

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

Customer Information Sheet Reference No. _____

This document provides key information about your policy. You are advised to go through your policy document.

Sl. no.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Axis Max Life Flexi Wealth Advantage Plan UIN: 104L121V04	Policy Preamble
2.	Policy Number	<Policy Number>	Policy Schedule
3.	Type of Insurance Policy	A Unit Linked Non-Participating Individual Life Insurance Plan	Policy Preamble
4.	Basic Policy details	<ul style="list-style-type: none"> • Instalment Premium: <add modal Premium> • Mode of Premium payment: <add modes> • *Sum Assured on Death: <add SA> • Sum Assured on Maturity: <applicable fund value at the time of Maturity> • Policy Term: <add Policy term> • Premium Payment Term: <add PPT> 	Policy Schedule
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"> • Benefits payable on Death: In case of death of the Life Insured during the Policy Term, provided the Policy is in force, We will pay the Death Benefit to the Claimant. For more details, refer to the Policy document. • Benefits payable on Maturity: If the Life Insured is alive and the Policy is in force or if this Policy is a Paid-Up Policy, then, We will pay the applicable Fund Value on the Maturity Date unless You have opted for Settlement Option as per the Policy Terms. For more details, please refer to Policy document. • Survival Benefits excluding that payable on maturity: No survival benefits are payable in the Policy • Surrender benefits: Surrender Benefits means an amount that becomes payable in case of Surrender of the Policy in accordance with the terms and conditions of the Policy. For more details, please refer Policy Document. ➤ Options to policyholders for availing benefits, if any, covered under the policy. • Waiver of Premium Benefit: In the event the Policyholder (provided he/she is not Life Insured) chooses the Waiver of Premium benefit on the Date of Commencement of Risk and the same is active as on the date of death of the Policyholder then, We will fund all future outstanding Premiums payable under the Policy as and when the same become due. • Auto Debit Boosters: At the end of the 5th Policy Year, if the Policy is in-force and all due Premiums have been received by 	<p>Clause 1.1 of Part C</p> <p>Clause 1.2 of Part C</p> <p>Clause 2 of Part D</p> <p>Clause 1.6 of Part C</p> <p>Clause 1.5 of Part C</p>

		<p>Us through auto debit mode in the first five years (excluding the 1st Premium) then additional units under the Auto Debit Booster shall be added to the Fund Value against each Premium paid through auto debit mode.</p> <ul style="list-style-type: none"> • Return of Charges: If the Life Assured is alive and all due Premiums have been received by Us, We will add a percentage of the amount deducted towards Mortality Charge on Death Benefit, Policy Administration Charge and Premium Allocation Charge, during the Policy Term, to the prevailing Fund Value. For details, please refer to Policy document. • Guaranteed Loyalty Additions: Guaranteed Loyalty Additions are additional Units added to the Fund which shall be credited only if the Life Insured is alive and all due Premiums have been received by Us. For details, refer to the Policy document. <p>➤ Other benefits/options payable, specific to the policy, if any: Not Applicable</p> <ul style="list-style-type: none"> • Lock-in period for Linked Insurance products: 5 years from Date of Commencement of Risk. 	<p>Clause 1.3 of Part C</p> <p>Clause 1.4 of Part C</p>
6.	Options available (in case of Linked Insurance Products)	<ul style="list-style-type: none"> • Partial Withdrawal: You are entitled for the Partial Withdrawal under the Policy subject to the governing terms. For details, please refer to the Policy document. • Top-up Provision: Additional premium or top-up premium are not accepted under the Policy. • Switches: You may switch from one Fund to another by written request to us. For details, refer to the Policy Document. • Premium Redirection: You may redirect renewal Premium amongst available Funds by placing a written notice before Premium due date. For more details, please refer Policy Document. • Settlement Option: You may opt to exercise the Settlement Option by giving a written request to Us. Upon receipt of the Your request for the Settlement Option. For more details, please refer Policy Document. • Smart Withdrawals: If You have selected Whole Life Variant and all due Premiums have been paid, then, You may opt for smart withdrawal option, anytime during the Policy Term, to systematically withdraw from the Fund Value a pre-determined percentage of the Fund Value regularly. In case the Policy has become a Paid-Up Policy, smart withdrawal shall cease. For more details, refer to Policy document. 	<p>Clause 6 of Part D</p> <p>Clause 5 of Part D</p> <p>Clause 4 of Part C</p> <p>Clause 11 of Part D</p> <p>Clause 7 of Part D</p>
7.	Option available (in case of Annuity product)	This is Not Applicable	
8.	Riders opted, if any	<ul style="list-style-type: none"> • Axis Max Life Critical Illness and Disability Secure Rider (UIN: 104A034V02): Provides additional lump sum benefit depending on the diagnosis of critical illnesses of the Life Insured (major or minor critical illness, as applicable). • Axis Max Life Smart Ultra Protect Rider (UIN: 104A049V02): This Rider provides the following Rider Benefit variants: 	Policy Schedule

