



IN THIS POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

When you are 'not just anybody' why should your plan be?



LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT.

Presenting, the Max Life Platinum Wealth Plan that adds to your fortune and secures your family's future

## 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 6 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

1

CHOOSE YOUR ANNUALISED PREMIUM

2

CHOOSE YOUR PREMIUM PAYMENT TERM AND POLICY TERM

3

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, CESSSES AND LEVIES AS IMPOSED BY THE GOVERNMENT WILL BE DEDUCTED FROM THE PREMIUM RECEIVED.

# PLAN FEATURES

Features		Max Life Platinum Wealth Plan																																																																																																																													
Product Type	A Unit Linked Non-Participating Individual Life Insurance Plan																																																																																																																														
Coverage	All individuals in accordance with the Board approved underwriting policy of the Company.																																																																																																																														
Age at Entry (Age as on Last Birthday)	Minimum : 91 days																																																																																																																														
	Maximum :	Premium Payment Term	Maximum Entry Age(years)																																																																																																																												
		Single Pay / Limited Pay (5 years)	60																																																																																																																												
Regular Pay	55																																																																																																																														
Maturity Age (Age as on Last Birthday)	Minimum Maturity Age	Maximum Maturity Age																																																																																																																													
	18 Years	Single Pay and Limited Pay: 70 years Regular Pay: 65 years																																																																																																																													
Premium Payment Term / Policy Term	Premium Payment Term	Policy Term (years)																																																																																																																													
	Single Pay	10																																																																																																																													
	Limited Pay (5 years)	10 to 20																																																																																																																													
Regular Pay	10 to 20																																																																																																																														
Annualised Premium	Minimum : ₹2,00,000 for all variants; Maximum : No limit Annualised Premium is defined as Premium amount payable in a Policy Year, excluding any Rider Premiums, underwriting extra premium on riders and applicable taxes, cesses or levies, if any.																																																																																																																														
Premium Payment Mode	Single Pay : One - time premium payment Limited Pay (5 years) / Regular Pay : Annual, Semi - Annual, Quarterly or Monthly																																																																																																																														
Sum Assured Multiple	Single Pay : 1.25 times Single premium Limited Pay (5 years) / Regular Pay (10 times Annualised Premium)																																																																																																																														
Benefits																																																																																																																															
Maturity Benefit	Fund Value, as on Date of Maturity, provided Settlement Option has not been exercised																																																																																																																														
Death Benefit	On death of the Life Insured during the Policy Term, higher of Sum Assured (reduced by applicable partial withdrawals) or Fund Value (as on the Date of Death), subject to a minimum of 105% of all premiums paid, shall be payable.																																																																																																																														
Guaranteed Loyalty Additions and Guaranteed Wealth Boosters	<p><b>Guaranteed Loyalty Additions :</b> The Company will pay additional percentage of Fund Value to the fund by creation of additional units, at the end of policy year</p> <p><b>Guaranteed Wealth Boosters :</b> Apart from the Guaranteed Loyalty Additions the Company will also pay Wealth Boosters to the Policyholder, which is an additional percentage of Fund Value to be added to the fund by creation of additional units, at the end of policy year. The additional percentage will be determined by the premium paid by the Policyholder.</p>																																																																																																																														
