



An exclusive plan that's tailor-made to grow your fortune with more benefits than ever before.

## What this plan offers you



#### Comprehensive Life Insurance Coverage For You

Get a Life Insurance Cover of 10 times the Annualised Premium (for Limited and Regular Pay options) from base policy. You can also opt for an additional Life Cover, with Max Life Partner Care Rider (UIN: 104A023V02)



#### Option To Choose Premium Payment Term And Policy Term As Per Your Convenience

Pay premiums for a limited period (one year or five years) or entire Policy Term; with Policy Term options available from 10 years to 20 years (for Single Pay Policies, only 10 year Policy Term is available)



### Your Choice Of Funds And Investment Strategies

Choice of 12 Funds for investors with different risk appetites. Alternatively, you may select one of the 2 Fund strategies of Systematic Transfer Plan and Dynamic Fund Allocation, to protect your investments against market volatilities



#### Guaranteed Loyalty Additions And Guaranteed Wealth Boosters For You

Enjoy Guaranteed Loyalty Additions and Guaranteed Wealth Boosters to further enhance your Policy Fund Value



#### **Low Charges To Boost Your Returns**

This product offers zero policy administration charge post 5 policy years (other charges may apply)

## Be sure you know

Unit Linked Insurance Plan is a long term Life Insurance cum Investment Plan and is subject to market risks. We do not provide any guarantee of returns.

We invest net premium (after deducting applicable charges) paid by you in Funds of your choice. Fund choices may vary from Debt (low risk), Balanced (medium risk) and Equity (high risk).

Fund Value may rise, fall or remain unchanged, depending on market movement and the Fund(s) performance. Please choose Fund(s) as per your risk appetite.

# Choose your plan in three simple steps



premium

\*

Choose your premium payment term and policy term



Choose your fund or investment strategy as per your risk appetite

PLEASE NOTE: THE UNIT LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE POLICY CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER / WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH POLICY YEAR.

ALL APPLICABLE TAXES, CESSES AND LEVIES AS IMPOSED BY THE GOVERNMENT WILL BE DEDUCTED FROM THE PREMIUM RECEIVED.

