

A PLAN THAT GIVES  
**212.5%**  
PEACE OF MIND



**MAX LIFE**  
**LIFE PERFECT PARTNER SUPER**  
A Non-Linked participating Individual Life Insurance Savings Plan  
UIN: 104N077V03

Life Insurance coverage is available in this product. This Life Insurance product is offered and underwritten by Max Life Insurance Company Limited.

A plan that guarantees 212.5% of Guaranteed Maturity Sum Assured.

### What this plan offers you



#### Get Guaranteed 212.5% of Guaranteed Maturity Sum Assured

7.5% of Guaranteed Maturity Sum Assured for 15 years from age 61 years to 75 years on each policy anniversary. 100% of Guaranteed Maturity Sum Assured plus Accrued Paid Up Additions (if any), plus Terminal Bonus (if any) on policy maturity at age 75 years



#### Flexible Premium Payment Terms

Choose between 7 / 10 / 15 / 20 years Premium Payment Term Options as per your need



#### Guaranteed Retirement for your spouse

Purchase the product on your spouse's name along with Max Life Waiver of Premium Plus Rider (UIN: 104B029V03). This will ensure that the policy continues with all its benefits in case of an eventuality (dismemberment, diagnosis of critical illness or death)



#### Flexibility to withdraw money to meet any exigencies

You have the flexibility to withdraw the accumulated bonuses\* (cash value of the Paid Up Additions) in case of any need



#### Guaranteed Protection throughout the Policy Term

The plan offers you guaranteed protection which continues to grow through bonuses\* till age 75 years



#### Flexible Bonus Options

Flexibility to choose your Bonus Options as per your need - **Paid in Cash:** Bonus declared will be paid to you in cash

- **Premium Offset:** Bonus declared will be used to offset the future premiums
- **Paid Up Additions (PUA):** Bonus will be used to purchase additional Sum Assured which increases the benefits under the policy

### Benefits of Life Insurance

#### Long Term Protection

Your life cover provides financial protection for your family throughout the policy tenure.

#### Safe & Secure

Your money is predominantly invested in safe investments and bonuses once declared stand secure, though they are not guaranteed.

### Choose your plan in three simple steps

1

Choose the amount of Guaranteed Sum Assured on Maturity as per your need

2

Choose the Premium Payment Term from 7 / 10 / 15 / 20 years as per your convenience

3

Choose the bonus option depending on your future financial needs

\*This is applicable if the Bonus Option chosen is Paid Up Additions. Please note that Bonuses are NOT guaranteed and may be as declared by the Company from time to time.



