



Max Life Assured Wealth Plan
Non Linked Non Participating Individual Life Insurance Savings Plan
UIN: 104N096V04
PROSPECTUS

LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT.

ABOUT MAX LIFE INSURANCE

Max Life Insurance Co. Ltd. ("Max Life") is a joint venture between Max Financial Services Ltd. and Mitsui Sumitomo Insurance Co. Ltd. Max Financial Services Ltd. is a part of the Max group, an Indian multi business corporation, while Mitsui Sumitomo Insurance is a member of MS&AD Insurance group.

Max Life offers comprehensive protection and long-term saving solutions, through its multichannel distribution including agency and third distribution partners. Max Life has built its business over almost two decades through need-based sales process, a customer-centric approach to engagement and service delivery, and trained human capital.

As per public disclosures, during the financial year 2018-19, Max Life achieved gross written premium of Rs. 14,575 crore. As on 31st March 2019, the Company had Rs. 62,798 crore of assets under management (AUM) and a share capital including reserves and surplus of Rs. 2,767 crore.

For more information, please visit the company's website at www.maxlifeinsurance.com

MAX LIFE ASSURED WEALTH PLAN

Life is all about fulfilling your dreams for your loved ones. You plan to fulfill goals like your savings, children's education, marriage and your peaceful retirement. However, in an environment which is full of uncertainty and volatility, you need guaranteed assurance, that surmounts all such risks. We understand the significance of such milestones and secure your financial future by helping you pursue your dreams towards accomplishment of these milestones with certainty.

Presenting *Max Life Assured Wealth Plan*, a Non-Linked, Non-Participating, Individual, Life Insurance Savings plan, that assures you guaranteed returns to build your wealth.

FEATURES & BENEFITS OF MAX LIFE ASSURED WEALTH PLAN

This product offers you:

1. Guaranteed Maturity Benefit

The product offers fully guaranteed lump sum benefit to meet your savings goals.

2. Flexible Premium Payment Term and Policy Term

The product helps you build wealth by saving systematically as it offers 6 different variants of premium payment terms and policy terms.

3. Complete financial security in case of death

The product offers comprehensive death benefit to the nominee in case of death of Life Insured during the policy term, provided the policy is in force. Lump sum death benefit is paid immediately on death of Life Insured ensuring complete financial security for your loved ones in your absence.

4. Tax Benefit

Tax benefits apply to the premiums paid and benefits received by you as per the prevailing tax laws.

5. Enhanced protection through Riders

The product offers additional rider(s) that can be taken with the policy to provide for additional protection as per your need.

MAX LIFE ASSURED WEALTH PLAN AT A GLANCE

Brief Description about the plan

Max Life Assured Wealth Plan is a Non Linked Non Participating Individual Life Insurance Savings Plan that offers guaranteed lumpsum benefit at the end of policy term. The product offers 6 different variants of premium payment terms and policy terms.

Please note Policyholder and Life Insured under the product can be different.

Risk coverage is available throughout the Policy Term.

Product Specifications

Type of Plan	Non Linked Non Participating Individual Life Insurance Savings Plan	
Age of the Life Insured at Entry (age as on last birthday)	Minimum entry age:91 days	
	PPT	PT
	5	10
	5	15
	5	20
	8	16
	10	15
	10	20
	All subject to minimum maturity age of 18 years	
	Where the life to be insured is a minor at the date of commencement of policy, there shall be a proposer to propose Life Insurance cover on the life of the minor. The proposer shall have insurable interest on the life of the minor. The proposer is the rightful owner of the policy during the minority of the life insured. The policy shall continue on the life of the life insured once he/she attains majority. The relationship of the proposer to the Life insured (minor) shall be either parent or legal guardian and the same shall be mentioned in the proposal form.	
	Maximum entry age :60 years	
	PPT	PT
	5	10
	5	15
	5	20
	8	16
	10	15
	10	20
	Maximum Entry Ages	
	5	10
	5	15
	5	20
	8	16
	10	15
	10	20
Maximum Maturity Age of the Life Insured (age as on last birthday)	70 years	
Policy Term	For PPT 5: 10, 15, 20 years For PPT 8: 16 years For PPT 10: 15, 20 years	

