

BUILD YOUR SAVINGS & PROTECT YOUR FAMILY, YOUR WAY!

PRESENTING



**MAX LIFE
ONLINE
SAVINGS PLAN**

A Unit-Linked Non-Participating Individual Life Insurance Plan

UIN: 104L098V04

A PERSONALISED PLAN DESIGNED FOR YOU TO GROW YOUR SAVINGS AND ALSO PROTECT YOUR FAMILY'S FINANCIAL FUTURE, EVEN IN YOUR ABSENCE.

CHOOSE YOUR PLAN IN 5 SIMPLE STEPS



CHOOSE THE PLAN VARIANT AS PER YOUR NEED



CHOOSE YOUR ANNUALISED PREMIUM



CHOOSE YOUR PREMIUM PAYMENT TERM AND POLICY TERM



CHOOSE YOUR INVESTMENT STRATEGY



CHOOSE FROM THE AVAILABLE SUM ASSURED MULTIPLE DEPENDING ON YOUR AGE AND CHOSEN PRODUCT VARIANT

ALL APPLICABLE TAXES, CESSSES, AND LEVIES AS IMPOSED BY THE GOVERNMENT FROM TIME TO TIME WILL BE DEDUCTED FROM THE PREMIUMS RECEIVED. THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER / WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF FIFTH YEAR.

WHAT THIS PLAN OFFERS YOU



CHOICE OF 2 VARIANTS

The plan comes in two variants, so that you can pick the one most suited to your future goals

VARIANT 1

This variant helps you invest systematically thereby creating wealth to fulfil your dreams

COVER - Depending on your age, up to three cover multiple options are available under this variant

DEATH BENEFIT - On death of the Life Insured anytime during the term of the policy, the policy will get terminated and the nominee will get highest of Sum Assured or 105% of total premiums received upto the date of death or Total Fund Value as on the date of death.

MATURITY BENEFIT - On Maturity, you will be eligible to receive a Lump Sum amount, provided settlement option has not been exercised, equal to the Fund Value

VARIANT 2

This variant will help you invest your hard earned money wisely plus ensure your child's dreams are intact, even in your absence

COVER - The cover multiple under this variant is fixed at 10 times the Annualised Premium

DEATH BENEFIT - On death of the Life Insured anytime during the term of the policy, the policy shall continue till the end of the Policy Term and the nominee shall get a Lump Sum benefit payable immediately on death, followed by regular payouts in the form of Family Income Benefit and the Fund Value at the end of the Policy Term. In addition, all outstanding premiums after the date of death of the Life Insured will be funded by the Company

MATURITY BENEFIT - On Maturity, you will be eligible to receive a Lump Sum Amount, provided settlement option has not been exercised, equal to the Fund Value



FLEXIBLE POLICY TERM AND PREMIUM PAYMENT TERM

VARIANT 1

Flexibility to choose a Premium Payment Term and Policy Term basis future financial goals

For maturity age <=70 years choose Premium Payment Term (5 to 52 years) and Policy Term (5 to 52 years)

For maturity age between 71 years to 85 years choose Premium Payment Term (10 to 67 years) and Policy Term (10 to 67 years)

VARIANT 2

Complete flexibility with option to choose a Premium Payment Term (5 to 30 years) and Policy Term (5 to 30 years) basis your need



FLEXIBILITY OF INVESTMENT

Choose from 8 Funds as per risk appetite. Alternatively, you may select Dynamic Fund Allocation Investment Strategy to safeguard your investments against market volatilities. Dynamic Fund Allocation is available for customers choosing policy term <=30 years



UNLIMITED FREE SWITCHES

There is no limit on the number of switches that can be done in a policy year, i.e., you may switch any number of times without any charges being levied



LOW CHARGES TO BOOST CUSTOMER RETURNS

There is no Premium Allocation and Policy Administration Charge under this product. There will be only Mortality and Fund Management Charge