# **Plan Features**

A Unit Linked Non-Participating Individual Life Insurance Plan	A Unit Linked Non-Participating Individual Life Insurance Plan	Features	May Life DI	atinum Wealth Plan									
All individuals in accordance with the Board approved underwriting policy of the Company.	All individuals in accordance with the Board approved underwriting policy of the Company.				dividual Life Incur	ance Plan							
Maintum: 91 days   Maximum Entry Age(years)	Minimum 91 days   Maximum 92		·										
Maximum   Penntum Payment Ierm   Mostinum Entry Age(years)	Maximum   Perentum Payment Term   Maximum Entry Agelyand   Single Pay   10												
Maturity Age   Age as on Last Birthday    Maturity Age   18 Years   18 Years   Single Pay 10   10 to 20   Regular Pay	Single Pay / Limited Pay (5 years)   55												
Regular Pay   55     Minimum Misturity Age   Single Pay and Limited Pay: 70 years	Maturity Age (Age as on Last Birthday)    Minimum Maturity Age   Maximum Maturity Age   Single Pay and United Pay: 70 years	(Age as on Last Birthday)	Maximum:				(ge(years)						
Minimum Maturity Age   18 Wass   Maximum Maturity Age   18 Wass   Single Pay and Limited Pay: 70 years   Regular Pay: 6.5 years	Maturity Age   Regular Pay: 65 years   Regular Pay: 65 years												
18 Years   Single Pay and Limited Pay: 70 years   Regular Pay: 65 Years	18 Years   Single Pay and United Pay: 70 years				•								
Premium Payment Term / Policy	Premium Payment Term Policy Te	Maturity Age	Minimum	Maturity Age									
Premium Payment Term   Single Pay   10	Premium Payment Term / Policy	(Age as on Last Birthday)		18 Vears			) years						
Policy Term   Single Pay   10 to 20	Policy Term   Single Pay   10			10 Icais	Regular	Pay: 65 years							
Policy Term   Single Pay   10 to 20	Policy Term   Single Pay   10	Premium Payment Term	Premium	Payment Term	Policy Term (ve	ars)							
Annualised Premium  Minimum: Single Pays 72,00,000, Limited Pay and Regular Par ₹1,00,000 per annum; Maximum: No limit Annualised Pre is defined as Premium amount payable in a Policy Year, excluding any Rider Premium, underwriting extra premium on if and applicable taxes, cesses or levies, if any.  Premium Payment Mode  Sum Assured Multiple  Sum Assured Multiple  Sum Assured Multiple  Benefits  Maturity Benefit  Fund Value, as on Date of Maturity, provided Settlement Option has not been exercised  Fund Value, as on Date of Maturity, provided Settlement Option has not been exercised  On death of the Life Insured during the Policy Term, higher of Sum Assured (reduced by applicable partial withdrawals) or Value (as on the Date of Death), subject to a minimum of 105% of all premiums paid, shall be payable.  Guaranteed Loyalty Additions. The Company will pay additional percentage of Fund Value to the fund by creation of additional and Guaranteed Wealth Boosters. The additional percentage of Fund Value to the fund by creation of additional percentage of Fund Value to the End of Year  Guaranteed Wealth Booster. The additional percentage of Fund Value to the premium paid by the Policyholder.  Band 1: Premium of less than ₹5 Lakhs  Band 2: Premium of \$15 Lakhs and above.  Policy Year. The additional percentage of Fund Value to the premium paid by the Policyholder.  Guaranteed Loyalty Additions. Wealth Boosters  Feyable at the End of Year  Policy Year. The additional percentage of Fund Value to the particle of Year Wealth Boosters. Total  Loyalty Additions. Guaranteed Loyalty Additions. Wealth Boosters of Total  Loyalty Additions. Guaranteed Loyalty Additions. Wealth Boosters of Total  Loyalty Additions. Guaranteed Loyalty Additions. Policy Set	Annualised Premium  Minimum: Single Pay: \$2,00.000, Limited Pay and Regular Par: \$1,00,000 per annum; Maximum: No limit Annualised Pis defined as Premium amount payable in a Policy Year, excluding any Rider Premiums, underwriting extra premium and applicable taxes, cesses or levies, if any.  Premium Payment Mode  Sing Pay: 125 times Premium Payment Mode  Sing Pay: 125 times Single Premium Limited Pay: (5 years) / Regular Pay: (10 times Annual, Quarterly or Monthly  Sing Pay: 125 times Single Premium Limited Pay: (5 years) / Regular Pay: (10 times Annual), Quarterly or Monthly  Benefits  Benefit  Benefit  Death Benefit  On death of the Life Insured during the Policy Term, higher of Sum Assured (reduced by applicable partial withdrawals): Value (as on the Date of Death), subject to a minimum of 105% of all premiums paid, shall be payable.  Guaranteed Loyalty Additions: The Company will pay additional percentage of Fund Value to the fund by creation of additional and understand the Company will pay additional percentage of Fund Value to the fund by creation of additional understand the Company will applicable partial withdrawals): Value (as on the Date of Death), subject to a minimum of 105% of all premiums paid, shall be payable.  Guaranteed Wealth Boosters  Guaranteed Wealth Boosters Apart from the Guaranteed Loyalty Additions the Company will also pay Wealth Boosters (Policy Year)  Guaranteed Wealth Boosters (Policy Year)  Band 1. Premium of less than \$5 Lakhs   Band 2. Premium of \$5 Lakhs and above the properties of the Policy Year (Policy Year)  Band 1. Premium of less than \$5 Lakhs   Band 2. Premium of \$5 Lakhs and above the properties of the properties o												
