

Max Life Life Gain Premier (UIN No:104N079V01)

Savings - Traditional Participating Endowment Insurance Plan

Policy/Proposal No: [ \_\_\_\_\_ ]

Date of Illustration - Oct 12, 2015 8:47:13 PM

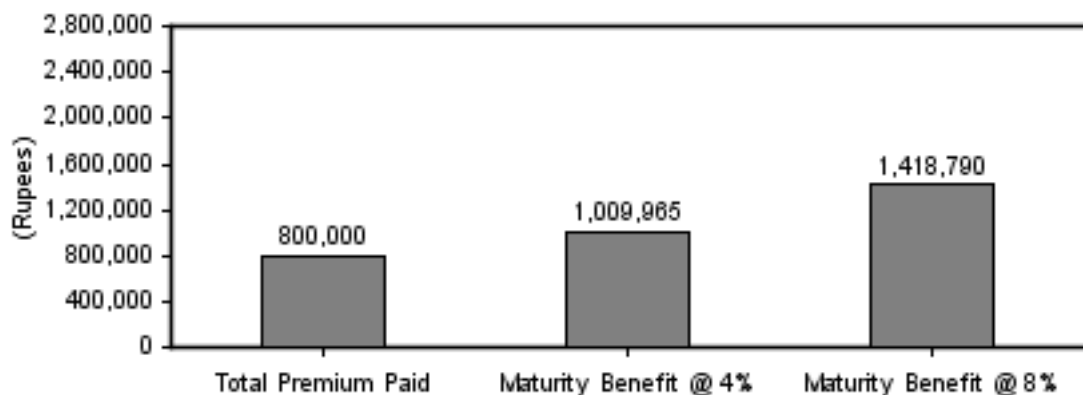
Personal Details		Product Features	
Name of Policyholder		Guaranteed Maturity Sum Assured	₹ 10,09,965.29
Age of Policyholder as at last birthday on the Effective Date	35 Years	Policy Term	15 Years
Gender of Policyholder	Male	Premium Payment Term	8 Years
Name of Life Insured		Bonus Option	Paid Up Additions
Age of Life Insured as at last birthday on the Effective Date	35 Years	Payment Mode	Annual
Gender of Life Insured	Male	State	Other

PREMIUM SUMMARY

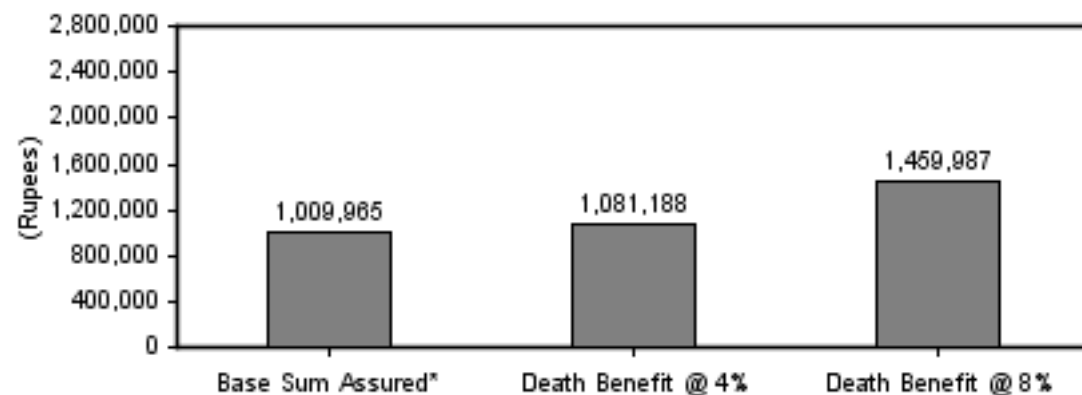
	First Year Premium	Renewal Year Premium
Base Modal Premium	₹ 98,289.79	₹ 98,289.79
Waiver of Premium Plus Rider Modal Premium, if opted	₹ 1,710.24	₹ 1,710.24
Service Tax including Cess on Base and Rider Modal Premium, if opted	₹ 3,679.58	₹ 1,959.51
Total Premium payable on Due Date along with Service Tax & Cess	₹ 1,03,679.61	₹ 1,01,959.54
Total Premium payable for the policy year	₹ 1,00,000.03	₹ 1,00,000.03
Total Premium payable for the policy year along with Service Tax & Cess	₹ 1,03,679.61	₹ 1,01,959.54

Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your Insurer carrying on life insurance business. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable returns then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance.