	Policy Year	<table border="1"> <thead> <tr> <th colspan="6">Payable at the End of Year</th> </tr> <tr> <th rowspan="2"></th> <th colspan="3">Band 1 : Premium of less than ₹5 Lakhs</th> <th colspan="3">Band 2 : Premium of ₹5 Lakhs and above</th> </tr> <tr> <th>Guaranteed Loyalty Additions</th> <th>Guaranteed Wealth Boosters</th> <th>Total</th> <th>Guaranteed Loyalty Additions</th> <th>Guaranteed Wealth Boosters</th> <th>Total</th> </tr> </thead> <tbody> <tr><td>6</td><td></td><td></td><td></td><td>0.10%</td><td></td><td>0.10%</td></tr> <tr><td>7</td><td></td><td></td><td></td><td>0.15%</td><td></td><td>0.15%</td></tr> <tr><td>8</td><td></td><td></td><td></td><td>0.20%</td><td></td><td>0.20%</td></tr> <tr><td>9</td><td></td><td></td><td></td><td>0.25%</td><td></td><td>0.25%</td></tr> <tr><td>10</td><td></td><td>2.00%</td><td>2.00%</td><td>0.30%</td><td>2.50%</td><td>2.80%</td></tr> <tr><td>11</td><td>0.10%</td><td></td><td>0.10%</td><td>0.35%</td><td></td><td>0.35%</td></tr> <tr><td>12</td><td>0.15%</td><td></td><td>0.15%</td><td>0.40%</td><td></td><td>0.40%</td></tr> <tr><td>13</td><td>0.20%</td><td></td><td>0.20%</td><td>0.45%</td><td></td><td>0.45%</td></tr> <tr><td>14</td><td>0.25%</td><td></td><td>0.25%</td><td>0.50%</td><td></td><td>0.50%</td></tr> <tr><td>15</td><td>0.30%</td><td>2.00%</td><td>2.30%</td><td>0.55%</td><td>2.50%</td><td>3.05%</td></tr> <tr><td>16</td><td>0.35%</td><td></td><td>0.35%</td><td>0.60%</td><td></td><td>0.60%</td></tr> <tr><td>17</td><td>0.40%</td><td></td><td>0.40%</td><td>0.65%</td><td></td><td>0.65%</td></tr> <tr><td>18</td><td>0.45%</td><td></td><td>0.45%</td><td>0.70%</td><td></td><td>0.70%</td></tr> <tr><td>19</td><td>0.50%</td><td></td><td>0.50%</td><td>0.75%</td><td></td><td>0.75%</td></tr> <tr><td>20</td><td>0.55%</td><td>2.00%</td><td>2.55%</td><td>0.80%</td><td>2.50%</td><td>3.30%</td></tr> </tbody> </table> <p>These Guaranteed Loyalty Additions and Guaranteed Wealth Boosters shall be subject to the following :</p> <ul style="list-style-type: none"> <li>All due premiums have been paid</li> <li>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</li> <li>If you exercise premium reduction option post 5 years lock-in, the additions will be done basis the revised premium</li> </ul>			Payable at the End of Year							Band 1 : Premium of less than ₹5 Lakhs			Band 2 : Premium of ₹5 Lakhs and above			Guaranteed Loyalty Additions	Guaranteed Wealth Boosters	Total	Guaranteed Loyalty Additions	Guaranteed Wealth Boosters	Total	6				0.10%		0.10%	7				0.15%		0.15%	8				0.20%		0.20%	9				0.25%		0.25%	10		2.00%	2.00%	0.30%	2.50%	2.80%	11	0.10%		0.10%	0.35%		0.35%	12	0.15%		0.15%	0.40%		0.40%	13	0.20%		0.20%	0.45%		0.45%	14	0.25%		0.25%	0.50%		0.50%	15	0.30%	2.00%	2.30%	0.55%	2.50%	3.05%	16	0.35%		0.35%	0.60%		0.60%	17	0.40%		0.40%	0.65%		0.65%	18	0.45%		0.45%	0.70%		0.70%	19	0.50%		0.50%	0.75%		0.75%	20	0.55%	2.00%	2.55%	0.80%	2.50%
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Other Features																																																																																																																															
Systematic Transfer Plan	Systematic Transfer Plan helps you replicate a rupee cost averaging method on your Annualised Premium. This option is available only for single premium policies or policies taken with annual mode. The Single / Annual Premium received net of any premium allocation charge shall be allocated first to the Secure Plus Fund. Immediately thereafter and on each subsequent monthly anniversary, the Fund Value of [1/ (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 Growth Super Fund till availability of Units in Secure Plus Fund																																																																																																																														
Dynamic Fund Allocation	Dynamic Fund Allocation option is an investment strategy which in early part of your Policy Term invests in equity oriented funds and as your Policy Term progresses it shifts the fund allocation towards more conservative funds. You can opt for Dynamic Fund Allocation option only at the inception of policy. Under this option, assets under management shall be maintained amongst Growth Super Fund and Secure Fund in a pre-defined proportion that changes depending upon the years left to maturity as per 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																																																																																																																												
16 - 20	80%	20%																																																																																																																													
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<b>Please Note</b> - You can either opt for Systematic Transfer Plan or Dynamic Fund Allocation option, but not both																																																																																																																															
Option to reduce premium post lock-in*	The policyholder has an option to decrease the premium upto 50% of the original Annualised Premium subject to the minimum premium limit, only once post the end of 5-year lock-in period.																																																																																																																														