Premium Payment Term	5, 8 & 10 years	
Premium Payment Mode& Modal Factors	Annual and Monthly	
	Premium Payment Mode	Modal Factors
	Annual	1.00000
	Monthly	0.08333
Minimum Premium	Minimum Annualised Premium: Rs. 24,000	
	Premium Payment Mode	Minimum Premium
	Annual	Rs. 24,000
	Monthly	Rs. 2,000
Please note the minimum premium is exclusive of all applicable taxes, cesses and levies as imposed by the Government from time to time and extra premium (if any).		
Maximum Premium	Subject to the limits determined in accordance with the Board approved underwriting policy of the Company.	
Guaranteed Sum Assured on Maturity	Minimum:	Rs. 1,61,225
	Maximum:	Subject to limits determined in accordance with the Board approved underwriting policy of the Company
Riders	<p>The following riders are available with this product: -</p> <ul style="list-style-type: none">• Max Life Waiver of Premium Plus Rider (UIN: 104B029V03), which provides waiver of all future premiums in case of Critical Illness or dismemberment or Death (only when Life Insured and Policyholder are different individuals). This product doesn't have an inbuilt Waiver of Premium benefit and thus rider benefit is an additional benefit.• Max Life Accidental Death and Dismemberment Rider (UIN: 104B027V03), which provides additional benefits in case of death or dismemberment of the Life Insured due to an accident and• Max Life Term Plus Rider (UIN: 104B026V03), which provides additional lump sum benefit in case of death of the Life Insured. <p>Please refer to the respective Rider Brochures on our website (www.maxlifeinsurance.com) for more details on Riders.</p>	
Guaranteed Sum Assured on Maturity (GSAM) Bands	There are six Guaranteed Sum Assured on Maturity bands under the product which are as follows:-	
	Band	GSAM
	1	Up to 3,49,999
	2	Rs. 3,50,000 to Rs. 5,24,999
	3	Rs. 5,25,000 to Rs. 10,99,999
	4	Rs. 11,00,000 to Rs. 19,99,999
	5	Rs. 20,00,000 to 34,99,999
	6	Greater than or equal to Rs. 35,00,000
Premium Rates	<p>Premium rates and the benefits are uni-smoker and uni-sex (same for both male and female).</p> <p>This plan can be offered to sub-standard lives with extra mortality charges basis Board approved underwriting policy of the Company.</p>	

Policy Loan provision	<p>Policy loans will be available under this product subject to a maximum of 80% of Special Surrender Value as per existing Terms and Conditions of policy loans at Max Life Insurance.</p> <p>The minimum loan amount that can be granted under the policy at any time will be Rs. 10,000. Upon grant of a loan under this Policy, the Policy shall automatically be assigned in favor 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 any time thereafter, should the loan together with interest (currently 9.9% p.a. compounded annually), subject to change from time to time, 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>All benefits payable (Surrender, Death or Maturity) will be first used to offset the outstanding policy loan and interest, prior to being paid to the customer.</p> <p>Policy is eligible for loan in RPU status. However, if the sum of loan and interest is greater than the surrender value, the policy will terminate.</p> <p>Please note that any change in the basis of determining policy loan interest rate shall be made by the Company with prior approval of IRDAI.</p> <p>Please refer to the policy document for further details.</p>
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Plan Benefits		
Benefits	How and when Benefits are payable	Details
Death Benefit	Payable on death of the life insured during the policy term provided the policy is in-force	<p>The lump sum 'Death Benefit' is payable immediately on the death of the life insured and is defined as the higher of:</p> <ul style="list-style-type: none"> i) 10 times the Sum of Annualised Premium*and underwriting extra premium (if any) ii) 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, iii) Guaranteed Sum Assured on Maturity, iv) Any absolute amount assured to be paid on death[#] <p><i>*Annualised Premium shall be 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.# Absolute amount assured to be paid on death is equal to zero under this product.</i></p> <p>The policy gets terminated after payment of Death Benefit.</p>