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## Plan features

Features	Max Life Life Perfect Partner Super								
Type of Plan	A Non-Linked Participating Individual Life Insurance Savings Plan								
Coverage	All individuals in accordance with Board approved underwriting policy of the Company								
Age at Entry (as on last birthday)	Minimum: 91 days Maximum: <table border="1"> <thead> <tr> <th>Premium Payment Term (years)</th> <th>Maximum Entry Age (years)</th> </tr> </thead> <tbody> <tr> <td>7 / 10</td> <td>55</td> </tr> <tr> <td>15</td> <td>50</td> </tr> <tr> <td>20</td> <td>45</td> </tr> </tbody> </table>	Premium Payment Term (years)	Maximum Entry Age (years)	7 / 10	55	15	50	20	45
Premium Payment Term (years)	Maximum Entry Age (years)								
7 / 10	55								
15	50								
20	45								
Maximum Maturity Age	75 years								
Policy Term	Upto age 75 years of Life Insured. Policy Term = 75 less age at entry of Life Insured								
Premium Payment Terms	7 / 10 / 15 / 20 years								
Sum Assured Limits	Minimum: ₹ 50,000 (subject to minimum premium limits) Maximum: No limit (subject to limits determined in accordance with the Board approved underwriting policy of the Company)								
Premium Payment Options	Annual, Semi - Annual, Quarterly & Monthly								
Bonus Options***	You can choose one of the below mentioned options: 1. Paid in Cash: Bonus declared by the Company is paid out to the Policyholder as and when declared 2. Premium Offset: Bonus declared by the Company will be used to offset future premiums payable by the Policyholder 3. Paid Up Additions (PUA): Bonus declared by the Company will be used to purchase Paid Up Additions (PUA). These PUA increase the Surrender, Maturity and Death Benefits under the policy and will be payable in full on the earlier of Surrender, Death or Maturity. Also, these PUA will earn further bonuses to increase the value of the policy. In case of Surrender, Cash Value of the PUA will be paid to the Policyholder								
Terminal Bonus	Terminal Bonus is an additional bonus paid only ONCE, on earlier of Death, Surrender or Maturity, provided the policy is in force for atleast 10 years								
Premium Limits	Minimum: For 7 Pay - ₹ 20,000 per year and for 10 / 15 / 20 Pay - ₹ 8,500 per year Maximum: No limit (subject to limits determined in accordance with the Board approved underwriting policy of the Company)								
Rider Available*	Max Life Term Plus Rider (UIN: 104B026V03) provides additional risk coverage in case of death. Max Life Accidental Death & Dismemberment Rider (UIN: 104B027V03) provides lump sum benefit in case of death / dismemberment due to accident. Max Life Waiver of Premium Plus Rider (UIN: 104B029V03) provides waiver of all future premiums in case of an eventuality. Where the Policyholder is same as Life Insured, waiver of all future premiums is provided in case of dismemberment or diagnosis of critical illness of the Policyholder, however, where the Policyholder and Life Insured are different; waiver of all future premiums is provided in case of dismemberment, diagnosis of critical illness or death of the Policyholder								
Survival Benefit	Guaranteed Survival Benefit = 7.5% of Guaranteed Maturity Sum Assured payable from age 61 years to 75 years (for 15 years). Please note that these payouts will happen on policy anniversaries coinciding with or immediately following the Life Assured attaining the above mentioned ages								
Maturity Benefit	On policy anniversary immediately following or coinciding with Life Insured attaining age of 75 years, the following benefit shall be paid: Guaranteed Maturity Sum Assured + Accrued Paid Up Additions (if any) + Terminal Bonus (if any)								
Death Benefit	On death during the term of the policy, the following benefits will be paid : i) Guaranteed Death Benefit, plus ii) Accrued Paid Up Additions (if any), plus iii) Terminal Bonus (if any) Guaranteed Death Benefit is defined as higher of: [ (11 times the Annualized Premium** plus underwriting extra Premiums, if any) or (105% of total premiums paid# plus underwriting extra premiums^ plus loadings for modal premiums paid by Policyholder as on the date of death of the life insured) or (Guaranteed Maturity Sum Assured chosen by the Policyholder at policy inception) ] The policy will terminate in case of the death of the Life Insured								
Terminal Illness Benefit	In case the Life Insured is found to be suffering from a disease that is likely to lead to the Death of the Life Insured within 6 months of diagnosis in the opinion of registered medical practitioner and the concurrence of the Company's appointed doctor, the Company will advance 50% of the Guaranteed Maturity Sum Assured (upto maximum of ₹ 10 Lakhs across all policies which provide this benefit) immediately upon Policyholder's request								
Tax Benefits	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 a receipt of benefits by you. It is advisable to seek an independent tax consultation.								

\* For more details on Riders and various Terms and Conditions, please refer to the respective Rider Prospectus available on [www.maxlifeinsurance.com](http://www.maxlifeinsurance.com)  
Please note that the Bonuses are NOT guaranteed and may be declared by the Company from time to time.

## Illustration

Let us look at some examples: Below mentioned premium rates and benefits are assumed for a healthy male (without loading levies and taxes). This is assuming that premium has been paid for entire Premium Payment Term. Bonus Option chosen is Paid Up Additions and no cash value of Paid Up Additions has been withdrawn.

