

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

Customer Information Sheet reference no. _____

This document provides key information about your Policy. You are also 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 Forever Young Pension Plan UIN: 104L075V10	Policy Preamble
2.	Policy Number	<Policy Number>	Policy Schedule
3.	Type of Insurance Policy	A Unit Linked Non-Participating Individual Pension 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: <add SA for 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 Maturity: <ul style="list-style-type: none"> ➤ If the Life Insured is alive on the Vesting Date and the Policy is in force or if the Policy is a Paid Up Policy, then, the vesting benefit will be equal to the applicable Fund Value applicable on Vesting Date.: ➤ On the Vesting Date, you may: <ul style="list-style-type: none"> a. Commute up to 60% of the Fund Value and use the balance for an annuity; b. Use the entire proceeds for an annuity plan; c. Extend the accumulation or deferment period if the Life Insured is under Age 60; d. If proceeds are insufficient for the minimum annuity, We will pay the balance as a lump sum. <p>For more details, please refer Policy document.</p> • Benefits payable on Death: <ul style="list-style-type: none"> ➤ In case of death of Life Insured during the Policy Term, provided the Policy is in force, the Death Benefit payable by Us will be higher of: Sum Assured on Death, if any; or the Fund Value (as on date of death of Life Insured). <p>For more details, please refer Policy document.</p> • Survival Benefits excluding that payable on maturity: <ul style="list-style-type: none"> ➤ No survival benefits are payable in the Policy. 	<p>Clause 2.2 of Part C</p> <p>Clause 2.1 Part C</p> <p>Clause 2.4 of Part C</p>

		<ul style="list-style-type: none"> • Switches: You may Switch Units from one Fund to another Fund by giving Us a written request. The minimum amount to be Switched is at least Rs. 500 (Rupees Five Hundred). For more details, please refer Policy Document. • Premium Redirection: You may redirect the Premium between available Funds by giving Us written notice before Premium due date. For more details, please refer Policy Document. • Settlement Option: Not Available • Any other option • Save More Tomorrow: <ul style="list-style-type: none"> ➤ You can choose to save more by progressively paying 5% (simple) additional Top- Up Premium every year till the end of the Premium Payment Term. For more details, please refer Policy Document. 	<p>Clause 4 of Part D</p> <p>Clause 3 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"> • Summary of coverage <ul style="list-style-type: none"> ➤ Axis Max Life Smart Ultra Protect Rider (UIN: 104A049V03): This rider provides following variants: Variant 1 - Term Booster with Accelerated Terminal Illness, Variant 2 - Accidental Death Benefit Variant 3 - Accidental Total and Permanent Disability and Variant 4 – Payor Benefit. 	Policy Schedule
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>Brief list of the applicable exclusions, if any:</p> <ul style="list-style-type: none"> • Suicide Exclusion <ul style="list-style-type: none"> ➤ If the life insured commits suicide 12 months from the Date of Commencement of Risk or from the Date of Revival of this Policy, as applicable, the claimant shall be entitled to the Fund Value, as available on the date of intimation of death of the Life Insured and the Policy will terminate. <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	Number of Days NA	
11.	Grace period	Number of Days: < 15/30 >	Point no. 19 of Part B
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 Policy: Not Applicable. • Policy Renewal: The Policy will be renewed upon payment of due Premium on or before due date. • Revival Period: The period of three consecutive complete years from the date of first unpaid Premium. 	<p>Policy Schedule</p> <p>Point No. 43 of Part B</p>
14.	Policy Loan, if applicable	• Brief Description: Not Applicable under the Policy.	Clause 2 of Part D

15.	Claims/Claims Procedure	<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement: and brief procedure. 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, Urban Estate, Udyog Vihar, Sector 18, Gurugram, 122015, Haryana, India. Website - https://www.axismaxlife.com • Link for downloading claim form and list of documents required including bank account details: https://www.axismaxlife.com/downloads 	Clause 3 of Part F
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, Urban Estate, 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: <<>> 	
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, Urban Estate, 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 https://www.ciains.co.in/ombudsman 	Part G

Declaration by the Policyholder - I have read the above and confirm having noted the details.

Place:
Date:

(Signature of the Policyholder)

Note:

- i. For the product related documents including the Customer Information sheet please refer to the <https://www.axismaxlife.com/retirement-plans/forever-young-pension-plan>
- ii. In case of any conflict, the terms and conditions mentioned in the Policy document shall prevail.
- iii. *Sum Assured and Premium is subject to underwriting, for actual Sum Assured, Premium details & updated UIN number (in case of modification) please refer to the Policy document.
- iv. 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.