		<p>(a) Variant 1 - Term Booster with Accelerated Terminal Illness: Provides additional lump sum benefit in the case of death or diagnosis of Terminal Illness of the Life Insured, whichever is earlier.</p> <p>(b) Variant 2 - Accidental Death Benefit: Provides additional lump sum benefit in the case of death due of accident of the Life Insured.</p> <p>(c) Variant 3 - Accidental Total and Permanent Disability: Provides additional lump sum benefit in the case of occurrence of total and permanent disability to the Life Insured due to accident.</p> <p>(d) Variant 4 - Payor Benefit: Provides funding of all future outstanding base premiums and waiver of all the future premiums under all attached Riders in the case of death or diagnosis of Terminal Illness of the Policyholder, whichever is earlier.</p>	
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>• Suicide Exclusion: If the Life Insured commits suicide, whether sane or insane, within 12 (Twelve) months from the Date of Commencement of Risk or from the date of revival of the Policy, all risks and benefits under the Policy will immediately cease and no benefits will be payable. In such an event, We will terminate the Policy by paying only the Fund Value prevailing on the date of intimation of the Life Insured to Claimant.</p> <p>- For exclusions under the Riders, please refer to the Rider's customer information sheet document.</p>	Clause 6 of Part F
10.	Waiting /lien Period, if any	Not Applicable	
11.	Grace period	Number of Days: < 15/30 >	Clause 5 of Part C
12.	Free Look Period	Number of days: 30 days beginning from the date of receipt of the Policy	Clause 10 of Part D
13.	Lapse, paid-up and revival of the Policy	<ul style="list-style-type: none"> • Lapse Period: Not Applicable. • Policy Renewal: The Policy will be renewed upon payment of due Premium on or before due date. • Revival Period: It means the period of three consecutive years from the date of first unpaid Premium. 	<p>Policy Schedule</p> <p>Clause 58 of Part B</p>
14.	Policy Loan, if applicable	No loans are granted under the Policy.	
15.	Claims/Claims Procedure	<ul style="list-style-type: none"> • Turn Around Time (TAT) For details, refer to "Service TATs in Insurance - Axis Max Life Insurance". • Helpline number - 1860-120-5577 (Call charges apply) or 0124- 4219090. • Contact Details of the Insurer: Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India. Website – https://www.axismaxlife.com. 	Clause 3 of Part F

		<ul style="list-style-type: none"> • Link for downloading applicable forms and list of documents required including bank account details: https://www.axismaxlife.com/downloads 	
16	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT) For details, refer to “Service TATs in Insurance - Axis Max Life Insurance”. • Helpline number - 1860-120-5577 (Call charges apply) or 0124- 4219090. • Contact Details of the Insurer: Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India. Website – https://www.axismaxlife.com. • Link for downloading applicable forms and list of documents required including bank account details: https://www.axismaxlife.com/downloads 	
17	Grievances Complaints	<ul style="list-style-type: none"> • Contact Details of Grievance Redressal Officer of the insurer: Grievance Redressal Officer, Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India. • • Helpline number: 1860-120-5577 (Call charges apply) or 0124- 4219090. • Link for registering the grievance with the insurer’s portal: https://www.axismaxlife.com/customer-service/grievance-redressal. • Contact details of Ombudsman: Find your nearest Ombudsman office at http://www.cioins.co.in/ombudsman 	Part G

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

(Signature of the Policyholder)

Date:

Note:

- For the product related documents including the Customer Information sheet please refer to <https://www.axismaxlife.com/ulip-plans/flexi-wealth-Advantage-Plan> .
- In case of any conflict, the terms and conditions mentioned in the Policy document shall prevail.
- *Sum Assured on Death is subject to underwriting, for actual Sum Assured details & updated UIN number (in case of modification), please refer to the Policy document.
- In the event of any conflict or discrepancy between any translated version and the English language version of this CIS, the English language version of this CIS shall prevail.