

EXCLUSION

If the Life Insured dies by suicide within one year from the date of policy/revival of the policy, whether sane or insane the Policy Coverage shall come to an end and we will refund the Premium(s) received without interest, less any expenses incurred by us.

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 (Malout): 500828; Bhatinda (Muksar): 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 (Teymampet): 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 (Panchukayian 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; Jamsheerpur: 3095729; Kannur: 270 7151; Kolkata (Chowringhee Road): 22881850; Kolkata (Hemanta Basu Sarani): 22425588/22425488; Kollam: 276 5428; Kottavam: 2565992/3951992; Ludhiana: 5084000; Moga: 395380; Moga (Ferozpur): 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.

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

Insurance is the subject matter of solicitation



LIFE GAIN PLUS[®]

Limited Pay Endowment Plan

Achieve your dreams quicker



You are successful individual and play a critical role in the success of your profession. The business depends on you for strategic direction and future growth, while your family largely depends on you for their dreams and needs. As a determined individual, you have always believed in achieving higher goals in life and offering an improved quality of life to your family. Now, take the fast track to achieving your dreams with an endowment plan that has all that you need.

Introducing Life Gain Plus[®], a Limited pay Endowment Plan. Enjoy the full benefits of an endowment plan with life insurance that requires you to pay premiums only over a very limited period, while you get cover for the entire tenure! Also, your money grows quickly, resulting in a substantial lump sum on maturity.

KEY BENEFITS

Guaranteed Limited payment term

You make **limited term premium payments**, and enjoy full-term coverage and all the benefits of a regular endowment plan.

Guaranteed automatic enhanced protection after 5 years*

The plan guarantees you **double the sum assured** in the unfortunate event of your death after five policy years, hence offering higher financial security to your loved ones.

Guaranteed additions

You also get a **one-time guaranteed addition @ 10% of the sum assured** on maturity, ensuring that you reap higher benefits, without incremental investment.

ADDITIONAL BENEFIT

Bonus

This is a participating plan, eligible for bonuses. The Company may declare bonuses from time to time from the third policy year. These can be utilized in a multitude of ways to meet varying individual needs, ensuring that you get the maximum value for your returns.

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 maturity benefits are exempt from tax under Section 10(10D) of the Income Tax Act.

* On death before 10 years of age, all premiums paid would be refunded with interest.

Plan Details

	Minimum	Maximum
Entry Age	90 days	55 years
maturity Age	20 years	75 years
Sum Assured	Rs. 50,000	No Limit

Assurance Term (Years)	Premium Paying Term (Years)
20	6, 10
25	6, 10, 15

MYOPTIONS[®]

To enhance the value of your Life gain Plus[®] Limited Pay endowment Plan and customize the plan to suit your individual needs, you can add the following Riders:

- Personal Accident Benefit Rider- Additional life cover in case of accidental eventuality
- Term Rider - Additional Life Cover
- Dread Disease Rider - Additional benefit against dreaded diseases
- Waiver of Premium Rider - Waiver of future premiums in case of disability
- Term renewable and Convertible rider - Renewable additional life cover with an option to convert to a permanent insurance plan
- Payor Rider - Waiver of future premiums in case of death and disability
- For details on these riders, refer to the MyOptions[®] brochure.

HOW DOES THE PLAN WORK?

The following example will help you understand how a Life Gain Plus[®] Plan works.

For a male, aged 35 and planning to buy a Life Gain Plus[®] plan with basic sum assured of Rs. 1 lac, 25 years coverage and premium paying term of 10 years, the basic annual premium would be Rs. 7,323.

The various benefits under the plan are:

Survival Benefit

Benefit at age 60 (25 year plan for male age 35)	Rs. 1,10,000 plus sum assured of paid up additions, if any
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Death benefit

Death before completion of 5 policy years	Rs. 1,00,000 plus sum assured of paid up additions, if any
Death between 6th policy year and 25th year	Rs. 2,00,000 plus sum assured of paid up additions, if any