Maturity Benefit



Death Benefit at the end of last year of the Policy



This is only an illustrative document. The Benefits if guaranteed, are clearly marked so. For variable benefits, investment growth rates of 4% and 8% are used as an illustration.

Max Life Insurance Company Limited having its corporate office at 11th Floor, DLF Square, Jacaranda Marg, DLF City, Phase II, Gurgaon 122 002

**YEARLY ILLUSTRATIVE DETAILS**  
(This shall form a part of the policy document)

(All cash flows are in ₹)

General Details		Guaranteed				Non Guaranteed (Assumed rate of return on investment is 4% p.a.)						Non Guaranteed (Assumed rate of return on investment is 8% p.a.)							
Policy Year	Age of life Assured	Premium	Death Benefit ( Including Rider Benefit ( If Any ) )	Guaranteed Surrender Value	Survival/ Maturity Benefit	Cash Bonus	Net Outlay	Death Benefit	Surrender Value of PUA*	Terminal Bonus	Special Surrender Value	Cash Bonus	Net Outlay	Death Benefit	Surrender Value of PUA*	Terminal Bonus	Special Surrender Value		
	(BOY)	(BOY)	(BOY)	(EOY)	(EOY)	(EOY)	(BOY)	(BOY)	(EOY)	(EOY)	(EOY)	(EOY)	(BOY)	(BOY)	(EOY)	(EOY)	(EOY)		
1	35	1,00,000	10,81,188	0	0	0	1,00,000	10,81,188	0	0	0	0	1,00,000	10,81,188	0	0	0		
2	36	1,00,000	10,81,188	58,974	0	0	1,00,000	10,81,188	0	0	1,01,411	10,534	1,00,000	10,81,188	10,534	0	1,04,135		
3	37	1,00,000	10,81,188	88,461	0	0	1,00,000	10,81,188	0	0	1,79,415	11,383	1,00,000	11,03,196	22,527	0	1,86,731		
4	38	1,00,000	10,81,188	1,96,580	0	0	1,00,000	10,81,188	0	0	2,62,202	12,295	1,00,000	11,25,676	36,126	0	2,77,367		
5	39	1,00,000	10,81,188	2,45,725	0	0	1,00,000	10,81,188	0	0	3,47,832	13,284	1,00,000	11,48,628	51,505	0	3,74,442		
6	40	1,00,000	10,81,188	2,94,869	0	0	1,00,000	10,81,188	0	0	4,63,695	14,355	1,00,000	11,72,068	68,850	0	5,08,269		
7	41	1,00,000	10,81,188	3,44,014	0	0	1,00,000	10,81,188	0	0	5,61,082	15,500	1,00,000	11,96,007	88,351	0	6,26,606		
8	42	1,00,000	10,81,188	4,40,338	0	0	1,00,000	10,81,188	0	0	6,61,871	16,756	1,00,000	12,20,436	1,10,245	0	7,53,410		
9	43	0	10,81,188	4,79,654	0	0	0	10,81,188	0	0	6,82,333	18,106	0	12,45,393	1,34,772	0	8,02,218		
10	44	0	10,81,188	5,26,833	0	0	0	10,81,188	0	0	7,03,451	19,566	0	12,70,876	1,62,197	49,027	8,91,039		
11	45	0	10,81,188	5,74,012	0	0	0	10,81,188	0	0	7,67,907	21,143	0	13,45,925	1,92,814	50,090	10,02,675		
12	46	0	10,81,188	6,21,191	0	0	0	10,81,188	0	0	8,09,326	22,853	0	13,73,555	2,26,952	51,175	10,90,953		
13	47	0	10,81,188	6,60,507	0	0	0	10,81,188	0	0	8,52,603	24,705	0	14,01,768	2,64,972	52,283	11,86,472		
14	48	0	10,81,188	7,07,686	0	0	0	10,81,188	0	0	8,97,849	26,703	0	14,30,577	3,07,258	53,414	12,89,803		
15	49	0	10,81,188	7,07,686	10,09,965	0	0	10,81,188	0	0	10,09,965	28,870	0	14,59,987	3,54,255	54,569	14,18,790		
<b>Maturity Benefit</b>						₹ 10,09,965						₹ 10,09,965						₹ 14,18,790	