TAX BENEFITS

You may be entitled to certain applicable tax benefits as per prevailing tax laws

PLAN FEATURES AND BENEFITS

FEATURES	SPECIFICATION
Product Type	A Unit-Linked Non-Participating Individual Life Insurance Plan
Coverage	All individuals in accordance with the Board Approved Underwriting Policy
Minimum Age of Life Insured at Entry (age as on last birthday)	18 years
Maximum Age of Life Insured at Entry (age as on last birthday)	Variant 1: 60 years Variant 2: 54 years
Maximum Maturity Age of the Life Insured (age as on last birthday)	Variant 1: 85 Years (Only for >= 10 Pay variants) 70 Years (Applicable for >= 5 Pay variants) Variant 2: 64 years
Policy Term	Pick a Policy Term:- Variant 1: Minimum 5 years; Maximum 52 years for Maturity Age <=70 Years Minimum 10 years; Maximum 67 years for Maturity Age between 71 years and 85 years Variant 2: Minimum 5 years; Maximum 30 years
Premium Payment Term	Pick a Premium Payment Term:- Variant 1: Minimum 5 years; Maximum up to selected Policy Term for Maturity Age <=70 years Minimum 10 years; Maximum up to selected Policy Term for Maturity Age between 71 years and 85 years Variant 2: Minimum 5 years; Maximum up to selected Policy Term

FEATURES	SPECIFICATION								
Minimum Annualised Premium	Annual Mode: Rs. 12,000 Semi Annual Mode: Rs. 6,000 Quarterly Mode: Rs. 3,000 Monthly Mode: Rs. 1,000 "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								
Maximum Annualised Premium	No limit, subject to the limits determined in accordance with the Board approved underwriting policy of the Company								
Premium Payment Mode	Annual, Semi-Annual, Quarterly and Monthly								
Sum Assured Multiple	The Sum Assured under the product is defined as higher of cover multiple times the Annualised Premium or 0.5 times the product of Policy Term and Annualised Premium The cover multiple under this product varies with the two available variants and age at entry as shown below: Variant 1: Max cover multiple allowed <table border="1"> <thead> <tr> <th>Age at Entry (age last birthday)</th> <th>Cover multiple allowed</th> </tr> </thead> <tbody> <tr> <td>18 – 45</td> <td>10, 15, 20</td> </tr> <tr> <td>46 – 55</td> <td>10, 15</td> </tr> <tr> <td>56 & above</td> <td>10</td> </tr> </tbody> </table> Variant 2: Max cover multiple is fixed at 10x	Age at Entry (age last birthday)	Cover multiple allowed	18 – 45	10, 15, 20	46 – 55	10, 15	56 & above	10
Age at Entry (age last birthday)	Cover multiple allowed								
18 – 45	10, 15, 20								
46 – 55	10, 15								
56 & above	10								
Maximum Sum Assured	No limit, subject to the limits determined in accordance with the Board approved underwriting policy of the Company								
Death Benefit	Variant 1 On death of the Life Insured anytime during the term of the policy, the nominee shall get highest of the following benefits: a. Sum Assured equal to higher of Cover multiple times the Annualised Premium or 0.5 times the product of Policy Term and Annualised Premium (reduced by applicable partial withdrawals, if any), or b. 105% of Total premiums paid received upto the date of death, or c. Total Fund Value (as on the date of death) The Policy Terminates on the death of Life Insured. Settlement option will not be provided. Please note that the 'applicable partial withdrawals' mentioned above refers to all the partial withdrawals made during the two years period immediately preceding the death of the Life Insured. Variant 2 On death of the Life Insured anytime during the term of the policy, the policy shall continue till the end of the Policy Term and the nominee shall get the following benefits: a. Lump Sum Benefit: Immediately on the death of the Life Insured, higher of Sum Assured (equal to higher of 10 times the Annualised Premium or 0.5 times the product of Policy Term and Annualised Premium), or 105% of Total premiums received upto the date of death will be paid b. Family Income Benefit: A Family Income Benefit equal to 1% of the Sum Assured will be paid each month starting from the Policy anniversary date of every month following or coinciding with the date of death of the Life Insured till the end of the Policy Term, subject to a minimum of 36 monthly payments and a maximum of 120 monthly payments. Please note in case of death of Life Insured with less than 36 months left till the end of Policy Term, there will be a Lump Sum payment of remaining instalments (36 less monthly instalments already paid) with the last monthly payout at end of the Policy Term c. Funding of Premium: Under this benefit, the Company will fund all future outstanding premiums as and when due under the Policy d. Fund Value shall be paid as on the date of maturity Please note that after the death of Life Insured, the beneficiary will not be allowed to exercise switches, premium re-direction, partial withdrawals, surrender and settlement option will not be provided								
Maturity Benefit	On maturity, you will be eligible to receive an amount, provided settlement option has not been exercised, equal to the Fund Value, where the Fund Value will be calculated as: Fund Value = Summation of Number of Units in Fund(s) multiplied by the respective NAV of the Fund(s) as on the date of maturity Please Note: In case the Maturity Date is a non working day for the Company or markets then next working day's NAV will be applicable								
Dynamic Fund Allocation	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. Switching of existing Fund Value shall happen on the policy anniversary and Allocation of premium received amongst the Funds shall happen on the date of receipt of such premium or premium due date, whichever is later, in the proportion mentioned in the table below. You do not have an option to redirect premiums or effect unit switches during the period this option is in force. You may opt out of the "Dynamic Fund Allocation" option anytime during the Policy Term, which will then be effective from the next policy anniversary. Once opted out, "Dynamic Fund Allocation" cannot be opted again. Also, post opting out you will be allowed to exercise free Switches or Premium Redirection options								
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, 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								
Tax Benefits	Tax benefits are subject to the changes in tax laws. 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 the tax laws prevailing at the time of payment of premiums or receipt of benefits by you. You may seek an independent advice on tax benefits from your tax advisor								
Free Look Period	You have a period of 15 days, (30 days if the policy is sourced through Distance Marketing Mode) 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, if any (including all applicable taxes, cesses and levies as imposed by the government from time to time) for the period of cover, expenses incurred on medical examination, if any, and on account of stamp duty								
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.								

