

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 (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Axis Max Life Smart Wealth Advantage Growth Par Plan UIN- 104N135V04	Policy Preamble
2.	Policy Number	<Policy Number>	Policy Schedule
3.	Type of Insurance Policy	A Non-linked Participating Individual Life Insurance Savings Plan	Policy Preamble
4.	Basic Policy details	• Instalment Premium: <Amount> • Mode of Premium payment: <Annually/Half Yearly/quarterly/Monthly> • 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	➤ 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 to the claimant. If the Life Insured dies due to Accident, applicable Additional Accidental Sum Assured on Death (if any) will be payable. For more details, please refer Policy document. ➤ Survival Benefits: During the Policy Term while the Life Insured is alive and all due premiums have been received, Survival Benefit will be paid basis variant opted by You and date of payment specified in the Policy Schedule. For more details, please refer Policy Document. ➤ Maturity Benefits: If the Life Insured is alive on the Maturity Date, provided that the Policy is in force and is not 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. ➤ Bonuses: Bonus(es) may be declared by Us depending upon the surplus generated in the participating fund over the Policy Term. For details, please refer the Policy document. ➤ 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. Options to policyholders for availing benefits, if any, covered under the policy. ➤ Settlement Option: Maturity Benefit may be received either in lump sum or regular	Clause 1.1 of Part C Clause 1.2 of Part C Clause 1.3 of Part C Clause 4 of Part C Clause 53 of Part B and Clause 1 of Part D Clause 2 of Part C

		monthly/annual income as may be opted by You. For details, please refer to Policy document. ➤ Premium Offset: The Survival Benefit may be utilized to adjust the Premium, provided the chosen Survival Benefit payment mode and timing matches with that of the Premium payment. For more details, please refer Policy Document. • Other benefits/options payable, specific to the Policy, if any: ➤ Policy Continuance Benefit: If opted, then on Life Insured's death during the Policy Term, death benefit (as applicable) shall be paid as a lump sum along with applicable future Survival Benefits (if any) and Maturity benefit (if any). For more details, please refer Policy Document. ➤ Save The Date Option: You have an option to receive the survival benefit on any date other than the policy anniversary. This option is available to You only in case the Survival Benefit payment frequency is annual and the Income Benefit payment mode is in arrears. For more details, please refer to Policy Document. • Lock-in period for Linked Insurance products: Not Applicable	Clause 8 of Part C Clause 1.1.5 of Part C Clause 8 of Part D
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	• 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.	Policy Schedule
9.	Exclusions (events where insurance coverage is not payable), if any.	Suicide Exclusion: If the Life Insured commits suicide, within 12 (Twelve) months from the Date of Commencement of Risk or from the date of Revival of this Policy, all risks and benefits under this Policy shall	Clause 5 of Part F

		cease and the Policy shall terminate immediately. For more details, please refer the Policy document. • Additional Accidental Death Benefit: If death of Life Insured occurs from or is caused by, either directly or indirectly, voluntarily or involuntarily due to or caused, occasioned, accelerated or aggravated by, any one of the following, no benefit shall be payable: - Intentional self-inflicted injury, attempted suicide, while sane or insane; - Life Insured being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a doctor; - War, invasion, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes; - Taking part in any naval, military or air force operation during peace time or during service in any police, paramilitary or any similar organisation; - Participation by the Life Insured in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline or Pilots and cabin crew of a commercial airline, on regular routes and on a scheduled timetable; - Participation by the Life Insured in a criminal or unlawful act with illegal or criminal intent; - Any injury incurred before the Date of Commencement of Risk under the Policy; - Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping; - Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature	Clause 6 of Part F
10.	Waiting /lien Period, if any	No waiting period applicable	
11.	Grace period	Number of Days: < 15/30 >	Clause 9 of Part C
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	• Lapse Period: In case of non- receipt of first year's full premium, the Policy will lapse, and no benefits shall be payable. • Policy Renewal: The Policy will be renewed only upon payment of due Premium. • Revival Period: It means the period of five consecutive years from the due 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	Clause 7 of Part D Policy Schedule Clause 45 of Part B Clause 3 of Part C

		lapse and will continue with reduced paid-up benefits as specified in the Policy. For more details, please refer Policy document.	
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 Policy document.	Clause 2 of Part D
15.	Claims/Claims Procedure	• Turn Around Time (TAT) for claim settlement and brief procedure: For details, refer to "Service TATs in Insurance - Axis Max Life Insurance". • Helpline / Call Centre 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 2 of Part F
16.	Policy Servicing	• Turn Around Time (TAT): For details, refer to "Service TATs in Insurance - Axis Max Life Insurance". • Helpline / Call Centre 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 / Call Centre 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/smart-wealth-advantage-growth-par-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.