

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 Smart Guaranteed Pension Plan UIN: 104N122V26	Policy Preamble
2.	Policy Number	<Policy Number>	Policy Schedule
3.	Type of Insurance Policy	A Non-linked Non-Participating Single Premium Individual General Annuity Savings Plan	Policy Preamble
4.	Basic Policy details	• Instalment Premium: <Amount> • Mode of Premium payment: Single Premium • Sum Assured on Death: <add SA on Death> • Sum Assured on Maturity: Not Applicable • Policy Term: < In case of single life annuity, till the death of the annuitant/ In case of joint life annuity, till the death of last survivor > • Premium Payment Term: 1 Year	Policy Schedule
5.	Policy Coverage / benefits payable	• Benefits payable on Death: In the event of the Annuitant's death after the Date of Commencement of Risk, We will pay the Claimant a lump sum amount equal to the Single Premium plus Top Up Premium (if any) received in accordance with the chosen Annuity variant provided in the Policy. For more details, please refer to Policy document. • Survival Benefit excluding that payable on maturity: If Annuitant is alive on the due dates specified in the Schedule, we will pay the Annuity as per the selected frequency of payment in accordance with the chosen Annuity variant provided in the Policy. For more details, please refer to Policy document. • Benefits payable on maturity: No Maturity Benefit is payable under the Policy. • Surrender Benefit: 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, depending upon an Annuity variant chosen, the Surrender benefits may vary. For more details, please refer Policy Document. • Options to policyholders for availing benefits, if any, covered under the policy: ➤ Advance Annuity Option: In case of 'Joint Life Immediate Annuity for life (with Death Benefit)' as Annuity Option, then within 3 months from the date of death of any of the Annuitants, the surviving Annuitant will have an option to receive the present value of Annuity payable in next 5 Policy Years as advance Annuity amount. For more details, please refer Policy Document. ➤ Top Up Option: You will have an option to pay a Top Up Premium on any Policy Anniversary, during the first 10 Policy	Clause 1.1 of Part C Clause 1.2 of Part C Clause 1.3 of Part C Clause 1 of Part D Clause 2 of Part C Clause 3 of Part C

		Years to enhance the Annuity. For more details, please refer Policy Document. • Other benefits/options payable, specific to the policy, if any: Nil • Lock-in period for Linked Insurance products: This is not available.	
6.	Options available (in case of Linked Insurance Products)	This is not applicable	
7.	Option available (in case of Annuity product)	This product is a <<Chose from below options>> Single Life Immediate Annuity for life (without Death Benefit) Single Life Immediate Annuity for life (with Death Benefit) Joint Life Immediate Annuity for life (without Death Benefit) Joint Life Immediate Annuity for life (with Death Benefit)	Policy Schedule
8.	Riders opted, if any	This is not applicable	
9.	Exclusions (events where insurance coverage is not payable), if any.	Brief list of the applicable exclusions, if any: In case of Suicide by the Annuitant or the Secondary Annuitant (in case of death of the Primary Annuitant), the Death Benefit (as applicable) shall be payable.	Clause 6 of Part F
10.	Waiting /lien Period, if any	Number of Days: Not Applicable	
11.	Grace period	Number of Days: Not applicable, as this is a single premium product.	
12.	Free Look Period	Number of days: 30 days beginning from the date of receipt of the Policy.	Clause 4 of Part D
13.	Lapse, paid-up and revival of the Policy	Not applicable, as this is a single premium product.	
14.	Policy Loan, if applicable	You are not entitled to any loans under this Policy.	Clause 2 of Part D
15.	Claims/Claims Procedure	• Turn Around Time (TAT) For details, refer to "https://www.axismaxlife.com/customer-servicing/service-tats". • 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: <<https://www.axismaxlife.com/downloads>>	Clause 3 of Part F
16.	Policy Servicing	• Turn Around Time (TAT) For details, refer to "https://www.axismaxlife.com/customer-servicing/service-tats". • 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: <<https://www.axismaxlife.com/downloads>>	

17.	Grievances /Complaints	• 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 http://www.cioins.co.in/ombudsman	Clause 1 of Part G
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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/retirement-plans/smart-guaranteed-pension-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.