Annualised Premium  Minimum: Single Pays 72,00,000, Limited Pay and Regular Par ₹1,00,000 per annum; Maximum: No limit Annualised Pre is defined as Premium amount payable in a Policy Year, excluding any Rider Premium, underwriting extra premium on if and applicable taxes, cesses or levies, if any.  Premium Payment Mode  Sum Assured Multiple  Sum Assured Multiple  Sum Assured Multiple  Benefits  Maturity Benefit  Fund Value, as on Date of Maturity, provided Settlement Option has not been exercised  Fund Value, as on Date of Maturity, provided Settlement Option has not been exercised  On death of the Life Insured during the Policy Term, higher of Sum Assured (reduced by applicable partial withdrawals) or Value (as on the Date of Death), subject to a minimum of 105% of all premiums paid, shall be payable.  Guaranteed Loyalty Additions. The Company will pay additional percentage of Fund Value to the fund by creation of additional and Guaranteed Wealth Boosters. The additional percentage of Fund Value to the fund by creation of additional percentage of Fund Value to the End of Year  Guaranteed Wealth Booster. The additional percentage of Fund Value to the premium paid by the Policyholder.  Band 1: Premium of less than ₹5 Lakhs  Band 2: Premium of \$15 Lakhs and above.  Policy Year. The additional percentage of Fund Value to the premium paid by the Policyholder.  Guaranteed Loyalty Additions. Wealth Boosters  Feyable at the End of Year  Policy Year. The additional percentage of Fund Value to the particle of Year Wealth Boosters. Total  Loyalty Additions. Guaranteed Loyalty Additions. Wealth Boosters of Total  Loyalty Additions. Guaranteed Loyalty Additions. Wealth Boosters of Total  Loyalty Additions. Guaranteed Loyalty Additions. Policy Set	Annualised Premium  Minimum: Single Pay: \$2,00.000, Limited Pay and Regular Par: \$1,00,000 per annum; Maximum: No limit Annualised Pis defined as Premium amount payable in a Policy Year, excluding any Rider Premiums, underwriting extra premium and applicable taxes, cesses or levies, if any.  Premium Payment Mode  Sing Pay: 125 times Premium Payment Mode  Sing Pay: 125 times Single Premium Limited Pay: (5 years) / Regular Pay: (10 times Annual, Quarterly or Monthly  Sing Pay: 125 times Single Premium Limited Pay: (5 years) / Regular Pay: (10 times Annual), Quarterly or Monthly  Benefits  Benefit  Benefit  Death Benefit  On death of the Life Insured during the Policy Term, higher of Sum Assured (reduced by applicable partial withdrawals): Value (as on the Date of Death), subject to a minimum of 105% of all premiums paid, shall be payable.  Guaranteed Loyalty Additions: The Company will pay additional percentage of Fund Value to the fund by creation of additional and understand the Company will pay additional percentage of Fund Value to the fund by creation of additional understand the Company will applicable partial withdrawals): Value (as on the Date of Death), subject to a minimum of 105% of all premiums paid, shall be payable.  Guaranteed Wealth Boosters  Guaranteed Wealth Boosters Apart from the Guaranteed Loyalty Additions the Company will also pay Wealth Boosters (Policy Year)  Guaranteed Wealth Boosters (Policy Year)  Band 1. Premium of less than \$5 Lakhs   Band 2. Premium of \$5 Lakhs and above the properties of the Policy Year (Policy Year)  Band 1. Premium of less than \$5 Lakhs   Band 2. Premium of \$5 Lakhs and above the properties of the properties o		Limited	Pay (5 years)	10 to 20								
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Paul Value, as on Date of Maturity, provided Settlement Option has not been exercised	Death Benefit   Death Benefit   On death of the Life Insured during the Policy Term, higher of Sum Assured (reduced by applicable partial withdrawals) (value fao on the Date of Death), subject to a minimum of 105% of all premiums paid, shall be payable.	Benefits	,										
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Guaranteed   Guaranteed   Coyalty Additions   Coyalty	Guaranteed   Coyalty Additions   Coyalty Additions   Coyalty Additions   Coyalty Additions   Coyalty Additions   Coyalty		Policy Voor	Band 1: Prem	nium of less than ₹5	Lakhs	Band 2: P	remium of ₹5 Lakhs ar	nd above				
Loyalty Additions   Wealth Boosters   Iotal   Loyalty Additions   Wealth Boosters   Iotal	Loyalty Additions   Wealth Boosters   Iotal   Loyalty Additions   Wealth Boosters   Iotal		1 Olicy Teal	Guaranteed	Guaranteed	T	Guaranteed	Guaranteed					
T	7			Loyalty Additions	Wealth Boosters	lotal	Loyalty Additions	Wealth Boosters	Iotal				
8	B		6				0.10%		0.10%				
9	9								0.15%				
10	10												
11	1				2.00%	2.00%		2 50%					
13	13			0.10%	2.0070			2.50%	0.35%				
14	14								0.40%				
15	15												
16   0.35%   0.40%   0.40%   0.65%   0.60%     17   0.40%   0.45%   0.45%   0.65%   0.65%     18   0.45%   0.45%   0.45%   0.70%   0.70%     19   0.50%   0.55%   2.00%   2.55%   0.80%   2.50%   3.30%     These Guaranteed Loyalty Additions and Guaranteed Wealth Boosters shall be subject to the following:   • All due Premiums have been paid   • In case of revival of policies, the Guaranteed Loyalty Additions and Guaranteed Wealth Boosters for previous years will be paid based on the Fund Value prevailing at the revival date   • If you exercise Premium Reduction option post 5 years lock-in, the additions will be done basis the revised premium	16				2 00%			2 50%					
18	18				2.0070			2.3070	0.60%				
19 0.50% 0.55% 0.00% 0.75% 0.80% 0.75% 0.75% 20 0.55% 2.00% 2.55% 0.80% 2.50% 3.30%  These Guaranteed Loyalty Additions and Guaranteed Wealth Boosters shall be subject to the following:  • All due Premiums have been paid • In case of revival of policies, the Guaranteed Loyalty Additions and Guaranteed Wealth Boosters for previous years will be paid based on the Fund Value prevailing at the revival date • If you exercise Premium Reduction option post 5 years lock-in, the additions will be done basis the revised premium  Other Features  Systematic Transfer Plan  Systematic Transfer Plan helps you replicate a rupee cost averaging method on your Annualised Premium. This option is availy for Single Premium Policies or Policies taken with Annual Mode. The Single / Annual Premium received net of any pre allocation charge shall be allocated first to the Secure Plus Fund. Immediately thereafter and on each subsequent metanniversary, the Fund Value of [1/ (13 - month number in the Policy Year)] of the Units available at the beginning of the nothing the shall be switched to Growth Super Fund automatically by cancelling Units in the Secure Plus Fund, and purchasing Units Growth Super Fund allocation option is an investment strategy which in early part of your Policy Term invests in equity oriented and as your Policy Term progresses it shifts the fund allocation towards more conservative funds. You can opt for Dynamic Allocation option only