

### **About Max Life**

Max Life Insurance, one of the leading life insurers, is a joint venture between Max India Ltd. and Mitsui Sumitomo Insurance Co. Ltd. Max India is a leading Indian multi-business corporate, while Mitsui Sumitomo Insurance is a member of MS&AD Insurance Group, which is amongst the top general insurers in the world. Max Life Insurance offers comprehensive life insurance and retirement solutions for long-term savings and protection. A financially stable company with sound investment expertise, Max Life Insurance has a strong customer-centric approach focused on advice based sales and quality service.

### **Max Life Life Gain Premier**

In your journey through life, you plan to fulfill various important goals like your children's education and/or marriage, peaceful retirement life etc. At Max Life Insurance, we understand the significance of these milestones and help you plan for them, financially.

Max Life Life Gain Premier will help you save systematically and build a corpus. You can utilize this corpus to fulfill the important goals of your life.

### **Key Features & Benefits of Max Life Life Gain Premier**

#### **1. Flexible Premium Payment Terms and Policy Terms**

Life Gain Premier offers as many as 6 options to choose from, basis your need:

- 6 Years Premium Payment Term with Policy Term of 15 and 20 years
- 8 Years Premium Payment Term with Policy Term 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

#### **2. Flexible Bonus Option**

The plan offers the flexibility to choose the bonus option basis your need. You can choose to take the bonus in cash or enjoy the power of compounding by purchasing Paid-up Additions. Bonuses, once declared, will be guaranteed and paid on death of the life insured or maturity of the policy.

#### **3. Guaranteed Maturity Benefit**

The plan offers 100% of Guaranteed Maturity Sum Assured on maturity of the policy

#### **4. Guaranteed Death Benefit**

The plan offers a guaranteed death benefit to ensure financial security of your loved ones in case of any exigencies

#### **5. Terminal Illness Benefits**

In case you are diagnosed to be suffering from a disease which is likely to lead to death within six months, the Company will pay 50% of Guaranteed Maturity Sum Assured (subject to maximum of ₹10 lacs) to you as an advance

**Max Life Life Gain Premier at a Glance**

PRODUCT SPECIFICATIONS											
<b>Type of Plan</b>	Traditional Participating Endowment Insurance Plan										
<b>Policy Term (PT)</b>	15 years, 20 years and 25 years										
<b>Premium Payment Term (PPT)</b>	For 15 years PT, choose either 6 years Premium Payment Term or 8 years Premium Payment Term For 20 years PT, choose either 6 years Premium Payment Term or 8 years Premium Payment Term or 10 years Premium Payment Term For 25 years PT, 12 years Premium Payment Term										
<b>Available Issue Ages (Age Last Birthday)</b>	Minimum Age: 18 years Maximum Age: 55 years for 15/20 year Policy Term 50 years for 25 year Policy Term										
<b>Maximum Maturity Age (Age Last Birthday)</b>	For 15 years PT: 70 years For 20 years and 25 years PT: 75 years										
<b>Premium Modes</b>	<table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: left;"><u>Mode</u></th> <th style="text-align: left;"><u>Modal Factors</u></th> </tr> </thead> <tbody> <tr> <td>Annual</td> <td>1.000</td> </tr> <tr> <td>Semi-Annual</td> <td>0.520</td> </tr> <tr> <td>Quarterly</td> <td>0.265</td> </tr> <tr> <td>Monthly</td> <td>0.090</td> </tr> </tbody> </table>	<u>Mode</u>	<u>Modal Factors</u>	Annual	1.000	Semi-Annual	0.520	Quarterly	0.265	Monthly	0.090
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## Max Life Life Gain Premier

