

**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<br>(Please refer to applicable Policy Clause Number in next column)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Policy Clause Number                                                                                                                           |
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| 1.      | Name of the Insurance Product and Unique Identification Number (UIN) | <b>Axis Max Life Smart Wealth Advantage Guarantee Elite Plan</b><br><br>UIN- 104N138V05                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Policy Preamble                                                                                                                                |
| 2.      | Policy Number                                                        | <Policy Number>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Policy Schedule                                                                                                                                |
| 3.      | Type of Insurance Policy                                             | <b>Non-linked Non-Participating Individual Life Insurance Savings Plan</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 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> Not applicable</li> <li>• <b>Policy Term:</b> Till death of Life Insured</li> <li>• <b>Survival Benefit Period:</b> &lt;Add survival benefit period&gt;</li> <li>• <b>Survival Benefit:</b> &lt;Add survival benefit&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 Death:</b> <ul style="list-style-type: none"> <li>➤ In case of death of the Life Insured during the Policy Term, provided the Policy is in force or fully paid-up and is not a Lapsed Policy or in Reduced Paid Up Mode, we shall pay the Death Benefit in accordance with the terms and conditions of the Policy. For more details, please refer to the Policy Document.</li> <li>➤ <b>Policy Continuance Benefit:</b> On the death of the Life Insured 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 Guaranteed Death Benefit; plus Policy Continuance Benefit as per terms and conditions prescribed in the Policy document. For more details, please refer to the Policy Document.</li> <li>➤ <b>Survival Benefits:</b> If Life Insured is alive during the Policy Term, Survival Benefit will be payable to You on due date as specified in the Schedule as per the chosen Policy Variant, provided Policy is in force or fully paid-up and all due premiums are received. For more details, please refer to the Policy Document.</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, depending upon the Policy variant chosen, the Surrender benefits may vary. For more details, please refer Policy Document.</li> </ul> </li> <li>• <b>Other benefits/options payable, specific to the policy, if any:</b> <ul style="list-style-type: none"> <li>➤ <b>Settlement Option:</b> The Claimant may opt to receive the Death Benefit in a lump sum or in installments over 5 years,</li> </ul> </li> </ul> | <p>Clause 1.1.1 of Part C</p> <p>Clause 1.1.2 of Part C</p> <p>Clause 1.2 of Part C</p> <p>Clause 1 of Part D</p> <p>Clause 2 under Part C</p> |

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|     |                                                                     | <p>with income payment frequency being monthly or annual, by submitting a written request. For more details, please refer to the Policy Document.</p> <ul style="list-style-type: none"> <li>• <b>Lock-in period for Linked Insurance products:</b> This is not applicable.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                   |
| 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                                                | <ul style="list-style-type: none"> <li>• <b><u>Axis Max Life Waiver of Premium plus Rider (UIN: 104B029V06):</u></b> In case You opt this Rider, We will provide waiver of 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.</li> <li>• <b><u>Axis Max Life Accidental Death and Dismemberment Rider (UIN: 104B027V05):</u></b> 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.</li> <li>• <b><u>Axis Max Life Term plus Rider (UIN: 104B026V04):</u></b> 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.</li> <li>• <b><u>Axis Max Life Critical Illness and Disability Rider (UIN: 104B033V03):</u></b> 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.</li> </ul> |                                                                   |
| 9.  | Exclusions (events where insurance coverage is not payable), if any | <ul style="list-style-type: none"> <li>• <b>Suicide Exclusion:</b> If the Life Insured commits suicide, whether sane or insane, within 12 (Twelve) months from the Date of Commencement of Risk or from the date of revival of the Policy, all risks and benefits under the Policy will immediately cease and no benefits will be payable. In such an event, we will terminate the Policy by paying only the Fund Value prevailing on the date of intimation of the Life Insured to Claimant.</li> </ul> <p>- For exclusions under the Riders, please refer to the Rider's customer information sheet document.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Clause 5 under Part F                                             |
| 10. | Waiting /lien Period, if any                                        | No waiting period applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                   |
| 11. | Grace period                                                        | <b>Number of Days:</b> < 15/30 >                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Clause 14 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> In case of non- receipt of first year's full premium, the Policy will lapse, and no benefits shall be payable. For more details, please refer to the Policy Document.</li> <li>• <b>Policy Renewal:</b> The Policy will be renewed only upon receipt of due Premium</li> <li>• <b>Revival Period:</b> It means the period of five consecutive complete years from the date of first unpaid Premium.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <p>Clause 7 of Part D</p> <p>Policy Schedule Clause 55 Part B</p> |

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|     |                            | <ul style="list-style-type: none"> <li>• <b>Reduced Paid Up Benefits:</b> If the Policy has acquired a Surrender Value and is under Reduced Paid Up Mode, then the benefits shall be payable as per the terms and conditions prescribed in the Policy document. For more details, please refer to the Policy document.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                   | Clause 3 of Part C |
| 14. | Policy Loan, if applicable | <ul style="list-style-type: none"> <li>• <b>Brief description:</b> Loan can be availed any time after this Policy has acquired the Surrender Value. For more details, please refer to the Policy document.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Clause 2 of Part D |
| 15. | Claims/Claims Procedure    | <ul style="list-style-type: none"> <li>• <b>Turn Around Time (TAT)</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)</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.maxlifeinsurance.com/downloads">https://www.maxlifeinsurance.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="https://www.cioins.co.in/ombudsman">https://www.cioins.co.in/ombudsman</a></li> </ul> | 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/investment-plans/smart-wealth-advantage-guarantee-elite-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.