at the inception of Policy. Under this option, Assets Under Management shall be maintained and Growth Super Fund and Secure Fund in a pre-defined proportion that changes depending upon the years left to maturity the matrix below:  Number of Years to Maturity  Assets under management to be maintained under the Secure Plund  Assets under management to be maintained under the Secure Fund  Assets under management to be maintained under the Secure Fund	19   0.50%   2.00%   2.55%   0.80%   2.50%   3.30     These Guaranteed Loyalty Additions and Guaranteed Wealth Boosters shall be subject to the following:   All due Premiums have been paid     In case of revival of policies, the Guaranteed Loyalty Additions and Guaranteed Wealth Boosters for previous years will paid based on the Fund Value prevailing at the revival date     If you exercise Premium Reduction option post 5 years lock-in, the additions will be done basis the revised premium								0.65%				
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Dynamic Fund Allocation  Dynamic Fund Allocation option is an investment strategy which in early part of your Policy Term invests in equity oriented and as your Policy Term progresses it shifts the fund allocation towards more conservative funds. You can opt for Dynamic Allocation option only at the inception of Policy. Under this option, Assets Under Management shall be maintained am Growth Super Fund and Secure Fund in a pre-defined proportion that changes depending upon the years left to maturity the matrix below:    Number of Years to Maturity   Assets under management to be maintained under the Growth Super Fund   Assets under management to be maintained under the Secure Fund   Constitution of Policy Constitution of Poli	Dynamic Fund Allocation  Dynamic Fund Allocation option is an investment strategy which in early part of your Policy Term invests in equity oriente and as your Policy Term progresses it shifts the fund allocation towards more conservative funds. You can opt for Dynam Allocation option only at the inception of Policy. Under this option, Assets Under Management shall be maintained a Growth Super Fund and Secure Fund in a pre-defined proportion that changes depending upon the years left to maturit the matrix below:    Number of Years to Maturity   Assets under management to be maintained under the Growth Super Fund   Assets under management to be maintained under the Secure Fund		anniversary +	anniversary, the Fund value of [17] (13 - month number in the Policy Year)] of the Units available at the beginning of the month shall be switched to Growth Super Fund automatically by cancelling Units in the Secure Plus Fund, and purchasing Units in the									
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and as your Policy Term progresses it shifts the fund allocation towards more conservative funds. You can opt for Dynamic Allocation option only at the inception of Policy. Under this option, Assets Under Management shall be maintained am Growth Super Fund and Secure Fund in a pre-defined proportion that changes depending upon the years left to maturity the matrix below:  Number of Years to Maturity  Assets under management to be maintained under the Growth Super Fund  Assets under management to to be maintained under the Growth Super Fund	and as your Policy Term progresses it shifts the fund allocation towards more conservative funds. You can opt for Dynam Allocation option only at the inception of Policy. Under this option, Assets Under Management shall be maintained as Growth Super Fund and Secure Fund in a pre-defined proportion that changes depending upon the years left to maturit the matrix below:    Number of Years to Maturity   Assets under management to be maintained under the Growth Super Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets under management to be maintained under the Secure Fund   Assets unde		shall be switc		of Units in Secure				ty oriented fund				
Growth Super Fund and Secure Fund in a pre-defined proportion that changes depending upon the years left to maturity the matrix below:  Number of Years to Maturity  Assets under management to be maintained under the Growth Super Fund  Assets under management to be maintained under the Secure Fund	Growth Super Fund and Secure Fund in a pre-defined proportion that changes depending upon the years left to maturit the matrix below:    Number of Years to Maturity	Dynamic Fund Allocation	shall be switc Growth Super	r Fund till availability on the control of the cont	an investment stra								
the matrix below:  Number of Years to Maturity  Assets under management to be maintained under the Growth Super Fund  Assets under management to be maintained under the Secure Fund	the matrix below:  Number of Years to Maturity  16 - 20  80% 8 - 15 70% 30% 4 - 7 50% 50% 0 - 3 20% 80% 80% 20% 80% 80% 30%	Dynamic Fund Allocation	shall be switc Growth Super Dynamic Fundand as your P	r Fund till availability on d Allocation option is a olicy Term progresses	an investment stra it shifts the fund a	allocation toward	ds more conservative	funds. You can opt for					
Number of Years	Number of Years to MaturityAssets under management to be maintained under the Growth Super FundAssets under management to be maintained under the Secure Fund16 - 2080%20%8 - 1570%30%4 - 750%50%0 - 320%80%	Dynamic Fund Allocation	shall be switc Growth Super Dynamic Fund and as your P Allocation op	r Fund till availability of d Allocation option is a olicy Term progresses tion only at the incep	an investment stra it shifts the fund a otion of Policy. Ur	allocation toward nder this option,	ds more conservative Assets Under Mana	funds. You can opt for agement shall be mai	ntained among				
	16 - 20     80%     20%       8 - 15     70%     30%       4 - 7     50%     50%       0 - 3     20%     80%	Dynamic Fund Allocation	shall be switc Growth Super Dynamic Fundand as your Pallocation op Growth Super	r Fund till availability on d Allocation option is a olicy Term progresses tion only at the incep r Fund and Secure Fur	an investment stra it shifts the fund a otion of Policy. Ur	allocation toward nder this option,	ds more conservative Assets Under Mana	funds. You can opt for agement shall be mai	ntained among				