Traditional Participating Endowment Insurance Plan

UIN: 104N079V01

	<b>Maximum Premium:</b> No Limit,																							
<b>Guaranteed Maturity Sum Assured</b>	<b>Minimum :</b> ₹ 50,000 subject to minimum premium as mentioned above <b>Maximum :</b> No Limit																							
<b>Sum Assured Bands</b>	Band 1	₹ 50,000 - ₹ 1,49,999																						
	Band 2	₹ 1,50,000 - ₹ 2,99,999																						
	Band 3	₹ 3,00,000 - ₹ 499,999																						
	Band 4	₹ 5,00,000 +																						
<b>Premium Rates at sample ages</b> <i>(Unisex Premium Rates in ₹ for Standard Lives for a Guaranteed Maturity Sum Assured of ₹ 3,00,000 (Excluding Service Tax))</i>	<table border="1"> <thead> <tr> <th>Variant</th> <th>Annualised* Premium (₹) (Age 35 years)</th> <th>Annualised* Premium (₹) (Age 50 years)</th> </tr> </thead> <tbody> <tr> <td>6 PPT 15 PT</td> <td>42,405</td> <td>45,582</td> </tr> <tr> <td>6 PPT 20 PT</td> <td>40,209</td> <td>44,499</td> </tr> <tr> <td>8 PPT 15 PT</td> <td>29,409</td> <td>30,870</td> </tr> <tr> <td>8 PPT 20 PT</td> <td>30,909</td> <td>33,180</td> </tr> <tr> <td>10 PPT 20 PT</td> <td>25,170</td> <td>26,541</td> </tr> <tr> <td>12 PPT 25 PT</td> <td>21,369</td> <td>23,055</td> </tr> </tbody> </table> <p><i>*Annualised Premium includes extra premium (if any) but excludes service tax, education cess and any loadings for modal premiums and remains same irrespective of the premium payment mode.</i></p>			Variant	Annualised* Premium (₹) (Age 35 years)	Annualised* Premium (₹) (Age 50 years)	6 PPT 15 PT	42,405	45,582	6 PPT 20 PT	40,209	44,499	8 PPT 15 PT	29,409	30,870	8 PPT 20 PT	30,909	33,180	10 PPT 20 PT	25,170	26,541	12 PPT 25 PT	21,369	23,055
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<b>Riders Available</b>	<p><b>Max Life Payor Rider (UIN: 104B013V04)</b></p> <p>The rider ensures policy continuance even in case of death or Total and Permanent Disability of the Payor. This rider can be taken only if the Policyholder is different from the Life Insured.</p> <p>For more details, please read the rider brochure or refer to our website for more details</p>																							
<b>Annual Bonus</b>	<p>The product has a Cash Bonus system. Bonuses will be declared every year from the end of 2<sup>nd</sup> policy year (24<sup>th</sup> policy month) on the Guaranteed Maturity Sum Assured and from the end of 3<sup>rd</sup> policy year (36<sup>th</sup> policy month) on accrued Paid-up additions (if any) and every year end, thereafter.</p> <p>The Policyholder can take bonuses through any of the three options :</p> <ol style="list-style-type: none"> <li>1. Purchase Paid-up Additions (PUA) - Bonus declared by the Company will be used to purchase Paid-up Additions. These PUA increase the Sum Assured under the policy and will be payable in full on the earlier of Death or Maturity. Also these PUAs 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. The PUA purchase rates are not guaranteed</li> </ol>																							

	<p>and can be changed by the Company with prior approval of IRDA.</p> <p>2. Premium Offset - Policyholder can also opt to utilize the Cash Bonus declared by the Company to offset future premiums payable under the policy. In case the Cash Bonus is not sufficient to pay the full premium then Policyholder will have to pay the balance premium to keep the policy in force. However, if the Cash Bonus exceeds the premium due then the balance will be paid to the Policyholder</p> <p>3. Paid In Cash - Bonus declared by the Company is paid out to the Policyholder as and when declared</p>
<b>Terminal Bonus</b>	Terminal Bonus is an additional bonus paid only ONCE, on earlier of Death, Surrender or Maturity, provided the policy has been in force for at least ten years i.e. payable in case of claims made from the end of 120 <sup>th</sup> month onwards.

