Max New York Life presents a financial plan that helps you better orchestrate your funds for the future.

In growing organizations like yours, gratuity payouts can grow to a substantial amount as the years go by. Assuming that you were to pay gratuity from your current revenues, it would be extremely difficult to meet your requirements in the future.

It would therefore be prudent to set up a gratuity fund for sound financial planning. Max New York Life gives you the advantage of taking out more than what you put in. In other words, it’s quite like playing the flute…the air you blow in actually emerges as a melodious tune.

The Unit Linked Group Gratuity Plan.

Get multiple options for managing your Gratuity Fund.
Max New York Life gives you two options of managing your Gratuity Fund
• Non unit Linked or Traditional Group Gratuity Plan: which facilitates systematic and steady funding of the liability
• Unit Linked Group Gratuity Plan: which facilitates steady funding and the opportunity of Increased returns on investment.

Ensure its backed by insurance.
Max New York Life has a built in Insurance cover for your employees with the option of a minimum life cover of Rs 5000 or a life cover for the full-anticipated service.

Get the experts to work for you.
With Max New York Life all Investment advice is drawn from in -house Fund Managers and the expertise of a well-known Asset Management Company.

Have a repertoire of assets to invest in.
Max New York Life gives you investment options depending on your risk taking appetite. Choose from multiple and flexible Investment options.

Table

<table>
<thead>
<tr>
<th>ASSET TYPES</th>
<th>Conservative Fund (%)</th>
<th>Balanced Fund (%)</th>
<th>Growth Fund (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Govt. Securities</td>
<td>50-80</td>
<td>20-50</td>
<td>0-30</td>
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<tr>
<td>Corporate Bonds (Investment Grade)</td>
<td>0-50</td>
<td>20-40</td>
<td>0-30</td>
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<tr>
<td>Money Market Instruments/Cash</td>
<td>0-20</td>
<td>0-20</td>
<td>0-20</td>
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<tr>
<td>Equities</td>
<td>Nil</td>
<td>10-40</td>
<td>20-60</td>
</tr>
</tbody>
</table>
Choose a partner with a track record of successes.
Max New York Life Insurance is a joint venture between Max India Ltd, India’s leading multi-business corporate and New York Life International LLC

Max India
Max India Limited is a multi-business corporate, driven by the spirit of Enterprise, focused on Knowledge, People and Service oriented businesses of:
Healthcare
Clinical Research
Specialty Plastic Products for the packaging industry
Healthcare Staffing

New York Life
- A global powerhouse with over 160 years of life insurance expertise
- New York Life ranks 68th on the Fortune 500 lists
- Over $200 billion in assets under management
- AM Excellent Financial ratings Best A++ (Superior), Fitch AAA (Exceptionally Strong), S&P AA+ (Excellent Financial Security), Moody’s Aa1 (Excellent)

Look at the pedigree before you decide.
Max New York Life has envious list of credentials unparalleled in the industry.
- First Indio American insurance Joint Venture awarded license to operate.
- Partnership between Max Group of companies and New York Life, both partners bring in financial strength, integrity and responsibility along with domain expertise
- First life insurance Company to offer Free Look period on all policies
- First private insurance company in India to turn US GAAP profitable
- First private life insurer to acquire a national presence; 102 offices in 74 cities
- Capital base of Rs 587 Cr.
- Over 1 million policies issued
- Over 2700 employees
- Service excellence – India’s first private life insurance company with ISO 9001:2000 certified systems and processes
- Successful Fund Management History; proven track record in fund management
- Dedicated Account Manager positioned to give you defined Service level agreements and Turn around times

Email us at group.business@maxnewyorklife.com
Contact Nos.:
Delhi - 09818169457/09810577954
Mumbai - 09820507636
Bangalore - 09845903003

The investment risk in investment portfolio is borne by the policyholder

Insurance is subject matter of solicitation