Maturity Benefit	Payable on the date of maturity	Maturity benefit is equal to Guaranteed Sum Assured on Maturity (GSAM). The policy gets terminated after the payment of maturity benefit.																																																																																																			
Surrender Benefit	Payable immediately on surrender	<p>The policy can only be surrendered once it acquires a Guaranteed Surrender Value (GSV) .i.e. on payment of first two full year’s premium.</p> <p>The surrender value will be equal to the higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV). The GSV is defined as:-</p> <p>GSV factor x (Total Premiums Paid for base policy plus loading for modal premiums (if any))</p> <p><i>’Total Premiums Paid’ means total of all the premiums received, excluding any extra premium, any rider premium and taxes’.</i>In practice, an SSV will be paid to the policyholder which will always be higher than or equal to the GSV. The SSV is defined as follows:</p> <p>SSV = Reduced Paid Up (RPU) Guaranteed Sum Assured on Maturity x ‘SSV factor’</p> <p>The policy gets terminated after payment of surrender benefit.</p> <p>The SSV factors can be changed by the Company with prior approval of the IRDAI basis changing demographic experience.</p> <p>The GSV factors for the base policy are as follows:</p> <table><tr><th rowspan="2">Year/Policy Term</th><th colspan="4">Guaranteed Surrender Value Factor</th></tr><tr><th>10</th><th>15</th><th>16</th><th>20</th></tr><tr><td>1</td><td>0.00%</td><td>0.00%</td><td>0.00%</td><td>0.00%</td></tr><tr><td>2</td><td>30.00%</td><td>30.00%</td><td>30.00%</td><td>30.00%</td></tr><tr><td>3</td><td>35.00%</td><td>35.00%</td><td>35.00%</td><td>35.00%</td></tr><tr><td>4</td><td>50.00%</td><td>50.00%</td><td>50.00%</td><td>50.00%</td></tr><tr><td>5</td><td>52.00%</td><td>52.00%</td><td>52.00%</td><td>52.00%</td></tr><tr><td>6</td><td>54.00%</td><td>54.00%</td><td>54.00%</td><td>54.00%</td></tr><tr><td>7</td><td>56.00%</td><td>56.00%</td><td>56.00%</td><td>56.00%</td></tr><tr><td>8</td><td>73.00%</td><td>61.00%</td><td>60.00%</td><td>59.00%</td></tr><tr><td>9</td><td>90.00%</td><td>66.00%</td><td>65.00%</td><td>62.00%</td></tr><tr><td>10</td><td>90.00%</td><td>71.00%</td><td>69.00%</td><td>65.00%</td></tr><tr><td>11</td><td></td><td>75.00%</td><td>73.00%</td><td>67.00%</td></tr><tr><td>12</td><td></td><td>80.00%</td><td>77.00%</td><td>70.00%</td></tr><tr><td>13</td><td></td><td>85.00%</td><td>82.00%</td><td>73.00%</td></tr><tr><td>14</td><td></td><td>90.00%</td><td>86.00%</td><td>76.00%</td></tr><tr><td>15</td><td></td><td>90.00%</td><td>90.00%</td><td>79.00%</td></tr><tr><td>16</td><td></td><td></td><td>90.00%</td><td>82.00%</td></tr><tr><td>17</td><td></td><td></td><td></td><td>84.00%</td></tr><tr><td>18</td><td></td><td></td><td></td><td>87.00%</td></tr></table>	Year/Policy Term	Guaranteed Surrender Value Factor				10	15	16	20	1	0.00%	0.00%	0.00%	0.00%	2	30.00%	30.00%	30.00%	30.00%	3	35.00%	35.00%	35.00%	35.00%	4	50.00%	50.00%	50.00%	50.00%	5	52.00%	52.00%	52.00%	52.00%	6	54.00%	54.00%	54.00%	54.00%	7	56.00%	56.00%	56.00%	56.00%	8	73.00%	61.00%	60.00%	59.00%	9	90.00%	66.00%	65.00%	62.00%	10	90.00%	71.00%	69.00%	65.00%	11		75.00%	73.00%	67.00%	12		80.00%	77.00%	70.00%	13		85.00%	82.00%	73.00%	14		90.00%	86.00%	76.00%	15		90.00%	90.00%	79.00%	16			90.00%	82.00%	17				84.00%	18				87.00%
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Reduced Paid Up (RPU) Benefit	Once the policy has acquired a surrender value, in case of non-payment of due premiums before the expiry of the grace period	<p>Once the policy has acquired a surrender value, in case of non-payment of due premiums till the expiry of the grace period, the policy will not lapse but will become Reduced Paid Up (RPU). The policy will continue with reduced benefits as below:-</p> <p>RPU Guaranteed Sum Assured on Maturity = ((Total Premiums Paid plus loadings for modal premiums paid (if any) for base policy) / (Total Premiums Payable plus loadings for modal premiums payable (if any) under base policy))*Guaranteed Sum Assured on Maturity.</p> <p>RPU Death Benefit =((Total Premiums Paid plus loadings for modal premiums paid (if any) for base policy)/ (Total Premiums Payable under base policy plus loadings for modal premiums payable (if any)))* Death Benefit</p> <p>The death benefit and maturity benefit for a policy in RPU mode will be as follows:</p> <ul style="list-style-type: none">• Death Benefit for a RPU Policy: RPU Death Benefit will be paid immediately on death of life insured during the term of the policy in RPU status• Maturity Benefit for a RPU Policy: RPU Guaranteed Sum Assured on Maturity shall be payable on the maturity date.										