PLAN BENEFITS		
Events	How and when are benefits payable?	Size of such benefits / policy monies
<b>Maturity Benefit</b>	Payable on Maturity of the policy	Guaranteed Maturity Benefit = Guaranteed Maturity Sum Assured Total Maturity Benefit = Guaranteed Maturity Benefit + Accrued Paid Up Additions (if any) + Terminal Bonus (if any)
<b>Death Benefit</b>	Payable on the death of the Life Insured	On death during the term of the policy, the following benefits will be paid: <ol style="list-style-type: none"> <li>i) Guaranteed Death Benefit, plus</li> <li>ii) Accrued Paid-up Additions (if any), plus</li> <li>iii) Terminal Bonus (if any)</li> </ol> Guaranteed Death Benefit is defined as higher of: <ul style="list-style-type: none"> <li>• 11 times the annualised premium*,</li> <li>• 105% of all premiums paid as on the date of death,</li> <li>• Guaranteed Maturity Sum Assured</li> </ul> The policy will terminate in case of the death of the Life Insured. <i>* Annualised Premium includes extra premium (if any) but excludes service tax, education cess and any loadings for modal premiums and remains same irrespective of the premium payment mode.</i>
<b>Surrender Benefit</b>	Payable immediately on surrender	The policy can be surrendered only after the policy has acquired a Surrender Value. The Surrender Value will be equal to higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV). <b>Guaranteed Surrender Value</b>

## Max Life Life Gain Premier

Traditional Participating Endowment Insurance Plan  
UIN: 104N079V01

### PLAN BENEFITS

The policy acquires a Guaranteed Surrender Value (GSV) as follows:

For 6 years or 8 years PPT: After payment of 2 full years' premium (Annual mode – 13<sup>th</sup> month, Monthly mode – 24<sup>th</sup> month)

For 10 years or 12 years PPT: After payment of 3 full years' premium (Annual mode – 25<sup>th</sup> month, Monthly mode – 36<sup>th</sup> month)

Guaranteed Surrender Value = (GSV Factor X

Total Premium Paid less Extra Premium (if any) less Rider Premium (if any))

+ Guaranteed Cash Value of accrued PUA

The GSV factor of the policy is as follows:

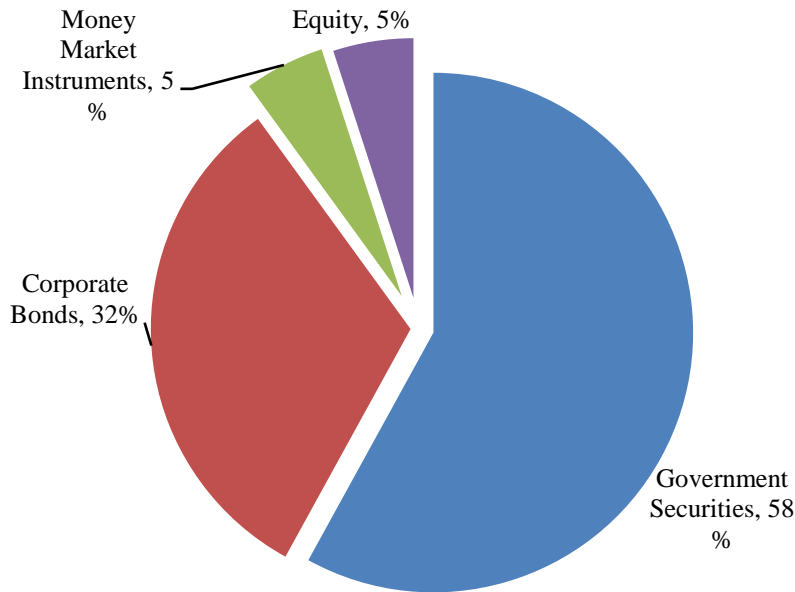
	GSV as a % of Total Premiums Paid less Extra Premium (if any) less Rider Premium (if any))			
Policy Year of surrender	Policy with PPT of 6 years or 8 years and the PT of 15 years	Policy with PPT of 6 years or 8 years and the PT of 20 years	Policy with PPT of 10 years and the PT of 20 years	Policy with PPT of 12 years and the PT of 25 years
1	Nil	Nil	Nil	Nil
2	30%	30%	Nil	Nil
3	30%	30%	30%	30%
4-7	50%	50%	50%	50%
8	56%	53%	53%	52%
9	61%	57%	57%	55%
10	67%	60%	60%	57%
11	73%	63%	63%	59%
12	79%	67%	67%	62%
13	84%	70%	70%	64%
14	90%	73%	73%	66%
15	90%	77%	77%	69%
16	-	80%	80%	71%
17	-	83%	83%	74%
18	-	87%	87%	76%
19	-	90%	90%	78%

