

**Max Life Life Gain Premier (UIN No:104N079V03)**  
**Savings - Traditional Participating Endowment Insurance Plan**  
**Policy/Proposal No: 502509870**  
**Date of Illustration - Dec 31, 2017 11:13:42 AM**

Personal Details		Product Features		Rider Details	
Name of Policyholder	Suvam	Guaranteed Maturity Sum Assured	₹ 2,32,894.74	ADD Rider Sum Assured, if opted	₹ 0.00
Age of Policyholder as at last birthday on the Effective Date	23 Years	Policy Term	20 Years	ADD Rider Term, if opted	0 Years
Gender of Policyholder	Male	Premium Payment Term	10 Years	Term Plus Rider Sum Assured, if opted	₹ 0.00
Name of Life Insured	Suvam	Bonus Option	Paid Up Additions	Term Plus Rider Term, if opted	0 Years
Age of Life Insured as at last birthday on the Effective Date	23 Years	Payment Mode	Annual	WOP Plus Rider Term, if opted	0 Years
Gender of Life Insured	Male				
Policyholder Residential State	ORISSA				
Max Life State	ORISSA				

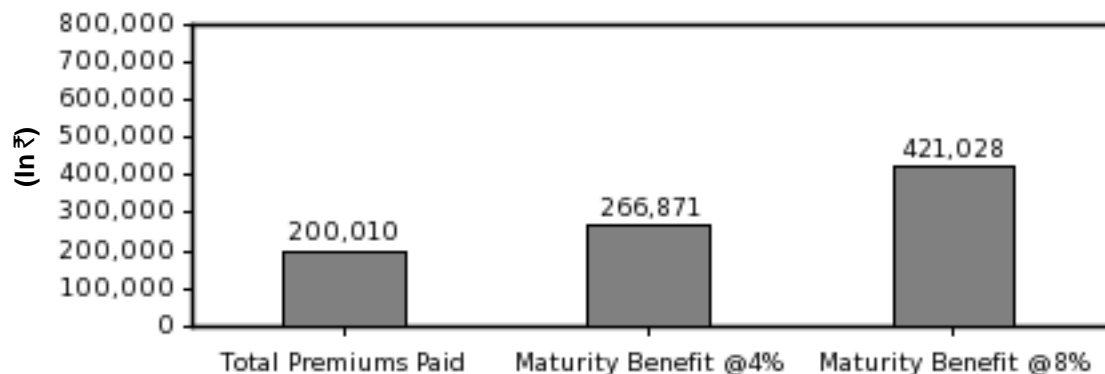
**PREMIUM SUMMARY**

	First Year Premium	Renewal Year Premium
Base Modal Premium	₹ 20,001.00	₹ 20,001.00
GST on Base and Rider Modal Premium, if opted	₹ 900.05	₹ 450.02
Total Premium Payable on Due Date along with GST	₹ 20,901.05	₹ 20,451.02
Total Premium Payable for the policy year	₹ 20,001.00	₹ 20,001.00
Total Premium Payable for the policy year along with GST	₹ 20,901.05	₹ 20,451.02

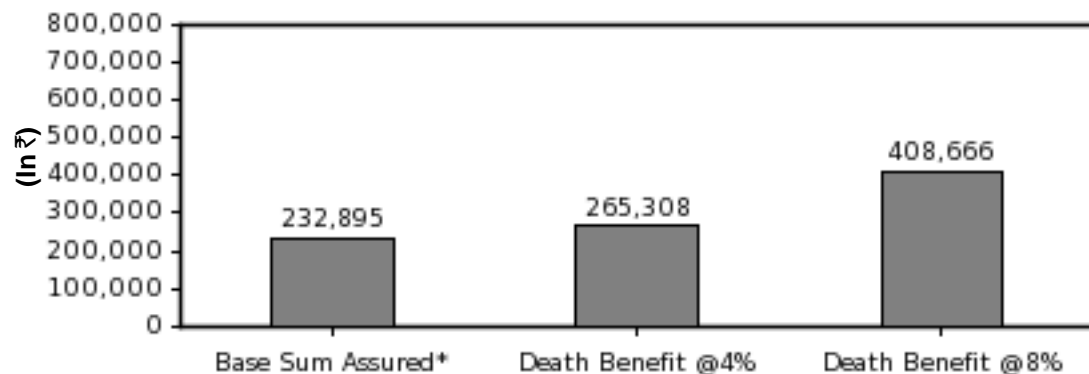
Refer Description of Goods and Service Tax (GST) under Important Notes section.

