



*A life cover today.
A legacy tomorrow.*

**MAX LIFE
WHOLE
LIFE SUPER**
A Non-Linked Participating Individual
Life Insurance Savings Plan
UIN: 104N080V04

LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT.

A plan that ensures cover till the age of 100 years and a legacy for the next generation

WHAT THIS PLAN OFFERS YOU



Protection Till Age 100 Years

The plan offers you guaranteed protection which continues to grow through bonuses* till age 100 years



Flexible Premium Payment Terms

Choose between 10 / 15 / 20 years Premium Payment Term options as per your convenience



Lump Sum Payout At Age 100 Years

Maturity Benefit of 100% of Guaranteed Sum Assured on Maturity along with Accrued Paid Up Additions (if any) and Terminal Bonus (if any) at age 100 years which acts as a legacy for your family



Flexible Bonus Options

Flexibility to choose your Bonus Options as per your need - **Paid In Cash** : Bonus declared will be paid to you in cash • **Premium Offset** : Bonus declared will be used to offset the future premiums • **Paid Up Additions** : Bonus will be used to purchase additional Sum Assured which increases the benefits under the policy



Flexibility To Withdraw Money To Meet Any Of Your Life's Milestones

You have the flexibility to withdraw the accumulated bonuses (Cash Value of the Paid Up Additions) in case of any need*

BENEFITS OF LIFE INSURANCE

LONG TERM PROTECTION

Your life cover provides financial protection for your family throughout the policy tenure.

SAFE & SECURE

Your money is predominantly invested in safe investments and bonuses once declared stand secure, though they are not guaranteed.

CHOOSE YOUR PLAN IN THREE SIMPLE STEPS

1

CHOOSE THE AMOUNT OF GUARANTEED SUM ASSURED ON MATURITY AS PER YOUR NEED

2

CHOOSE THE PREMIUM PAYMENT TERM FROM 10 / 15 / 20 YEARS AS PER YOUR NEED

3

CHOOSE THE BONUS OPTION DEPENDING ON YOUR FUTURE FINANCIAL NEEDS

*This is applicable if the Bonus Option chosen is Paid Up Additions (PUA). Please note that the Bonuses are NOT guaranteed and may be declared by the Company from time to time.

PLAN FEATURES

Features	Max Life Whole Life Super Plan								
Type of Plan	A Non-Linked Participating Individual Life Insurance Savings Plan.								
Coverage	All individuals in accordance with Board approved underwriting policy of the Company								
Age at Entry (Age as on last Birthday)	Minimum : 18 years Maximum : <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Premium Payment Term (in years)</th> <th>Maximum Entry Age (in years)</th> </tr> </thead> <tbody> <tr> <td>10</td> <td>60</td> </tr> <tr> <td>15</td> <td>55</td> </tr> <tr> <td>20</td> <td>50</td> </tr> </tbody> </table>	Premium Payment Term (in years)	Maximum Entry Age (in years)	10	60	15	55	20	50
Premium Payment Term (in years)	Maximum Entry Age (in years)								
10	60								
15	55								
20	50								
Maximum Maturity Age	100 years								
Policy Term	Upto age 100 years of Life Insured Policy Term = 100 less age at entry of Life Insured								
Premium Payment Terms	10 / 15 / 20 years								
Guaranteed Sum Assured on Maturity	Minimum : ₹ 50,000 (subject to minimum premium limits) Maximum : No limit (subject to underwriting)								
Premium Payment Modes	Annual, Semi - Annual, Quarterly and Monthly								
Bonus Options	You can choose one of the below mentioned options : 1. Paid In Cash : Bonus declared by the Company is paid out to the Policyholder as and when declared 2. Premium Offset : Bonus declared by the Company will be used to offset future premiums payable by the Policyholder 3. Paid Up Additions (PUA) : Bonus declared by the Company will be used to purchase Paid Up Additions (PUA). These PUA increase the Living and Death Benefits under the policy and will be payable in full on the earlier of Death or Maturity. Also, these PUA will earn further bonuses to increase the value of the policy. In case of Surrender, Cash Value of the PUA will be paid to the Policyholder								
Terminal Bonus	Terminal Bonus is an additional bonus paid only ONCE, on earlier of Death, Surrender or Maturity, provided the policy is in force for at least 10 years								
Annualised Premium* Limits	Minimum : ₹ 8,500 p.a Maximum : No limit (subject to underwriting)								
Riders Available*	Max Life Term Plus Rider (UIN - I04B026V03) provides additional risk coverage in case of death Max Life Accidental Death & Dismemberment Rider (UIN - I04B027V03) provides lump sum benefit in case of death / dismemberment due to accident Max Life Waiver of Premium Plus Rider (UIN - I04B029V03) provides waiver of all future premiums in case of an eventuality. Where the Policyholder is same as Life Insured, waiver of all future premiums is provided in case of dismemberment or diagnosis of critical illness of the Life Insured / Policyholder; however, where the Policyholder and Life Insured are different; waiver of all future premiums is provided in case of dismemberment, diagnosis of critical illness or death of the Policyholder								
Maturity Benefit	On policy anniversary immediately following or coinciding with Life Insured attaining age of 100 years, the following benefit shall be paid : Guaranteed Sum Assured on Maturity + Accrued Paid Up Additions (if any) + Terminal Bonus (if any)								
Death Benefit	On death during the term of the policy, the following benefit will be paid : i) Guaranteed Death Benefit, plus ii) Accrued Paid Up Additions (if any), plus iii) Terminal Bonus (if any) Guaranteed Death Benefit is defined as higher of : [(11 times the (Annualised premium** plus Underwriting Extra Premium, if any) or (105% of all the (Total Premiums Paid# plus Underwriting Extra Premium^ plus Loading for modal premiums paid as on the date of death of the life insured) or (Guaranteed Sum Assured on Maturity chosen by the Policyholder at policy inception)]. the policy will terminate in case of the death of the Life Insured								
Terminal Illness Benefit	In case the Life Insured is found to be suffering from a disease that is likely to lead to the death of the Life Insured within 6 months of diagnosis in the opinion of a Registered Medical Practitioner and the concurrence of Company's appointed doctor, the Company will advance 50% of the Guaranteed Sum Assured on Maturity (upto maximum of ₹ 10 Lakhs across all policies which provide this benefit) immediately upon Policyholder's request								
Tax Benefits	You may be entitled to certain applicable tax benefits on your premiums and policy benefits. Please note that all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you. It is advisable to seek an independent tax consultation								

