

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 <i>(Please refer to applicable Policy Clause Number in next column)</i>	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Axis Max Life Monthly Income Advantage Plan UIN- 104N091V07	Policy Preamble
2.	Policy Number	<Policy Number>	Policy Schedule
3.	Type of Insurance Policy	Non-linked Participating Individual Life Insurance Savings Plan	Policy Preamble
4.	Basic Policy details	<ul style="list-style-type: none"> • Instalment Premium: <Amount> • Mode of Premium payment: <Annually/Half Yearly/quarterly/Monthly/Single> • *Sum Assured on Death: <add SA> • Sum Assured on Maturity: Not applicable • Policy Term: <add Policy term> • Survival Benefit: <Add survival benefit> • Premium Payment Term: <add PPT> 	Policy Schedule
5.	Policy Coverage/benefits payable	<p>➤ Benefits:</p> <p>Death Benefit</p> <p>➤ If Life Insured dies during the Policy Term provided the Policy is in force and not under lapsed or Reduced Paid Up Mode, We will pay the following benefits:</p> <ul style="list-style-type: none"> • Death Benefit; and, • Policy Continuance Benefit. <p>➤ Policy Continuance Benefit: Waiver of all future Premiums, if any, coinciding or following the date of death of the Life Insured. The Policy will continue as is till the end of the Policy Term, the monthly income benefit</p>	<p>Clause 2 of Part C</p> <p>Clause2.1 of Part C</p>

		<p>and Maturity Benefit shall be payable to the Claimant, as and when due. The Policy will continue to participate in the future bonuses will continue to be applicable. The Policy will continue post the death of the Life Insured with all future benefits shall be paid to the Claimant, as and when due, as if the Life Insured was alive and had paid the Premiums to Us. The Policy shall continue as is till the end of the Policy Term with all the benefits being paid to the Claimant as and when due.</p> <p>➤ Monthly Income Benefit/Survival Benefit</p> <ul style="list-style-type: none"> ▪ On completion of the Premium Payment Term as chosen by You, irrespective of the fact whether the Life Insured is alive or not and all due Premiums have been received, We will pay the monthly income benefit equal to 1/12th (One twelfth) of 10% (Ten percent) of Sum Assured on Death post completion of the Premium Payment Term till the end of the Policy Term in accordance with Clause 2.2.2 below. The monthly income payouts will happen on the date specific to Policy Anniversary date for each Policy. ▪ The monthly income benefit payout will start from beginning of: <ul style="list-style-type: none"> a) 73rd policy month (i.e. beginning of 7th Policy Year) for Policy with Premium Payment Term of 6 (Six) years, b) 97th policy month (i.e. beginning of 9th Policy Year) for Policy with Premium Payment Term of 8 (Eight) years, c) 121st policy month (i.e. beginning of 11th Policy Year) for Policy with Premium Payment Term of 10 (Ten) years, d) 145th policy month (i.e. beginning of 13th Policy Year) for Policy with Premium Payment Term of 12 (Twelve) years, and, e) 181st policy month (i.e. beginning of 16th Policy Year) for Policy with Premium Payment Term of 15 (Fifteen) years. ▪ The risk coverage under the Policy will continue during the monthly income benefit payout period i.e. till the end of the Policy Term provided the Life Insured is alive. 	<p>Clause 2.2 of Part C</p>
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		<p>➤ Maturity Benefit</p> <p>On the Maturity Date, if the insurance cover under this Policy is in force and the Policy is not under Reduced Paid Up Mode, then, We will pay the sum total of the following to the Claimant on the date of maturity and the Policy will get terminated after payment of maturity:</p> <ul style="list-style-type: none"> • accrued compound Reversionary Bonus, if any; and • Terminal Bonus, if any. <p>• Surrender benefits</p> <p>➤ You may request in writing to Surrender the Policy at any time but You will get the Surrender Value only if the Policy has acquired the Surrender Value. On receipt of such request, the Surrender Value prevailing on the date of request for the surrender of this Policy shall be payable by Us and thereafter no other benefits under this Policy shall be payable and the Policy shall terminate. If the Policy has not acquired Surrender Value, no amount shall be payable by Us.</p> <p>➤ The Surrender Value payable will be subject to the condition that there are no statutory or other restrictions to the contrary.</p> <p>➤ The Surrender Value will be equal to the higher of Guaranteed Surrender Value or Special Surrender Value.</p> <p>➤ Once You have surrendered the Policy, the same cannot be reinstated.</p> <p>➤ If option for accrual of Survival Benefits has been chosen, any accrued Survival Benefit, if not already paid, shall be paid in addition to the applicable Surrender Value.</p> <p>➤ Lock-in period for Linked Insurance products:</p> <p style="text-align: center;">This is not applicable.</p>	<p>Clause 2.3 of Part C</p> <p>Clause 1 Part D</p>
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6.	Options available (in case of Linked Insurance Products)	This is not applicable	
7.	Option available (in case of Annuity product)	This is not applicable	
8.	Riders opted, if any	<p><u>Axis Max Life Accidental Death and Dismemberment Rider (UIN: 104B027V05):</u> In case You opt this Rider, We will provide additional benefits in case of death or dismemberment of the Life Insured due to an accident as per applicable terms and conditions of this Rider.</p> <p><u>Axis Max Life Term plus Rider (UIN: 104B026V04):</u> In case You opt this Rider, We will provide additional lump sum benefit in case of death of the Life Insured as per applicable terms and conditions of this Rider.</p> <p><u>Axis Max Life Critical Illness and Disability Rider (UIN: 104B033V02):</u> In case You opt this Rider, We will provide additional lump sum benefit in case of critical illness diagnosis as per applicable terms and conditions of this Rider.</p>	
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>Brief list of the applicable exclusions, if any:</p> <p>➤ Suicide Exclusion</p> <ul style="list-style-type: none"> • If the Life Insured dies due to suicide, whether major/minor, within 12 (Twelve) months from the Date of Commencement of Risk or from the date of revival of this Policy, as applicable, all risks and benefits under this Policy shall cease, provided the Policy is in force and this Policy will terminate and We shall only pay the following to the Claimant: <ul style="list-style-type: none"> a) higher of the Surrender Value as on the date of death or (sum of Total Premiums Paid, Underwriting Extra Premium (if any), and loadings for modal premiums till the date of death, if any, paid under the Policy), till the date of death, if the Policy has acquired a Surrender Value; or b) sum of Total Premiums Paid, Underwriting Extra Premium and loadings for modal premiums, if any, received by Us till the date of death, if the Policy has not acquired a Surrender Value 	Clause 5 under Part F