PLAN BENEFITS						
		20	-	90%	90%	81%
		21	-	-	-	83%
		22	-	-	-	85%
		23	-	-	-	88%
		24	-	-	-	90%
		25	-	-	-	90%
		<p><b>Special Surrender Value</b></p> <p>Special Surrender Value (SSV) will be determined by the Company from time to time and is equal to or higher than the GSV.</p> <p>The SSV is not guaranteed and may be revised basis the actual experience of the Company, subject to approval from the IRDA, (but will never be below GSV) basis changing investment returns and/or market values of underlying assets.</p>				
<b>Non-Forfeiture Benefit - Reduced Paid-Up (RPU)</b>	Discontinuance of premium after the policy acquires a Surrender Value	<p>Once the policy acquires surrender value as mentioned above, by default the policy will become RPU in case of non-payment of any due premium. The Guaranteed Maturity Sum Assured will be reduced using the proportionate premiums method as mentioned below.</p> <p>Reduced Paid-up (RPU) Sum Assured = (Total Premiums Paid less Extra Premium (if any) less Rider Premium (if any)) / Total Premiums payable less Extra Premium (if any) less Rider Premium (if any)) X Guaranteed Maturity Sum Assured</p> <p>Further, following benefits will be reduced using the proportionate premiums method as explained above.</p> <ul style="list-style-type: none"> <li>• <b>Death Benefit</b>, which will be as follows in case of a policy in RPU mode:           <ul style="list-style-type: none"> <li>• Reduced Paid Up(RPU) Death Benefit, plus</li> <li>• Accrued Paid Up Additions (if any), earned before the policy became RPU</li> </ul> <p>RPU Death Benefit is defined as Guaranteed Death Benefit X (Total Premiums Paid less Extra Premium (if any) less Rider Premium (if any) / Total Premiums payable less Extra Premium (if any) less Rider Premium (if any)).</p> </li> <li>• <b>Maturity Benefit</b>, which will be as follows in case of a policy in RPU mode:           <ul style="list-style-type: none"> <li>• Reduced Paid Up (RPU) Sum Assured, plus</li> <li>• Accrued Paid Up Additions (if any), earned before the policy became RPU</li> </ul> </li> </ul> <p>However, the RPU policies will not participate in future bonuses. Once the policy becomes RPU, all rider benefits will cease.</p>				
<b>Terminal Illness</b>	Life Insured suffering from	<p>While this Policy is in force (including RPU mode), should the Life Insured be diagnosed to be suffering from a disease which, in the opinion of a Medical Practitioner and the concurrence of Company's appointed doctor, is likely to lead to the death of the Life Insured within six months from the date of such certification from the Medical</p>				

