



Max Life Future Secure II Traditional Participating Endowment Insurance Plan

UIN: 104N070V02

Life Insurance Coverage is available in this Product

About Max Life Insurance

Max Life Insurance, one of India's premier non-bank promoted private life insurer, is a joint venture between Max Financial Services Ltd. and Mitsui Sumitomo Insurance Co. Ltd. Max Financial Services Ltd. is part of the Max Group, which is a leading Indian multi-business corporation, while Mitsui Sumitomo Insurance is a member of MS&AD Insurance Group, which is amongst the leading insurers in the world. Max Life Insurance offers comprehensive long term savings, protection and retirement solutions through its high quality agency distribution and multi-channel distribution partners. A financially stable company with a strong track record over the last 15 years, Max Life Insurance offers superior investment expertise. Max Life Insurance has the vision 'To be the most admired life insurance company by securing the financial future of our customers'. The company has a strong customer-centric approach focused on advice-based sales and quality service delivered through its superior human capital. In the financial year 2015-16, Max Life recorded Gross Written Premium of ₹ 9,216 crore with Sum Assured In force (Individual) of ₹ 1,94,658 crore and Asset Under Management of ₹ 35,824 crore as on 31st March 2016.

Max Life Future Secure II

During your lifetime, you have various milestones to achieve e.g. planning for a bright future for your child, ensuring long term financial security of your family in case of your untimely death and planning for a comfortable life after retirement. You must have wondered if there is a life insurance plan that caters to these multiple needs so that you could enjoy your present tension free.

We at Max Life understand the importance of these milestones in your life. We believe that a little bit of planning today can help you live a tension free life ahead. No matter what life stage you are in, this plan helps you save for your important goals. That's why we chose to call it **Max Life Future Secure II**.

5 key reasons why you should buy Max Life Future Secure II:

1. **Policy Continuance Benefit** in case the Life Insured is a minor at the time of proposal – Ensures guaranteed continuance of the policy and the benefits in the unfortunate case of death of the proposer during the premium payment term.
2. **Immediate financial support to the family:** In the unfortunate case of the death of the Life Insured, 100% of the Sum Assured along with the accrued bonuses, if any, is paid to the nominee.
3. **Convenience** of paying only for the first 12 years to enjoy life insurance coverage for 20 years along with the maturity benefit
4. **Bonuses, once declared, will add to the benefits available.**
5. **An Additional 50% of Sum Assured will be paid as financial protection** in case of death of the Life Insured due to accident

PLAN SUMMARY

Minimum/ Maximum Age at Entry of Life Insured	Life Insured: 1 year to 55 years (Age Last Birthday) Proposer (if the Life Insured is a minor): 18 to 60 years (Age Last Birthday)										
Policy Term	20 years fixed										
Premium Payment Term	12 years fixed										
Minimum Premium	₹12,500 per annum (excluding taxes and cesses and extra mortality premium)										
Maximum Premium	As per maximum Sum Assured and age (subject to underwriting)										
Minimum Sum Assured	₹ 150,000 (Subject to a minimum of ₹ 12,500 annual premium excluding taxes and cesses and extra mortality premium)										
Maximum Sum Assured	₹ 2 Cr										
Maximum Maturity Age	75 years (Age last birthday)										
Premium Payment Modes	Annual										
Rider	None										
Premium Rates at sample ages <i>Extra Premium may be charged for unhealthy lives.</i>	<table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th style="width: 50%;">Age of the Life Insured</th> <th style="width: 50%;">Unisex Premium Rates Per 1000 SA For Standard Lives (Excluding Taxes & Cesses & Extra Loading)</th> </tr> </thead> <tbody> <tr> <td>10</td> <td>84.55</td> </tr> <tr> <td>35</td> <td>83.85</td> </tr> <tr> <td>45</td> <td>86.08</td> </tr> <tr> <td>55</td> <td>91.88</td> </tr> </tbody> </table> <p>Premium discount: For Sum Assured greater than equal to ₹ 500,000, a discount of ₹ 2.50 per 1000 Sum Assured will be applicable</p>	Age of the Life Insured	Unisex Premium Rates Per 1000 SA For Standard Lives (Excluding Taxes & Cesses & Extra Loading)	10	84.55	35	83.85	45	86.08	55	91.88
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10	84.55										
35	83.85										
45	86.08										
55	91.88										
Bonuses	<p>Reversionary Bonus (RB): A compound Reversionary Bonus rate will be determined each year and applied as a percentage of the base Sum Assured and declared cumulative Reversionary Bonuses in previous policy years.</p> <p>Reversionary Bonuses will be allocated from the end of year two i.e. from the end of 24th policy month onwards and once allocated are guaranteed for the life of the contract.</p> <p>Terminal Bonus (TB): Terminal Bonus is an additional bonus paid only ONCE on the earlier of Death, Surrender or Maturity if the policy has been in force for at least ten years.</p> <p>Terminal bonus, if any, will be payable in case of claims made from 121st policy month onwards</p>										

