

EXCLUSION

If the Life Insured commits suicide, whether sane or not at the time, within one year from the later of: (a) the Effective Date of Coverage; or (b) the Date of Policy; or (c) the date of any reinstatement, then the Policy coverage shall come to an end simultaneously with the occurrence of such event, and the liability of the Company shall be limited to refund of the Premium(s) received, without interest, less any expenses incurred by the Company. Exclusions pertaining to specific riders bought with your Children Endowment Plan would be applicable.

Section 41 of Insurance Act 1938 states:

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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 table of the insurer.

OUR COUNTRYWIDE NETWORK

Agra: 309 3626, 252 1471, 252 1372; Ahmedabad (Rajkot): 2456433; Ahmedabad (C.G. Road): 26466622, 6566443-52; Ahmedabad (S.G. Highway): 26873588; Amritsar: 5059999; Aurangabad: 309 0506, 233 2967-8, 309 0233; Bangalore (M.G. Road): 56610051-69; Bangalore (J.P. Nagar): 51214360-68; Bhatinda: 3090300/301; Bhatinda (Abohar): 500710; Bhatinda (Kotkapura): 500510, 309998; Bhatinda (Makout): 500828; Bhatinda (Muktsar): 500610; Bhopal: 520 3055 / 520 3056 / 520 3057; Bhubaneswar: 5510401/402/403; Calicut: 272 7867; Chandigarh: 5019901-10; Chennai (Poonamallee): 26681271/272/273/274/275; Chennai (Teynampet): 28550090; Cochin: 235 9393, 235 9691, 235 8602; K O Chacko's Direct Dial: 235 9664; Coimbatore: 5351777, 3969570/71; Dehradun: 2742660/1/2/3/4/5/6/7/8; Delhi (K.G. Marg): 23314594/4680/4693; Delhi (Kailash Colony): 26447818/19; Delhi (Mohit Nagar): 51427503-19; Delhi (Panchukuyan Road): 23741652-60; Delhi (Safdarjung Enclave): 51652846; Delhi (C.P.): 51527940, 41, 42; Faridabad: 5108060.63; Goa: 564 5793; Gurdaspur: 500247; Gurdaspur (Pathankot): 5080403; Gurgaon: 5050500; Hoshiarpur: 509122, 502233, 502244; Hoshiarpur (Dasuya): 502100; Hyderabad (Begumpet): 55325433/55324700; Hyderabad (Banjara Hills): 55680101; Indore: 5045433, 2515433; Jaipur: 5101101/5101002; Jalandhar: 5075555, 51, 3301108; Jamshedpur: 3095729; Kannur: 270 7151; Kolkata (Chowringhee Road): 22881850; Kolkata (Hemanta Basu Sarani): 22425588/22425488; Kollam: 276 5428; Kottayam: 2565992/3951992; Ludhiana: 5084000; Moga: 395380; Moga (Ferozepur): 552352; Moga (Jagraon): 542180; Mumbai (Prabhadevi): 66535433/66535400; Mumbai (Andheri East): 56975433/56835433; Mumbai (Thane West): 55992812-22; Mumbai (Chembur East): 55995433; Mumbai (Borivali West): 55035433, 28990433; Mumbai (Andheri West): 55025433, 26734299; Mumbai (Nagpur): 5615433; Nasik: 257 2524 / 0253 257 3789; Nawanshahr: 503900, 503901; Nawanshahr (Ropar): 500333; Noida: 2517020/18/19; Patiala: 5009381, 2, 3; Patiala (Khanna): 503589; Patiala (Nabha): 504557; Patiala: 5009380-83, 2222660; Rajpura: 500963; Patiala (Samana): 500331; Phagwara: 500201, 2/01824-394719,20; Phagwara (Kapurthla): 500995; Phagwara (Nakodar): 227427; Phagwara (Taran Taran): 502900; Pune (Koregaon Park Road): 2517411/12; Pune (Ganeshkhind Road): 56214601-13, 25533666; Sangrur: 502507/8; Sangrur (Barnala): 500144; Sangrur (Malerkotla): 250736; Sangrur (Mansa): 502800,900; Surat (Piplod): 2225433; Surat (Anavil Arcade): 2765433; Trichur: 242 3085; Trivandrum: 695 004; 255 3873,244 1481; Udaipur: 241 1586; Vadodara: 231 3033; Vijaywada: 5598399; Visakhapatnam: 5577118-121, Vadodara: 2282596

REGISTERED OFFICE

Max New York Life Insurance Company Limited, Max House, 1 Dr Jha Marg Okhla, New Delhi 110020

For full details of terms and conditions, please refer to the respective policy document (s).



Max New York Life is a partner in serving the cause of 'Children in Need' by our association with SOS Children's Villages of India. We will make contribution for every single policy we issue to the SOS Children's Villages of India, to help secure a better life for our children. For it is our belief that in our children, lies the future of our country.



Children Endowment Plan

Plan your child's tomorrow



Karo Zyaada Ka Iraada

Customer Helpline: 1800 180 5577 (Tollfree) or 0124-2542001

Insurance is the subject matter of solicitation

Life has its surprises stored for us. Parenthood is one such stage, when you experience emotions you never thought you had. The way the smile on your baby's face lights up your whole world. The way your baby's tears bring your world down. But parenthood also brings its own apprehensions. What will your child grow up to be? Will his/her future be as secure as you want it to be? Or more importantly what can you do more to make sure his/her future is trouble-free and secure?

Introducing Max New York Life's Child Endowment Plan, the only one of its kind in India. In a world of spiralling costs, whether higher education or marriage, this Plan takes care of their future financial needs.

BENEFITS

Survival Benefit:

Guaranteed sum on maturity at Age 18/24 of child: On maturity of the Plan, an amount equal to sum assured is paid to the child.

Automatic vesting at age 18: The Plan will automatically vest in child when the child turns 18 years of age.

Death Benefit:

In case of death of child before maturity, premiums paid together with interest will be paid.

ADDITIONAL BENEFIT

Option to buy further insurance on maturity: Within 6 months of maturity, the child has an option to buy a permanent insurance plan, upto sum assured of this plan, without any medical examinations.

PLAN DETAILS

Children Endowment Plan	To age 18	To age 24
Minimum Issue Age	91 days	91 days
Maximum Issue Age	13 years	15 years
Expiry Age	18 years	24 years
Minimum Face Amount	Regular premium: Rs. 100,000	Regular premium: Rs. 100,000
	Single Premium: Rs. 75,000	Single Premium: Rs. 75,000
Maximum Face Amount	Rs. 1 Crore	R s. 1 Crore

MYOPTIONS®

To customize the Children Endowment Plan to suit your specific needs, you can attach the following rider:

Payor Rider – Waiver of future premiums in case of death and disability of the policy holder.

BONUS

This is a participating plan, eligible for bonuses. The Company may declare bonuses, from time to time, and these will be paid out to you, based on your choice of bonus options. There is no bonus for the first two policy years and bonuses are declared from the third policy year.

Please refer to our Bonus options brochure for more details.

TAX BENEFITS

The premiums paid by the individual under this plan qualify for income tax rebate under Section 80C of the Income Tax Act (if applicable), while the payback and maturity benefits are exempt from tax under Section 10(10D) of Income Tax Act (if applicable).

EXPERT ADVICE

Our Agent Advisors have been professionally trained to understand and evaluate your unique financial requirements and with the *Personal Insurance Plan™*, our Agent Advisors endeavour to provide a broad overview of all the benefits of your policy, even before you buy. Please call us today. We would be delighted to serve you.