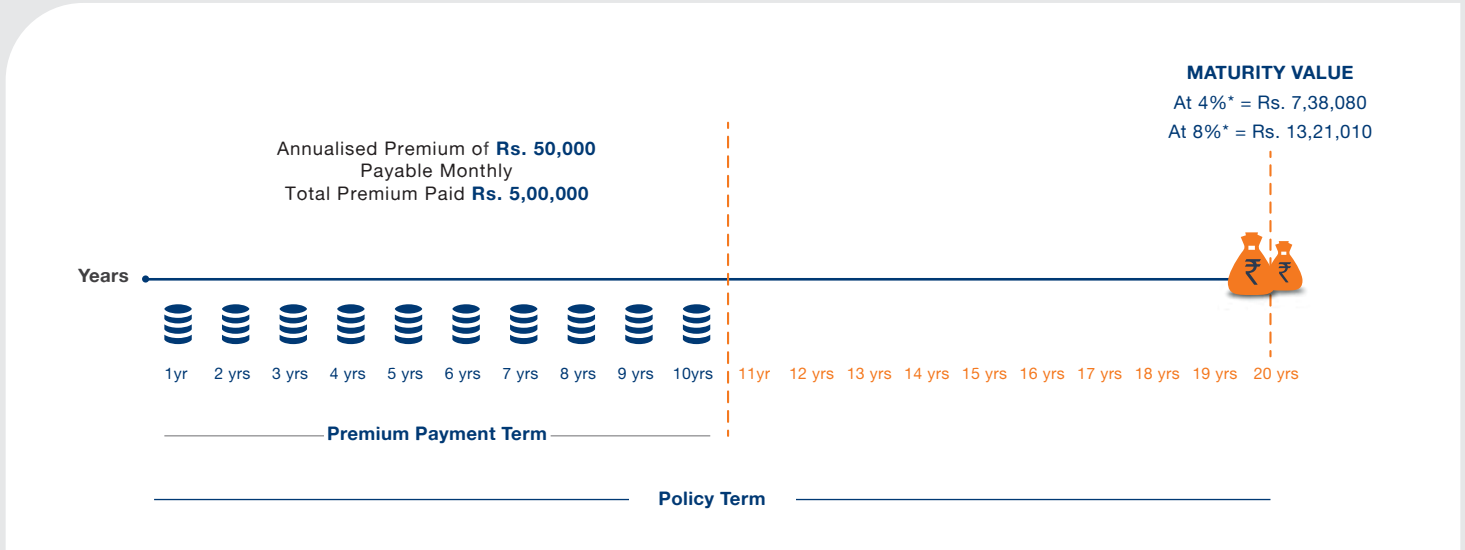
HOW THIS PLAN WORKS

VARIANT 1

Example 1:

Mr. Gupta aged 35 years purchased Max Life Online Savings Plan (Variant 1) with the details as below:

Premium Payment Term = 10 years; Policy Term = 20 years; Mode of Payment = Monthly
Annualised Premium = Rs. 50,000; Fund chosen: Balanced Fund; Cover Multiple: 10 times of Annualised Premium