SUMMARY OF BENEFITS		
Event	When are the benefits applicable?	What are the benefits?
On Maturity	If the policy is in force and the Life Insured is alive	<p>Total of</p> <ul style="list-style-type: none"> 100% of Sum Assured plus; Accrued Reversionary Bonuses (if any) plus; Terminal Bonus (if any)
On Death of Life insured	If the policy is in force and the Life Insured dies	<p>Total of</p> <ul style="list-style-type: none"> 100% of Sum Assured plus; Accrued Reversionary Bonuses (if any) plus; Terminal Bonus (if any) <p>Subject to a minimum of 105% of all premiums paid as on date of death.</p> <p>The policy will come to an end in case of death of the Life Insured irrespective of whether the proposer is alive or dead and the benefits will be paid out immediately.</p> <p>On death of the Life Insured due to accident, the beneficiaries will receive an additional amount equal to 50% of the Sum Assured</p> <p>Death by Accident means: death is caused by sudden, violent, unforeseen and involuntary event caused by external and visible means as revealed by an autopsy provided such death was caused directly by such accident, and independently of any physical or mental illness within 180 days of the date of accident’</p> <p>An Accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means</p>
On Death of proposer	In case Life Insured is minor and policy is in force and proposer dies	<p>Where the Life Insured and Proposer are different individuals, in the event of the Proposer’s death during the premium payment term (in case of a premium paying policy), the policy will continue as before with all future premiums being waived.</p> <p>Participation in bonuses will continue and the maturity benefit will be paid to the Nominee/Appointee at the end of the policy term.</p> <p>In case of death of proposer, while the Life Insured is still minor, the legal guardian appointed by the court of law shall become the owner of the Policy.</p> <p>This is an inbuilt benefit applicable only if entry age of Life Insured is less than 18 years (1 – 17 years) and that of the Proposer not more than 60 years. This benefit will continue even if the Life Insured attains majority during the life of the contract.</p> <p>Post the death of the Proposer, the policy cannot be surrendered until the</p>

		<p>child attains majority.</p> <p>Where the Proposer is different than the Life Insured, the established principle of insurable interest has to be met</p> <p>In case the Proposer/Policyholder dies while the policy is in lapsed/Reduced Paid up status, the Company will allow the guardian appointed by the court of law to become the Proposer/Policyholder subject to underwriting. The ‘Policy Continuance Benefit’ will be available to the life of the new Policyholder on revival of the policy.</p> <p>The premium will not change on the acceptance of the new proposer by the Company. The new proposer will have to pay all due premiums.</p> <p>However, in case of death of the Life Insured, (before or after the death of the policyholder) the policy will be terminated and the total death benefit will be paid out.</p>										
<p>Non-Forfeiture Benefit (Reduced Paid Up)</p>	<p>Non-payment of premiums after the completion of three years and payment of three full annual premiums</p>	<p>At any time after the policy has acquired a surrender value, in case of premium discontinuance the policy will not lapse but automatically move into Reduced Paid-up (RPU) mode</p> <p>The Sum Assured will be reduced using the proportionate premiums method as mentioned below.</p> <p>Reduced Paid Up Sum Assured = Sum Assured X (Total premiums paid / Total premiums payable)</p> <p>You have the option to revive your RPU policy within the revival period of two years from the date of the first unpaid premium subject to evidence of insurability and payment of all due premiums. The Company may accept your request and restore all the benefits originally secured under your policy including bonuses.</p>										
<p>Surrender Benefit</p>	<p>Payable on surrender after three full year annual premiums have been paid</p>	<p>The policy acquires a surrender value subject to the payment of three full years’ premiums.</p> <p>Surrender value will be equal to the higher of Guaranteed Surrender Value or Special Surrender Value. Surrender of a policy will not be allowed until there is a surrender value accrued to the policy.</p> <p>The Guaranteed Surrender Value shall be calculated using the following formula:</p> <p><i>Guaranteed Surrender Value (GSV) = Base Guaranteed Surrender Value plus Guaranteed Surrender Value of accrued bonuses (if any)</i></p> <p>Base Guaranteed Surrender Value (GSV) is expressed as a percentage of the total premiums paid, as set out in the table below</p> <table border="1" data-bbox="624 1834 1380 2072"> <thead> <tr> <th colspan="2">Guaranteed Surrender Value Factor</th> </tr> <tr> <th>Year of Surrender</th> <th>Base Guaranteed Surrender Value as % of total premiums paid</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>0%</td> </tr> <tr> <td>2</td> <td>0%</td> </tr> <tr> <td>3</td> <td>30%</td> </tr> </tbody> </table>	Guaranteed Surrender Value Factor		Year of Surrender	Base Guaranteed Surrender Value as % of total premiums paid	1	0%	2	0%	3	30%
Guaranteed Surrender Value Factor												
Year of Surrender	Base Guaranteed Surrender Value as % of total premiums paid											
1	0%											
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		4	50%
		5	50%
		6	50%
		7	50%
		8	53%
		9	57%
		10	60%
		11	63%
		12	67%
		13	70%
		14	73%
		15	77%
		16	80%
		17	83%
		18	87%
		19	90%
		20	90%
		<p>The Special Surrender Value (SSV) is defined as the sum of:</p> <p>The SSV has been derived using the following formula:</p> <p><i>SSV = (Reduced Paid Up Sum Assured + Accrued Reversionary Bonuses) X Surrender Value Factor + Cash Value of Terminal Bonus (if any)</i></p> <p>where;</p> <p>Reduced Paid Up Sum Assured = Sum Assured X (total premiums paid/total premiums payable)</p> <p>Terminal Bonus = % of Accrued Reversionary Bonus</p> <p>Please note that the post the death of the Proposer, the policy cannot be surrendered until the child attains majority</p>	
Liquidity Benefit : Loan Facility	After payment of three full annual premiums	<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. The Company will charge an interest rate on the loan, currently 11% p.a. compounded annually.</p> <p>The minimum loan amount that can be granted under the policy at any time will be ₹ 10,000.</p>	

