

Because moments are enjoyed.
 Dreams are lived.
 When your life's commitments are fulfilled.

A complete solution for every milestone of life.



SYSTEMATIC SAVINGS



CHILD'S EDUCATION



CHILD'S MARRIAGE



PROTECTION FOR FAMILY

MAX LIFE
LIFEGAIN
 PREMIER

A Non-Linked Participating Savings Insurance Plan

UIN: 104N079V03

LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT. THIS LIFE INSURANCE PRODUCT IS OFFERED AND UNDERWRITTEN BY MAX LIFE INSURANCE CO. LTD.

A plan which gives flexibility to choose both Premium Payment Term and Policy Term basis your need

WHAT THIS PLAN OFFERS YOU



Flexible Premium Payment Terms And Policy Terms

Choose between the following options as per your need

- 6 or 8 years Premium Payment Terms with Policy Terms of 15 and 20 years
- 10 years Premium Payment Term with Policy Term of 20 years
- 12 years Premium Payment Term with Policy Term of 25 years



Maturity Benefit

Maturity Benefit of 100% of Guaranteed Maturity Sum Assured along with Accrued Paid Up Additions (if any) and Terminal Bonus (if any) at the end of Policy Term to fulfil the desired milestone in life



Guaranteed Solution For Your Child's Needs

Purchase the product on your spouse's name along with Max Life Waiver of Premium Plus Rider (UIN : 104B029V02). This will ensure policy continuance and availability of funds for your child's education / marriage at maturity in case of an eventuality (dismemberment, diagnosis of critical illness or death)



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 (PUA)** : Bonus will be used to purchase additional Sum Assured which increases the Living and Death Benefits under the policy



Flexibility To Withdraw Money To Meet Your Needs In Case Of An Emergency

You have the flexibility to withdraw the accumulated bonuses (cash value of the Paid Up Additions) in case of any need. This is applicable if the Bonus Option chosen is Paid Up Additions

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 MATURITY SUM ASSURED AS PER YOUR NEED

2

CHOOSE THE PREMIUM PAYMENT TERM AND POLICY TERM FROM THE AVAILABLE 6 OPTIONS AS PER YOUR NEED

3

CHOOSE THE BONUS OPTION DEPENDING ON YOUR FUTURE FINANCIAL NEEDS



DISTRIBUTED BY



PLAN FEATURES

Features	Max Life Life Gain Premier										
Type of Plan	A Non-Linked Participating Savings Insurance 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"> <thead> <tr> <th>Policy Term (in years)</th> <th>Maximum Entry Age (in years)</th> </tr> </thead> <tbody> <tr> <td>15 / 20</td> <td>55</td> </tr> <tr> <td>25</td> <td>50</td> </tr> </tbody> </table>	Policy Term (in years)	Maximum Entry Age (in years)	15 / 20	55	25	50				
Policy Term (in years)	Maximum Entry Age (in years)										
15 / 20	55										
25	50										
Maximum Maturity Age	75 years for Policy Term of 20 and 25 years; and 70 years for Policy Term of 15 years										
Policy Terms	15 years, 20 years and 25 years										
Premium Payment Terms	<table border="1"> <thead> <tr> <th>Policy Term (in years)</th> <th>Premium Payment Term (in years)</th> </tr> </thead> <tbody> <tr> <td>15</td> <td>6 / 8</td> </tr> <tr> <td>20</td> <td>6 / 8 / 10</td> </tr> <tr> <td>25</td> <td>12</td> </tr> </tbody> </table>	Policy Term (in years)	Premium Payment Term (in years)	15	6 / 8	20	6 / 8 / 10	25	12		
Policy Term (in years)	Premium Payment Term (in years)										
15	6 / 8										
20	6 / 8 / 10										
25	12										
Guaranteed Maturity Sum Assured	Minimum : ₹50,000 (subject to minimum premium limits); Maximum : No limit, subject to limits determined in accordance with the Board approved underwriting policy of the Company										
Premium Payment Options	Annual, Semi - Annual, Quarterly & Monthly Minimum Premiums available for various modes are : <table border="1"> <thead> <tr> <th>Premium Payment Mode</th> <th>Minimum Premium Allowed</th> </tr> </thead> <tbody> <tr> <td>Annual</td> <td>₹ 8,500</td> </tr> <tr> <td>Semi - Annual</td> <td>₹ 6,000</td> </tr> <tr> <td>Quarterly</td> <td>₹ 4,000</td> </tr> <tr> <td>Monthly</td> <td>₹ 1,500</td> </tr> </tbody> </table> Minimum premium is exclusive of all applicable taxes, cesses and levies as imposed by the Government	Premium Payment Mode	Minimum Premium Allowed	Annual	₹ 8,500	Semi - Annual	₹ 6,000	Quarterly	₹ 4,000	Monthly	₹ 1,500
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Annual	₹ 8,500										
Semi - Annual	₹ 6,000										
Quarterly	₹ 4,000										
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Bonus Options	You can choose one of the below mentioned options : <ol style="list-style-type: none"> 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 atleast 10 years										
Riders Available*	Max Life Term Plus Rider (UIN - 104B026V02) provides additional risk coverage in case of death Max Life Accidental Death & Dismemberment Rider (UIN - 104B027V02) provides lump sum benefit in case of death / dismemberment due to accident Max Life Waiver of Premium Plus Rider (UIN - 104B029V02) 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	Guaranteed Maturity Sum Assured + 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 : <ol style="list-style-type: none"> 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**] or (105% of all premiums paid by Policyholder as on the date of Death of the Life Insured) or (Guaranteed Maturity Sum Assured 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 six 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 Maturity Sum Assured (upto maximum of ₹10 Lakhs across all policies which provide this benefit) immediately upon Policyholder's request										
Tax Benefit	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 various Terms and Conditions, please refer to the Rider Prospectus on www.maxlifeinsurance.com

** Annualised Premium includes extra premium (if any) but excludes all applicable taxes, cesses and levies as imposed by the Government and any loading for Modal Premium and remains same irrespective of the Premium Payment Mode.

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

ILLUSTRATION

Let us look at some examples - Below mentioned premium rates and benefits are assumed for a healthy male (without loading, levies, cesses and taxes). This is assuming that premium has been paid for entire Premium Payment Term, Bonus Option chosen is Paid Up Additions and no cash value of Paid Up Additions has been withdrawn.

	Example 1	Example 2	Example 3
Age of Life Insured	35 years	35 years	35 years
Premium Payment Term / Policy Term	10 pay / 20 years	8 pay / 20 years	8 pay / 15 years
Annualised Premium	₹ 35,000	₹ 40,000	₹ 50,000
Guaranteed Maturity Sum Assured	₹ 4,17,163	₹ 3,88,236	₹ 5,13,769
Maturity Benefit - Guaranteed	₹ 4,17,163	₹ 3,88,236	₹ 5,13,769
Maturity Benefit (at 4%)#	₹ 4,78,024	₹ 4,49,785	₹ 5,13,769
Maturity Benefit (at 8%)#	₹ 7,54,139	₹ 7,35,754	₹ 7,21,738

#This includes Guaranteed Maturity Sum Assured along with non - guaranteed accrued Paid Up Additions and Terminal Bonus. Kindly note that the above are only illustrations and do 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.

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ARN: Max Life/Ads/Axis/Ogilvy/LGP/Web/Aug 2018

IRDAI Regn. No - 104 IRDAI Certificate Regn. No.: CA0069

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.

CUSTOMER HELPLINE NO: 1860-120-5577