

A future that
promises more,
starts today.



Capital Builder™

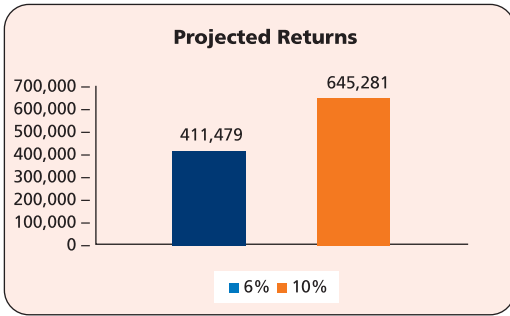
Unit Linked Investment Plan

“You need to save and invest your hard earned money to secure your and your family’s future. With a simple and easy to understand product that provides fixed life coverage, simple fund options and plan terms.”
Capital Builder does exactly this.

Key Highlights:

- Hassle Free Issuance - **Without Medicals**
- Investment Fund Options With **up to 100% Equity Exposure**
- Option of **Personal Accident Benefit Rider**
- Wide Customer Spectrum Coverage **up to Age 75**
- **Simplified** Application Form
- **Free Portfolio Management** by Opting Dynamic Fund Allocation





Male Age – 30

Premium – Rs. 15,000/-

Sum Assured – Rs. 150,000/-

Fund Choice – Growth Super

Policy Term – 20 Years

Investment Options:

Asset Types Growth	Govt. Securities	Corporate Bonds (Investment Grade)	Money Market Instruments/ Cash	Equities
Growth Super (%)	0 – 20	0 – 20	0 – 30	70 – 100
High Growth (%)	0 – 30	0 – 30	0 – 40	70 – 100
Balanced (%)	20 – 50	20 – 40	0 – 40	10 – 40
Secure(%)	50 – 100	0 – 50	0 – 40	NIL

*Up to 40% of your premiums will be invested in the Money Market and Cash Instruments to safeguard your savings from high volatility of Equity Market and providing potentially higher but stable returns.

Dynamic Fund Allocation

Under this feature, assets under management shall be maintained in the following fashion in the Growth Super and Secure Funds during the policy tenure. Allocation of premiums subject to allocation charge and switch of units (at no switching charge) will be done to achieve this objective.

Years to Maturity	Growth Super Fund	Secure Fund
16 – 20 years	75%	25%
11 – 15 years	60%	40%
6 – 10 years	40%	60%
0 – 5 years	20%	80%

Benefits:

Maturity Benefit	<ul style="list-style-type: none"> Fund value
Flexibilities	<ul style="list-style-type: none"> Partial withdrawal Switch Redirection
Death Benefit	<ul style="list-style-type: none"> Before life insured attains age 11 years – fund value On life insured attaining age 11 years or after - higher of sum assured or fund value
Accidental Death	<ul style="list-style-type: none"> Higher of Sum assured or fund value and rider sum assured

Eligibility Conditions

Min. Entry Age	91 Days						
Max. Entry Age	55 Years						
Max. Maturity Age	<ul style="list-style-type: none"> 70 Years – 15 Term 75 Years – 20 Term 						
Choice of Term	<ul style="list-style-type: none"> 15 20 						
Premium Payment Term	Regular						
Minimum Premium	Rs. 15,000/-						
Maximum Sum Assured	<table border="0"> <tr> <td>Up to age 35</td> <td>Rs. 30,00,000/-</td> </tr> <tr> <td>36 Yrs – 40 Yrs</td> <td>Rs. 20,00,000/-</td> </tr> <tr> <td>41 Yrs – 55 Yrs</td> <td>Rs. 10,00,000/-</td> </tr> </table>	Up to age 35	Rs. 30,00,000/-	36 Yrs – 40 Yrs	Rs. 20,00,000/-	41 Yrs – 55 Yrs	Rs. 10,00,000/-
Up to age 35	Rs. 30,00,000/-						
36 Yrs – 40 Yrs	Rs. 20,00,000/-						
41 Yrs – 55 Yrs	Rs. 10,00,000/-						
Minimum Top Up	Rs. 3,750/-						
Maximum Top Up	25% of all ATP's paid till date						

Charges:

Premium Allocation Charges	1st Policy Year	2nd Policy Year	3rd Policy Year	4th Policy Year Onwards	Top Up Premium
	30%	10%	10%	2%	3%
Policy Administration Charges	1st Policy Year	2nd Policy Year	3rd Policy Year	4th Policy Year Onwards	
	2% of sum assured	2% of sum assured	1% of sum assured	1% of sum assured or Rs. 125/- (whichever is lower)	
Mortality Charges – Sample Ages	Age	30	35	40	50
	charge per 1000 sum at risk	2.106	2.497	3.695	9.439
Switch	Rs 500/- per switch		policy surrender year	surrender charge as a percentage of initial ATP	
Redirection	Rs 1000/- per re-direction		1st	100%#	
Partial Withdrawal	Rs 1000/- per partial withdrawal		2nd	50%	
			3rd	42%	
			5th	40%	
			6th	35%	
			7th	25%	
			8th	20%	
			9th	15%	
			10th	10%	
			11th yr onwards	NIL	

Insurance is the subject matter of solicitation

#In year one, surrender charge shall be levied at the rate of 100% of one ATP or fund value at the time of surrender, whichever is lower.

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