

This advertisement is designed for combination of benefits of two or more individual and separate products named Max Life Online Savings Plan³, A Unit Linked Non Participating Individual Life Insurance Plan (UIN: 104L098V04) and Max Life Smart Wealth Plan, a Non Linked Non Participating Individual Life Insurance Savings plan (UIN: 104N116V04). These products are also available for sale individually without the combination offered/suggested. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer the detailed sales brochure of respective individual products mentioned herein before concluding the sale.

³ IN UNIT LINKED POLICIES, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF FIFTH YEAR.



#YouAreTheDifference™

A PLAN TO GIVE YOU MORE MARKET LINKED GROWTH + SECURITY OF YOUR INVESTMENT



PRESENTING **CAPITAL GUARANTEE SOLUTION**

A LIFE INSURANCE SOLUTION THAT PROVIDES LIFE COVER AND HELPS YOU EARN MARKET LINKED RETURNS THROUGH MAX LIFE ONLINE SAVING PLAN AND THE PROMISE OF GUARANTEE RETURNS¹ WITH MAX LIFE SMART WEALTH PLAN.

CAPITAL GUARANTEE SOLUTION OFFERS 4 KEY BENEFITS



CAPITAL GUARANTEE

Ensures 100% of your money is safe with Us regardless of the market conditions



LIFE INSURANCE BENEFIT

For financial security during uncertainties



WEALTH CREATION

Through market linked returns



TAX BENEFITS

As per prevailing tax laws subject to change.

SOLUTION AT A GLANCE

ITEMS	DETAILS
Entry Age (in years)	18 to 60
Max Age at Maturity (in years)	70
Premium payment term/ Policy term (in years)	For PPT 5: 12, 15, 20 For PPT 8: 12, 16, 20 For PPT 10: 12, 15, 20 For PPT 12: 12, 15, 20
Minimum Annualized Premium	Minimum premium varies basis the Age, Gender, Premium Payment Term and Policy Term.
Maximum Annualized Premium	No limit, subject to the limits determined in accordance with the Board approved underwriting policy of the Company.
Maturity Benefit	Sum total of Guaranteed Sum ¹ Assured on Maturity and Accrued Guaranteed Additions (if any) of Max Life Smart Wealth Plan and Fund Value of Max Life Online Savings Plan
Death Benefit	Sum of Death benefit of Max Life Smart Wealth Plan and Max Life Online Savings Plan where Death Benefit of Max Life Smart Wealth Plan is higher of: ● 11 times the sum of Annualized Premium* and underwriting extra premiums, (if any), ● 105% of sum of Total Premiums Paid**, underwriting extra premiums and loadings for modal premiums, (if any) as on the date of death of life insured, ● Any absolute amount assured to be payable on death# And Death Benefit of Max Life Online Savings Plan is higher of the following - Sum Assured equal to higher of Cover multiple times the Annualised Premium or 0.5 times the product of Policy Term and Annualised Premium (reduced by applicable partial withdrawals, if any), or 105% of Total Premiums received upto the date of death, or - Total Fund Value (as on the date of death) Please note that the 'applicable partial withdrawals' mentioned above refers to all the partial withdrawals made during the twoyears period immediately preceding the death of the Life Insured.

Premium payment frequency (modes)	Annual, Monthly
Riders	Riders are not available with this solution. However, they are available on purchase of Max Life Smart Wealth Plan separately. For more details, please visit our website www.maxlifeinsurance.com

*"Annualised Premium" means the premium amount payable in a year chosen by the policyholder excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

**"Total Premiums Paid" means the total of all Premiums received, excluding any extra premium, any rider premium and taxes.

#The absolute amount assured to be payable on death under these variants is equal to the Total Premiums Paid accumulated monthly at an interest rate of 8% p.a.

HOW DOES THIS WORK

Mr. Sharma, **40 years old**, works as a college professor



He wants to build a retirement corpus over the **next 20 years**

Given the long investment horizon of 20 years, he is willing to participate in **market linked products**



But, he is worried about **market volatility** and **losing the capital** he will be investing.