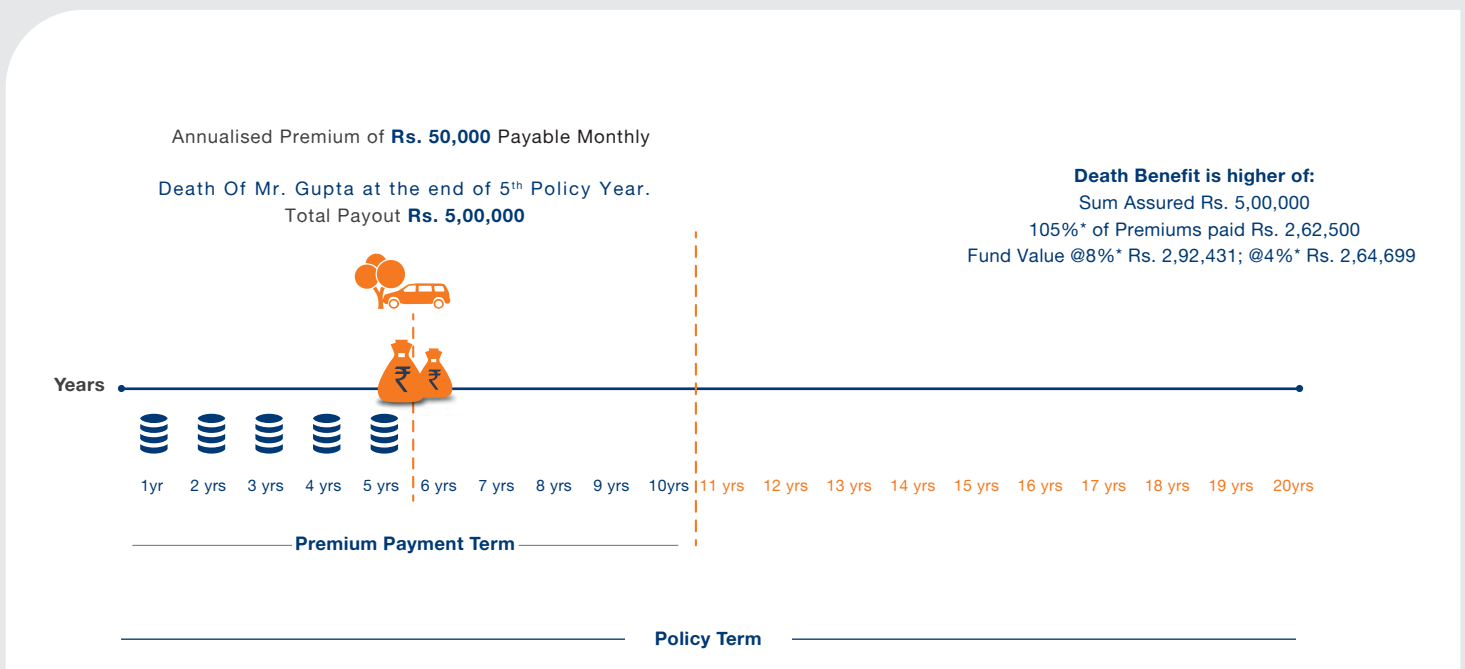


*Please note that the above assumed rates of return @ 4% and 8% p.a. respectively, for Balanced Fund, are only scenarios at these rates after recovering all applicable charges. These are not guaranteed and they are not the upper or lower limits of returns of the Funds selected in your policy, as the performance of the Funds is dependent on a number of factors including future investment performance. For more information, please request for your policy specific benefit illustration. Kindly note that the above are only illustrations and do not create any rights and / or obligations and the actual