

Max Life Insurance - Unique Value Proposition

1. India's largest non-bank private Life Insurance company
2. Owned by Max Financial Services (72.1%) and Mitsui Sumitomo company Ltd of Japan, operating in 39 markets, with experience of 120 years in insurance
3. Operation in India for more than two decades
4. Asset under management of more than INR 70000 crores
5. Handles largest PAR (participating) fund among private insurers, reflecting highest safety of funds and customer confidence
6. Consistent PAR fund performance of more than 8% returns over years that guarantees returns at the higher rate in illustrations showing returns at 8%
7. Declared bonus of more than INR 6000 crores in the last 17 years
8. Claim settlement best in the industry as per IRDA assessment (more than 99% of claims)
9. Post tax highest interest rate offered by the largest bank in India, SBI is **below 4 %**, Max Life offers guaranteed long term tax free returns of 5.8%, equivalent to **8.7% post tax**, in addition to life cover. Bank interests are on a continuous slide downhill can still go lower up to 1%, but Max Life returns are guaranteed for its entire committed duration
10. We commit guaranteed assured returns (IRR) for various products (complete transparency)
11. Wide Range of Products to meet all needs of different customers: Assured Wealth Plan (**AWP**) with varying payment and returns options, Monthly Income Advantage Plan (**MIAP**) with life cover and bonus, payment options tax free; **Pension Plans, Guaranteed Income Plans, Annuity Plans** (Immediate Payments and Deferred Payments with options for payment for spouse), Platinum Wealth Plan (**PWP**) that offers returns as high as **17%**, and many more
12. Insuring your life with **Max Life** costs fraction of premium you pay for your 2 wheeler!
13. Products carry wide options on coverage, premium payment years, years for returns, additional cover, reducing and increasing premium, reducing, increasing and, joint cover, pension for self and survivor, premium return options, inflation protector, life cover and income options
14. Products have switching, cover enhancing, allocation, settlement, loyalty additions, wealth booster options
15. Products under Married Women Protection Act (MWPA) protects returns to spouse from insurance products from any attachment against liabilities of the insurer
16. Transparent process, can be done online, minimum documentation and no obligation look up period: you can cancel your policy and get back the premium paid no obligation
17. Any incident of COVID 19 is covered in policies issued or to be issued by Max Life Insurance