	16 - 20     80%     20%       8 - 15     70%     30%       4 - 7     50%     50%       0 - 3     20%     80%	Dynamic Fund Allocation	Shall be switch Growth Super Dynamic Fundand as your Pallocation op Growth Super the matrix be	r Fund till availability on d Allocation option is a olicy Term progresses tion only at the incep r Fund and Secure Fur low:	an investment stra it shifts the fund a otion of Policy. Ur nd in a pre-defined	allocation toward nder this option, I proportion tha	ds more conservative Assets Under Mana t changes depending	funds. You can opt for agement shall be mai	ntained among				
	8 - 15     70%     30%       4 - 7     50%     50%       0 - 3     20%     80%	Dynamic Fund Allocation	shall be switc Growth Super Dynamic Fundand as your Pallocation op Growth Super the matrix be	r Fund till availability on d Allocation option is a olicy Term progresses tion only at the incep r Fund and Secure Fur low:	an investment stra it shifts the fund a otion of Policy. Ur nd in a pre-defined	allocation toward nder this option, I proportion tha	ds more conservative Assets Under Mana t changes depending	funds. You can opt for agement shall be mai	ntained among				
	4 - 7     50%     50%       0 - 3     20%     80%	Dynamic Fund Allocation	Shall be switce Growth Super Dynamic Funcand as your Pallocation op Growth Super the matrix be Number of Value of Maturi	r Fund till availability of Allocation option is a colicy Term progresses tion only at the inceper Fund and Secure Furdow:    Assets unded	an investment stra it shifts the fund a otion of Policy. Ur nd in a pre-defined r management to ined under the Super Fund	allocation toward nder this option, I proportion tha	ds more conservative Assets Under Mana t changes depending der management aintained under Secure Fund	funds. You can opt for agement shall be mai	ntained among				
	0 - 3 20% 80%	Dynamic Fund Allocation	Shall be switce Growth Super Dynamic Funcand as your Parish Allocation op Growth Super the matrix be Number of Youngham 16 - 20	r Fund till availability of Allocation option is a olicy Term progresses tion only at the inceper Fund and Secure Furdow:  Years Assets unde be mainta Growth	an investment stra it shifts the fund a otion of Policy. Ur nd in a pre-defined r management to ined under the Super Fund 80%	allocation toward nder this option, I proportion tha	ds more conservative Assets Under Mana t changes depending der management aintained under Secure Fund 20%	funds. You can opt for agement shall be mai	ntained among				
	Please Note - You can either opt for Systematic Transfer Plan or Dynamic Fund Allocation option, but not both	Dynamic Fund Allocation	shall be switc Growth Super Dynamic Fundand as your P Allocation op Growth Super the matrix be Number of V to Maturi 16 - 20 8 - 15	r Fund till availability of Allocation option is a olicy Term progresses tion only at the inceper Fund and Secure Furdow:  Years Assets unde be mainta Growth	an investment stra it shifts the fund a otion of Policy. Ur nd in a pre-defined r management to ined under the Super Fund 80% 70%	allocation toward nder this option, I proportion tha	ds more conservative Assets Under Mana t changes depending der management aintained under Secure Fund 20% 30%	funds. You can opt for agement shall be mai	ntained among				
Please Note - You can either opt for Systematic Transfer Plan or Dynamic Fund Allocation option, but not both		Dynamic Fund Allocation	shall be switc Growth Super Dynamic Fundand as your P Allocation op Growth Super the matrix be Number of Y to Maturi 16 - 20 8 - 15 4 - 7	r Fund till availability of Allocation option is a olicy Term progresses tion only at the inceper Fund and Secure Furdow:  Years Assets unde be mainta Growth	an investment stra it shifts the fund a ition of Policy. Ur nd in a pre-defined r management to ined under the Super Fund 80% 70% 50%	allocation toward nder this option, I proportion tha	ds more conservative Assets Under Mana t changes depending der management aintained under Secure Fund 20% 30% 50%	funds. You can opt for agement shall be mai	ntained among				
	Option to reduce The Policyholder has an option to decrease the Promium unto 50% of the optional Annualized Promium subject to the options of the optional Annualized Promium subject to the option to reduce	Dynamic Fund Allocation	shall be switc Growth Super Dynamic Fundand as your P Allocation op Growth Super the matrix be Number of V to Maturi 16 - 20 8 - 15 4 - 7 0 - 3	r Fund till availability of Allocation option is a olicy Term progresses tion only at the incep r Fund and Secure Furlow:  Years Assets unde be mainta Growth	an investment stra it shifts the fund a otion of Policy. Ur nd in a pre-defined r management to ined under the Super Fund 80% 70% 50% 20%	Assets un to be m	ds more conservative Assets Under Mana t changes depending der management aintained under Secure Fund 20% 30% 50% 80%	e funds. You can op't fo gement shall be mai upon the years left t	ntained among o maturity as p				
	Option to reduce The Policyholder has an option to decrease the Premium upto 50% of the original Annualised Premium subject to the minimum premi only once post the end of 5-year lock-in period.		shall be switc Growth Super Dynamic Fundand as your Pallocation op Growth Super the matrix be Number of Note o	r Fund till availability of Allocation option is a colicy Term progresses tion only at the inceptor Fund and Secure Fundow:  Years Assets under the mainta Growth  O Secure Fundow:  Assets under be mainta Growth  O Secure Fundow:	an investment stra it shifts the fund a btion of Policy. Ur nd in a pre-defined r management to ined under the Super Fund 80% 70% 50% 20% r Systematic Trans	Assets un to be m the steer Plan or Dyna	ds more conservative Assets Under Mana t changes depending der management aintained under Secure Fund 20% 30% 50% 80% amic Fund Allocation	e funds. You can op't for agement shall be maing the general shall be shall	ntained among o maturity as p				

