Gold Variant

Mr. Arora takes a LAP of ₹1 Crore from Axis Bank for 12 years. With the loan he opts for Smart Life-n-Health LoanSure Plan (Variant – Gold) to safeguard his life and health during the policy term. His Monthly loan EMI is ₹1.3 Lakh.

Policy Term in Years	1	2	3	4	5
Outstanding Loan Amount in Lacs	92	83	75	67	58

During the 5th Policy Year Mr. Arora complained of chest pain and had to undergo Open Heart Surgery with 9+ days of hospitalisation

The plan pays ₹23 Lakh as CI payout⁺

Eligible for 3 EMIs. 1.3 * 3 = 3.9 Lacs

Platinum Variant

Mr. Arora takes a LAP of ₹1 Crore from Axis Bank for 12 years. With the loan he opts for Smart Life-n-Health LoanSure Plan (Variant – Platinum) to safeguard his life and health during the policy term. His Monthly loan EMI is ₹1.3 Lakh.

Policy Term in Years	1	2	3	4	5	6	7	8	G	10	11	12
Outstanding Loan Amount in Lacs	92	83	75	67	58	50	42	33	25	17	8	

During the 1st Policy Year Mr. Arora suffered from Dengue and was hospitalized for 4 days. The plan he opted for pays off 1 EMI for him.

The plan pays ₹1.3 Lakh as EMI

EMI Benefit also part of Silver & Gold Variant

During the 3rd Policy Year Mr. Arora complained of chest pain and had to undergo Open Heart Surgery.

The plan pays ₹58 Lakh as CI payout&

CI payout also part of Gold Variant (Payout = 50% of Outstanding Amount)

He enjoyed the OPD and Wellness benefits from the Platinum Plan for 5 years from policy start date.

In the 11th Policy Year Mr. Arora met with an accident and passed away. Axis Max Life paid off the outstanding loan amount.

Smart Life-n-Health LoanSure Platinum variant delivered benefits worth 70 lakhs to Mr. Arora.

- ✔ EMI support during hospitalization
- ✔ Critical illness financial assistance
- ✔ OPD wellness savings
- ✔ Outstanding loan liability settled after demise

Protect your loan commitments, your health, and the future of your loved ones today because, BHAROSA TUM HO

^Individual Death Claims Paid Ratio as per Annual Audited Financials for FY 25-26. Claims Paid Ratio rounded off to the nearest single decimal figure. | *As per Public Disclosure for H1 FY 2024-2025.

^^The "3 Click Claim Process" refers to the three primary CTAs in the digital claims journey. Additional verification, documentation, or other steps may be required depending on the claim.

*37 Lakh+ Claims Processed: The number is as per the public disclosures, cumulative for the last 5 financial years (FY 2022 - FY 2026) of the Company. I 2.5 Crore+ Lives Covered: The number is as per the pubic disclosures of FY 2025 - 2026. Purchase by a bank's customer of any insurance products is purely voluntary, and is not linked to availment of any other facility from the bank.

⁺Maximum payout for Critical Cover will be 50% of the Outstanding loan amount. The payout will be lower of 50% of actual outstanding loan amount or 50% of amount as per amortisation grid.

&The payout will be lower of actual outstanding loan amount or amount as per amortisation grid.

#50% of Outstanding loan Amount/Life Sum Assured Whichever is lower. | ##100% of Outstanding loan Amount/Life Sum Assured Whichever is lower + OPD & wellness benefits.

This is a Combi Product [Smart Life-N-Health LoanSure Plan, A Non-Linked Non-Participating Group Combi Insurance Plan] comprising separate Insurance products offered by Axis Max Life Insurance Ltd. (IRDAI Registration No. 104) and Niva Bupa Health Insurance Co. Ltd. (IRDAI Registration No. 145). The risks covered under each product are distinct and are assumed by the respective insurer. Please refer to the respective product brocures, policy documents and customer information sneets tor detailed terms, conditions, exclusions, benents and premium details etc.