10.	Waiting /lien Period, if any	No waiting period applicable	
11.	Grace period	Number of Days: < 15/30 >	Clause 10 of Part B
12.	Free Look Period	Number of days: 30 days beginning from the date of receipt of the Policy.	Clause 6 of Part D
13.	Lapse, paid-up and revival of the Policy	<ul style="list-style-type: none"> • Grace Period: <ul style="list-style-type: none"> ➤ A grace period of 15 (Fifteen) days from the due date of the unpaid Premium under monthly Premium payment mode and 30 (Thirty) days from the due date of unpaid Premium for all other Premium payment modes. • Lapse Period <ul style="list-style-type: none"> ➤ In case of non- receipt of first year's full Premium, the Policy will lapse, and no benefits shall be payable. • Revival Period: <ul style="list-style-type: none"> ➤ It means a period of 5 (Five) consecutive years from the due date of the first unpaid Premium ➤ Policy Renewal The Premium is due and payable by the due date as specified in the Policy Schedule. The Policy will be renewed only upon receipt of due Premium. • Reduced Paid Up Benefits: If this Policy has acquired a Surrender Value, then, in the event of non-payment of the due Premiums by You to Us, on the expiry of Grace Period, this Policy will not lapse and will continue with reduced paid-up benefits as specified below. A Policy under the Reduced Paid Up Mode will thereafter be free from all liabilities of payment of future Premiums to Us. If this Policy is under Reduced Paid Up Mode, then, the benefits payable shall be as follows: <ul style="list-style-type: none"> ➤ Reduced Death Benefit: 	<p>Clause 10 of Part B</p> <p>Clause 34 of Part B</p> <p>Clause 3 of Part C</p> <p>Policy Schedule</p> <p>Clause 3.2.1 of Part C</p>