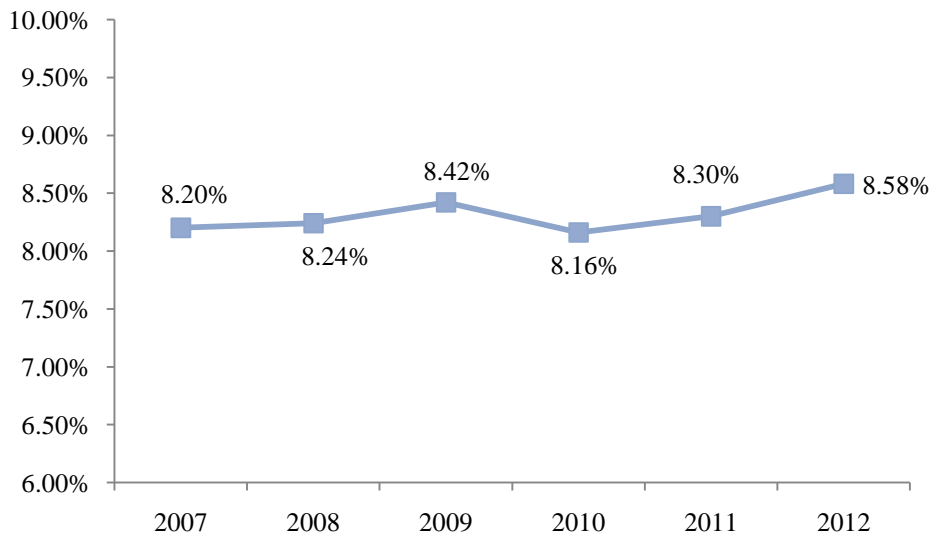
PLAN BENEFITS		
<b>Benefit</b>	Terminal Illness	<p>Practitioner, the Company shall, at the Policyholder's request, pay the Benefits to the Life Insured under this policy as follows: Up to 50% of the Guaranteed Maturity Sum Assured at the date of intimation (or RPU Sum Assured, if applicable), subject to maximum cumulative amount of ₹ 10 lacs under all policies which provide for the Terminal Illness Benefit, then in force with the Company, on the approval of Terminal Illness claim filed; and upon the payment of Terminal Illness Benefit(s), the benefits under all policies then in force with the Company with respect to the Life Insured, which provide for this Terminal Illness Benefit, will be proportionately reduced and will be payable in accordance with the terms of the respective policies.</p> <p>The Terminal Illness Benefit paid will be offset from the policy proceeds at the time of termination of the policy (Death, Surrender or Maturity). Terminal Illness benefit can be availed only once during the policy term.</p> <p>During the period of survival of the Life Insured all premiums due shall be paid to keep this policy in force and the bonuses will be paid on the original Guaranteed Maturity Sum Assured.</p>
<b>Loan Facility</b>	After the policy has acquired Surrender Value	<p>Policy loans will be available under this product subject to a maximum of 50% of Special Surrender Value as per existing Terms and Conditions of policy loans at Max Life Insurance. The company will charge an interest rate on the loan, currently 11% p.a. compounded annually.</p> <p>The minimum loan amount that can be granted under the policy at any time will be ₹ 10,000. Upon grant of a loan under this Policy, the Policy shall automatically be assigned in favour of the Company, till the time the entire loan amount including interest, any fees or dues towards such loan has been repaid to the Company. On such repayment of the loan and accumulated interest, if any, the Policy will be reassigned to the Policyholder.</p> <p>In case the policyholder has availed a loan under his/her policy, at anytime thereafter, should the loan together with interest thereon exceed the surrender value, the policy shall terminate. However, the policy shall not terminate and shall continue along with the insurance cover in case all due premiums have been received by the Company or the policy is fully paid up.</p> <p>In case the policyholder has availed a loan under his/her policy, the default bonus option will be PUA. The 'Paid in Cash' and 'Premium Offset' bonus option will not be available and the bonus option will be converted to 'Paid-Up Addition' automatically and will continue to be the default bonus option even after the loan (including accumulated interest) has been repaid. Post such repayment, you will be allowed to change the bonus option by submitting a written request to the Company to affect the same. Also, you will not be allowed to surrender the accrued PUA unless the loan is paid back along with accrued interest.</p> <p>All benefits payable (Surrender, Maturity or Death) will be first used to offset the outstanding policy loan and interest prior to being paid to the customer.</p> <p>Please note that loan cannot be taken more than once in the policy term, if loan is outstanding against the policy.</p> <p>Policy is eligible for loan in the RPU status. However, if the loan + interest is greater than the surrender value, the policy will terminate.</p>

**Ensure Safety of your Money with Life Gain Premier**

Your premium will be invested in our participating fund which invests mainly in secure investments ensuring minimal risk and low volatility. The current composition of our participating fund as at 31<sup>st</sup> May'13 is exhibited below:



The graph below depicts the returns of our participating fund over the last 6 years. Please note that the bonus rates that may be declared by the Company may be different from the investment return shown below.





Please note that the past performance of the fund is not an indicator of the future performance.

**Case Study**

Mr. Sharma is 45 year old salaried employee. He has a 5 year old daughter Sameera. Mr. Sharma is planning to save for Sameera's marriage and buys Life Gain Premier for this purpose.

**How does Life Gain Premier work for Mr. Sharma**

**Step 1:** Mr. Sharma chooses the 10-pay 20-year variant of Life Gain Premier with his daughter Sameera's marriage as his goal.