For more details on this option and various terms and conditions, please refer the Prospectus available on [www.maxlifeinsurance.com](http://www.maxlifeinsurance.com)

\*"Annualised Premium" means Premium amount payable in a Policy Year, excluding any Rider Premiums, underwriting extra premium on riders and applicable taxes, cesses or levies, if any.

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. <b>Please Note</b> – 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.
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%)*	₹55,04,191	₹55,91,954	₹42,80,702
Total Maturity Benefit (@8%)*	₹86,21,557	₹69,80,935	₹58,77,565

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.

## REDUCTION IN YIELD

Max Life Platinum Wealth Plan offers lower Reduction in Yield (RIY), as against stipulated by the Regulator. Please refer the table for RIY at 8% investment scenario :

At the end of year	RIY stipulated by IRDAI	At assumed investment return of 8% p.a. for Balanced Fund and Annualised Premium of ₹5 Lakhs and Premium Payment Mode Annual	
		RIY for 5 Pay 20 years variant	RIY for 20 Pay 20 years variant
5	4.00%	3.07%	3.07%
10	3.00%	1.46%	1.47%
15	2.25%	0.97%	0.80%
20	2.25%	0.68%	0.46%

**Please note** - Lower Reduction in Yield (RIY), means lower charges<sup>#</sup>, yielding higher Fund Value for the customer.

<sup>#</sup>All charges except mortality charge.

## CHARGE STRUCTURE

Premium Allocation Charge	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 :					
	Policy Year	Premium Allocation charge as a % of each premium paid				
		Single Pay Variant	Limited Pay Variant		Regular Pay Variant	
			Annual Mode	Non - Annual Mode	Annual Mode	Non - Annual Mode
	1	3%	5%	4.50%	5%	4.50%
	2	NA	5%	4.50%	5%	4.50%
3 to 10	NA	4%	3.50%	4%	3.50%	
11 & thereafter	NA	Nil	Nil	Nil	Nil	
Fund Management Charge	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 :					
	Name of Fund		Charge (per annum) as % of Fund Value		Risk Rating	
	High Growth Fund (SFIN : ULIF01311/02/08LIFEHIGHGR104)		1.25%		Very High	
	Growth Super Fund (SFIN : ULIF01108/02/07LIFEGRWSUP104)		1.25%		High	
	Growth Fund (SFIN : ULIF00125/06/04LIFEGROWTH104)		1.25%		High	
	Balanced Fund (SFIN : ULIF00225/06/04LIFEBALANC104)		1.10%		Medium	
	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	