		<p>end of the Policy Term, provided the Life Insured is alive.</p> <ul style="list-style-type: none"> ➤ Reduced Maturity Benefit <ul style="list-style-type: none"> • If the Life Insured is alive on the Maturity Date, then, We will pay bonuses (if any) accrued before the conversion of the Policy to Reduced Paid Up Mode 	
14.	Policy Loan, if applicable	<ul style="list-style-type: none"> ➤ Once this Policy has acquired the Surrender Value, then, You will be eligible for grant of loans from Us wherein: <ol style="list-style-type: none"> 1. The minimum loan amount is INR 10,000. The maximum loan amount cannot exceed 50% of the Surrender Value, subject to our terms. 2. Any loan granted will automatically assign the Policy to us until the loan and interest are fully repaid. Upon full repayment, the Policy will be reassigned to you. 3. Survival and income benefits will first be applied to any outstanding loan interest, and then to the principal amount. 4. The loan interest rate is the applicable RBI Bank Rate plus 3%, currently set at 9.75% per annum (effective July 1, 2024). Rates are reviewed annually based on the RBI Bank Rate as of March 31. 5. Except for policies where all due Premiums have been paid, If the outstanding loan and interest exceed the Surrender Value, the Policy will terminate. Upon non-repayment at the end of the Policy Term, any excess Surrender Value after loan repayment will be returned to you. 6. We reserve the right to recover the outstanding loan and interest from benefits payable in case of surrender, maturity, or death of the Life Insured. 	Clause 2 of Part D
15.	Claims/Claims Procedure	<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement: Turn Around Time (TAT) for claims settlement: Please refer to Annexure –B for details • Brief procedure. • ➤ Notice of Claim – All cases of claim must be notified immediately to us in writing. However, We may condone delay on merit for delayed claims where the reason for delay is proved to be for reasons beyond the control of the Claimant. 	

	<p>➤ Please note that all claims will be payable to the nominee/legal heir of the Policyholder.</p> <p>➤ Claim forms as required by us must be completed and furnished to us, at the Claimant's expense, within 90 days after the date the insured event happens, unless specified otherwise. A list of primary claim documents listing the normally required documents is attached to the Policy. Submission of the listed documents, forms or other proof, however, shall not be construed as an admission of liabilities by the Company. We reserve the right to require any additional proof and documents in support of the claim.</p> <ul style="list-style-type: none"> • Helpline number <p>➤ 1860-120-5577 (Call charges apply) or 0124- 4219090</p> <ul style="list-style-type: none"> • Contact Details of the Insurer: <p>Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India. Website - https://www.axismaxlife.com</p> <ul style="list-style-type: none"> • Link for downloading claim form and list of documents required including bank account details: <p>➤ https://www.axismaxlife.com/downloads</p> <p>➤ We will require the following documents in case of claim request under this Policy:</p> <ul style="list-style-type: none"> • claimant's statement in the prescribed form (death claim application form -form A); • original Policy document; • a copy of police complaint/ first information report (in the case of death by accident or unnatural death or suicide death of the Life Insured); • All medical/ hospital records, in case of hospitalisation, (including diagnostic records) • a copy of duly certified post mortem report , autopsy/viscera report and a copy of the final police investigation report /charge sheet (in the case of death by accident or unnatural death or suicidal death of the Life Insured); 	<p>Clause 1.1. of Part G</p> <p>Clause 2 of Part F</p>
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		<ul style="list-style-type: none"> • original/ attested copy of death certificate issued by the local/municipal authority (only in the case of death of the Life Insured); • discharge summary / indoor case papers in case death happened due to medical reasons in a hospital; • medical booklet / CGHS card details in case of defence and central government personnel; • body transfer certificate / embassy documents / postmortem report whichever applicable in case of death in foreign country; • complete passport copy in case of death in foreign country; • other life / health insurance details with claim history details; • employer certificate with complete leave records (Form E); • copy of bank passbook / cancelled cheque of the Claimant; • ITR for last 3 years / GST certificate in case of selfemployed; • in case of a medical/natural death of the Life Insured, the attending physician's statement (Form C) and the medical records (admission notes, discharge/death summary, test reports, etc.); • NEFT mandate form attested by bank authorities; • Bank statement of last 2 years of the Life Insured ; • identity proof of the Claimant including Nominee(s) bearing their photographs and signatures (only in the case of the death of the Life Insured); and • any other documents or information required by Us for assessing and approving the claim request. 	
16.	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT): Turn Around Time (TAT): Please refer to Annexure –B for details • • • Helpline number ➤ 1860-120-5577 (Call charges apply) or 0124- 4219090 • Contact Details of the Insurer: 	

