

**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)	<p align="center"><b>Axis Max Life Smart Fixed-return Digital Plan</b></p> <p align="center">UIN- 104N123V07</p>	Policy Preamble
2.	Policy Number	<p align="center">&lt;Policy Number&gt;</p>	Policy Schedule
3.	Type of Insurance Policy	<p align="center"><b>Non-linked Non Participating Individual Life Insurance Savings Plan</b></p>	Policy Preamble
4.	Basic Policy details	<ul style="list-style-type: none"> <li>• <b>Instalment Premium:</b> &lt;Amount&gt;</li> <li>• <b>Mode of Premium payment:</b> &lt;Annually/Half Yearly/quarterly/Monthly/Single&gt;</li> <li>• <b>*Sum Assured on Death:</b> &lt;add SA&gt;</li> <li>• <b>Sum Assured on Maturity:</b> &lt;add SA &gt;</li> <li>• <b>Policy Term:</b> &lt;add Policy term&gt;</li> <li>• <b>Premium Payment Term:</b> &lt;add PPT&gt;</li> </ul>	Policy Schedule
5.	Policy Coverage / benefits payable	<ul style="list-style-type: none"> <li>• <b>Benefits payable on Maturity:</b> If the Life Insured/ Insured Persons have survived until the Maturity Date, provided the Policy is in force and is neither a Lapsed Policy nor in Reduced Paid Up Mode on the Maturity Date, We shall pay the Sum Assured on Maturity and accrued Guaranteed Additions as per the chosen variant provided in the policy. For more details, please refer to the Policy document.</li> <li>• <b>Benefits payable on Death:</b> If the 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, on the date of death of the Life Insured, We will pay guaranteed death benefit as per the chosen variant provided in the Policy. For more details, please refer to the Policy document.</li> <li>• <b>Survival Benefits excluding that payable on maturity:</b> No survival benefits are payable under this Policy.</li> <li>• <b>Surrender benefits:</b> 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.</li> <li>• <b>Options to policyholders for availing benefits, if any, covered under the policy:</b> This is not applicable</li> <li>• <b>Other benefits/options payable, specific to the policy, if any:</b> This is not applicable</li> <li>• <b>Lock-in period for Linked Insurance products:</b> This is not applicable.</li> </ul>	<p>Clause 1.2 of Part C</p> <p>Clause 1.1 of Part C</p> <p>Clause 5 of Part C</p> <p>Clause 1 of Part D</p>

6.	Options available ( <i>in case of Linked Insurance Products</i> )	This is not applicable	
7.	Option available (in case of Annuity product)	This is not applicable	
8.	Riders opted, if any	<ul style="list-style-type: none"> <li>• <b>Axis Max Life Waiver of Premium Plus Rider (UIN: 104B029V06)</b>, which provides waiver of all future premiums in case of Critical Illness or dismemberment or Death (only when Life Insured and Policyholder are different individuals). This product doesn't have an inbuilt Waiver of Premium benefit and thus rider benefit is an additional benefit.</li> <li>• <b>Axis Max Life Accidental Death and Dismemberment Rider (UIN: 104B027V05)</b>, which provides <b>additional</b> benefits in case of death or dismemberment of the Life Insured due to an accident.</li> <li>• <b>Axis Max Life Term Plus Rider (UIN: 104B026V04)</b>, which provides <b>additional</b> lump sum benefit in case of death of the Life Insured.</li> <li>• <b>Axis Max Life Critical Illness and Disability Rider (UIN: 104B033V02)</b>, which provides additional lump sum benefit in case of critical illness diagnosis.</li> </ul>	Policy Schedule
9.	Exclusions (events where insurance coverage is not payable), if any.	<p><b>Brief list of the applicable exclusions, if any:</b></p> <ul style="list-style-type: none"> <li>• <b>Suicide Exclusion:</b> If the Life Insured/any of the Insured Persons commits suicide, whether minor/major, whether sane or insane, 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 the Policy shall terminate immediately and We shall only pay the higher of the Surrender Value as on the date of death or the sum of Total Premiums Paid, plus loadings for modal premiums and Underwriting Extra Premium, if any, paid till the date of death, if the Policy has acquired a Surrender Value. For more details, please refer to the Policy document.</li> </ul>	Clause 5 of Part F
10.	Waiting /lien Period, if any	<b>Number of Days:</b> 90 days waiting period only in case the Policy is sourced as a point of sale policy	Clause 54 of Part B
11.	Grace period	<b>Number of Days:</b> < 15/30 >	Clause 12 of Part B
12.	Free Look Period	<b>Number of days:</b> 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"> <li>• <b>Lapse Period:</b> If You discontinue the payment of Premium before paying a full year Premium for the first (1) Policy Year, the Policy will become a Lapsed Policy on the expiry of the Grace Period and no benefit under the Policy shall be payable.</li> <li>• <b>Paid Up:</b> If this Policy has acquired a Surrender Value as specified above, in the event of non-payment of the due Premiums by You on the expiry of the Grace Period this Policy,</li> </ul>	<p>Clause 7 of Part D</p> <p>Clause 2 of Part C</p>

