

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 <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 Savings Advantage Plan UIN- 104N111V04	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: <add SA > • 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: If Life Insured dies during the Policy Term, provided the Policy is in force and is not a Lapsed Policy or in Reduced Paid Up Mode, We will pay the Death Benefit. For more details, please refer to the Policy document. • Maturity Benefits: If the Life Insured is alive on the Maturity Date, provided that the Policy is in force and is not a Lapsed Policy or in Reduced Paid Up Mode on the Maturity Date, We will pay the Maturity Benefit in lump sum to the claimant. For details, please refer the Policy document. • Guaranteed Additions: Guaranteed Additions will accrue under the Policy at the end of each Policy Year for the first 5 Policy Years provided that the Policy is in force on the date the Guaranteed Addition becomes due and is not a Lapsed Policy or in Reduced Paid Up Mode. For details, please refer to the Policy document. • Terminal Illness Benefits: If the Life Insured is Diagnosed with Terminal Illness at any time during the Policy Term while the Policy is in-force, We shall, on receipt of Your written request along with necessary documents, and after confirmation and approval from Our appointed Medical Practitioner, pay the benefits to You as per terms specified in the Policy document. For more details, please refer to the Policy document. • Survival Benefits: No Survival Benefits are payable under this Policy. 	<p>Clause 1.1 of Part C</p> <p>Clause 1.2 of Part C</p> <p>Clause 1.3 of Part C</p> <p>Clause 1.4 of Part C</p> <p>Clause 2 of Part C</p>

		<ul style="list-style-type: none"> • Bonuses: Bonus(es) may be declared by Us over the Policy Term. For details, please refer the Policy document. • Other benefits/options payable, specific to the policy, if any: <ul style="list-style-type: none"> ➤ Surrender Benefits: 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. For more details, please refer Policy Document. • Lock-in period for Linked Insurance products: Not applicable. 	Clause 1 of Part D
6.	Options available (in case of Linked Insurance Products)	Not applicable	
7.	Option available (in case of Annuity product)	Not applicable	
8.	Riders opted, if any	<ul style="list-style-type: none"> • Axis Max Life Waiver of Premium Plus Rider (UIN: 104B029V06): We will waive all future premiums in case of Critical Illness or dismemberment or Death (only when Life Insured and Policyholder are different individuals) as per applicable terms and conditions of this Rider. This rider benefit is an additional benefit and is not a default benefit with this Policy. • Axis Max Life Accidental Death and Dismemberment Rider (UIN: 104B027V05): We will provide You with 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. • Axis Max Life Term Plus Rider (UIN: 104B026V04): We will provide You with additional lump sum benefit in case of death of the Life Insured as per applicable terms and conditions of this Rider. • Axis Max Life Critical Illness and Disability Rider (UIN: 104B033V02): We will provide You with additional lump sum benefit in case of critical illness diagnosis as per applicable terms and conditions of this Rider. 	
9.	Exclusions (events where insurance coverage is not payable), if any.	<ul style="list-style-type: none"> • Suicide Exclusion: If the Life Insured commits suicide, within 12 (Twelve) months from the Date of Inception of Policy or from the date of Revival of this Policy, all risks and benefits under this Policy shall cease and the Policy shall terminate immediately. For more details, refer to the Policy document. 	Clause 5 of 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 Policy	<ul style="list-style-type: none"> • Lapse Period: In case of non- receipt of first year's full premium, the Policy will lapse, and no benefits shall be payable. 	Clause 5 of Part C Policy Schedule

		<ul style="list-style-type: none"> • Policy Renewal: The Policy will be renewed upon payment of due Premium on or before due date. • Revival Period: It means the period of five consecutive complete years from the date of first unpaid Premium • Reduced Paid Up Benefits: If this Policy has acquired a Surrender Value, then, in the event of non-payment of the due Premiums, the Policy will not lapse and will continue with reduced paid-up benefits as specified in the Policy. For more details, please refer Policy document. 	<p>Clause 2 of Part D</p> <p>Clause 2 of Part C</p>
14.	Policy Loan, if applicable	Once this Policy has acquired the Surrender Value You will be eligible for grant of loans as per the terms specified in the Policy document. For details, please refer the Policy document.	Clause 2 of Part D
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. • Link for downloading applicable forms and list of documents required including bank account details: https://www.axismaxlife.com/downloads 	Clause 2 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, 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: https://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:

- i. For the product related documents including the Customer Information sheet please refer to the <https://www.axismaxlife.com/investment-plans/savings-advantage-plan>.
- 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.

