**Max Fit Program**: A Wellness Benefit is available with the objective of maintaining customer's good health and improving it.

<table>
<tr>
<td>Max Fit Program-Wellness Benefit</td>
<td>On Accumulation of Healthy weeks</td>
<td>A Wellness Benefit is available with the objective of maintaining customer's good health and improving it. The Life Insured is eligible for a discount on renewal premium by accumulating Healthy Weeks as per table given below:
<table>
<tr><th>No. of healthy weeks accumulated<br><br>(first 11 months from policy anniversary or risk commencement date*)</th><th>Discount as % of Annualised Premium<br><br>(For <u>Regular Pay</u> Variant)</th></tr>
<tr><td>0 to 12</td><td>Nil</td></tr>
<tr><td>13 to 26</td><td>5%</td></tr>
<tr><td>27 to 36</td><td>7.5%</td></tr>
<tr><td>Above 36</td><td>10%</td></tr>
</table>
*Any healthy week accumulated in the last month of a policy year will not be counted towards calculation of discount.<br><br>
Recording minimum 50,000 steps can accumulate one Healthy Week in a week subject to maximum 15,000 steps per day.<br><br>
Note:<br><br>
 <u>For Limited Pay variant</u>, the discount shall be equal to the "Discount in Table above' multiplied by the 'Factor'. Here the 'Factor' shall be computed by the formula given below:<br><br>
'Factor' = $\{1-1/1.055^{PPT}\}/\{1-1/1.055^{PT}\}$<br><br>
o Where PPT means chosen Premium Payment Term of the rider and chosen PT means Policy Term of the rider.<br><br>
o For example: In case of PPT 5 and PT 10 years, the Factor is equal to 57% and if the no. of Healthy Weeks recorded are above 36 in policy year 1, customer shall be eligible for premium discount of 5.7% in policy year 2.<br><br>
Refer detailed table below for limited pay calculation understanding in Annexure 1.<br><br>
Please note that Wellness Benefit is not available in variant 5 i.e. TPD benefit.<br><br>
The above benefit is available only for the first 5 policy years since inception. This benefit will not be available in case the plan/rider is in lapse status and in case of reinstatement beyond the first 5 policy years. In case of reinstatement of the policy within the first 5 policy years, the benefit will be applicable until the end of first 5 policy years since inception.<br><br>
Any discount on the next due Annualised Premium will be communicated to you via email, SMS/ letter/ calls as a part of renewal communication.</td>
</tr>
</table>

