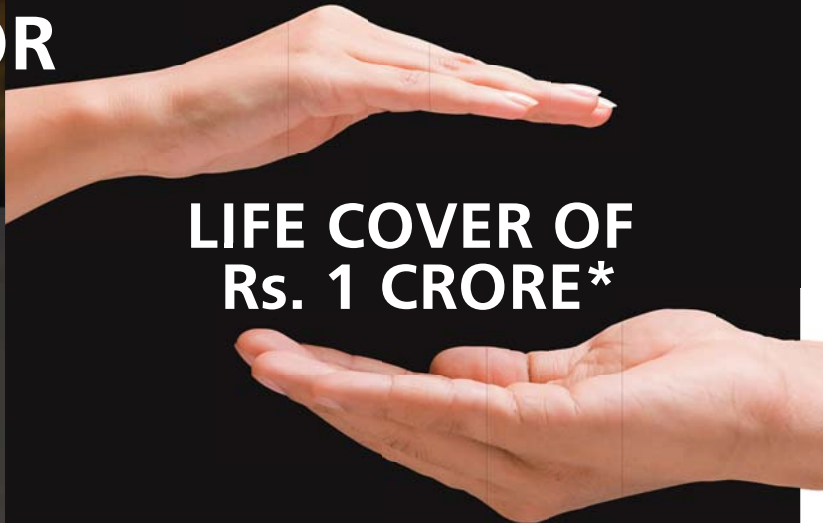




**Rs. 1300* FOR
A DINNER**

OR



**LIFE COVER OF
Rs. 1 CRORE***

PRESENTING MAX NEW YORK LIFE
**PLATINUM
PROTECT™**
A COST-EFFECTIVE TERM PLAN

UIN - 104N060V01

**Rs. 1305 is monthly premium for a 30 year old male, preferred non smoker for a Sum Assured of Rs. 1 crore for a 20 year term. Premium rates are exclusive of taxes.*

MAX NEW YORK LIFE INSURANCE

Max New York Life - Platinum Protect Traditional Non Participating, Non Linked Pure Term Insurance Plan UIN: 104N060V01

About Max New York Life

Max New York Life Insurance Company Ltd. is a joint venture between New York Life, a Fortune 100 company; and Max India Limited-one of India's leading multi-business corporations. Insurance solutions from Max New York Life bring proven expertise to the Indian life insurance arena. Our sales force is professionally trained to understand and evaluate your unique financial requirements and recommend a plan which best meets your needs. With experienced sales force supported by a team of specialists, we are well equipped to help you achieve your life's financial goals.

Max New York Life Platinum Protect

For somebody who is used to tailor made suits or customized vacations, nothing short of the best possible protection would do. After all, life is priceless and the well being of loved ones, of paramount importance. Max New York Life presents **Max New York Life Platinum Protect**; a comprehensive solution that fulfills all your protection needs for your family and yourself.

Key Benefits of Platinum Protect

Comprehensive Insurance cover at affordable rates: Platinum Protect (along with the riders) offers you enhanced protection against the 3 key risks to life: Death, Disease &

Disability. Allow us to illustrate how:

1. For your basic life insurance needs, take cover by buying Platinum Protect.
2. To protect yourself from the 10 most common dread diseases, we recommend you to add Dread Disease Rider to your policy. This rider protects you against following 10 diseases:
Cancer, Coma, Kidney failure, Multiple sclerosis, Heart attack, Paralysis/paraplegia, Stroke, Major organ transplant, Coronary artery bypass surgery, and Heart valve surgery
3. In an uncertain world it is necessary to have financial protection in case of accidents. Personal Accident Benefit Rider gives additional financial protection, which your family needs against accidental death.

Have a healthy lifestyle? Get rewarded for it in your life insurance! We offer you one more joy of staying away from tobacco and leading a healthy life. Platinum Protect offers lower premium rates for Non-Smokers and healthier lives. There are different premium rates offered to 3 different classes of a customer:

1. Smoker – Tobacco consumption
2. Non Smoker – No tobacco consumption in the last 3 years
3. Preferred Non Smoker – No tobacco consumption in last 3 years and a healthier lifestyle basis the specified medical examinations.

