monthly anniversary, Fund Value of [1 / (13 - month number in the policy year)] of the Units available at the beginning of the month shall be Switched to Growth Super Fund automatically by cancelling Units in the Secure Plus Fund, and purchasing Units in the Growth Super Fund.</td></tr>
<tr><td>Dynamic Fund Allocation</td><td>Dynamic Fund Allocation option is an investment strategy which in early part of your Policy Term invests in equity oriented funds and as your Policy Term progresses it shifts the fund allocation towards more conservative funds. You can opt for Dynamic Fund Allocation option only at the inception of policy. Under this option, Assets Under Management shall be maintained amongst Growth Super Fund and Secure Fund in a pre - defined proportion that changes depending upon the years left to maturity.</td></tr>
<tr><td>Settlement Option</td><td>You may, at least 15 days prior to the Maturity Date, opt for a Settlement Option, pursuant to which the Company will continue to manage the Funds for you for a maximum period of 5 years from the Maturity Date and make periodic payments. During the settlement period, Fund Management Charges shall continue to be levied. There shall be a risk cover equal to 105% of the total premiums paid and mortality charges will be deducted basis the sum at risk. You may exercise switch option during settlement.</td></tr>
<tr><td>Riders</td><td>Following riders available under the product
1. Max Life Critical Illness and Disability Secure Rider (UIN: 104A034V01): This rider provides benefit upon diagnosis of any of the critical illnesses covered.
Please refer to Max Life Critical Illness and Disability Secure Rider prospectus for more details.
2. Max Life Smart Ultra Protect Rider (UIN: 104A049V01): This rider provides following rider benefit variants:
• Rider benefit variant 1 - Term Booster with Accelerated Terminal Illness: provides additional lump sum benefit in the case of death or diagnosis of Terminal Illness of the Life Insured, whichever is earlier.</td></tr>
</table>

	• 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 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.maxlifeinsurance.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.maxlifeinsurance.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 Charge

Allocation Charge (as % of Single / Annualized Premium)

Policy Year	Single Pay	5 Pay	Regular Pay
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 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: ULIF02301/01/20LIFEMONMK2104)	0.90%	Low
	Dynamic Bond Fund (SFIN: ULIF02401/01/20LIFEDYNBOF104)	0.90%	Low
	Conservative Fund (SFIN: ULIF00325/06/04LIFECONSER104)	0.9%	Low
	Secure Fund (SFIN: ULIF00425/06/04LIFESECURE104)	0.9%	Low
	Secure Plus Fund (SFIN: ULIF01628/04/09LIFESECPLS104) - only available with Systematic Transfer Plan	0.9%	Low
	Discontinuance Policy Fundv SFIN: ULIF02021/06/13/LIFEDISC0N104) - only available in case of policy discontinuance inv irst 5 policy years	0.50%	Low

Policy Administration Charge

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

Premium Payment Term	Policy Administration Charge (% of Annualized / Single Premium)
Single Pay	0.05% p.m. compounding at 3% p.a. from 2nd year onwards up to a maximum of ₹ 200 per month
5 Pay and Regular Pay - Annual mode	0.33% p.m. compounding at 4% p.a. from 2nd year onwards up to a maximum of ₹ 500 permonth
5 Pay and Regular Pay - Non - Annual modes	0.24% p.m. compounding at 4% p.a. from 2nd year onwards up to a maximum of ₹ 500 per month

Mortality Charge

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]

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 Charge

This charge shall be levied on the Fund Value at the time of Discontinuance of Policy or effecting Complete Withdrawal (Surrender) whichever is earlier, as per the following table:

For 5 pay and regular pay(annual Premium Basis)

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	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	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	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	Nil	Nil

Surrender / Discontinuance Charge

For Single Pay

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.

YOU ARE THE DIFFERENCE™





^Individual Death Claims Paid Ratio as per Audited Financials for FY 2023-2024 | *As per Public Disclosure 2024.

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.

Max Life Insurance Company Limited is only the name of the insurance company and 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.

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)-122002. 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. Insurance is the Subject matter of solicitation. Trade logo displayed belongs to Max Financial Services Ltd. and Axis Bank Ltd. respectively and with their consents, are used by Max Life Insurance Co. Ltd. You can call us on our Customer Helpline No. 1860 120 5577.

Website: www.maxlifeinsurance.com

ARN: MaxLife/FCB/Brand/Fast Track Super/Leaflet/August 2024 **IRDAI Regn. No. 104**

BEWARE OF SPURIOUS / FRAUD PHONE CALLS!
- IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums
- Public receiving such phone calls are requested to lodge a police complaint

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