experience on the contract may be different from the illustrated. The premiums mentioned above are inclusive of all applicable taxes, cesses and levies as imposed by the Government.

Example 2:

Mr. Gupta aged 35 years purchased Max Life Online Savings Plan (Variant 1) with the details as below:

Premium Payment Term = 10 years; Policy Term = 20 years; Mode of Payment = Monthly
Annualised Premium = Rs. 50,000; Fund chosen: Balanced Fund; Cover Multiple: 10 times of Annualised Premium
Mr. Gupta unfortunately died at end of 5th policy year



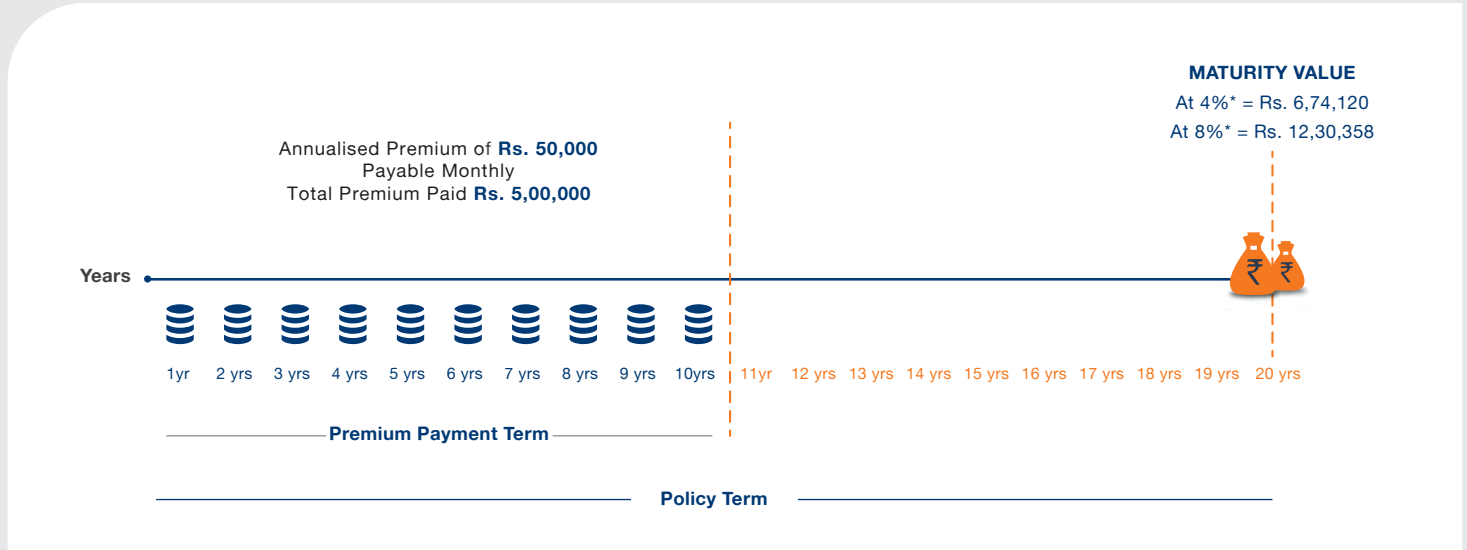
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VARIANT 2

