

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)	<p align="center">Axis Max Life Smart Wealth Income Plan</p> <p align="center">UIN- 104N120V04</p>	Policy Preamble
2.	Policy Number	<p align="center"><Policy Number></p>	Policy Schedule
3.	Type of Insurance Policy	<p align="center">Non-linked Participating Individual Life Insurance Savings Plan</p>	Policy Preamble
4.	Basic Policy details	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Benefits payable on Death: In the case of the death of the Life Insured anytime during Policy Term, provided the Policy is in force and is not a Lapsed Policy or in Reduced Paid Up Mode, we will pay Sum Assured on Death and Terminal Bonus, if any ("Death Benefit") to the Claimant. For more details, please refer to the Policy document. • Survival Benefit excluding that payable on maturity: During the Policy Term while the Life Insured is alive and all due Premiums have been received, Survival Benefit shall be payable depending on the Survival Benefit option and frequency chosen by You. For more details, please refer to the Policy document. • Policy Continuance Benefit: If You have opted for "Policy Continuance Benefit", then on death of the Life Insured any time during the Policy Term, Sum Assured on Death shall be paid immediately as a lump sum amount and the applicable future Survival Benefits (including Cash Bonus) and Maturity Benefit shall be paid as and when due, without payment of any future Premiums. For more details, please refer to the Policy document • Maturity Benefits: On survival of the Life Insured on the Maturity Date, if the insurance cover under this Policy is in force and the Policy is not under Reduced Paid Up Mode, We will pay the sum total of the following in lump sum to the Claimant: <ul style="list-style-type: none"> i) Sum Assured on Maturity; ii) Terminal Bonus, if any; and iii) Any accrued Survival Benefits, if not already paid; 	<p>Clause 1.1 of Part C</p> <p>Clause 1.2 of Part C</p> <p>Clause 1.1.3 of Part C</p> <p>Clause 1.3 of Part C</p> <p>Clause 1 of Part D</p>

		<p>Surrender benefits: 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.</p> <ul style="list-style-type: none"> • Other benefits/options payable, specific to the policy, if any: NA 	
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"> (i) Axis Max Life Waiver of Premium Plus Rider (UIN: 104B029V06): 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) subject to applicable terms and conditions of this Rider. This product doesn't have an inbuilt Waiver of Premium benefit and thus rider benefit is an additional benefit. (ii) Axis Max Life Accidental Death and Dismemberment Rider (UIN: 104B027V05): 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 subject to applicable terms and conditions of this Rider. (iii) Axis Max Life Term Plus Rider (UIN: 104B026V04): In case You opt this Rider, We will provide additional lump sum benefit in case of death of the Life Insured subject to applicable terms and conditions of this Rider. (iv) Axis Max Life Critical Illness and Disability Rider (UIN: 104B033V02): In case You opt this Rider, We will provide additional lump sum benefit in case of critical illness diagnosis subject to applicable terms and conditions of this Rider. 	Policy Schedule
9.	Exclusions (events where insurance coverage is not payable), if any.	<ul style="list-style-type: none"> ➤ Suicide Exclusion: • If the Life Insured dies due to suicide, whether major or minor, within 12 months from the Date of Commencement of Risk or from the date of revival, all risks and benefits under the Policy will cease. We will pay the higher of the Surrender Value (if applicable) or the sum of Total Premiums Paid, Underwriting Extra Premium, and loadings for modal premiums paid till the date of death. If the Policy has not acquired a Surrender Value, we will pay the sum of Total Premiums Paid, Underwriting Extra Premium, and loadings for modal premiums received by Us till the date of death. 	Clause 6 under Part F
10.	Waiting /lien Period, if any	This is not applicable	
11.	Grace period	Number of Days: < 15/30 >	Clause 11 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 the 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. • Reduced Paid Up Benefits If this Policy has acquired a Surrender Value, then, in the event of non-payment of the due Premiums by You to Us, on the expiry of Grace Period, Reduced Paid Up benefits will be payable as per the terms and conditions prescribed in the Policy document. For more details, please refer to the Policy document. • Revival Period: It means the period of five consecutive complete years from the date of first unpaid Premium 	<p>Clause 7 of Part D</p> <p>Clause 2 of Part C</p> <p>Clause 38 of Part B</p>
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 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 3 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. 	Part G

		<ul style="list-style-type: none">• Contact details of Ombudsman: Find your nearest Ombudsman office at https://www.cioins.co.in/ombudsman	
--	--	--	--

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-income-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.