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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. Registered Office:** Plot No. 90-C, Sector-18, Udyog Vihar, Gurugram, Haryana – 122015. CIN: 74899HR2000PLC143012. Customer Helpline: 1860 120 5577. Website: https://www.axismaxlife.com

This is a Combi Product [Smart Life-N-Health LoanSure Plan, A Non-Linked Non-Participating Group Combi Insurance Plan] comprising separate insurance products offered by Axis Max Life Insurance Ltd.(IRDAI Registration No. 104) and Niva Bupa Health Insurance Co. Ltd.(IRDAI Registration No. 145) The risks covered under each product are distinct and are assumed by the respective insurer. Please refer to the respective product brochures, policy documents and Customer Information Sheets for detailed terms, conditions, exclusions, benefits and premium details.

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ARN: Axis Max Life/FCB/Brand/Niva Bupa One Pager/September 2026

IRDAI Regn. No. 104

BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

- IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investments of premiums.
- Public receiving such phone calls are requested to lodge a police complaint

AXIS MAX LIFE INSURANCE

niva Bupa Health Insurance

Life and health protected together with BHAROSA

Get comprehensive loan protection with life cover from Axis Max Life Insurance and health cover from Niva Bupa Health Insurance

Smart LOANSURE

Available for Loan Against Property (LAP) segment only

Loan protection against uncertainties
with all variants

EMI coverage during serious illnesses
with all variants

Critical illness benefit on diagnosis
with Gold & Platinum variants

Comprehensive OPD and wellness benefits
with Platinum variant

Axis Max Life assures

99.8%^ Death Claims Paid Ratio

3 CLICK^^ Online Claims Process

Niva Bupa assures

37+ Lakh Claims Paid* Since Inception

2.5 Crore + Happy Customers~ Served till date

Life Component Specifications

Eligibility Criteria	LAP
Entry Age	18 – 65 years
Maximum Cover ceasing age	67 years
Minimum and Maximum Tenure	1 to 30 years
Minimum Sum Assured	Rs. 50,000
Maximum Sum Assured	No Limit, subject to underwriting
Premium Payment Option	Single Premium Only
Coverage type	Reducing SA
Age Group/ Non Medical Limit	18-45 Years I 5 Cr 46-55 Years I 2Cr 56-60 Years I 75Lacs 61-65 Years I 20 Lacs
Non Financial Limit	50K to 3.5 Cr - Bank's Declaration in application Form 3.5 Cr To10 Cr - Bank's Declaration in application Form + CAM-Credit Appraisal Memo+Standard Income Proof

Health Benefits Specifications

Policy Tenure	1-5 Years
Entry Age	18 to 65 Years
Plan	1 Adult (Borrower)

Smart Life-N-Health Loansure Plan

Variants Available

SILVER

Customer gets:

- Life Cover (Reducing Cover)
- Serious Illness Cover/EMI Protect

GOLD

Customer gets:

- Life Cover (Reducing Cover)
- Serious Illness Cover/EMI Protect
- Critical Illness Cover (Reducing cover)

PLATINUM

Customer gets:

- Life Cover (Reducing Cover)
- Serious Illness Cover/EMI Protect
- Critical Illness Cover (Reducing cover)
- OPD & Wellness