**Step 2:** He chooses to save ₹ 50,000 every year, for a Guaranteed Maturity Sum Assured of ₹ 5,84,317

**Step 3:** He chooses the PUA bonus option.

**Scenario 1:** Mr. Sharma pays all due policy premiums and survives till the end of the policy term.

Mr. Sharma gets the following on maturity of the policy:

Guaranteed Maturity Benefit: ₹ 5, 84,317

**Accrued PUA:**

Assuming 4% return: ₹ 68,907

Assuming 8% Return: ₹ 4,46,191

**Terminal Bonus:**

Assuming 4% return: ₹ 16,331

Assuming 8% Return: ₹ 25,763

**Total Maturity corpus:**

Assuming 4% return: ₹ 6,69,555

Assuming 8% Return: ₹ 10,56,271

**Scenario 2:** Mr. Sharma passes away in the 5<sup>th</sup> year after payment of five annualised premiums.

Mr. Sharma's family gets the following benefits:

Guaranteed Death Benefit: ₹ 5,84,317

**Accrued PUA:**

Assuming 4% return: ₹ 13,859

Assuming 8% Return: ₹ 74,252

Total Death Benefit:

Assuming 4% return: ₹ 5,98,176

Assuming 8% Return: ₹ 6,58,569

*\*Important Notes*

1. *Kindly note that the above case studies are only examples and do not in any way create any rights and/or obligations. The actual experience of the policy may be different from what is shown above. The above scenarios are depicted at 4% and 8% investment returns.*

3. *Bonuses are non-guaranteed and are declared at the sole discretion of the Company.*

Few important terms and conditions: (For other terms and conditions, please refer to the Policy Contract)

**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.

**Free Look Period:** We shall inform you by a letter forwarding the policy that you have a period of 15 days from the date of receipt of the policy document, to review the terms and conditions of the policy, where if you disagree to any of those terms and conditions, you have the option to return the policy stating the reasons for objection. You shall be entitled to a refund of the premiums paid, subject only to deduction of a proportionate risk premium for the period of cover and the expenses incurred by the company on medical examination of the life insured and stamp duty charges

**Grace Period:** A grace period of thirty days from the premium due date (15 days in case of Monthly mode) for payment of each premium will be allowed. During the grace period, we will accept the premium without interest. The insurance coverage continues during the grace period but if the Life Insured dies during the grace period, we shall be entitled to deduct the unpaid Premium from the Benefits payable under the Policy.

**Lapse:** If the Premium is not received within the Grace Period and the policy has not acquired a surrender value, the Policy shall lapse and all the benefits secured under the policy shall also lapse.

**Revival of Lapsed Policy:** Once the policy has lapsed, it can only be revived within a revival period of two years from the due date of first unpaid premium provided:

- You paying all overdue premiums, together with interest and / or late fee determined by us from time to time (currently 8.0% per annum compounded annually)
- The Life Insured producing an evidence of insurability at his/her own cost which is acceptable to us
- The revival of the Policy shall take effect only after revival of the Policy is approved by Max Life Insurance basis the Board-approved underwriting policy and communicated to you in writing

If a lapsed Policy is not revived within two years, the Policy shall be terminated and no value is payable to you.

**Revival of RPU Policy:** After a policy has acquired Surrender Value, the policy shall not lapse. In case of premium discontinuance, the policy will by default become Reduced Paid Up (RPU). A Reduced Paid Up policy

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can be revived within a revival period of two years from the due date of first unpaid premium subject to the following conditions:

- You paying all overdue premiums, together with interest and / or late fee determined by us from time to time (currently 8.0% per annum compounded annually)
- The Life Insured producing an evidence of insurability at his/her own cost which is acceptable to Us
- The revival of the Policy shall take effect only after revival of the policy is approved by Max Life Insurance and communicated to you in writing. Once the policy has been revived, all the accrued bonuses and benefits will get reinstated to original levels, which would have been the case had the policy remained premium paying all throughout.

If a reduced paid up policy is not revived within two years of it becoming reduced paid up, then the policy cannot be revived and will continue as reduced paid up for the rest of its policy term.

**Suicide Exclusion:** Notwithstanding if the Life Insured dies by suicide whether sane or insane, within 12 months of effective date of risk commencement or the date of revival of policy, the Policy shall terminate immediately.

In such cases, we shall pay either:

- Higher of Special Surrender Value or total premiums paid (inclusive of extra premiums, if any, but exclusive of service tax and education cess), in case the policy has acquired a surrender value; or
- Total Premiums paid (inclusive of extra premiums, if any, but exclusive of service tax and education cess), in case the policy has not acquired a surrender value

**Prohibition of Rebates:** Section 41 of the Insurance Act, 1938 states: (1) no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives, or property, in India, any rebate of whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of insurer.