	Scenario 1	Scenario 2	Scenario 3
Age of Life Insured	35 years	40 years	45 years
Premium Payment Term	20 years	15 years	10 years
Guaranteed Maturity Sum Assured	₹ 5,00,000	₹ 5,00,000	₹ 5,00,000
Annualized Premium	₹ 34,025	₹ 50,915	₹ 82,815
Survival Benefit every year from 61 years to 75 years	₹ 37,500	₹ 37,500	₹ 37,500
Maturity Benefit - Guaranteed	₹ 5,00,000	₹ 5,00,000	₹ 5,00,000
Maturity Benefit (at 4%)#	₹ 8,85,828	₹ 9,19,385	₹ 8,30,135
Maturity Benefit (at 8%)#	₹ 31,67,259	₹ 29,05,677	₹ 23,61,020

\*\*\*Annualized Premium\*\* means Premium amount payable during a Policy Year chosen by Policyholder, excluding Underwriting Extra Premium, loading for modal premium, Rider Premiums and applicable taxes, cesses or levies if any.

^Total Premiums Paid# means the total of all Premiums received, excluding Underwriting Extra Premium, loading for modal premium, Rider Premiums, and applicable taxes, cesses or levies, if any.  
^Underwriting Extra Premium\* means an additional amount charged by Us, as per Underwriting Policy, which is determined on the basis of disclosures made by Policyholder in the Proposal Form or any other information received by Us including medical examination report of the Life Insured.

\*Kindly note that the case study above is only an illustration and does not create any rights and / or obligations. The assumed non-guaranteed rates of return chosen in the above illustration are 4% and 8%. These assumed rates of return are not guaranteed and are not the upper or lower limit of what you might get back as the value of your policy is dependent on a number of factors including future investment performance. The actual experience on the contract may be different from the illustrated. The guaranteed and non-guaranteed benefits are applicable only if all due premiums are paid. The premiums mentioned above are exclusive of all applicable taxes, cesses and levies as imposed by the Government. Please note that the Bonuses are NOT guaranteed and may be as declared by the Company from time to time.

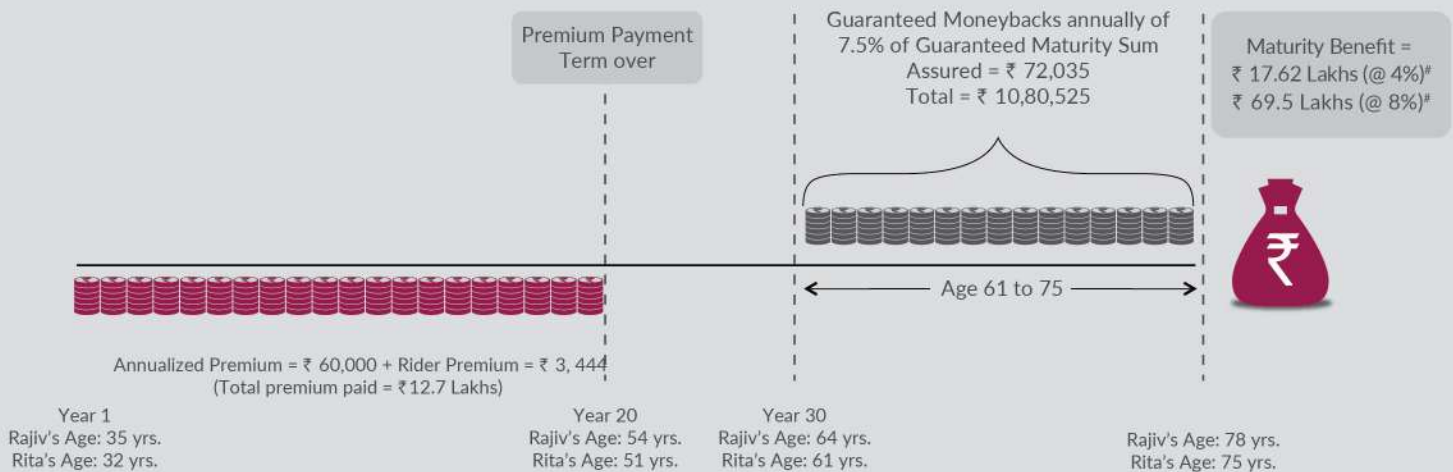
## Let us understand the product with an example