		<p>Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India. Website - https://www.axismaxlife.com</p> <ul style="list-style-type: none"> • Link for downloading applicable forms and list of documents required including bank account details: <ul style="list-style-type: none"> ➤ https://www.axismaxlife.com/downloads ➤ We will require the following documents in case of policy servicing under this Policy regarding the servicing of the Life Insured: <ul style="list-style-type: none"> • Application in the prescribed form; • original Policy document (if any); • identity proofs (such as copy of Passport, PAN card, Voter identity card, Aadhar (UID) card, etc.) of the Policyholder or Life Insured (bearing their photographs and signatures); • NEFT mandate form attested by bank authorities, along with a cancelled cheque or bank account passbook; • any other documents or information required by Us for assessing and approving the request; 	
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 • Link for registering the grievance with the insurer's portal <ul style="list-style-type: none"> ➤ https://www.axismaxlife.com/customer-service/grievance-redressal • Contact details of Ombudsman <ul style="list-style-type: none"> ➤ Refer Annexure A for the Ombudsman details 	As per Annexure A

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/static-page/assets/homepage/assets/content/dam/corporate/Brochures/Savings-and-income-plans/English/AxisMax-Life-Monthly-Income-Advantage-Plan/Axismax-life-monthly-income-advantage-plan-leaflet.pdf>.
- ii. In case of any conflict, the terms and conditions mentioned in the Policy document shall prevail.
- iii. 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.
- 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.

Annexure A: List of Insurance Ombudsman

AHMEDABAD - Office of the Insurance Ombudsman, 6th Floor, Jeevan Prakash Bldg, Tilak Marg, Relief Road, Ahmedabad-380 001. Tel.:- 079-25501201/02 Email: oiio.ahmedabad@cioins.co.in. (State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman & Diu.)

BENGALURU - Office of the Insurance Ombudsman, Jeevan Soudha Bldg., PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080-26652049/26652048 Email: oiio.bengaluru@cioins.co.in. (State of Karnataka)

BHOPAL- Office of the Insurance Ombudsman, 1st Floor, Jeevan Shikha, 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills, Bhopal-462 011. Tel.:- 0755-2769201/2769202/2769203 Email: oiio.bhopal@cioins.co.in (States of Madhya Pradesh and Chhattisgarh.)

BHUBANESHWAR - Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneswar - 751009. Tel.:- 0674-2596461/2596455/2596429/2596003. Email: oiio.bhubaneswar@cioins.co.in. (State of Odisha.)

CHANDIGARH - Office of the Insurance Ombudsman, S.C.O. No. 20-27, Ground Floor, Jeevan Deep Building, Sector 17-A, Chandigarh-160017. Tel.:- 0172 - 2706468 Email: oiio.chandigarh@cioins.co.in [States of Punjab, Haryana (excluding 4 districts viz, Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh]

CHENNAI- Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai-600 018. Tel.:- 044-24333668 / 24333678 Email: oiio.chennai@cioins.co.in [State of Tamil Nadu and Union Territories - Puducherry Town and Karaikal (which are part of Union Territory of Puducherry).]

DELHI- Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi- 110002. Tel.:- 011– 46013992/ 23213504/ 23232481 Email: oiio.delhi@cioins.co.in (State of Delhi, 4 districts of Haryana viz, Gurugram, Faridabad, Sonapat and Bahadurgarh)

KOCHI- Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi 682011. Tel : 0484-2358759 Email: oiio.ernakulam@cioins.co.in (State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe - a part of Union Territory of Puducherry.)

GUWAHATI - Office of the Insurance Ombudsman, "Jeevan Nivesh", 5th Floor, Near. Panbazar, S.S. Road, Guwahati- 781001(ASSAM) Tel.:- 0361-2632204/ 2602205/ 2631307 Email: oiio.guwahati@cioins.co.in (States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.)