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of rebate of premium within the meaning of this sub section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a *bonafide* insurance agent employed by the insurer.

(2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.

**Section 45 of the Insurance Act, 1938** states that under the provisions of Section 45 of the Insurance Act, 1938, "No policy of life insurance effected after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the proposer and that the proposer knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

**Provided** that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the proposal."

**Nomination:**

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In the Proposal form, you can nominate a person authorizing him/her to receive the benefits secured under the policy. Where the nominee is a minor, you are required to appoint an appointee to receive the monies in the event of the life insured's death during the minority of the nominee.

The person named by you in the proposal form as the nominee/s or the person who has been nominated at a later date, shall be the person to whom the money secured by the policy will be paid in the event of death of the Life Insured.

Such nomination only indicates the person, who is authorized to receive the amount on the payment of which we will receive a valid discharge of liability under the policy.

A change in nomination may be made by you any time during the term of the policy and must be registered with us.

**Assignment:** You may also assign the benefits under the policy in accordance with Section 38 of the Insurance Act, 1938 in favour of the person named by him/her whereby the beneficial interest, right and title under the policy are transferred to such person. An absolute assignment shall automatically cancel a nomination except any assignment in favour of us in accordance with Section 39 of the Insurance Act. Notice of assignment (including any change thereof), should be submitted for registration to us. In registering an assignment or nomination, we do not propose to accept any responsibility or express any opinion as to its validity or legality.

**Expert Advice at Your Doorstep:**

Our distributors have been professionally trained to understand and evaluate your unique financial requirements and recommend a policy which best meets your needs. With experienced and trained distributors, we are fully resourced to help you achieve your life's financial objectives. Please call us today. We would be delighted to meet you.

**Important Notes:**

- This is only a sales brochure. It does not purport to be a contract of insurance and does not in any way create any rights and/or obligations. All the benefits are payable subject to the terms and conditions of the Policy.
- Benefits are available provided all premiums are paid, as and when they are due.
- Service Tax, Education Cess and any other statutory levies would be levied as per applicable laws.
- Insurance is the subject matter of solicitation.
- Life Insurance Coverage is available in this Product.
- All Policy benefits are subject to policy being in force.

Should you need any further information from us, please do not hesitate to contact on the below mentioned address and numbers. We look forward to have you as a part of the Max Life family.

For other terms and conditions, request your Agent Advisor or intermediary for giving a detailed presentation of the product before concluding the sale.

**Company Website**

<http://www.maxlifeinsurance.com>

**Registered Office**

Max Life Insurance Company Limited  
Max House, 3rd Floor, 1 Dr. Jha Marg, Okhla



**Max Life Life Gain Premier**  
Traditional Participating Endowment Insurance Plan  
**UIN: 104N079V01**

New Delhi - 110020 Tel: (011) 26933601

**Office Address**

Max Life Insurance Company Limited  
Plot No. 90A, Sector 18,  
Gurgaon - 122015, Haryana, India.  
Tel No.: 0124-4219090

**Customer Services Numbers**

18002005577 (accessible from all service providers including mobiles)

18001805577 (accessible from BSNL and MTNL)

**(Customer Service Timings: 7:30 AM - 11:00 PM Monday to Saturday (except National holidays))**

**Disclaimers:**

Max Life Insurance Company Limited is a joint Venture between Max India Limited and Mitsui Sumitomo Insurance Co. Ltd. Max Life Insurance Co. Ltd., 11th Floor, DLF Square Building, Jacaranda Marg, DLF Phase II, Gurgaon (Haryana)-122002. 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. Insurance is the subject matter of solicitation.

**IRDA - Registration No. 104.**

Visit us at: [www.maxlifeinsurance.com](http://www.maxlifeinsurance.com)

Contact toll-free numbers: 1800-180-55-77 (for MTNL & BSNL lines) or 1800-200-55-77 (from other service providers) or SMS 'Life' to 54242

**BEWARE OF SPURIOUS PHONE CALLS AND  
FICTITIOUS/FRAUDULENT OFFERS**

IRDA clarifies to public that

- **IRDA or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.**
- **IRDA does not announce any bonus.**

Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.