**Annexure 1:**

**Discount as % of Annualised Premium (For Limited Pay Variant) Table**

**1: Discount 5% (No. of healthy weeks - 13 to 26)**

| PT /PPT -> | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 6667 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 5 | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | 4.27% | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | 3.76% | 4.40% | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | 3.37% | 3.94% | 4.49% | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | 3.07% | 3.59% | 4.09% | 4.56% | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | 2.83% | 3.31% | 3.77% | 4.20% | 4.61% | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11 | 2.64% | 3.09% | 3.51% | 3.91% | 4.30% | 4.66% | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | 2.48% | 2.90% | 3.30% | 3.67% | 4.03% | 4.37% | 4.69% | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 13 | 2.34% | 2.74% | 3.12% | 3.47% | 3.81% | 4.13% | 4.44% | 4.73% | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14 | 2.23% | 2.60% | 2.96% | 3.30% | 3.62% | 3.93% | 4.22% | 4.49% | 4.75% | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 15 | 2.13% | 2.49% | 2.83% | 3.16% | 3.46% | 3.75% | 4.03% | 4.29% | 4.54% | 4.78% | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 16 | 2.04% | 2.39% | 2.72% | 3.03% | 3.32% | 3.60% | 3.87% | 4.12% | 4.36% | 4.58% | 4.80% | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 17 | 1.97% | 2.30% | 2.62% | 2.92% | 3.20% | 3.47% | 3.72% | 3.97% | 4.20% | 4.41% | 4.62% | 4.81% | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18 | 1.90% | 2.22% | 2.53% | 2.82% | 3.09% | 3.35% | 3.60% | 3.83% | 4.05% | 4.26% | 4.46% | 4.65% | 4.83% | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 19 | 1.84% | 2.15% | 2.45% | 2.73% | 2.99% | 3.25% | 3.49% | 3.71% | 3.93% | 4.13% | 4.32% | 4.51% | 4.68% | 4.84% | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 20 | 1.79% | 2.09% | 2.38% | 2.65% | 2.91% | 3.15% | 3.39% | 3.61% | 3.81% | 4.01% | 4.20% | 4.38% | 4.55% | 4.71% | 4.86% | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | 1.74% | 2.03% | 2.31% | 2.58% | 2.83% | 3.07% | 3.30% | 3.51% | 3.71% | 3.91% | 4.09% | 4.26% | 4.43% | 4.58% | 4.73% | 4.87% | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 22 | 1.70% | 1.99% | 2.26% | 2.52% | 2.76% | 3.00% | 3.22% | 3.42% | 3.62% | 3.81% | 3.99% | 4.16% | 4.32% | 4.47% | 4.61% | 4.75% | 4.88% | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 23 | 1.66% | 1.94% | 2.21% | 2.46% | 2.70% | 2.93% | 3.14% | 3.35% | 3.54% | 3.72% | 3.90% | 4.06% | 4.22% | 4.37% | 4.51% | 4.64% | 4.77% | 4.89% | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 24 | 1.62% | 1.90% | 2.16% | 2.41% | 2.64% | 2.87% | 3.08% | 3.28% | 3.47% | 3.65% | 3.82% | 3.98% | 4.13% | 4.28% | 4.41% | 4.54% | 4.67% | 4.78% | 4.89% | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 25 | 1.59% | 1.86% | 2.12% | 2.36% | 2.59% | 2.81% | 3.02% | 3.21% | 3.40% | 3.57% | 3.74% | 3.90% | 4.05% | 4.19% | 4.33% | 4.45% | 4.58% | 4.69% | 4.80% | 4.90% | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **51** | 2.51% | 2.94% | 3.34% | 3.73% | 4.09% | 4.43% | 4.76% | 5.07% | 5.36% | 5.64% | 5.91% | 6.16% | 6.39% | 6.62% | 6.83% | 7.03% | 7.22% | 7.40% | 7.58% | 7.74% | 7.89% | 8.04% | 8.18% | 8.31% | 8.43% | 8.55% | 8.66% | 8.77% | 8.87% | 8.96% | 9.06% | 9.14 | 9.22% | 9.30% | 9.37% | 9.44% | 9.51% | 9.57% | 9.63% | 9.68% | 9.74% | 9.79% | 9.83% | 9.88% | 9.92% | 9.96% | 10.0% | | | | | | | | | | | | | | | | | |
| **52** | 2.50% | 2.93% | 3.33% | 3.71% | 4.08% | 4.42% | 4.74% | 5.05% | 5.34% | 5.62% | 5.88% | 6.13% | 6.37% | 6.59% | 6.80% | 7.01% | 7.20% | 7.38% | 7.55% | 7.71% | 7.86% | 8.01% | 8.15% | 8.28% | 8.40% | 8.52% | 8.63% | 8.74% | 8.84% | 8.93% | 9.02% | 9.11 | 9.19% | 9.27% | 9.34% | 9.41% | 9.47% | 9.53% | 9.59% | 9.65% | 9.70% | 9.75% | 9.80% | 9.84% | 9.89% | 9.93% | 9.96% | 10.0% | | | | | | | | | | | | | | | | |
| **53** | 2.49% | 2.92% | 3.32% | 3.70% | 4.06% | 4.40% | 4.73% | 5.04% | 5.33% | 5.60% | 5.86% | 6.11% | 6.35% | 6.57% | 6.78% | 6.98% | 7.17% | 7.35% | 7.52% | 7.68% | 7.84% | 7.98% | 8.12% | 8.25% | 8.37% | 8.49% | 8.60% | 8.71% | 8.81% | 8.90% | 8.99% | 9.08 | 9.16% | 9.23% | 9.31% | 9.37% | 9.44% | 9.50% | 9.56% | 9.61% | 9.67% | 9.72% | 9.76% | 9.81% | 9.85% | 9.89% | 9.93% | 9.97% | 10.0% | | | | | | | | | | | | | | |
| **54** | 2.49% | 2.91% | 3.31% | 3.69% | 4.05% | 4.39% | 4.71% | 5.02% | 5.31% | 5.58% | 5.85% | 6.09% | 6.33% | 6.55% | 6.76% | 6.96% | 7.15% | 7.33% | 7.50% | 7.66% | 7.81% | 7.96% | 8.09% | 8.22% | 8.35% | 8.46% | 8.57% | 8.68% | 8.78% | 8.87% | 8.96% | 9.05 | 9.13% | 9.20% | 9.28% | 9.34% | 9.41% | 9.47% | 9.53% | 9.58% | 9.64% | 9.69% | 9.73% | 9.78% | 9.82% | 9.86% | 9.90% | 9.93% | 9.97% | 10.0% | | | | | | | | | | | | | |
| **55** | 2.48% | 2.90% | 3.30% | 3.68% | 4.04% | 4.38% | 4.70% | 5.00% | 5.29% | 5.57% | 5.83% | 6.07% | 6.31% | 6.53% | 6.74% | 6.94% | 7.13% | 7.31% | 7.47% | 7.64% | 7.79% | 7.93% | 8.07% | 8.20% | 8.32% | 8.44% | 8.55% | 8.65% | 8.75% | 8.85% | 8.93% | 9.02 | 9.10% | 9.18% | 9.25% | 9.32% | 9.38% | 9.44% | 9.50% | 9.55% | 9.61% | 9.66% | 9.70% | 9.75% | 9.79% | 9.83% | 9.87% | 9.90% | 9.94% | 9.97% | 10.0% | | | | | | | | | | | |
| **56** | 2.47% | 2.89% | 3.29% | 3.67% | 4.02% | 4.36% | 4.68% | 4.99% | 5.28% | 5.55% | 5.81% | 6.06% | 6.29% | 6.51% | 6.72% | 6.92% | 7.11% | 7.28% | 7.45% | 7.61% | 7.76% | 7.91% | 8.05% | 8.17% | 8.30% | 8.41% | 8.52% | 8.63% | 8.73% | 8.82% | 8.91% | 8.99% | 9.07% | 9.15% | 9.22% | 9.29% | 9.35% | 9.41% | 9.47% | 9.53% | 9.58% | 9.63% | 9.68% | 9.72% | 9.76% | 9.80% | 9.84% | 9.87% | 9.91% | 9.94% | 9.97% | 10.0% | | | | | | | | | |