Rider	Max Life Partner Care Rider (UIN: 104A023V02) Sum of all future Premiums payable under the base policy or till Life Insured attains an age of 60 years (whichever is earlier), will be paid immediately on Life Insured's death and the Rider will terminate.  Please Note – The Rider is available for Limited Pay & Regular Pay variants. For Limited Pay (5 years) variant, Rider has to be attached at the inception of Policy only. Please refer the Rider Prospectus available at Max Life Insurance website (www.maxlifeinsurance.com) for more details on the Rider. The Rider Benefit cannot exceed the Death Benefit of the base policy. Max Life Critical Illness and Disability Secure Rider (UIN: 104A034V01): This rider provides benefit upon diagnosis of any of the critical illnesses covered. Please refer the Rider Prospectus available at Max Life Insurance website (www.maxlifeinsurance.com) for more details on the Rider.
Settlement Option	You may, at least 15 days prior to the Maturity Date, opt for a Settlement Option, pursuant to which the Company will continue to manage the Funds for you for a maximum period of 5 years from the Maturity Date and make periodic payments. During the settlement period, Fund Management Charges shall continue to be levied. There shall be a risk cover equal to 105% of the total premiums paid and mortality charges will be deducted basis the sum at risk. You may exercise switch option during settlement.
Surrender	Where the product acquires a Surrender Value during the first five years, on receipt of intimation that you wish to surrender the policy during the first five years, the Fund Value including top-up Fund Value, if any, after deduction of applicable discontinuance charge, shall be transferred to the discontinued policy fund. The Surrender Value equivalent to the Discontinued Policy Fund Value shall become payable only after the completion of the lock-in- period. On surrender, after the lock-in period, the Surrender Value shall be at least equal to the Fund Value as on the date of surrender
Free Look Period	You have a period of 15 days, (30 days if the Policy is sourced through Distance Marketing modes) from the date of receipt of the Policy to review the Terms and Conditions of the policy and where you disagree to any of those Terms or Conditions, you have the option to return the Policy stating the reasons for your objections, upon which you shall be entitled to an amount which will be equal to non-allocated premium plus charges levied by cancellation of units plus Fund Value at the date of cancellation, less charges deducted towards mortality and Rider Benefit (including all applicable taxes, cesses and levies as imposed by the Government on these charges) for the period of cover, expenses incurred on medical examination, if any, and on account of stamp duty.

