

EXCLUSION

If the Life Insured dies by suicide within one year from the date of policy/revival of the policy, whether sane or insane, the Policy Coverage shall come to an end and we will refund the Premium(s) received from date of policy or effective date of revival, whichever is earlier without interest, less any expenses incurred by us. Exclusions pertaining to specific riders bought with your Endowment Plan would also be applicable.

Section 41 of the Insurance Act 1938 states:

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

OUR COUNTRYWIDE NETWORK

Agra: 309 3626, 252 1471, 252 1372; Ahmedabad (Rajkot): 2456433; Ahmedabad (C.G. Road): 26466622, 6566443-52; Ahmedabad (S.G. Highway): 26873588; Amritsar: 5059999; Aurangabad: 309 0506, 233 2967-8, 309 0233; Bangalore (M.G. Road): 56610051-69; Bangalore (J.P. Nagar): 51214360-68; Bhatinda: 3090300/301; Bhatinda (Abohar): 500710; Bhatinda (Kotkapura): 500510, 309998; Bhatinda (Malout): 500828; Bhatinda (Muktars): 500610; Bhopal: 520 3055 / 520 3056 / 520 3057; Bhubaneswar: 5510401/402/403; Calicut: 272 7867; Chandigarh: 5019901-10; Chennai (Poonamallee): 26681271/272/273/274/275; Chennai (Teynampet): 28550090; Cochin: 235 9393, 235 9691, 235 8602; K O Chacko's Direct Dial: 235 9664; Coimbatore: 5351777, 3969570/71; Dehradun: 2742660/1/2/3/4/5/6/7/8; Delhi (K.G. Marg): 23314594/4680/4693; Delhi (Kailash Colony): 26447818/19; Delhi (Mohit Nagar): 51427503-19; Delhi (Panchukuyian Road): 23741652-60; Delhi (Safdarjung Enclave): 51652846; Delhi (C.P.): 51527940, 41, 42; Faridabad: 5108060,63; Goa: 564 5793; Gurdaspur: 500247; Gurdaspur (Pathankot): 5080403; Gurgaon: 5050500; Hoshiarpur: 509122, 502233, 502244; Hoshiarpur (Dasuya): 502100; Hyderabad (Begumpet): 55325433/55324700; Hyderabad (Banjara Hills): 55680101; Indore: 5045433, 2515433; Jaipur: 5101101/5101002; Jalandhar: 5075555, 51, 3301108; Janshedpur: 3095729; Kannur: 270 7151; Kolkata (Chowringhee Road): 22881850; Kolkata (Hemanta Basu Sarani): 22425588/22425488; Kollam: 276 5428; Kottayam: 2565992/3951992; Ludhiana: 5084000; Moga: 395380; Moga (Ferozepur): 552352; Moga (Jagraon): 542180; Mumbai (Prabhadevi): 66535433/66535400; Mumbai (Andheri East): 56975433/56835433; Mumbai (Thane West): 55992812-22; Mumbai (Chembur East): 55995433; Mumbai (Borivali West): 55035433, 28990433; Mumbai (Andheri West): 55025433, 26734299; Mumbai (Nagpur): 5615433; Nasik: 257 2524 / 0253 257 3789; Nawanshahr: 503900, 503901; Nawanshahr (Ropar): 500333; Noida: 2517020/18/19; Patiala: 5009381, 2, 3; Patiala (Khanna): 503589; Patiala (Nabha): 504557; Patiala: 5009380-83, 2222660; Rajpura: 500963; Patiala (Samana): 500331; Phagwara: 500201, 2/01824-394719,20; Phagwara (Kapurthla): 500995; Phagwara (Nakodar): 227427; Phagwara (Taran Taran): 502900; Pune (Koregaon Park Road): 2517411/12; Pune (Ganeshkhind Road): 56214601-13, 25533666; Sangrur: 502507/8; Sangrur (Barnala): 500144; Sangrur (Malerkotla): 250736; Sangrur (Mansa): 502800,900; Surat (Piplod): 2225433; Surat (Anavil Arcade): 2765433; Trichur: 242 3085; Trivandrum: 695 004; 255 3873,244 1481; Udaipur: 241 1586; Vadodara: 231 3033; Vijaywada: 5598399; Visakhapatnam: 5577118-121, Vadodara: 2282596

REGISTERED OFFICE

Max New York Life Insurance Company Limited, Max House, 1 Dr Jha Marg Okhla, New Delhi 110020

For full details of terms and conditions, please refer to the respective policy document (s).