Example 1:

Mr. Gupta aged 35 years purchased Max Life Online Savings Plan (Variant 2) with the details as below:

Premium Payment Term = 10 years; Policy Term = 20 years; Mode of Payment = Monthly
Annualised Premium = Rs. 50,000; Fund chosen: Balanced Fund



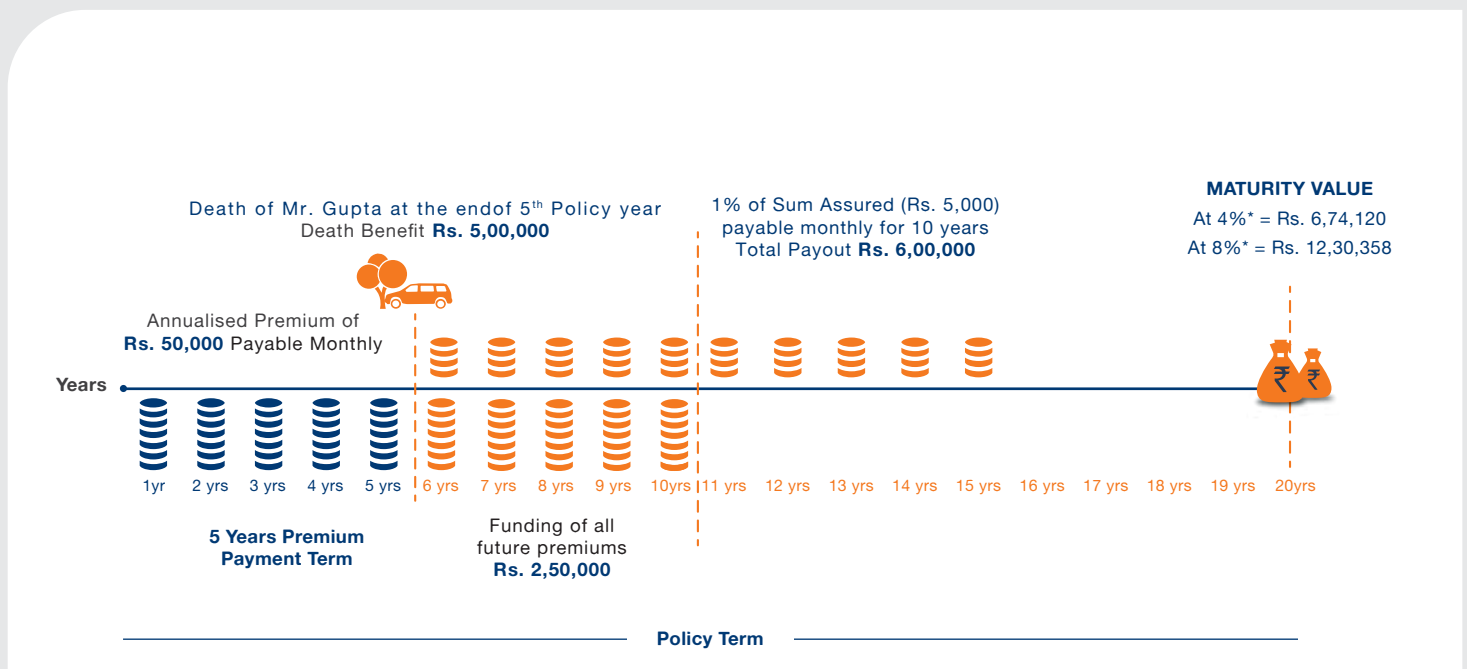
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Example 2:

