

# Max Vriksha™ Money Back Plan

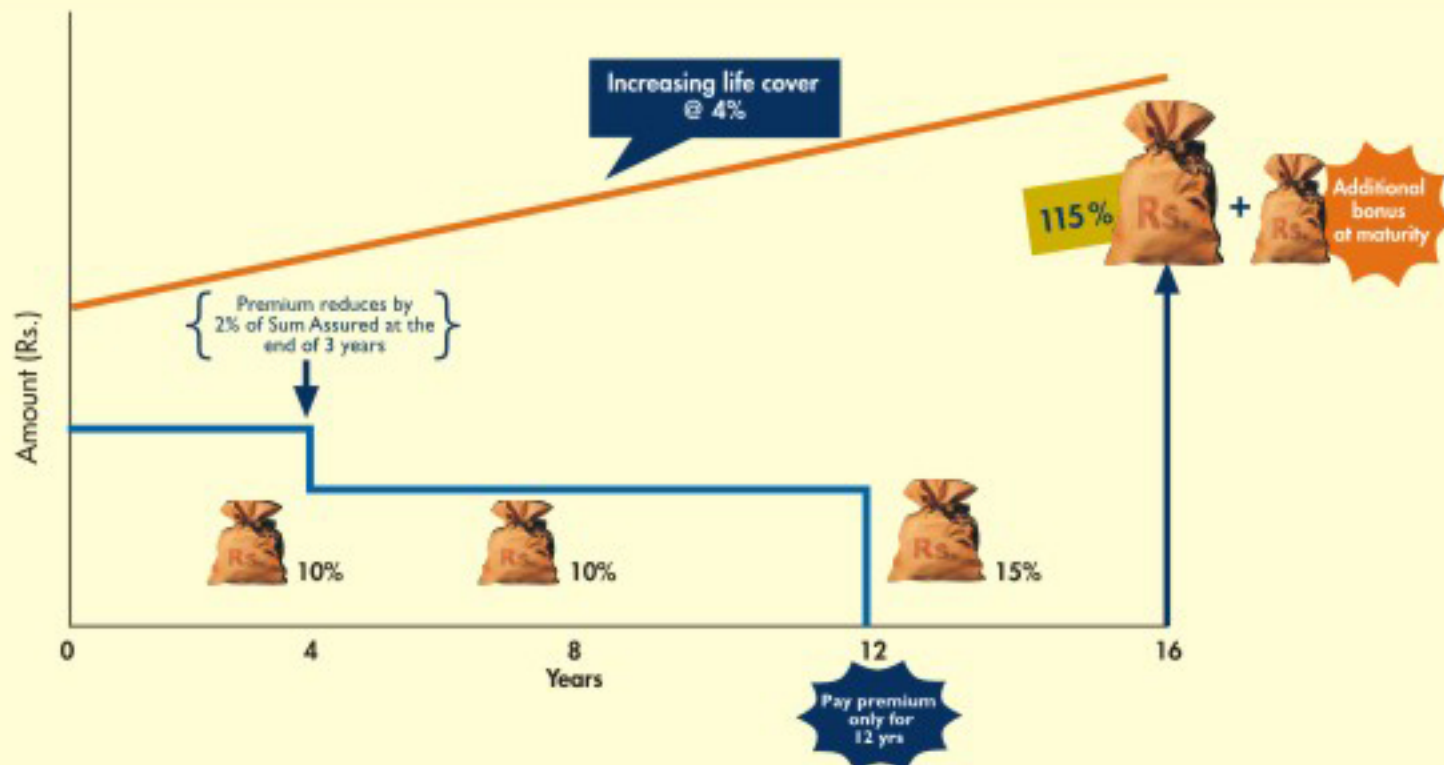
## The unbeatable **12** in **1** offer!

UIN 104N028V01

- Assured returns:** Guaranteed payout of 150% of initial Sum Assured (together with money backs) by the time the policy matures
- Additional payout:** Non-guaranteed bonus payout at maturity
- Money when you need it:** Periodic money backs at 4<sup>th</sup>, 8<sup>th</sup> and 12<sup>th</sup> policy anniversary
- Higher security:** Increasing life cover @ 4% per annum simple rate
- Peace of mind:** Life cover increases even after premiums are fully paid
- Easy to plan:** Premium payment term of only 12 years
- Reduced premium burden:** Premium reduction of 2% of initial Sum Assured for every year of premium payment term from the 3rd policy anniversary onwards
- Easy to own:** No medicals
- Simple to apply for:** Easy to fill proposal form
- Save tax:** Tax benefit\* u/s 80C and 10 (10D)
- No obligations:** 15 days free look period
- Quality of service:** Service from an ISO 9001:2000 company

Max Vriksha Money Back Plan Details		
Entry Age	Minimum	18 years
	Maximum	50 years
Maximum Maturity Age	66 years	
Policy Term	16 years	
Premium Payment Term	12 years	
Minimum Sum Assured	Rs. 50,000	
Maximum Sum Assured	Rs. 250,000	
Survival Benefit	End of 4th Year - 10% of Basic Sum Assured End of 8th Year - 10% of Basic Sum Assured End of 12th Year - 15% of Basic Sum Assured and 2% of Basic Sum Assured from 3rd to 11th policy year which will reduce the premium to be paid next year	
Benefit at Maturity	115% Basic Sum Assured with Sum Assured of Paid Up Additions through Bonus (if any)	
Death Benefits	Increasing Sum Assured @ 4% of Basis Sum Assured with Sum Assured of Paid Up Additions through Bonus (if any)	
Premium Payment Option	Annual	

For details please refer to product brochure.



Max Vriksha – Participating Money Back - Illustrations for Rs. 50,000 Sum Assured								
Term of Policy: 16 Years				Premium Payment Term: 12 Years				
Age	Annual Premium for 1st three years	Annual Premium for 4th to 12th year	Guaranteed Payout			Non-Guaranteed Payout		
			At end of 4th year 10% of SA	At the end of 8th year 10% of SA	At the end of 12th year 15% of SA	Guaranteed Maturity at 16th year 115% of SA	Maturity at 6% earnings (Guaranteed maturity amount + Non guaranteed bonus)	Maturity at 10% earnings (Guaranteed maturity amount + Non guaranteed bonus)
20	8,085	7,085	5,000	5,000	7,500	57,500	84,982	1,16,640
25	8,091	7,091	5,000	5,000	7,500	57,500	84,892	1,16,443
30	8,107	7,107	5,000	5,000	7,500	57,500	84,784	1,16,212
35	8,147	7,147	5,000	5,000	7,500	57,500	84,525	1,15,649
40	8,229	7,229	5,000	5,000	7,500	57,500	84,078	1,14,675
45	8,369	7,369	5,000	5,000	7,500	57,500	83,420	1,13,238
50	8,606	7,606	5,000	5,000	7,500	57,500	82,350	1,10,900

Some benefits are guaranteed and some benefits are non-guaranteed and may vary with returns based on future performance of your insurer. For more details on Risk Factors, Terms & Conditions, Please read the Sales Brochure Carefully before Concluding a Sale. Insurance is the subject matter of solicitation.

\*Tax Benefits are subject to changes in Tax laws. ARN: MNYL/PD/Sales Tool/Max Vriksha/02