		<p>In case the policyholder has availed a loan under his/her policy, at anytime thereafter, should the loan together with interest thereon exceed the surrender value, the policy shall terminate. However, the policy shall not terminate and shall continue along with the insurance cover in case all due premiums have been received by the Company or the policy is fully paid up.</p> <p>Any outstanding loan (together with accrued interest) will be deducted from any benefit payable on termination of the policy (i.e. surrender, maturity or death benefit).</p> <p>Please note that loan cannot be taken more than once in the policy term, if loan is outstanding against the policy.</p>
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Case Study 1 (Ensuring secured future for your child)

How does the Max Life Future Secure II work for Mr. Kumar?

Mr. Kumar is a 35 year old salaried employee. Mrs. Kumar, 32, is a homemaker. Three years ago they were blessed with a beautiful daughter, Ananya who is currently in a play school. Mr. Kumar has always wished that his daughter receives top quality education and becomes a successful and independent career woman. He wants to save to guarantee best in class higher education for Ananya.

He takes **Max Life Future Secure II** with his 3 year daughter as the Life Insured, for a Sum Assured of ₹ 500,000 and an annual premium of ₹ 40,545 (exclusive of taxes and cesses).

Total Premium Paid (in 12 years)	Sum Assured	Minimum Guaranteed Payout on Maturity	Total Maturity Payout @ 4%* (Guaranteed + Non-Guaranteed)	Total Maturity Payout @ 8%* (Guaranteed+ Non-Guaranteed)
₹ 4,86,540	₹ 5,00,000	₹ 5,00,000	₹ 6,27,072	₹ 9,88,133

In case of the unforeseen death of Mr. Kumar anytime during the payment term, 'policy continuance benefit' will ensure that the policy continues without payment of the due premiums after the date of death. The continued participation in bonuses ensures that savings for Ananya's education continue uninterrupted and all the benefits remain intact for Ananya to realize her dreams the way her father envisioned for her.

**Important Notes*

1. Kindly note that the above case studies are only examples and do not in any way create any rights and/or obligations. The actual experience of the policy may be different from what is shown above. The above scenarios are depicted at assumed rate of returns with 4% and 8% and these are not the upper or lower limits of what one can expect from this policy, as it is dependent on number of factors including future investment performance.
2. 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. Tax benefits are subject to change in tax laws.
3. Bonuses are non-guaranteed and are declared at the sole discretion of the Company.

Case Study 2 (Ensuring your family's well being and continuity in case of any eventuality)

How does the Max Life Future Secure II work for Mr. Sharma?