*For more details on the Riders and the various Terms and Conditions, please refer to the respective Rider Prospectus available on www.maxlifeinsurance.com.

**"Annualised Premium" means Premium amount payable during a Policy Year chosen by Policyholder, excluding Underwriting Extra Premium, loading for modal premium, Rider Premiums and applicable taxes, cesses or levies if any and remains same irrespective of the premium payment mode.

#"Total Premiums Paid" means the total of all Premiums received, excluding Underwriting Extra Premium, loading for modal premium, Rider Premiums, and applicable taxes, cesses or levies, if any.

^"Underwriting Extra Premium" means an additional amount charged by Us, as per Underwriting Policy, which is determined on the basis of disclosures made by Policyholder in the Proposal Form or any other information received by Us including medical examination report of the Life Insured.

Please note that the Bonuses are NOT guaranteed and may be declared by the Company from time to time.

ILLUSTRATION

Mr. Singh is 35 years old and buys Max Life Whole Life Super Plan with a Sum Assured of ₹18,66,368. He pays an Annualised Premium of ₹ 50,000 for 20 years. The Bonus Option selected by him is Paid Up Additions.

Age in Years	Annualised Premium	Guaranteed Sum Assured on Maturity	Assumed Rate of Return	Cash Value of Paid Up Additions Available for Withdrawal at Age			Maturity Amount at Age 100# Years
				50 years	60 years	70 years	
35	₹ 50,000	₹ 18,66,368	4%*	₹ 89,249	₹ 1,96,959	₹ 3,55,129	₹ 31,21,616
			8%*	₹ 2,94,059	₹ 8,21,916	₹ 18,67,633	₹ 1,41,86,552

#Maturity Benefit comprises of Guaranteed Sum Assured on Maturity and Non - Guaranteed Bonuses.

*Kindly note that the above is only an illustration and does not create any rights and / or obligations. The assumed non - guaranteed rates of return chosen in the above illustration are 4% and 8%. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance. The actual experience on the contract may be different from the illustrated. The guaranteed and non - guaranteed benefits are applicable only if all due premiums are paid. The premiums mentioned above are exclusive of all applicable taxes, cesses and levies as imposed by the Government. Please note that Bonuses are NOT guaranteed and may be as declared by the Company from time to time.

LET US UNDERSTAND THE PRODUCT WITH AN EXAMPLE

Rajiv Verma is a 35 years old married person. He has a child whose age is 1 year. He wants to save systematically and create a legacy for his child. He also wants a regular fund from which he can withdraw money in case the need arises. He decided to buy Max Life Whole Life Super Plan with a Guaranteed Sum Assured on Maturity of ₹18.66 Lakhs, and Premium Payment Term of 20 years. His Annualised Premium comes out to be ₹50,000 The Bonus Option chosen is Paid Up Additions.

MAX LIFE WHOLE LIFE SUPER OFFERS INCREASING DEATH BENEFIT AND LIQUIDITY THROUGH BONUS OPTION OF PAID UP ADDITIONS

Age of Life Insured (years)	Cash Value Available for Withdrawal in ₹ Lakhs (EOY)**		Death Benefit in ₹ Lakhs (Guaranteed Death Benefit and Non - Guaranteed Bonus) (BOY)**	
	@ 4%*	@ 8%*	@ 4%*	@ 8%*
35	0.00	0.00	18.66	18.66
40	0.22	0.56	19.24	21.19
50	0.89	2.94	21.29	29.82
55	1.37	5.10	22.12	34.92
60	1.96	8.22	22.98	40.86
70	3.55	18.68	24.81	55.89
75	4.54	26.72	25.78	65.33
80	5.66	37.14	26.78	76.34
90	8.27	67.15	28.91	104.12
99	11.79	119.74	30.98	137.56

Child's Education

Child's Marriage

Your Retirement

75th Birthday

**EOY - End of Year; BOY - Beginning of Year

Please Note –The Cash Value, Death Benefit, Maturity Benefit will change (reduce) if the customer withdraws money from the policy (by Surrender of Cash Value of PUA) in between the Policy Term.

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'LIFE' to 5616188



Website
www.maxlifeinsurance.com

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