

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

Customer Information Sheet Reference No. [●]

This document provides key information about your Certificate of Insurance. You are also advised to go through your Certificate of Insurance document.

Sl. no.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Certificate of Insurance (COI) Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	<p align="center">Axis Max Life Smart Retirement Income with Sustained Earnings Plan</p> <p align="center">UIN: 104N160V01</p>	COI Header
2.	COI Number	<p align="center"><COI Number></p>	COI Header
3.	Type of Insurance Policy	A Non-linked Non-Participating Individual General Annuity Savings Plan	COI Header
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 on Death>* • Sum Assured on Maturity: Not Applicable • Policy Term: <<Pick text from below>> In case of single life annuity: <<Till the death of the annuitant.>> In case of joint life annuity: <<Till the death of last survivor annuitant >> • Premium Payment Term: <add PPT> • Deferment Period: <Value> • Annuity Payment Mode: < Annually/Half Yearly/quarterly/Monthly> • Variable Annuity Option: <Yes/No> • Guaranteed Annuity Proportion:<60% / 70% /80% /90% / 100%> • Variable Annuity Proportion:<40%/ 30% / 20%/ 10% / NA> 	COI Schedule
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"> ➤ Benefits payable on Death: <<Pick text from below>> • In case of 'Immediate Life Annuity' Annuity Variant: <<no Death Benefit will be payable.>> • In case of the 'Immediate Life Annuity with Return of Purchase Price Annuity Variant' <<On the death of the Annuitant or upon the death of last surviving Annuitant in case of joint life Policy, We will pay 100% of Total Premiums Paid to the Claimant and Policy will terminate.>> • In case of the 'Deferred Life Annuity with Return of Purchase Price' Annuity Variant: <<If all due Premiums have been paid and the Policy is in-force, then, on the death of the Annuitant or upon the death of last surviving Annuitant in case of joint life Policy, We will pay the following Death Benefit to the Claimant: <ul style="list-style-type: none"> i. In case of death during the Deferment Period, We will pay the higher of: 	Clause 2.1

		<ul style="list-style-type: none"> • Total Premiums Paid up to date of death including modal loading, if any plus accrued Guaranteed Additions; and • 105% of Total Premiums Paid (including loading of modal premiums, if any) and the Policy will terminate thereafter. <p>ii. In case of death after the Deferment Period, We will pay Total Premiums Paid (including loading of modal premiums, if any) to the Claimant.</p> <p>➤ Survival Benefit excluding that payable on maturity: We will pay the Annuity on the due dates specified in the Schedule as per the frequency of payment, Annuity Variant, sub-variants selected by You provided the Policy is in force, all due Premiums have been paid and the Annuitant is alive on the due date. For details, refer to the Policy Document.</p> <p>➤ Benefits payable on maturity: No Maturity Benefit is payable under the Policy.</p> <p>➤ Surrender Benefit: You may surrender the Policy any time after the Policy has acquired a Surrender Value. No Surrender benefit shall be payable in case You have chosen Immediate Annuity variant without Death Benefit. For details, refer to the Policy Document.</p> <p>➤ Options to policyholders for availing benefits, if any, covered under the policy:</p> <ul style="list-style-type: none"> • Advance Annuity Option: For joint life Policy with 'Immediate Life Annuity with Return of Purchase Price' Annuity Variant - The advance Annuity option may be chosen anytime within 3 months from the date of first death amongst the Annuitants, wherein the last surviving Annuitant will have an option to receive the present value of 90% of Annuity payable in next 5 Policy Years as advance Annuity amount. For details, refer to the Policy Document. • Option to accumulate the Annuity benefit: You may choose to accumulate the Annuity payable under this Policy, either full or in part. For details, refer to the Policy Document. • Variable Annuity payout option: For Immediate Life Annuity with Return of Purchase Price and Deferred Life Annuity with Return of Purchase Price Annuity Variants, You will have the option to choose the Variable Annuity Payout Option at the Date of Commencement of Risk. Once this option is chosen, this cannot be withdrawn at any point during the Policy Term. For details, refer to the Policy Document. <p>➤ Other benefits/options payable, specific to the policy, if any:</p> <p>A. Health Management Services: You will have the option to take Health Management Services from the service providers registered with Us via our customer Application. For more details, please refer Policy Document.</p> <p>B. For National Pension System subscribers, payment of benefits shall be subject to regulations, guidelines or other directions issued by Pension Fund Regulatory and Development Authority. For details, refer to the Policy Document.</p> <p>C. For policies sourced under Qualifying Recognized Overseas Pension Scheme (QROPS), the benefits will be subject to the as per</p>	<p>Clause 2.2</p> <p>Clause 2.3</p> <p>Clause 8</p> <p>Clause 3</p> <p>Clause 4</p> <p>Clause 5</p> <p>Clause 12</p> <p>Clause 15</p> <p>Clause 13.5</p>
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		<p>the prevailing His Majesty's Revenue & Customs (HMRC) regulations. For details, refer to the Policy Document.</p> <p>➤ Lock-in period for Linked Insurance products: This is not applicable.</p>	
6.	Options available (in case of Linked Insurance Products)	This is not applicable	
7.	Option available (in case of Annuity product)	<p>This product is a Single/ Joint Life <<Chose from below options>></p> <p><<Immediate Life Annuity Variant>></p> <p><<Immediate Life Annuity with Return of Purchase Price Variant >></p> <p><<Deferred Life Annuity with Return of Purchase Price Variant >></p>	COI Schedule
8.	Riders opted, if any	None	
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>Brief list of the applicable exclusions, if any:</p> <p>No exclusions</p>	
10.	Waiting /lien Period, if any	Not Applicable	
11.	Grace period	Number of Days: < 15/30 >	Clause 1(t)
12.	Free Look Period	Number of days: 30 days beginning from the date of receipt of the Policy.	Clause 11
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. • Policy Renewal: The Policy will be renewed upon payment of due Premium on or before due date. • Revival Period: It means the period of five consecutive complete years from the date of first unpaid Premium 	<p>Clause 1(z)</p> <p>Clause 1(qq) and (rr)</p>
14.	Policy Loan, if applicable	<<Once this Policy has acquired the Surrender Value, You will be eligible for grant of loan from Us>>	Clause 9
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, 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 17

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, 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	<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, 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: https://www.cioins.co.in/ombudsman 	Clause 18 (b)

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/pension-plans/smart-rise-plan>
- ii. *Sum Assured on Death is subject to underwriting, for actual Sum Assured & updated UIN number (in case of modification), please refer to the Policy document.
- iii. In case of any conflict between the terms contained in this document and COI, the terms and conditions mentioned in the COI shall prevail. However, in case of any conflict between the terms contained in the COI and policy contract, the terms and conditions mentioned in the policy contract shall prevail.
- 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.