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 advice.

REVIVAL OF POLICY

1. Revival of lapsed Policy

In case of non-receipt of any of the first two full year's premium, the policy will lapse and no benefits shall be payable. Once the Policy has lapsed, it can only be revived within a revival period of five years from the due date of first unpaid premium, subject to following conditions:

- You paying all overdue premiums, together with late fee applicable as on the date of revival and as determined by the Company from time to time; depending upon the number of days between the date of lapse and the date of revival of policy.
- You producing an evidence of life insured's insurability at your own cost which is acceptable to the Company; and

- iii. The revival of the policy shall take effect only after revival of the policy is approved by Max Life Insurance and in accordance with the Board approved underwriting policy and communicated to the policyholder in writing.

Once the policy has been revived, all the benefits will get reinstated to original levels, which would have been the case had the policy remained premium paying all throughout.

However, if a lapsed policy is not revived within five years, the Policy shall be terminated and no value is payable to the Policyholder.

2. Revival of Reduced Paid Up Policy (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 RPU policy can be revived within a revival period of five years from the due date of first unpaid premium subject to the following conditions:

- You paying all overdue premiums, together with late fee applicable as on the date of revival and as determined by the Company from time to time;
You producing an evidence of life insured's insurability at your own cost which is acceptable to the Company; and
- The revival of the policy shall take effect only after revival of the policy is approved by Max Life Insurance and in accordance with the Board approved underwriting policy and communicated to the policyholder in writing.

Once the policy has been revived, all the benefits will get reinstated to original levels, which would have been the case had the policy remained premium paying all throughout.

If a RPU policy is not revived within five years of it becoming RPU, then the Policy cannot be revived and will continue as RPU for the rest of its policy term.

Please note the Company currently charges Late Fee on the overdue premiums on revival for all policies depending upon the number of days between the date of revival and lapse of Policy:

No. of days between date of revival and date of lapse of Policy	Late Payment Fee (in ₹)
0-60	Nil
61-180	RBI Bank Rate + 1% p.a. compounded annually on due premiums.
>180	RBI Bank Rate + 3% p.a. compounded annually on due premiums.

The 'RBI Bank Rate' for the financial year ending 31st March (every year) will be considered for determining the revival late fee. On grounds of simplicity and operational ease, the late fee is revised only if the RBI Bank Rate changes by 100 bps or more, measured on 31st March from the preceding year's 31st March.

As the interest rate will be reviewed at the beginning of each financial year, any change in revival late fee will be applicable from 1st July to 30th June to allow sufficient time for making changes in the policy administration system.

TERMINATION OF POLICY

This Policy will terminate upon the happening of any of the following events:

- on the date on which Max Life receives free look cancellation request;

2. the date of intimation of repudiation of the death claim by Max Life in accordance with the provisions of the Policy;
3. on the expiry of the Revival Period, if the Lapsed Policy has not been revived;
4. on the date of payment of Surrender Value; or
5. on the Maturity Date
6. if the loan amount granted to You and the accumulated interest on such loans exceeds the Surrender Value. 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.

TERMS AND CONDITIONS

We urge you to read this brochure and the benefit illustration, understand the plan details & how it works before you decide to purchase this Policy.

Free Look Period

You have a period of fifteen (15) days (30 days in case the Policy has been bought through Distance Marketing) 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 (30) days for annual mode and fifteen (15) days for monthly mode from the due date for payment of each premium will be allowed to the Policyholder for payment of contractual premium.

During the grace period, the Company will accept the premium without late fee.

The insurance coverage continues during the grace period but if the Life Insured dies during the grace period, the Company shall be entitled to deduct the unpaid premium (if any) till the date of death from the benefits payable under the Policy.