Max New York Life is a partner in serving the cause of 'Children in Need' by our association with SOS Children's Villages of India. We will make contribution for every single policy we issue to the SOS Children's Villages of India, to help secure a better life for our children. For it is our belief that in our children, lies the future of our country.



Customer Helpline: 1800 180 5577 (Tollfree) or 0124-2542001

Insurance is the subject matter of solicitation



LIFE PAY[®]

Money Back Plan

Achieve your dreams



LIFE INSURANCE

Karo Zyaada Ka Iraada

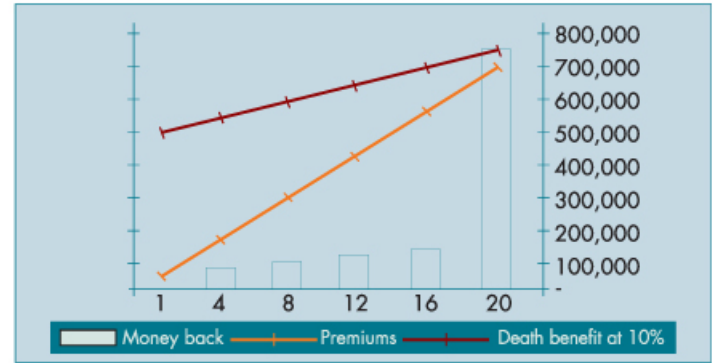
Money back plans help you in providing for future expenses by making available lumpsum funds at specific intervals. Additionally, in case of any unfortunate event, this plan also helps you protect your family from financial hardships.

Max New York Life's Life Pay® Money Back Plan keeps paying you a part of the sum assured at regular intervals, to take care of your periodic needs, and the balance keeps growing to take care of your long term saving needs.

BENEFITS

- Money back at regular intervals
- Additional guaranteed maturity benefit equal to 10% of sum assured paid as part of the last installment
- On maturity, along with the last installment of living benefit, we shall pay sum assured of paid up additions, bought by the bonuses declared, if any
- In case of the unfortunate death of the life insured, after attaining ten years of age, but before maturity, a death benefit equal to the basic sum assured plus additional sum assured of paid up additions purchased through bonuses if any, would be paid immediately to the beneficiary
- Living benefits if already paid, will be in addition to the death benefit
- In case of the death of the life insured before attaining 10 years of age, a death benefit equal to all premiums paid will be refunded with interest
- Bonus - This is a participating plan, eligible for bonuses. The Company may declare bonuses, from time to time, and these will be paid out to you, based on your choice of bonus options. There is no bonus for the first two policy years. (Please refer to our Bonus options brochure for more details.)
- The premiums paid by the individual under this plan, qualify for income tax rebate under Section 80C of the Income Tax Act (if applicable), while the paybacks and maturity benefits are exempt from tax under Section 10 (10D) of the Income Tax Act.

MONEY BACK SCHEDULE (AS A % OF SUM ASSURED)



	POLICY TERM		
End of policy year	16 years	20 years	24 years
4th	10%	10%	10%
8th	20%	15%	10%
12th	30%	20%	15%
16th	50%	25%	15%
20th		40%	20%
24th			40%

PLAN DETAILS

	Minimum	Maximum
Entry Age	91 days	55 years (16/20 year plan) 51 years (24 year plan)
Sum Assured	Rs. 50,000	No limit (Subject to underwriting)
Premium Payment options	Annual, Semi-annual, Quarterly, Monthly	

MYOPTIONS®

To enhance the value of your Life Pay® Money Back Plan or to customize it to suit your individual needs, you can add the following riders

- Personal Accident Benefit Rider - Additional life cover in case of accidental death.
 - Term Rider - Additional life cover
 - Dread Disease Rider - Additional benefit against dreaded diseases
 - Waiver of Premium Rider - Waiver of future premiums in case of disability
 - Term Renewable and Convertible Rider - Renewable additional life cover with an option to convert to a permanent insurance plan
 - Payor Rider - Waiver of future premiums in case of death and disability
- (For further details on these riders, please refer to our MyOptions® brochure)