For more details, please refer to the detailed prospectus available at www.maxlifeinsurance.com

## Illustration

Let's look at some examples to understand the Product Benefits better.

Scenario	Example 1	Example 2	Example 3
Age of Life Insured	35	40	45
Premium Payment Term / Policy Term	20 Pay / 20 years	10 Pay / 10 years	5 Pay / 10 years
Annualised Premium	₹ 2,00,000	₹ 5,00,000	₹ 7,50,000
Sum Assured	₹ 20,00,000	₹ 50,00,000	₹ 75,00,000
Total Maturity Benefit (@4%)*	₹ 55,78,989	₹ 56,83,390	₹ 43,47,726
Total Maturity Benefit (@8%)*	₹ 87,58,252	₹ 70,92,864	₹ 59,69,426

Standard Male Life; Premium Payment Mode: Annual; Fund Chosen: Balanced Fund

\*Please note that the above assumed rates of return, 4% and 8%, are only scenarios at these rates after recovering all applicable charges. 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 a number of factors including future investment performance. All applicable taxes, cesses and levies as imposed by the Government will be deducted from the premium received.

For more information, please request for your policy specific benefit illustration.

## **Charge Structure**

The Premium Allocation Charge is levied as a percentage of each Premium Paid. The rate of premium allocation charge for different variants is as follows:

	Premium Allocation charge as a % of each premium paid										
Policy Year	Single Pay Variant	Limited	Pay Variant	Regular Pay Variant							
	g,	Annual Mode	Non - Annual Mode	Annual Mode	Non - Annual Mode						
1	3%	2%	2%	2%	2%						
2	NA	2%	2%	2%	2%						
3 to 10	NA	2%	2%	2%	2%						
11 & thereafter	NA	Nil	Nil	Nil	Nil						

For an annualized premium of less than ₹ 2 Lacs, an additional allocation charge of 1% shall be charged for the first five policy years.

This is a charge levied as a percentage of the value of assets and shall be appropriated, usually daily, by adjusting the Net Asset Value of the fund. The rate to be levied will be equal to the Annual Rate, as given below, divided by 365 and multiplied by the number of days that have elapsed since the previous unit valuation date. The charges specified below are guaranteed and shall not change during the Policy Lifetime. The Annual Rate of Fund Management Charge is as below:

Fund Management Charge

Name of Fund	Charge (per annum) as % of Fund Value	Risk Rating
High Growth Fund (SFIN: ULIF01311/02/08LIFEHIGHGR104)	1.25%	Very High
NIFTY Smallcap Quality Index (SFIN: ULIF02702/08/23NIFTYSMALL104)	1.00%	Very High
Growth Super Fund (SFIN ULIF01108/02/07LIFEGRWSUP104)	1.25%	High
Growth Fund (SFIN: ULIF00125/06/04LIFEGROWTH104)	1.25%	High
Diversified Equity Fund (SFIN: ULIF02201/01/20LIFEDIVEQF104)	1.25%	High
Sustainable Equity Fund (SFIN: ULIF02505/10/21SUSTAINEQU104)	1.25%	High
Pure Growth Fund (SFIN: ULIF02630/12/22PUREGROWTH104)	1.25%	High
Balanced Fund (SFIN: ULIF00225/06/04LIFEBALANC104)	1.10%	Medium
Dynamic Bond Fund (SFIN: ULIF02401/01/20LIFEDYNBOF104)	0.90%	Low
Money Market II Fund (SFIN: ULIF02301/01/20LIFEMONMK2104)	0.90%	Low
Conservative Fund (SFIN: ULIF00325/06/04LIFECONSER104)	0.90%	Low
Secure Fund (SFIN: ULIF00425/06/04LIFESECURE104)	0.90%	Low
Secure Plus Fund (SFIN: ULIF01628/04/09LIFESECPLS104) - only available with Systematic Transfer Plan	0.90%	Low
Discontinuance Policy Fund (SFIN: ULIF02021/06/13LIFEDISCON104) - available only on Surrender or Discontinuance of Policy in first five policy years	0.50%	Low

