

4.375 % per annum

You can also choose any other annuity options offered by us at the time of exercise
In case you do not choose any annuity option, you shall receive an Annuity for Life. The Annuity plan opted for by you cannot be altered during the six months before the vesting date.

Additional Benefits

1. **Tax Benefit** -You can avail of a tax benefit u/s 80CCC(1) of the Income Tax Act 1961 on a premium of up to Rs.10, 000 per annum. If you are in the tax bracket of 31.5%, you can reduce your tax liability up to Rs.3, 150 on a premium of Rs.10, 000 towards this policy. This benefit is available to you every year you pay.
2. You have the flexibility to purchase Annuity from any other IRDA approved company. In such a case, we shall pay the notional corpus directly to such a company chosen by you.
3. You have the freedom to surrender your Policy prior to its Vesting Date. Subject to statutory or other restrictions, if any, we shall pay a minimum guaranteed surrender value of 55% of the Premiums received in Regular Premium policies, and 80% of the Premium received in Single Premium policies. However, the policy will not acquire any cash surrender value until completion of one year from the date of issue of the policy.
4. No medical examination is required.
5. There are no policy exclusions.

Plan Details –

	Regular Premium	Single Premium
Entry Age	20 - 60 years	20 – 60 years
Chosen Retirement Age	50 - 70 years	50 - 70 years
Deferment Period	10 - 40 years (Subject to min. vesting age)	10 - 40 years (Subject to min. vesting age)
Premium Payment Period	10 - 40 years	Not applicable
Sum Assured Limits	Minimum= Rs. 1,00,000 Maximum= Rs. 10 Crore	Minimum= Rs. 1,00,000 Maximum= Rs. 10 Crore

**Chosen Retirement Age: the age on which your annuity vests.*

A professional pedigree that's second to none: Insurance solutions from Max New York Life bring proven expertise to the Indian life insurance arena. As your partner for life, we bring you innovative life insurance solutions based on New York Life's global experience of over 160 years and Max India's deep understanding of Indian market.

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, supported by a team of specialists, we are fully resourced to help you achieve your life's financial objectives. Please call us today. We would be delighted to meet you.

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 rebates as may be allowed in accordance with the published prospectuses or tables of the insurer

Corporate Office address

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City, Phase II,
Gurgaon (Haryana) 122 002. Phone: 0124-2561717

Registered Office

Max New York Life Insurance Company Limited
Max House, 1 Dr Jha Marg, Okhla,
New Delhi 110 020

Insurance is the subject matter of the solicitation