Mr. Gupta aged 35 years purchased Max Life Online Savings Plan (Variant 2) with the details as below:

Premium Payment Term = 10 years; Policy Term = 20 years; Mode of Payment = Monthly
Annualised Premium = Rs. 50,000; Fund chosen: Balanced Fund

Mr. Gupta unfortunately died at end of 5th policy year



*Please note that the above assumed rates of return @ 4% and 8% p.a. respectively, for Balanced Fund, 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. For more information, please request for your policy specific benefit illustration. Kindly note that the above are only illustrations and do not create any rights and / or obligations and the actual experience on the contract may be different from the illustrated. The premiums mentioned above are inclusive of all applicable taxes, cesses and levies as imposed by the Government.

CHARGE STRUCTURE

Premium Allocation Charge	Nil																																							
Policy Administration Charge (All Years)	Nil																																							
Fund Management Charge	<p>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:</p> <table border="1"> <thead> <tr> <th>Name of Fund Charge (per annum) as % of Fund Value</th> <th>Charge (per annum) as % of Fund Value</th> <th>Risk Rating</th> </tr> </thead> <tbody> <tr> <td>High Growth Fund (SFIN: ULIF01311/02/08LIFEHIGHGR104)</td> <td>1.25%</td> <td>Very High</td> </tr> <tr> <td>Diversified Equity Fund (SFIN: ULIF02201/01/20LIFEDIVEQF104)</td> <td>1.25%</td> <td>Very High</td> </tr> <tr> <td>Growth Super Fund (SFIN: ULIF01108/02/07LIFEGRWSUP104)</td> <td>1.25%</td> <td>High</td> </tr> <tr> <td>Growth Fund (SFIN: ULIF00125/06/04LIFEGROWTH104)</td> <td>1.25%</td> <td>High</td> </tr> <tr> <td>Balanced Fund (SFIN: ULIF00225/06/04LIFEBALANC104)</td> <td>1.10%</td> <td>Medium</td> </tr> <tr> <td>Dynamic Bond Fund (SFIN: ULIF02401/01/20LIFEDYNBOF104)</td> <td>0.90%</td> <td>Low</td> </tr> <tr> <td>Secure Fund (SFIN: ULIF00425/06/04LIFESECURE104)</td> <td>0.90%</td> <td>Low</td> </tr> <tr> <td>Money Market II Fund (SFIN: ULIF02301/01/20LIFEMONMK2104)</td> <td>0.90%</td> <td>Low</td> </tr> <tr> <td>Discontinuance Policy Fund (SFIN: ULIF02021/06/13LIFEDISCON104) -available only on surrender or discontinuance of policy in first five policy years</td> <td>0.50%</td> <td>Low</td> </tr> </tbody> </table>	Name of Fund Charge (per annum) as % of Fund Value	Charge (per annum) as % of Fund Value	Risk Rating	High Growth Fund (SFIN: ULIF01311/02/08LIFEHIGHGR104)	1.25%	Very High	Diversified Equity Fund (SFIN: ULIF02201/01/20LIFEDIVEQF104)	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	Dynamic Bond Fund (SFIN: ULIF02401/01/20LIFEDYNBOF104)	0.90%	Low	Secure Fund (SFIN: ULIF00425/06/04LIFESECURE104)	0.90%	Low	Money Market II Fund (SFIN: ULIF02301/01/20LIFEMONMK2104)	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									
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Mortality Charge	<p>The mortality charge will be levied on the basis of 'Sum at Risk' on every monthly anniversary by canceling units from the unit account starting from the date of commencement of policy. The mortality charge will be on an attained age basis over the duration of the contract</p> <p>Sum at Risk (SAR) for the two variants under the product is defined as follows:</p> <p>Variant 1 Max (Max (Sum Assured, 105% of total premiums received) – Total Fund Value, 0) Please note that in the above definition Sum Assured reduced by applicable partial withdrawals, if any, shall be considered</p> <p>Variant 2 The Sum at Risk for the Variant 2 is defined as the sum of following:</p> <ul style="list-style-type: none"> • Higher of Sum Assured or 105% of total premiums received till the date of death • Present value of future 'Family Income Benefit' plus 'Funding of Premium' benefit payable. Please note the present value of these benefits will be calculated at a discount rate of 5.5% p.a. <p>The mortality charges are unisex and are guaranteed for the entire Policy Term During settlement period for both variants - Max (105% of Total premiums paid – Total Fund Value, 0)</p>																																							