| **57** | 2.47% | 2.88% | 3.28% | 3.66% | 4.01% | 4.35% | 4.67% | 4.98% | 5.26% | 5.54% | 5.79% | 6.04% | 6.27% | 6.49% | 6.70% | 6.90% | 7.09% | 7.26% | 7.43% | 7.59% | 7.74% | 7.89% | 8.02% | 8.15% | 8.27% | 8.39% | 8.50% | 8.60% | 8.70% | 8.80% | 8.88% | 8.97 | 9.05% | 9.12% | 9.20% | 9.26% | 9.33% | 9.39% | 9.45% | 9.50% | 9.55% | 9.60% | 9.65% | 9.69% | 9.73% | 9.77% | 9.81% | 9.85% | 9.88% | 9.91% | 9.94% | 9.97% | 10.0% | | | | | | | |
| **58** | 2.46% | 2.88% | 3.27% | 3.65% | 4.00% | 4.34% | 4.66% | 4.96% | 5.25% | 5.52% | 5.78% | 6.02% | 6.26% | 6.48% | 6.68% | 6.88% | 7.07% | 7.25% | 7.41% | 7.57% | 7.72% | 7.87% | 8.00% | 8.13% | 8.25% | 8.37% | 8.48% | 8.58% | 8.68% | 8.77% | 8.86% | 8.95 | 9.03% | 9.10% | 9.17% | 9.24% | 9.30% | 9.36% | 9.42% | 9.48% | 9.53% | 9.58% | 9.62% | 9.67% | 9.71% | 9.75% | 9.79% | 9.82% | 9.86% | 9.89% | 9.92% | 9.95% | 9.97% | 10.0% | | | | | | |
| **59** | 2.45% | 2.87% | 3.26% | 3.64% | 3.99% | 4.33% | 4.65% | 4.95% | 5.24% | 5.51% | 5.77% | 6.01% | 6.24% | 6.46% | 6.67% | 6.86% | 7.05% | 7.23% | 7.40% | 7.55% | 7.70% | 7.85% | 7.98% | 8.11% | 8.23% | 8.35% | 8.46% | 8.56% | 8.66% | 8.75% | 8.84% | 8.92 | 9.00% | 9.08% | 9.15% | 9.22% | 9.28% | 9.34% | 9.40% | 9.45% | 9.50% | 9.55% | 9.60% | 9.64% | 9.69% | 9.73% | 9.76% | 9.80% | 9.83% | 9.86% | 9.89% | 9.92% | 9.95% | 9.98% | 10.0% | | | | | |
| **60** | 2.45% | 2.86% | 3.26% | 3.63% | 3.98% | 4.32% | 4.64% | 4.94% | 5.22% | 5.50% | 5.75% | 6.00% | 6.23% | 6.44% | 6.65% | 6.85% | 7.03% | 7.21% | 7.38% | 7.54% | 7.69% | 7.83% | 7.96% | 8.09% | 8.21% | 8.33% | 8.44% | 8.54% | 8.64% | 8.73% | 8.82% | 8.90 | 8.98% | 9.06% | 9.13% | 9.20% | 9.26% | 9.32% | 9.38% | 9.43% | 9.48% | 9.53% | 9.58% | 9.62% | 9.66% | 9.70% | 9.74% | 9.78% | 9.81% | 9.84% | 9.87% | 9.90% | 9.93% | 9.95% | 9.98% | 10.0% | | | | |
| **61** | 2.44% | 2.86% | 3.25% | 3.62% | 3.98% | 4.31% | 4.63% | 4.93% | 5.21% | 5.48% | 5.74% | 5.98% | 6.21% | 6.43% | 6.64% | 6.83% | 7.02% | 7.20% | 7.36% | 7.52% | 7.67% | 7.81% | 7.95% | 8.07% | 8.20% | 8.31% | 8.42% | 8.52% | 8.62% | 8.71% | 8.80% | 8.88 | 8.96% | 9.04% | 9.11% | 9.18% | 9.24% | 9.30% | 9.36% | 9.41% | 9.46% | 9.51% | 9.56% | 9.60% | 9.64% | 9.68% | 9.72% | 9.75% | 9.79% | 9.82% | 9.85% | 9.88% | 9.91% | 9.93% | 9.96% | 9.98% | 10.0% | | | |
| **62** | 2.44% | 2.85% | 3.24% | 3.61% | 3.97% | 4.30% | 4.62% | 4.92% | 5.20% | 5.47% | 5.73% | 5.97% | 6.20% | 6.42% | 6.62% | 6.82% | 7.00% | 7.18% | 7.35% | 7.50% | 7.65% | 7.80% | 7.93% | 8.06% | 8.18% | 8.29% | 8.40% | 8.50% | 8.60% | 8.69% | 8.78% | 8.87 | 8.94% | 9.02% | 9.09% | 9.16% | 9.22% | 9.28% | 9.34% | 9.39% | 9.44% | 9.49% | 9.54% | 9.58% | 9.62% | 9.66% | 9.70% | 9.73% | 9.77% | 9.80% | 9.83% | 9.86% | 9.88% | 9.91% | 9.93% | 9.96% | 9.98% | 10.0% | | |
| **63** | 2.43% | 2.85% | 3.24% | 3.61% | 3.96% | 4.29% | 4.61% | 4.91% | 5.19% | 5.46% | 5.72% | 5.96% | 6.19% | 6.40% | 6.61% | 6.81% | 6.99% | 7.17% | 7.33% | 7.49% | 7.64% | 7.78% | 7.92% | 8.04% | 8.16% | 8.28% | 8.39% | 8.49% | 8.59% | 8.68% | 8.77% | 8.85 | 8.93% | 9.00% | 9.07% | 9.14% | 9.20% | 9.26% | 9.32% | 9.37% | 9.42% | 9.47% | 9.52% | 9.56% | 9.60% | 9.64% | 9.68% | 9.72% | 9.75% | 9.78% | 9.81% | 9.84% | 9.87% | 9.89% | 9.92% | 9.94% | 9.96% | 9.98% | 10.0% | |