Mr. Sharma is a 40 years old salaried employee. Mrs. Sharma, aged 35, is a homemaker. They have a son Manish who is 9 years old. Mr. Sharma has always been very particular towards ensuring that his family is well protected financially in case he meets with any unforeseen circumstances. He wants to save in order to fund the seed capital for his business as he plans to turn into an entrepreneur after retirement at age 60.

He takes **Max Life Future Secure II** on his life with a Sum Assured of ₹ 300,000 and an annual premium of ₹ 25,404.

Total Premium Paid (in 12 years)	Sum Assured	Minimum Guaranteed Payout on Maturity	Total Maturity Payout @ 4%* (Guaranteed + Non-Guaranteed)	Total Maturity Payout @ 8%* (Guaranteed+ Non-Guaranteed)
₹ 3,04,848	₹ 3,00,000	₹ 3,00,000	₹ 3,76,243	₹ 5,92,880

Mr. Sharma can use the maturity proceeds for expanding his business.

**Important Notes*

1. Kindly note that the above case studies are only examples and do not in any way create any rights and/or obligations. The actual experience of the policy may be different from what is shown above. The above scenarios are depicted at assumed rate of returns with 4% and 8% and these are not the upper or lower limits of what one can expect from this policy, as it is dependent on number of factors including future investment performance.

2. 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. Tax benefits are subject to change in tax laws.

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

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

Tax Benefits: You may be entitled to certain applicable tax benefits on your premiums and Policy benefits. Please note that all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you. Tax benefits are subject to change in tax laws.

Free Look Period: You have a period of 15 days from the date of receipt of the policy document, to review the terms and conditions of the policy, where if you disagree to any of those terms and conditions, you have the option to return the policy stating the reasons for your 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.

This product will not be offered through Distance Marketing.

Grace Period: A grace period of thirty days from the premium due date for payment of each premium will be allowed. During the grace period the Company will accept the premium without interest. 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 from the Benefits payable under the Policy.

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



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

- Policyholder pays all overdue premiums, with interest and / or late fee determined by the Company from time to time (currently 8.0% per annum compounded annually);
- The Life Insured / Proposer producing an evidence of insurability at his/her 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 Board approved underwriting policy of the Company and communicated to the policyholder in writing. Once the policy has been revived, all the accrued bonuses (if any) and benefits will get reinstated to original levels, which would have been the case had the policy remained premium paying all throughout, without interest.

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

Revival of RPU Policy:

A policy will not lapse but will become reduced paid up once the policy has acquired a surrender value after receipt of first three full years' premiums. A reduced paid up policy can be revived within a revival period of two years from the due date of the first unpaid premium provided

- Policyholder paying all overdue premiums, together with interest and / or late fee as determined by the Company from time to time (currently 8.0% per annum compounded annually),
- The Life Insured / Proposer producing an evidence of insurability at his/her 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 Board approved underwriting policy of the Company and communicated to the policyholder in writing. Once the policy has been revived, all the accrued bonuses and benefits will get reinstated to original levels, which would have been the case had the policy remained premium paying all throughout without interest.

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

Suicide Exclusion: Notwithstanding anything stated herein, if the Life Insured whether minor / major and whether sane or insane, dies by suicide within 12 months of the effective date of risk commencement or the date of revival of policy, the policy shall terminate immediately. In such cases, the Company shall pay:

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

However, if the Proposer dies by suicide whether sane or insane, within 12 months of the effective date of risk commencement of the policy or the Date of Revival, the Policy Continuance Benefit will not be paid. However, we will allow the guardian appointed by the court of law to become the Proposer/Policyholder subject to underwriting. The 'Policy Continuance Benefit' will be available to life of the new Policyholder.

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.

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

Important Notes:

- This is only a sales literature. 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.
- Extra Premium may be charged for unhealthy lives.
- Benefits are available provided all premiums are paid, as and when they are due.
- Taxes and Cesses would be levied as per applicable laws.
- Insurance is the subject matter of solicitation
- Life Insurance Coverage is available in this Product.
- All Policy benefits are subject to policy being in force.

For other terms and conditions, request your Agent Advisor or distributors to give a detailed presentation of the product before concluding the sale.

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

<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

Office Address

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

Customer Service Toll Free Number: 18002005577 Or SMS “Life” to 54242

Customer Service Timings: **9:00 AM - 9:00 PM** Monday to Saturday (except National holidays)

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. 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

ARN: Max Life/Future Secure II/Web Brochure/March 2017

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI clarifies to public that

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus.
- Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.