Surrender / Discontinuance Charge	<p>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:</p> <table border="1"> <thead> <tr> <th colspan="5">Maximum Discontinuance Charges for the policies having Annualised Premium</th> </tr> <tr> <th rowspan="2">Where the policy is discontinued during the Policy Year</th> <th colspan="2">Up to Rs 50,000 is lower of</th> <th colspan="2">Above Rs 50,000 is lower of</th> </tr> <tr> <th>% of Annualised Premium or Fund Value (X)</th> <th>Maximum (in Rs.) (Y)</th> <th>% of Annualised Premium or Fund Value (X)</th> <th>Maximum (in Rs.) (Y)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>20%</td> <td>3000%</td> <td>6%</td> <td>6,000</td> </tr> <tr> <td>2</td> <td>15%</td> <td>2000%</td> <td>4%</td> <td>5,000</td> </tr> <tr> <td>3</td> <td>10%</td> <td>1500%</td> <td>3%</td> <td>4,000</td> </tr> <tr> <td>4</td> <td>5%</td> <td>1000%</td> <td>2%</td> <td>2,000</td> </tr> <tr> <td>5 and onwards</td> <td colspan="2">Nil</td> <td colspan="2">Nil</td> </tr> </tbody> </table> <p>No Surrender / Discontinuance Charge shall be levied from 5th Policy Year onwards This charge is expressed as the lower of (X% of Annualised Premium, X% of Fund Value, 'Y' fixed rupee amount) where X and Y vary according to the year of premium discontinuance/surrender.</p>	Maximum Discontinuance Charges for the policies having Annualised Premium					Where the policy is discontinued during the Policy Year	Up to Rs 50,000 is lower of		Above Rs 50,000 is lower of		% of Annualised Premium or Fund Value (X)	Maximum (in Rs.) (Y)	% of Annualised Premium or Fund Value (X)	Maximum (in Rs.) (Y)	1	20%	3000%	6%	6,000	2	15%	2000%	4%	5,000	3	10%	1500%	3%	4,000	4	5%	1000%	2%	2,000	5 and onwards	Nil		Nil	
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Switch Charge	All switches will be free of charge																																							
Premium Redirection Charge	There is no charge for premium redirection. A maximum of six premium redirections are allowed in any Policy year																																							
Partial Withdrawal	Partial withdrawals are free of any charge. A maximum of two partial withdrawals are allowed in any policy year																																							
Miscellaneous Charges	There are no miscellaneous charges																																							

LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT.

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) - 122 002. For more details on the risk factors, Terms and Conditions, please read the prospectus carefully before concluding a sale. Insurance is a subject matter of solicitation. 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. 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

Unit Linked Insurance Products 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 policyholder / insured is responsible for his / her decisions. Max Life Insurance is only the name of the insurance company and MAX LIFE Online Savings Plan is only the name of Unit-Linked NonParticipating 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 or returns. Past performance of the funds does not indicate the future performance of the funds. For more details on risk factor, 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. Trade logos displayed above belong to Max Financial Services Limited and Axis Bank Limited respectively and are used by Max Life Insurance Co. Ltd under a license.

ARN : Max Life/Leaflet/OSP/September 2021

IRDAI - Registration 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