		<p>will not become a Lapsed Policy and will continue under Reduced Paid Up Mode. For more details, please refer to the Policy document.</p> <ul style="list-style-type: none"> <li>• <b>Revival Period:</b> It means the period of five consecutive complete years from the date of first unpaid Premium.</li> <li>• <b>Policy Renewal:</b> This is not applicable.</li> </ul>	Clause 40 & 39 of Part B
14.	Policy Loan, if applicable	Once this Policy has acquired the Surrender Value, then, You will be eligible for grant of loans from Us. For more details, please refer to the Policy document.	Clause 2 of Part D
15.	Claims/Claims Procedure	<ul style="list-style-type: none"> <li>• <b>Turn Around Time (TAT) for claims settlement: and brief procedure.</b> For details, refer to "<a href="#">Service TATs in Insurance - Axis Max Life Insurance</a>".</li> <li>• <b>Helpline number:</b> 1860-120-5577 (Call charges apply) or 0124-4219090</li> <li>• <b>Contact Details of the Insurer:</b> Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram, 122015, Haryana, India. Website – <a href="https://www.axismaxlife.com">https://www.axismaxlife.com</a></li> <li>• <b>Link for downloading applicable forms and list of documents required including bank account details:</b> <a href="https://www.axismaxlife.com/downloads">https://www.axismaxlife.com/downloads</a></li> </ul>	Clause 2 of Part F
16.	Policy Servicing	<ul style="list-style-type: none"> <li>• <b>Turn Around Time (TAT) for claims settlement: and brief procedure.</b> For details, refer to "<a href="#">Service TATs in Insurance - Axis Max Life Insurance</a>".</li> <li>• <b>Helpline number:</b> 1860-120-5577 (Call charges apply) or 0124-4219090</li> <li>• <b>Contact Details of the Insurer:</b> Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram, 122015, Haryana, India. Website – <a href="https://www.axismaxlife.com">https://www.axismaxlife.com</a></li> <li>• <b>Link for downloading applicable forms and list of documents required including bank account details:</b> <a href="https://www.axismaxlife.com/downloads">https://www.axismaxlife.com/downloads</a></li> </ul>	
17.	Grievances /Complaints	<ul style="list-style-type: none"> <li>• <b>Contact Details of Grievance Redressal Officer of the insurer:</b> Grievance Redressal Officer, Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India.</li> <li>• <b>Helpline number:</b> 1860-120-5577 (Call charges apply) or 0124-4219090.</li> <li>• <b>Link for registering the grievance with the insurer's portal:</b> <a href="https://www.axismaxlife.com/customer-service/grievance-redressal">https://www.axismaxlife.com/customer-service/grievance-redressal</a>.</li> <li>• <b>Contact details of Ombudsman :</b> Find your nearest Ombudsman office at <a href="http://www.cioins.co.in/ombudsman">http://www.cioins.co.in/ombudsman</a></li> </ul>	Clause 1 of 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/smart-fd-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.