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 for the last year**



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, Gurugram - 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	23	20,001	2,32,895	0	0	0	20,001	2,32,895	0	0	0	0	20,001	2,32,895	0	0	0
2	24	20,001	2,32,895	0	0	755	20,001	2,32,895	0	0	0	2,965	20,001	2,32,895	0	0	0
3	25	20,001	2,32,895	18,001	0	785	20,001	2,34,265	1,565	0	31,406	3,204	20,001	2,39,970	6,314	0	32,168
4	26	20,001	2,32,895	40,002	0	815	20,001	2,35,644	2,432	0	47,387	3,462	20,001	2,47,259	10,085	0	49,343
5	27	20,001	2,32,895	50,003	0	846	20,001	2,37,030	3,360	0	63,910	3,743	20,001	2,54,766	14,324	0	67,710
6	28	20,001	2,32,895	60,003	0	880	20,001	2,38,423	4,352	0	86,047	4,045	20,001	2,62,502	19,074	0	92,814
7	29	20,001	2,32,895	70,004	0	916	20,001	2,39,823	5,415	0	1,04,815	4,371	20,001	2,70,471	24,385	0	1,15,130
8	30	20,001	2,32,895	84,804	0	953	20,001	2,41,234	6,549	0	1,24,223	4,724	20,001	2,78,677	30,311	0	1,38,991
9	31	20,001	2,32,895	1,02,605	0	990	20,001	2,42,654	7,760	0	1,44,290	5,108	20,001	2,87,129	36,917	0	1,64,508
10	32	20,001	2,32,895	1,20,006	0	1,030	20,001	2,44,081	9,051	6,138	1,69,442	5,520	20,001	2,95,838	44,262	7,620	1,96,482
11	33	0	2,32,895	1,26,006	0	1,070	0	2,51,656	10,426	6,174	1,84,598	5,968	0	3,12,427	52,422	7,851	2,20,944
12	34	0	2,32,895	1,34,007	0	1,114	0	2,53,136	11,892	6,210	1,92,064	6,454	0	3,21,897	61,473	8,089	2,37,206
13	35	0	2,32,895	1,40,007	0	1,158	0	2,54,626	13,450	6,247	1,99,818	6,976	0	3,31,653	71,497	8,334	2,54,617
14	36	0	2,32,895	1,46,007	0	1,204	0	2,56,124	15,109	6,284	2,07,869	7,544	0	3,41,702	82,590	8,587	2,73,258
15	37	0	2,32,895	1,54,008	0	1,252	0	2,57,632	16,871	6,321	2,16,232	8,157	0	3,52,054	94,851	8,847	2,93,210
16	38	0	2,32,895	1,60,008	0	1,302	0	2,59,148	18,744	6,358	2,24,914	8,818	0	3,62,719	1,08,387	9,115	3,14,562
17	39	0	2,32,895	1,66,008	0	1,355	0	2,60,673	20,734	6,395	2,33,934	9,534	0	3,73,701	1,23,318	9,391	3,37,404
18	40	0	2,32,895	1,74,009	0	1,410	0	2,62,209	22,847	6,433	2,43,302	10,311	0	3,85,011	1,39,777	9,675	3,61,841
19	41	0	2,32,895	1,80,009	0	1,467	0	2,63,753	25,089	6,471	2,53,031	11,153	0	3,96,662	1,57,908	9,967	3,87,980
20	42	0	2,32,895	1,80,009	2,32,895	1,525	0	2,65,308	27,467	6,509	2,66,871	12,061	0	4,08,666	1,77,864	10,269	4,21,028
Maturity Benefit:		₹ 2,32,895				₹ 2,66,871						₹ 4,21,028					

(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 ₹ 5,000 and maximum withdrawal limit according to the PUA cash value available. The remaining PUA will continue to participate in bonuses.

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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.

-- GST and other applicable taxes, cess (if any) would be levied as per applicable laws and would be borne by the Policyholder. Tax laws and the benefits arising under the Policy are as per prevailing provisions of law and 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.

-- The GST shall comprise - CGST, SGST/UTGST or IGST whichever may be applicable and cesses, if any. The applicability of appropriate components will be determined subject to policyholder communication address (state) and state of insurance provider.

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 Term **of 10 Years** and as per the opted frequency. I also understand that some of the benefits under the plan are **non guaranteed.***

Policyholders Signature:

Policyholders Name:

Date:

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