| **64** | 2.43% | 2.84% | 3.23% | 3.60% | 3.95% | 4.28% | 4.60% | 4.90% | 5.18% | 5.45% | 5.71% | 5.95% | 6.18% | 6.39% | 6.60% | 6.79% | 6.98% | 7.15% | 7.32% | 7.48% | 7.63% | 7.77% | 7.90% | 8.03% | 8.15% | 8.26% | 8.37% | 8.47% | 8.57% | 8.66% | 8.75% | 8.83 | 8.91% | 8.98% | 9.06% | 9.12% | 9.19% | 9.25% | 9.30% | 9.36% | 9.41% | 9.46% | 9.50% | 9.54% | 9.59% | 9.63% | 9.66% | 9.70% | 9.73% | 9.76% | 9.79% | 9.82% | 9.85% | 9.87% | 9.90% | 9.92% | 9.94% | 9.96% | 9.98% | 10.0% |
| **65** | 2.42% | 2.83% | 3.22% | 3.59% | 3.95% | 4.28% | 4.59% | 4.89% | 5.17% | 5.44% | 5.70% | 5.94% | 6.17% | 6.38% | 6.59% | 6.78% | 6.97% | 7.14% | 7.31% | 7.46% | 7.61% | 7.75% | 7.89% | 8.01% | 8.13% | 8.25% | 8.36% | 8.46% | 8.55% | 8.65% | 8.73% | 8.82 | 8.89% | 8.97% | 9.04% | 9.11% | 9.17% | 9.23% | 9.29% | 9.34% | 9.39% | 9.44% | 9.48% | 9.53% | 9.57% | 9.61% | 9.65% | 9.68% | 9.71% | 9.75% | 9.77% | 9.80% | 9.83% | 9.86% | 9.88% | 9.90% | 9.92% | 9.94% | 9.96% | 9.98% | 10.0% |
| **66** | 2.42% | 2.83% | 3.22% | 3.59% | 3.94% | 4.27% | 4.58% | 4.88% | 5.17% | 5.43% | 5.69% | 5.93% | 6.16% | 6.37% | 6.58% | 6.77% | 6.95% | 7.13% | 7.29% | 7.45% | 7.60% | 7.74% | 7.87% | 8.00% | 8.12% | 8.23% | 8.34% | 8.44% | 8.54% | 8.63% | 8.72% | 8.80 | 8.88% | 8.95% | 9.02% | 9.09% | 9.15% | 9.21% | 9.27% | 9.32% | 9.37% | 9.42% | 9.47% | 9.51% | 9.55% | 9.59% | 9.63% | 9.66% | 9.70% | 9.73% | 9.76% | 9.79% | 9.81% | 9.84% | 9.86% | 9.89% | 9.91% | 9.93% | 9.95% | 9.97% | 9.98% |
| **67** | 2.42% | 2.83% | 3.21% | 3.58% | 3.93% | 4.26% | 4.58% | 4.88% | 5.16% | 5.42% | 5.68% | 5.92% | 6.15% | 6.36% | 6.57% | 6.76% | 6.94% | 7.12% | 7.28% | 7.44% | 7.59% | 7.73% | 7.86% | 7.99% | 8.11% | 8.22% | 8.33% | 8.43% | 8.53% | 8.62% | 8.71% | 8.79 | 8.87% | 8.94% | 9.01% | 9.08% | 9.14% | 9.20% | 9.26% | 9.31% | 9.36% | 9.41% | 9.45% | 9.50% | 9.54% | 9.58% | 9.61% | 9.65% | 9.68% | 9.71% | 9.74% | 9.77% | 9.80% | 9.82% | 9.85% | 9.87% | 9.89% | 9.91% | 9.93% | 9.95% | 9.97% | 9.98% | 10.00% |

**CONTACT DETAILS OF THE COMPANY Company**
**Website** http://www.maxlifeinsurance.com

**Registered Office**
Max Life Insurance Company Limited
419, Bhai Mohan Singh Nagar, Railmajra, Tehsil Balachaur, District Nawanshahr,
Punjab -144 533 Tel: (01881) 462000

**Communication Address**
Max Life Insurance Company Limited
Plot No. 90A, Sector 18, Gurugram –
122015, Haryana, India.
Tel No.: (0124) 4219090

A Max Financial and AXIS BANK JV

**Customer Helpline Number:** 1860 120 5577
**Customer Service Timings:** 9:00 AM - 6:00 PM Monday to Saturday (except National holidays) or SMS 'Life' to 5616188

**BEWARE OF SPURIOUS / FRAUDPHONE 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