Rajiv Sharma (Policyholder) is 35 years old and is married to Rita who is 32 years old. He wishes to secure the future of his wife Rita. He buys Max Life Life Perfect Partner Super on his wife's name (Rita is Life Insured) along with Max Life Waiver of Premium Plus Rider (UIN: 104B029V03). He chooses a Premium Payment Term of 20 years with a Guaranteed Maturity Sum Assured of ₹ 9,60,461 resulting in an Annualized Premium of ₹ 60,000 for base policy and ₹ 3,444 for Max Life Waiver of Premium Plus Rider. The Max Life Waiver of Premium Plus Rider ensures that the policy continues in case of death or dismemberment or diagnosis of critical illness of Rajiv, so all benefits that he had planned for Rita stay intact in case of an eventuality. Bonus Option chosen is Paid Up Additions.

Rita's age - 32 years | Rajiv's age - 35 years | Guaranteed Maturity Sum Assured - ₹ 9.6 Lakhs  
Premium Payment Term - 20 years with Max Life Waiver of Premium Plus Rider

### Survival benefit: Guaranteed moneyback for retirement years

Rajiv will get a guaranteed income of ₹ 72,035 every year from age 61 years to 75 years and on maturity, he will get the entire Guaranteed Maturity Sum Assured along with the accrued bonuses. In case, he wishes to make additional withdrawals over and above the guaranteed benefits, he can do so from the Accrued Paid Up Additions (PUA).



<sup>#</sup>"Annualized Premium" means Premium amount payable during a Policy Year chosen by Policyholder, excluding Underwriting Extra Premium, loading for modal premium, Rider Premiums and applicable taxes, cesses or levies if any

### Max Life Life Perfect Partner Super offers increasing death benefit and liquidity through bonus option of paid up additions

Age (Years)	Cash Value (in ₹ Lakhs) Available for Withdrawal (EOY <sup>**</sup> )		Death Benefit (in ₹ Lakhs) (Guaranteed Death Benefit and Non-Guaranteed Bonuses) (BOY <sup>**</sup> )	
	@ 4%	@ 8%	@ 4%	@ 8%
32	₹ 0.00	₹ 0.00	₹ 9.60	₹ 9.60
37	₹ 0.23	₹ 0.79	₹ 10.06	₹ 11.48
42	₹ 0.54	₹ 2.07	₹ 12.00	₹ 16.13
47	₹ 0.94	₹ 4.08	₹ 13.19	₹ 20.62
52	₹ 1.46	₹ 7.16	₹ 16.47	₹ 28.15
57	₹ 2.13	₹ 11.77	₹ 17.28	₹ 34.39
62	₹ 2.97	₹ 18.64	₹ 18.14	₹ 42.18
67	₹ 4.04	₹ 28.81	₹ 19.05	₹ 51.88
72	₹ 5.40	₹ 44.02	₹ 20.01	₹ 63.94
74	₹ 6.06	₹ 52.21	₹ 20.41	₹ 69.55



Money available to supplement the Survival Benefit

<sup>\*\*</sup>EOY - End of Year; BOY - Beginning of Year.

Please Note - For the example listed above the Cash Value, Death Benefit and Maturity Benefit will change (reduce) if the customer withdraws money from the policy (by surrender of Cash Value of PUA) in between the Policy Term.

<sup>#</sup>Kindly note that the case study above is only an illustration and does not create any rights and / or obligations. The assumed non-guaranteed rates of return chosen in the above illustration are 4% and 8%. These assumed rates of return are not guaranteed and are not the upper or lower limit of what you might get back as the value of your policy is dependent on a number of factors including future investment performance. The actual experience on the contract may be different from the illustrated. The guaranteed and non-guaranteed benefits are applicable only if all due premiums are paid. The premiums mentioned above are exclusive of all applicable taxes, cesses and levies as imposed by the Government. Please note that the Bonuses are NOT guaranteed and may be as declared by the Company from time to time.