(BOY) - Beginning of Year Value (EOY) - End of Year value

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\* The Policyholder can take the cash value of the accrued PUA (partially or in full) subject to a minimum withdrawal limit of Rs. 5,000 and maximum withdrawal limit according to the PUA cash value available. The remaining PUA will continue to participate in bonuses.

**Important Notes:**

**Section A**

- Guaranteed Surrender Value (GSV): Guaranteed Surrender Value is the guaranteed amount that will be payable to the Policyholder on surrender of the policy.
- Special Surrender Value (SSV): Special surrender value is the non guaranteed amount that will be payable to the Policyholder on surrender of the policy. SSV will be determined from time to time in consultation and with approval of IRDAI and is not guaranteed. The SSV will always be equal to or higher than GSV.
- Cash Bonus: Cash bonus means a share in the Actuarial Valuation Surplus declared from time to time and communicated to the Policyholder.
- Net Outlay: Net Outlay is defined as the difference between premiums paid and the policy proceeds.
- Surrender Value of Paid-Up-Addition (PUA): The surrender value of PUA is applicable in case the policyholder has chosen PUA bonus option. The surrender value of PUA is the cash value of total accumulated Paid-Up-Additions sum assured.
- Terminal Bonus: Terminal Bonus is an additional bonus paid only ONCE, at the discretion of the company, on Death, Surrender or Maturity, whichever is earlier, provided the policy has been in force for at least ten complete policy years from the effective date.

**Section B**

- This is only an illustrative document. It does not purport to be a contract of insurance and does not in any way create any rights and/or obligations. Bonuses (if applicable and shown in the illustration) are not guaranteed, and bonus rates will be based on the actual company experience from time to time.
- Paid up Additions (PUA) withdrawals (if any) shown are illustrative. In case you wish to withdraw the money, then you will have to give a request at that point of time.
- Benefits secured under your Policy shall become payable provided all contractual premiums are paid as and when they are due. The illustrative benefits above assume that all the contractual premiums will be paid on the due dates.
- Please refer to the product brochures, for understanding the product features and explanation of the terms used in this illustration.
- Service tax, education cess and other applicable taxes would be levied as per applicable laws and would be borne by the Policyholder. Tax laws and the benefits arising under the Policy are subject to change.
- You may be entitled to certain applicable tax benefits on your premiums and Policy benefits. Please note that all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you/ your nominee.
- Guaranteed Death Benefit is defined as higher of 11 times the annualised premium, 105% of all premiums paid as on the date of death or Guaranteed Maturity Sum Assured. Please note that here annualised premium includes extra premium, if any, but does not include loading for modal premium.

I \_\_\_\_\_ (Name), have explained the terms and conditions and the benefits of the policy to the prospect/policyholder.

Signature of Agent/Specified Person:

Name and ID:

Place:

Date:

Company Seal:

I \_\_\_\_\_ (Name), having received the information with respect to the above, have understood the above statement before entering into the contract. I understand and intend to continue paying the above said premium amount for the complete Premium Payment Period and as per the opted frequency.

Policyholders Signature:

Policyholders Name:

Date:

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