High Sum Assured discounts: For our customers opting for sum assured of Rs. 50 lac and onwards, there are special discounts built in the plan.

Flexibility of Term- Choose as per use: Choose from 5 policy terms (10 yrs /15 yrs /20 yrs /25 yrs /30 yrs) as per your need and protection horizon.

Feature	Specification																				
Minimum / Maximum Age at Entry	18 years / 60 years																				
Expiry Age	75 years																				
Policy Term	10 years, 15 years, 20 years, 25 years or 30 years																				
Sum Assured	Minimum: 25 lac, subject to minimum annual premium of Rs. 5,000 Maximum: No Limit The sum assured is available in multiples of Rs. 5 lac only.																				
Minimum Premium	Rs 5,000 per annum for annual premium paying mode. For non-annual modes, the modal factors will be applicable as given below																				
Premium Option	Regular Level Premium																				
Premium Modes	<table border="1"> <thead> <tr> <th>Mode</th> <th>Modal Factors</th> </tr> </thead> <tbody> <tr> <td>Annual:</td> <td>1.00</td> </tr> <tr> <td>Semi-Annual (ECS)</td> <td>0.52</td> </tr> <tr> <td>Quarterly (ECS)</td> <td>0.265</td> </tr> <tr> <td>Monthly (ECS)</td> <td>0.09</td> </tr> </tbody> </table>	Mode	Modal Factors	Annual:	1.00	Semi-Annual (ECS)	0.52	Quarterly (ECS)	0.265	Monthly (ECS)	0.09										
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Special Rates for Special Customers	<ul style="list-style-type: none"> ✓ Lower premium rate for females and non-smokers. <p>For Sum assureds 50 lac and above, there are two additional benefits:</p> <ul style="list-style-type: none"> ✓ Special high sum assured discount ✓ Additional discount to healthier policyholders who do not consume tobacco in any form 																				
Sample Premium* rates for 50 Lac Sum Assured (Annual mode)	<table border="1"> <thead> <tr> <th>Age</th> <th>Preferred Non Smoker</th> <th>Non Smoker</th> <th>Smoker</th> </tr> </thead> <tbody> <tr> <td>30</td> <td>7,250</td> <td>8,050</td> <td>9,100</td> </tr> <tr> <td>35</td> <td>9,700</td> <td>11,000</td> <td>12,800</td> </tr> <tr> <td>40</td> <td>13,950</td> <td>16,350</td> <td>19,450</td> </tr> <tr> <td>45</td> <td>20,650</td> <td>24,900</td> <td>30,250</td> </tr> </tbody> </table> <p>For detailed premium rates, that may be specifically applicable to you, please consult our agent advisor or visit our website www.maxnewyorklife.com</p> <p>*Sample premiums for a male policyholder for 50 lac of sum assured, 20 year policy term. Taxes extra.</p>	Age	Preferred Non Smoker	Non Smoker	Smoker	30	7,250	8,050	9,100	35	9,700	11,000	12,800	40	13,950	16,350	19,450	45	20,650	24,900	30,250
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Riders Allowed	<p>Personal Accident Benefit Rider (UIN 104C007V02) Minimum Sum Assured: Rs. 100,000 Maximum Sum Assured: Base policy sum assured (subject to a limit of Rs 40 lac) Dread Disease (UIN 104C010V02) Minimum Sum Assured: Rs. 100,000 Maximum Sum Assured: Rs. 10,00,000 Customer can opt for either both of the riders or any one of them.</p>
Death Benefit	<p>Equal to Sum Assured of the policy</p>
Reduced Insurance Cover	<p>If Premiums have been paid for at least 15 consecutive Policy Years beginning with the Effective Date and the Policyholder discontinues payment of further Premium(s), the Policy will continue with a 'Reduced Insurance Cover' as per the formula shown below. Reduced Insurance Cover = $\left[\frac{((\text{Policy Year}^* - 1) / \text{Policy Term}) - 25\%}{1} \right] * \text{Sum Assured}$. * Policy Year refers to the year of discontinuance of premiums</p> <p>Example – Male aged 30 takes Platinum Protect plan for 50 lac sum assured and a 20 year term. If he stops paying premium 16th policy year onwards, he will be eligible for 50% of sum assured as Reduced Insurance Cover for the remainder of the policy term.</p> <p>Under Reduced Insurance Cover facility no rider benefit will be made available.</p> <p>If the Policyholder chooses to resume payment of Premium within six months from the discontinuance of Premium, then the original sum assured may be restored at the discretion of the Company on production of evidence of insurability and payment of premiums.</p> <p>For complete details, please refer to the Benefit Illustration and Policy Contract.</p>