Suicide Exclusion

Notwithstanding anything stated herein, if the life insured dies by suicide, whether, sane or insane, within 12 months from the date of inception of the policy (effective date of risk commencement) or the date of revival of policy, the policy shall terminate immediately. In such cases, the Company shall pay either of the below:

1. Higher of surrender value or sum of Total Premiums Paid, underwriting extra premiums and loadings for modal premiums, (if any) as on date of death, in case the policy has acquired a surrender value; or
2. Sum of Total Premiums Paid, underwriting extra premiums and loadings for modal premiums (if any), in case the policy has not acquired a surrender value

Full Disclosure & Incontestability:

We draw your attention to Section 45 and statutory warning under Section 41 of the Insurance Act 1938 as amended from time to time – which reads as follows:

Section 45 of the insurance Act, 1938 as amended from time to time states that:

- (1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy whichever is later.

- (2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees of the insured the grounds and materials on which such decisions are based.

Explanation I – For the purposes of this sub-section, the expression “fraud” means any of the following acts committed by the insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:

- a) the suggestion, as a fact of that which is not true and which the insured does not believe to be true;
- b) the active concealment of fact by the insured having knowledge or belief of the fact;
- c) any other act fitted to deceive; and
- d) any such act or omission as the law specially declares to be fraudulent.

Explanation II – Mere silence as to facts likely to affect the assessment of the risk by the insurer is not fraud, unless the circumstances of the case are such that regard being had to them, it is the duty of the insured or his agent, keeping silence to speak, or unless his silence is, in itself, equivalent to speak.

- (3) Notwithstanding anything contained in sub-section (2) no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer:

Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the member is not alive.

Explanation – A person who solicits and negotiates a contract of insurance shall be deemed for the purpose of the formation of the contract, to be the agent of the insurer.

- (4) A policy of the life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees of the insured the grounds and material on which such decision to repudiate the policy of life insurance is based:

Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees of the insured within a period of ninety days from the date of such repudiation

Explanation – For the purposes of this sub-section, the mis-statement of or suppression of fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer, the onus is on the insurer to show that had the insurer been aware of the said fact no life insurance policy would have been issued to the insured.

- (5) 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.

Prohibition of Rebates: Section 41 of the Insurance Act, 1938 as amended from time to time 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 the 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 the 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 a 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 *bona fide* insurance agent employed by the insurer.

- (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Nomination

Nomination shall be applicable in accordance with provisions of Section 39 of the Insurance Act 1938 respectively, as amended from time to time.

Assignment

Assignment shall be applicable in accordance with provisions of Section 38 of the Insurance Act 1938 respectively, as amended from time to time.

Rights and Responsibility of the Nominee

In case of death of the Life Insured during the term of the Policy, the nominee will be entitled to receive the benefits secured under the Policy.

In addition, while processing claim for the death benefit / maturity benefit, the nominee will be required:

1. To produce all the necessary documents.
2. To give valid discharge for the payment of the benefits secured under the Policy.

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:

1. This is only a prospectus. 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.
2. Benefits are available provided all premiums are paid, as and when they are due.
3. All applicable taxes, cesses and levies as imposed by the Government from time to time would be levied as per applicable laws.
4. Insurance is the subject matter of solicitation.
5. Life Insurance Coverage is available in this Product.
6. All Policy benefits are subject to policy being in force.
7. "We", "Us", "Our" or "the Company" means Max Life Insurance Company Limited.
8. "You" or "Your" means the Policyholder.
9. Policyholder and Life Insured can be different under this product.

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 Insurance family.

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

CONTACT DETAILS OF THE COMPANY

**Company Website**

<http://www.maxlifeinsurance.com>

Registered Office

Max Life Insurance Company Limited

419, Bhai Mohan Singh Nagar, Railmajra, Tehsil Balachaur, District Nawanshahr,
Punjab -144 533 Tel: (01881) 462000

Communication Address

Max Life Insurance Company Limited

Plot No. 90A, Sector 18,

Gurugram – 122015, Haryana, India.

Tel No.: (0124) 4219090

Customer Helpline Number: 1860 120 5577

Customer Service Timings: 9:00 AM - 6:00 PM Monday to Saturday (except National holidays) or SMS 'Life' to 5616188

Disclaimers:

Max Life Insurance Company Limited is a Joint Venture between Max Financial Services Limited and Mitsui Sumitomo Insurance Co. Ltd. Max Life Insurance Co. Ltd., 11th Floor, DLF Square Building, Jacaranda Marg, DLF City Phase II, Gurugram (Haryana) – 122002. 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. Insurance is the Subject matter of solicitation. Trade logos displayed above belong to Max Financial Services Limited and Mitsui Sumitomo Insurance Co. Ltd. respectively and are used by Max Life Insurance Co. Ltd under a license.

IRDAI - Registration No 104

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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