Now, let's find out how will Capital Guarantee Solution help Mr Sharma achieve his dreams since he has decided to **invest Rs.10000 per month for the next 10 years & stay invested till age 60.**





HOW DOES IT HELP ACHIEVE YOUR GOAL

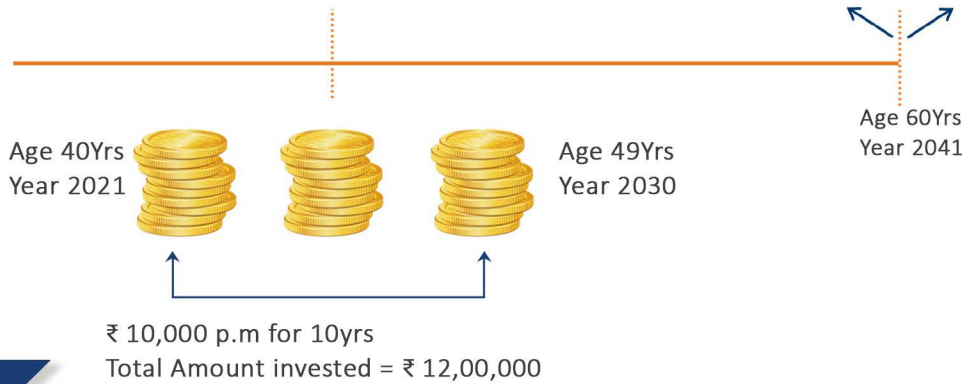
Premium, Payout and Risk Cover

Mr. Sharma Gets

Life insurance benefit: From Day 1 for 20 years
Pay only ₹ 12 lakhs for 10 years

Guaranteed Returns¹ at the end of Policy term of 10 years get ₹ 12 lakhs

Market-Linked Returns
@4%² ₹ 920674 @8%² ₹ 1648329
Total Benefits
@4%² ₹ 21,20,674 @8%² ₹ 28,48,329



Mr. Sharma Pays

Overview of Solution	
Mr. Sharma's Annual Premium Paid	₹ 120000
Premium Paid Over Premium payment term	₹ 1200000
Assured Benefits	
Guaranteed Benefit ¹ at maturity	₹ 1200000
Market Linked Returns	
Market Linked Returns @ 4% ²	₹ 920674
Market Linked Returns @ 8% ²	₹ 1648329
Total Possible Returns Mr. Sharma gets	
@ 4% Market Linked Returns ²	Possible Total Return @ 8% ²
₹ 2120674	₹ 2848329

¹Please note that the guaranteed and market-linked benefits are applicable only if all due premiums are paid.

²Please note that the assumed rates of returns, 4% and 8%, are only assumed rates. These are not guaranteed and they are not the upper or lower limits of returns of the Funds selected in your policy, as the performance of the Funds is dependent on number of factors including future investment performance. For more information, please request for your policy specific illustration. Past performance is not necessarily indicative of future performance

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT

OFFERS IRDAI clarifies to public that:

- 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.

Unit Linked Insurance Products (ULIPs) are different from the traditional insurance products and are subject to the risk factors. The premium paid in the Unit Linked Life Insurance Policies is subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. Max Life Insurance is only the name of the life insurance company MAX Life Online Saving Plan (UIN:104L098V04) is only the name of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges from your Insurance agent or the Intermediary or policy document issued by the insurance company. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these funds, their future prospects or returns

IRDAI - Registration No. 104. ARN: 290921/CGS/Leaflet/1 Category: Life.

Validity: Valid. Corporate Identity Number (CIN): U74899PB2000PLC045626.

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LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT. FOR MORE DETAILS ON RISK FACTORS, TERMS AND CONDITIONS PLEASE READ THE PROSPECTUS CAREFULLY BEFORE CONCLUDING A SALE.

You may be entitled to certain applicable tax benefits on your premiums and policy benefits. Please note all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you. Tax benefits are subject to changes in tax laws. Tax benefits are eligible for tax exemption on fulfilling conditions mentioned under Section 10(10D) of Income Tax Act 1961.

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Max Life Insurance Company Limited is a Joint Venture between Max Financial Services Limited and Axis Bank Limited.



#YouAreTheDifference™

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Operation Center: Max Life Insurance Co. Ltd, Plot No. 90-A UdyogVihar, Sector 18, Gurugram (Haryana)- 122015.

Customer Helpline: 1860 120 5577 (9:00 A.M to 6:00 P.M Monday to Saturday) * Call charges apply.

Online Helpline- 0124 648 8900 (09:00 AM to 09:00 PM Monday to Saturday).

Fax Number: 0124-4159397.

Email ids: service.helpdesk@maxlifeinsurance.com

Website: www.maxlifeinsurance.com