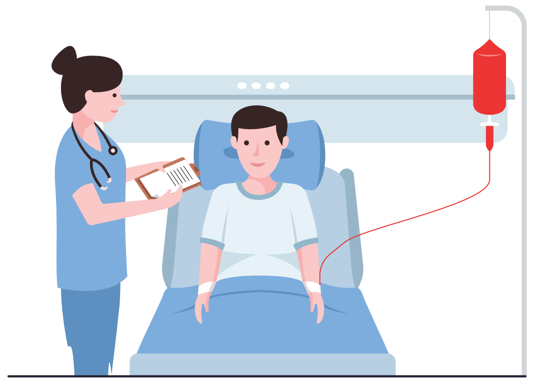
	Silver	Gold	Platinum
	Comes with Life Cover with Serious Illness Cover/EMI protect	Comes with Life Cover with Serious Illness Cover/EMI protect + CI Cover#	Comes with Life Cover with Serious Illness Cover/EMI protect + CI Cover##
Entry Age	18-65 years		
Initial Waiting Period	30 days	30 days	30 days. OPD & Wellness: Waived
Specific disease waiting period	24 months	For Serious Illness/EMI protect: 12 Months For Critical Illnesses: NA	For Serious Illness/EMI protect: 12 Months For Critical Illnesses: NA OPD & Wellness: Waived
Pre-existing disease waiting period	24 months	For Serious Illness/EMI protect: 12 Months for Critical Illnesses: NA	For Serious Illness/EMI protect: 12 Months OPD & Wellness: Waived
Survival Waiting Period (For Critical Illness Only)	NA	7 Days	7 Days

Silver Variant

Covers customer's EMI when life takes an unexpected turn.
EMI paid basis number of days of hospitalization.

Hospitalization Days (Min)	Hospitalization Days (Max)	Pay-out
3	5	1X EMI
6	8	2X EMI
9	9+	3X EMI

Note: 3 pay-outs in a policy year, maximum up to INR 4.5 Lac



Gold Variant

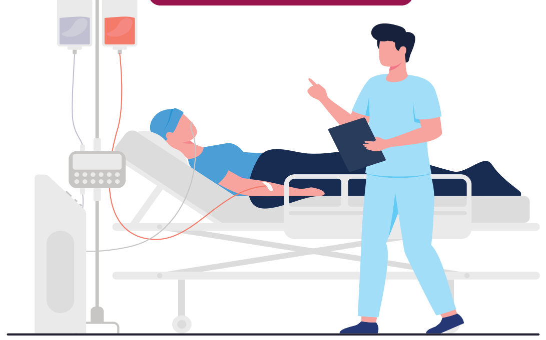
Critical Illness Cover: 50% of Outstanding loan Amount/Life Sum Assured Whichever is lower

Provides Financial Support if customer diagnosed with any of the listed 11 critical illnesses.

S.No.	Critical Illness
1	Cancer of Specified Severity
2	Myocardial Infarction
3	Open Chest CABG
4	Open Heart Replacement or Repair of Heart Valves
5	Coma of Specified Severity
6	Kidney Failure requiring Regular Dialysis
7	Stroke resulting in Permanent Symptoms
8	Major Organ /Bone Marrow Transplant
9	Permanent Paralysis of Limbs
10	Motor Neuron Disease with Permanent Symptoms
11	Multiple Sclerosis with Persisting Symptoms

Maximum Sum Insured for CI–up to INR 3 Crores as per the entry age (At Client Level):
18 years to 50 years: INR 3 Crores
51 years to 55 years: INR 1 Crore
56 years and Above: INR 10 Lakhs

CRITICAL ILLNESS BENEFIT
provides a
LUMP SUM PAYOUT
Help you customer focus one recovery, not finances.



Platinum Variant

Benefit	Coverage
Teleconsultations (Specialists)	Unlimited
Physical Consultations (Specialists)	₹ 5000/-
Prescribed Diagnostics	₹ 5000/-
Discounts On Pharmacy	Up to 30% discount
Mental Wellness Consultations	12 Consultations
Diets Nutrition Consultations	Unlimited
Online Workout Videos (unlimited)	Unlimited

Note: OPD & Wellness benefits can only be availed through the Niva Bupa Health App. All Benefits can be availed on Cashless Basis Only.

Instead of paying every time out of pocket, customer can utilize wellness benefits

Critical Illness Benefit under Platinum plan provides 100% payout of outstanding loan amount or Life Sum Assured Whichever is Lower