HYDERABAD - Office of the Insurance Ombudsman, 6-2-46, 1st Floor, "Moin Court", Lane Opp. Hyundai Showroom, A.C. Guards, Lakdi-Ka-Pool, Hyderabad-500 004. Tel : 040-23312122/ 23376991 / 23376599 / 23328709 / 23325325 Email:

oiio.hyderabad@cioins.co.in (State of Andhra Pradesh, Telangana and Yanam and part of the Union Territory of Puducherry.)

JAIPUR- Office of the Insurance Ombudsman, Ground Floor, Jeevan Nidhi II Bldg, Bhawani Singh Marg, Jaipur – 302005 Tel : 0141-2740363 Email: oiio.jaipur@cioins.co.in (State of Rajasthan)

KOLKATA Office of the Insurance Ombudsman, Hindustan Building. Annexe, 7th Floor, 4, C.R. Avenue, Kolkata-700 072. Tel : 033-22124339/22124341 Email: oiio.kolkata@cioins.co.in (States of West Bengal, Sikkim, and Union Territories of Andaman and Nicobar Islands.)

LUCKNOW- Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-2, Nawal Kishore Road, Hazratganj, Lucknow- 226001. Tel.: 0522 - 4002082 / 3500613 Email: oiio.lucknow@cioins.co.in (Following Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.)

MUMBAI - Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), Mumbai 400054. Tel : 022- 69038800/27/29/31/32/33 Email: oiio.mumbai@cioins.co.in ([List of wards](#) under Mumbai Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and areas of Navi Mumbai.)

NOIDA - Office of the Insurance Ombudsman, 4th Floor, Bhagwan Sahai Palace, Main Road, Naya Bans, Sector-15, Distt: Gautam Buddh Nagar, U.P. - 201301. Tel: 0120-2514252/2514253 Email: oiio.noida@cioins.co.in (State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.)

PATNA - Office of the Insurance Ombudsman, 2nd floor, Lalit Bhawan, Bailey Road, Patna - 800001 Tel No: 0612-2547068, Email id : oiio.patna@cioins.co.in (State of Bihar, Jharkhand.)

PUNE - Office of the Insurance Ombudsman, 3rd Floor, Jeevan Darshan Bldg, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411030. Tel.: 020-24471175 Email: oiio.pune@cioins.co.in (State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region.)

THANE - Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasantnao Naik Mahamarg, Thane (West), Thane – 400604 Email id:

oio.thane@cioins.co.in (Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T".) Tel No. 022-20812868/69

Annexure –B

Services parameters and turnaround times: Policyholder servicing parameters and turnaround times shall be as follows:-

S. No	SERVICE	DESCRIPTION OF ITEM OF SERVICE	Regulatory Turnaround Time
1	New Business Proposal Processing	Processing of Insurance Proposal and seeking further requirements for consideration of the proposal Decision on proposal from the date of receipt of proposal or from the date of receipt of additional requirement whichever is later.	7 days from receipt of all necessary documents
		Providing copy of the policy along with the proposal form.	15 days
2	post Policy Service Request	Post Policy Service Requests concerning mistakes / corrections in the Policy document	7 days from receipt of all necessary documents
3	Free-Look Cancellation	Free Look Cancellation & Refund from the date of receipt of request (receipt of all necessary documents)	
4	Policy Servicing (from the date of receipt of request for the service specified)	Change of Address (KYC Norms to be complied)	7 days from receipt of all necessary documents
		Registration /Change of Nomination, Assignment.	
		Inclusion of new member in case of group policy	
		Alteration in ORIGINAL POLICY CONDITIONS (where applicable)	
		Policy loan	
		Unit / Index Linked Insurance Policy Switch, Top-up, and other related Services.	

		Decision on Policy Revival after receipt of all requirements.	
		Issue of Premium Payment Certificates (PPC)	
		Issue of Duplicate Policy	7 days
5	Death claims	Death claims settlements (not requiring investigations)	15 days from receipt of all necessary documents
		Early death claims requiring investigations - decision & payment	45 days from receipt of all necessary documents
6	Survival, Maturity, annuity payments	Settlement of Maturity Claims	On due date
		Settlement of Survival Benefits	
		Annuity payments / Pension Payment	
		Surrender or partial withdrawal of Policy	7 days from receipt of all necessary documents