



**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™ at a glance

Minimum/Maximum Age at Entry (Age at last Birthday)	18 years to 60 years
Sum Assured	Minimum: Rs. 25,00,000 in multiples of Rs. 5 lacs only (Subject to Minimum Premium of Rs. 5000) Maximum: No Limit
Premium Payment Option	Regular Premium
Minimum Premium	Rs. 5,000
Policy Term	10, 15, 20, 25 or 30 years
Maximum Cover Ceasing Age	75 years
Premium Rate is Guaranteed for the Policy Term	Throughout the policy term

Examples of annual premium (in Rs.) for a Life Cover (sum assured) of Rs.50 Lacs for a 20 year term. *

Age (Male)	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

Riders Allowed	Personal Accident Benefit Rider (UIN 104C007V02) Dread Disease Rider (UIN 104C010V02)
Premium Payment Options	Annual, (Semi Annual, Quarterly, Monthly: Through ECS)
Modal Premium Factors	Annual: 1.00 Semi Annual: 0.52 Quarterly: 0.265 Monthly: 0.09

* Exclusive of taxes

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.

About Max New York Life Platinum Protect™

Success and wealth always are essential seconds to the well-being of our loved ones. When you have never opted for anything but the best for all your decisions, then how can the security of their happiness and well-being be completely different. Max New York Life Platinum Protect™, is designed especially keeping in mind your requirements. A comprehensive solution that fulfills all your protection needs for you & your family.

Why Max New York Life Platinum Protect™

1. Cost Effective Term Plan:

One of the most competitive rates for life cover in the industry. In case of death, your family will get the sum assured to take care of their needs.

2. Low Premium Rates for leading a healthy lifestyle:

Low premium rates for non-smokers/preferred non-smokers.

3. Comprehensive Cover:

Ensure you are ready for any eventuality by opting for the Dread Disease and/or Personal Accident Benefit Riders.

4. Premium Discount On High Sum Assured:

On a sum assured of more than Rs. 50 Lacs, there is a discount of Rs. 15 per lac sum assured.

5. Medical Report

Comprehensive medical report at the time of policy issuance.

Life Cover continues, even if you stop paying Premium

In a 20, 25 or 30 year term, the policy offers 'Reduced Insurance Cover' from 16th Policy Year onwards in case the policyholder discontinues premium payment after paying premium for first 15 Policy years. The Reduced Insurance Cover is calculated as mentioned below:

Reduced Insurance Cover

= $[(\text{Policy Year}^{**}-1)/(\text{Policy Term}) * 100\% - 25\%] * \text{Base Sum Assured}$.

**Policy Year = Policy Year of Discontinuance of Premium.

Illustrative Example:

A customer takes 20 year policy term for a sum assured of Rs. 50 Lacs. He pays premium for 15 years and then stops paying premium in the 16th policy year.

Reduced Insurance Cover = $\{15 (\text{Number of Premiums Paid}) / 20 (\text{Number of premiums payable over the policy term})\} * 100\% - 25\% = 50\%$

Reduced Insurance Cover = 50% of base sum assured = $50\% \times 50 \text{ Lacs} = 25 \text{ Lacs}$

The customer will continue to have a reduced cover for Rs. 25 Lacs from 16th policy year till the end of policy term (20 years), in case of discontinuation of premium after 15 policy years.

Tax Benefit

This term plan may entitle you to certain tax benefits on your premiums as well as on the benefits received under this policy.

1. U/s 80 C of the Income Tax act 1961 on your annual premium on your policy.

2. U/s 10(10D) of the Income Tax act 1961 on your proceeds of the policy.

For details, please refer to the detailed sales brochure.

TAX BENEFITS ARE SUBJECT TO CHANGES IN TAX LAWS.



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

MNYL/Ads/EuroPP/01

Contact toll-free numbers 1800-180-55-77 (For MTNL & BSNL lines) or 1800-200-55-77 (from other service providers) or SMS 'LIFE' to 54242.