Taxes: The Premiums and benefits are subject to applicable levies and taxes including service tax and cess, which shall be entirely borne by the Policyholder.

Free Look Period: The policyholder has a period of 15 days from the date of receipt of the policy to review the terms and conditions of the policy and where the policyholder disagrees with any of those terms or conditions, he has the option to return the policy stating the reasons for his objections, upon which he shall be entitled to refund of the premium paid subject to deduction of the proportionate risk premium for the period of cover and the expenses incurred by the company on medical examination and on account of stamp duty.

Grace Period: The Company shall allow a grace period of thirty days from the due date for payment of premium. During the grace period, the Company will accept premium without interest. The insurance coverage continues during the grace period.

Lapse: If a Premium is not received within the Grace Period, the Policy shall lapse.

Revival of Policy: A lapsed Policy can be revived in the Company's sole discretion, within 6 (Six) months from the due date of payment of Premium if:

- i) You give us a written request
- ii) You produce an evidence of insurability acceptable to us and bear the cost for the same and
- iii) You pay all overdue Premiums with interest at such rates as may be determined by the Company.

The revival of the Policy shall take effect only after revival of the Policy is approved by the Company and communicated to the Policyholder in writing. If a lapsed Policy is not revived within the period allowed for revival, the Policy shall terminate.

Suicide Exclusion: If the Life Insured dies by suicide whether sane or insane, within 12 months of the Effective Date, the Policy shall terminate. In such an event, Max New York Life will only refund the Premiums received without interest.

Prohibition of Rebates: Section 41 of the Insurance act, 1938 states: 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 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 insurer.

Non-Disclosure: Section 45: No policy of life insurance effected after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose.

Provided that nothing in this section shall prevent the insurer from calling for proof of age 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.

Expert Advice at Your Doorstep: Our Agent Advisors have been professionally trained to understand and evaluate your unique financial requirements and recommend a policy which best meets your needs. With experienced agents, 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 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.

- Benefits are available provided all premiums are paid, when they are due.
- Service Tax and Education Cess would be levied as per applicable laws.
- Insurance is the subject matter of solicitation.

Registered Address:

Max New York Life Insurance Company Limited,

Max House, 3rd Floor, 1 Dr. Jha Marg, Okhla,

New Delhi - 110020

Tel: (011) 6933610

Corporate Address:

Max New York Life Insurance Company Limited,

11th Floor, DLF Square Building,

Jacaranda Marg, Phase II,

Gurgaon - 122002

Tel: (0124) 2561717

Toll free No. / Customer care no.

Call us on our toll free number 1800 - 180 – 5577

Website

www.maxnewyorklife.com



Max New York Life Insurance Company Limited is a joint venture of MAX India Limited and New York Life International L.L.C.

Max New York Life Insurance Company Limited, 11th Floor, DLF Square Building, Jacaranda Marg, DLF Phase II, Gurgaon (Haryana) – 122002.

For more details on risk factor, terms and conditions, please read the sales brochure carefully before concluding a sale. Insurance is the subject matter of solicitation.