

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 Plan UIN- 104N116V15 | Policy Preamble |
| 2. | Policy Number | <Policy Number> | Policy Schedule |
| 3. | Type of Insurance Policy | Non-linked Non-Participating Individual Life Insurance Savings Plan | Policy Preamble |
| 4. | Basic Policy details | <ul style="list-style-type: none"> • Instalment Premium: <Amount> • Mode of Premium payment: <Annually/Half Yearly/quarterly/Monthly/Single> • *Sum Assured on Death: <add SA> • Maturity Benefit: <add Maturity Benefit > • Policy Term: <add Policy term> • Premium Payment Term: <add PPT> • Income Benefit Payable: <Add Benefit> • Mode of Payment of Income Benefit: <Add Mode> | Policy Schedule |
| 5. | Policy Coverage/benefits payable | <ul style="list-style-type: none"> • Benefits payable on Death: <ul style="list-style-type: none"> ➢ Death during the Policy Term: 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 a lump sum guaranteed Death Benefit. For more details, please refer to Policy document. ➢ In case policy is sourced as point of sales Policy: In case of death of Insured Person during the Waiting Period due to any reason other than an Accident, we will refund 100% of the Total Premiums Paid till the date of death of such Insured Person, excluding applicable taxes, cesses, levies, if any, and no other benefit will be payable. For more details, please refer to Policy document. • Maturity Benefits: If the Life Insured has survived until the Maturity Date, provided the Policy is in-force and has been fully paid on the Maturity Date, we shall pay the guaranteed Income Benefit in the frequency chosen by You during the Payout Period as per applicable Policy Terms and conditions. For more details, please refer to Policy document. • Commutation Option: At any point of time during the Payout Period, the Claimant has an option to receive at a future date the present value of the outstanding Maturity Benefits as a lump sum. For more details, please refer to Policy document. • Survival Benefits excluding that payable on maturity: No survival benefits are payable in the Policy. • 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. For more details, please refer Policy Document. | Clause 1.1 of Part C Clause 1.1.2 of Part C Clause 1.2 of Part C Clause 2 of Part C Clause 5 of Part C Clause 1 of Part D |

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| | | <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"> • Axis Max Life Waiver of Premium Plus Rider (UIN: 104B029V06), 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. • Axis Max Life Accidental Death and Dismemberment Rider (UIN: 104B027V05), which provides additional benefits in case of death or dismemberment of the Life Insured due to an accident. • Axis Max Life Term Plus Rider (UIN: 104B026V04), which provides additional lump sum benefit in case of death of the Life Insured. • Axis Max Life Critical Illness and Disability Rider (UIN: 104B033V02), which provides additional lump sum benefit in case of critical illness diagnosis. - No riders will be available if the policy is sold through POS Personnel. | |
| 9. | Exclusions (events where insurance coverage is not payable), if any. | <ul style="list-style-type: none"> • Suicide Exclusion: 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. - For exclusions under the Riders, please refer to the Rider's customer information sheet document. | Clause 6 of Part F |
| 10. | Waiting /lien Period, if any | For point of sale policy : Period of 90 days from the Date of Commencement of Risk/Inception of the Policy. | Clause 44 of Part B |
| 11. | Grace period | Number of Days: < 15/30 > | Clause 10 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. For more details, please refer to the Policy document. • Reduced Paid Up Benefits: 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. • Revival Period: It means the period of five consecutive complete years from the date of first unpaid Premium. • Renewal Period: This is not applicable. | Clause 7 of Part D Clause 1.3 of Part C Clause 35 of Part B |
| 14. | Policy Loan, if applicable | Brief description: Loan can be availed any time after this Policy has acquired the Surrender Value. For more details, please refer to the Policy document. | Clause 2 of Part D |

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| 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. • 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-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.