Policy Administration Charge	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.									
	<b>Policy Administration Charge</b>									
	Premium Payment Term	Year 1 to 5					Year 6 onwards			
	Single Pay	₹ 330 per month					Nil			
Limited Pay (5 years) or Regular Pay (For all Premium Payment Modes)	₹ 400 per month					Nil				
Mortality Charge	Mortality charge is levied for providing risk cover to the Life Insured during the Policy Term. This charge is unisex and is levied on the attained age of the Life Insured on the Sum at Risk and these charges are guaranteed for the entire Policy Term. Sum at Risk = Max [ Max {Sum Assured, 105% of all premiums paid} – Total Fund Value, 0]									
	Please note that for the purpose of the above definition, Sum Assured reduced by partial withdrawals, if any, shall be considered									
	Sample Ages (years)	91 days	10	18	25	30	35	40	45	50
Mortality charge (₹) (per ₹ 1,000 Sum at Risk)	3.56	0.35	0.64	0.79	0.84	1.03	1.44	2.30	3.96	
Surrender / Discontinuance Charge	This charge shall be levied on the Fund Value at the time of Discontinuance of Policy or effecting Complete Withdrawal (Surrender) whichever is earlier, as per the following table :									
	<b>For Limited Pay (5 years) and Regular Pay</b>									
	<b>Policy Year</b>					<b>Surrender Charge</b>				
	1					Lower of 6% of Annualised Premium or 6% of Fund Value or ₹ 6,000				
	2					Lower of 4% of Annualised Premium or 4% of Fund Value or ₹ 5,000				
	3					Lower of 3% of Annualised Premium or 3% of Fund Value or ₹ 4,000				
	4					Lower of 2% of Annualised Premium or 2% of Fund Value or ₹ 2,000				
	5 & above					Nil				
	<b>For Single Pay</b>									
	<b>Policy Year</b>	<b>Maximum Discontinuance Charges for the policies having Single Premium up to ₹ 3,00,000/-</b>					<b>Maximum Discontinuance Charges for the policies having Single Premium above ₹ 3,00,000/-</b>			
1	Lower of 2% *(SP or FV) subject to a maximum of ₹ 3000/-					Lower of 1% *(SP or FV) subject to a maximum of ₹ 6000/-				
2	Lower of 1.5% *(SP or FV) subject to a maximum of ₹ 2000/-					Lower of 0.70% *(SP or FV) subject to a maximum of ₹ 5000/-				
3	Lower of 1% *(SP or FV) subject to a maximum of ₹ 1500/-					Lower of 0.50%*( SP or FV) subject to a maximum of ₹ 4000/-				
4	Lower of 0.5% *(SP or FV) subject to a maximum of ₹ 1000/-					Lower of 0.35% *(SP or FV) subject to a maximum of ₹ 2000/-				
5 & above	Nil					Nil				
SP - Single Premium; FV - Fund Value										
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.									



#YouAreTheDifference



Customer Helpline Number  
1860 120 55 77



SMS  
'LIFE' to 5616188



Website  
www.maxlifeinsurance.com

Max Life Insurance Company Limited is a Joint Venture between Max Financial Services Limited and Axis Bank Limited. Corporate Office: 11<sup>th</sup> Floor, DLF Square Building, Jacaranda Marg, DLF City Phase II, Gurugram (Haryana) - 122 002. Unit Linked Insurance Products are different from the traditional Insurance products and are subject to the risk factors. The Premium paid in Unit Linked Insurance policies are 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 Policyholder / insured is responsible 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 A Unit Linked Non Participating Individual Life Insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges from your insurance agent or the intermediary or policy document of the insurer. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these funds, their future prospects and returns. For more details on risk factors, terms and conditions please read prospectus carefully before concluding a sale. Past performance of the funds does not indicate the future performance of the funds. 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 logo displayed belongs to Max Financial Services Ltd. and Axis Bank Ltd. respectively and with their consents, are used by Max Life Insurance Co. Ltd. You can call us on our Customer Helpline No. 1860 120 5577 or SMS 'LIFE' to 5616188 or Website: www.maxlifeinsurance.com

ARN : Max Life/AURAA/Platinum Wealth Plan/Leaflet/November 2019

IRDAI Regn. No. - 104

**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.