	Units	This is a fixed charge for all variants and is levied at each monthly anniversary by cancelling proportionate Units starting from the date of commencement of Policy.  Policy Administration Charge											
Policy		Drawit wa Daymant		olicy Ad	ministratio	n Charg		4- 5			V	. /	
Administration		Premium Payment	ierm				Year 1				Yea	r 6 onwards	
Charge		Single Pay				₹	330 pe	r month			Nil		
		ited Pay (5 years) or l or all Premium Payme	U	′				oremium 5,000 pei		to		Nil	
	Sum at	lity charge is levied fo ed age of the Life Inso t Risk = Max [ Max {S	Sum Assui	red, 105	5% of all pro	emiums	paid} -	Total Fu	nd Value	, 0]			is levied on the
Mortality Charge		note that for the pu shall be considered	rpose of	the abo	ve definitio	n, Sum	Assured	l reduced	d by part	ial with	drawals	,	
	Sample	e Ages (years)	91 days	10	18	25	30	35	40	45	50		
		lity charge (₹) 1,000 Sum at Risk)	3.56	0.35	0.64	0.79	0.84	1.03	1.44	2.30	3.96		
	This ch whiche	narge shall be levied o ever is earlier, as per t	on the Fu the follow	nd Valu ving tab	e at the tim le:	e of Dis	continu	ance of	Policy or	effectir	ng Com	plete Withdraw	al (Surrender)
					For Limit	ed Pay	5 years	) and Re	gular Pa	У			
		Policy Year			Surrender Charge								
		1			Lower of 6% of Annualised Premium or 6% of Fund Value or ₹ 6,000							000	
	2				Lower of 4% of Annualised Premium or 4% of Fund Value or ₹ 5,000								
<b>C</b> 1 /		3	Lower of 3% of Annualised Premium or 3% of Fund Value or ₹ 4,000										
Surrender / Discontinuance	4 Lower of 2% of Annualised Premium or 2% of Fund Value or ₹ 2,000												
Charge	5 & above Nil												
	For Single Pay												
	Policy Maximum Discontinuance Charges for the policies having Single Premium up to ₹ 3,00,0						-	рс				ance Charges fo mium above ₹ 3	
	1 Lower of 2% *(SP or FV) subject to a				maximum	00/-	Lower of 1% *(SP or FV) subject to a maximum of ₹ 6000/-				of₹ 6000/-		
	2	Lower of 1.5% *(SP	a maximur	000/-	Lower of 0.70% *(SP or FV) subject to a maximum of ₹ 500				um of ₹ 5000/-				
	3	3 Lower of 1% *(SP or FV) subject to a maxim					num of ₹ 1500/- Lower of 0.50%* (SP or FV) subject to a maxi				ject to a maxim	um of ₹ 4000/-	
	4	, , ,					000/-	- Lower of 0.35% *(SP or FV) subject to a maximum of ₹ 2				um of₹2000/-	
	5 & above	5 & Nil											
	SP - S	ingle Premium; FV - I	Fund Valu	ıe							Ni	il	
Switch Charge	None												
Premium Redirection Charge	A maximum of 6 Premium Redirections are allowed in each Policy Year and are free of any charge.												
Partial Withdrawal Charge	After the first 5 Policy Years, a maximum of 2 Partial Withdrawals are allowed in a Policy Year and are free of any charge.												
Rider Charge	In case you have opted for Max Life Partner Care Rider, a Rider charge will be levied on the Rider sum at risk every month by cancelling units. 'Rider Sum at Risk' is defined as sum of future premiums payable till the end of Premium Payment Term or you attaining age of 60 years, whichever is lower.												









Max Life Insurance Company Limited Distributed by Axis Bank

^Individual Death Claims Paid Ratio as per Audited Financials for FY 2022-2023 | \*As per Public Disclosures 2022 LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT.

LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT.
The premium shall be adjusted on the due date even if it has been received in advance.
THE UNIT 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 UNIT LINKED INSURANCE PRODUCTS OO 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 UNIT LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF FIFTH YEAR.
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 insurance for his / her decisions.

Max Life Insurance Company Limited is only the name of the insurance company and Max Life Platinum Wealth Plan is only the name of the unit linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. The premiums & funds are subject to certain charges related to the fund or to the premium paid. Past performance of the investment funds do not indicate the future performance of the same. Investors in the Scheme are not being offered any guaranteed / assured returns.

Axis Bank Limited is a Co-promoter and a Corporate Agent of Max Life Insurance Co. Ltd. Axis Bank Limited, Bombay Dyeing Mills Compound, Pandurang Budhkar Marg, Worli, Mumbai – 400 025. The purchase of a Max Life Insurance products.

Max Life Insurance Company Limited is a Joint Venture between Max Financial Services Limited and Axis Bank Limited. Corporate Office: 11th Floor, DLF Square Building, Jacaranda Marg, DLF City Phase II, Gurugram (Haryana) - 122002. For more details on risk factors, ter

ARN: Max Life/FCB/Axis/Platinum Wealth Plan/Leaflet/August 2023

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