

A life cover today. A legacy tomorrow.

MAX LIFE
**WHOLE
LIFE SUPER**

A Non-Linked Participating Savings
Insurance Plan

UIN: 104N080V03

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



**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 Maturity Sum Assured 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 MATURITY SUM
ASSURED 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.



DISTRIBUTED BY



PLAN FEATURES

Features	Max Life Whole Life Super Plan								
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" 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 Maturity Sum Assured	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 : <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 at least 10 years								
Premium Limits	Minimum : ₹ 8,500 (excluding all applicable taxes, cesses and levies as imposed by the Government) Maximum : No limit (subject to underwriting)								
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	On policy anniversary immediately following or coinciding with Life Insured attaining age of 100 years, the following benefit shall be paid : 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 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 Maturity Sum Assured (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 includes extra premium (if any) but excludes any loadings for Modal Premium and all applicable taxes, cesses and levies as imposed by the Government 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

Mr. Singh is 40 years old and buys Max Life Whole Life Super Plan with a Sum Assured of ₹50,10,020. He pays an Annualised Premium of ₹1,50,000 for 20 years and assuming that all due premiums have been paid. The premium amount is exclusive of all taxes, levies and loading extra. The Bonus Option selected by him is Paid Up Additions and no cash value of Paid Up Additions has been withdrawn

Age in Years	Annual Premium	Guaranteed Maturity Sum Assured	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	
40	₹ 1,50,000	₹ 50,10,020	4%*	₹ 1,60,341	₹ 4,24,892	₹ 8,21,371	₹ 81,47,809
			8%*	₹ 4,95,188	₹ 16,60,835	₹ 40,45,144	₹ 3,38,34,543

*Maturity Benefit comprises of Guaranteed Maturity Sum Assured 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 Maturity Sum Assured of ₹18.66 Lakhs, and Premium Payment Term of 20 years. His Annual Premium comes out to be ₹50,000 (without taxes, levies and loading extra). 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	0.57	19.26	21.26
50	0.91	3.02	21.34	30.12
55	1.40	5.25	22.19	35.39
60	2.02	8.48	23.07	41.56
70	3.64	19.37	24.95	57.24
75	4.66	27.78	25.95	67.14
80	5.81	38.71	26.98	78.71
90	8.50	70.33	29.18	108.11
99	12.13	126.02	31.31	143.70

** 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.

*Kindly note that the example 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 illustrations are 4% and 8%. These assumed rates of returns are not guaranteed and they are not the upper or lower limit 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/WLS/Web/Aug 2018

**IRDAI Regn. No. - 104
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- Public receiving such phone calls are requested to lodge a police complaint.

CUSTOMER HELPLINE NO: 1860-120-5577