

## **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 Platinum Wealth Plan UIN: 104L090V06	Policy Preamble
2.	Policy Number	<Policy Number>	Policy Schedule
3.	Type of Insurance Policy	A Unit Linked Non-Participating Individual Life Insurance Plan	Policy Preamble
4.	Basic Policy details	<ul style="list-style-type: none"> <li>• <b>Instalment Premium:</b> &lt;add modal Premium&gt;</li> <li>• <b>Mode of Premium payment:</b> &lt;add modes&gt;</li> <li>• <b>Sum Assured on Death:</b> &lt;add SA&gt; *</li> <li>• <b>Sum Assured on Maturity:</b> &lt;applicable fund value at the time of Maturity&gt;</li> <li>• <b>Policy Term:</b> &lt;add Policy term&gt;</li> <li>• <b>Premium Payment Term:</b> &lt;add PPT&gt;</li> </ul>	Policy Schedule
5.	Policy Coverage/benefits payable	<p><b>Benefits payable on Maturity:</b> If the Life Insured is alive and the Policy is in force or if this Policy is a Paid Up Policy, will pay the applicable Fund Value on the Maturity Date. For more details, please refer to Policy Document.</p> <ul style="list-style-type: none"> <li>• <b>Benefits payable on Death:</b> In case of death of the Life Insured during the Policy Term, 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>Survival Benefits excluding that payable on maturity:</b> No survival benefits are payable in the policy.</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. For more details, please refer Policy Document.</li> <li>• <b>Other benefits/options payable, specific to the policy, if any:</b> <ul style="list-style-type: none"> <li>➤ <b>Guaranteed Loyalty Additions:</b> Additional Units will be added to the Fund which shall be credited only if the Policy is in force and all due Premiums have been received by Us. For more details, please refer Policy Document.</li> </ul> </li> </ul>	<p>Clause 2.2 of Part C</p> <p>Clause 2.1 of Part C</p> <p>Clause 1 of Part D</p> <p>Clause 2.4 of Part C</p>

		<ul style="list-style-type: none"> <li>➤ <b>Guaranteed Wealth Boosters:</b> Additional Units added to the Fund Value which shall be made available only if the Life Insured is alive and all due Premiums have been received by Us. For more details, please refer to the policy.</li> <li>• <b>Lock-in period for Linked Insurance products:</b> 5 years from Date of Commencement of Risk.</li> </ul>	<p>Clause 2.5 of Part C</p> <p>Clause 23 of Part B</p>
6.	Options available (in case of Linked Insurance Products)	<ul style="list-style-type: none"> <li>• <b>Partial Withdrawal:</b> You are entitled for the Partial Withdrawal under the Policy, subject to the conditions specified in the Policy document. For details, please refer to the Policy document.</li> <li>• <b>Top-up Provision:</b> Top-up premium are not accepted under the Policy</li> <li>• <b>Switches:</b> You may switch Units from one Fund to another Fund by giving a written request to Us. For details, refer to the Policy Document.</li> <li>• <b>Premium Redirection:</b> You may redirect renewal Premium amongst available Funds by placing a written request to Us. For details, refer to the Policy Document.</li> <li>• <b>Settlement Option:</b> You may opt to exercise the Settlement Option upon providing a written request to Us at least 15 days before Maturity Date. For more details, please refer to the Policy Document.</li> </ul>	<p>Clause 5 of Part D</p> <p>Clause 4.5 of Part C</p> <p>Clause 4 of Part D</p> <p>Clause 3 of Part D</p> <p>Clause 2.3 of Part C</p>
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>Axis Max Life Critical Illness and Disability Secure Rider (UIN: 104A034V02):</b> Provides additional lump sum benefit depending on the diagnosis of critical illnesses of the Life Insured (major or minor critical illness, as applicable).</li> <li>• <b>Axis Max Life Smart Ultra Protect Rider (UIN: 104A049V02):</b> This Rider provides the following Rider Benefit variants: <ul style="list-style-type: none"> <li>a. <b>Rider benefit variant 1</b> - Term Booster with Accelerated Terminal Illness: Provides additional lump sum benefit in the case of death or diagnosis of Terminal Illness of the Life Insured, whichever is earlier.</li> <li>b. <b>Rider benefit variant 2</b> - Accidental Death Benefit: Provides additional lump sum benefit in the case of death due of accident of the Life Insured.</li> <li>c. <b>Rider benefit variant 3</b> - Accidental Total and Permanent Disability: Provides additional lump sum benefit in the case of occurrence of total and</li> </ul> </li> </ul>	Policy Schedule

		<p>permanent disability to the Life Insured due to accident.</p> <p>d. <b>Rider benefit variant 4</b> - Payor Benefit: Provides funding of all future outstanding base premiums and waiver of all the future premiums under all attached Riders in the case of death or diagnosis of Terminal Illness of the Policyholder, whichever is earlier</p>	
9.	Exclusions (events where insurance coverage is not payable), if any.	<p><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.</p> <p>For exclusions under the Riders, please refer to the Rider's customer information sheet document.</p>	Clause 7 of Part F
10.	Waiting /lien Period, if any	<b>Number of Days</b> NA	
11.	Grace period	<b>Number of Days:</b> < 15/30 >	Clause 3 of Part F
12.	Free Look Period	<b>Number of days:</b> 30 days from the date of receipt of the Policy	Clause 8 of Part D
13.	Lapse, paid-up and revival of the Policy	<ul style="list-style-type: none"> <li>• <b>Lapse Period:</b> Not Applicable.</li> <li>• <b>Policy Renewal:</b> The Policy will be renewed upon payment of due Premium on or before due date.</li> <li>• <b>Paid Up Period:</b> Not Applicable</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>Policy Schedule</p> <p>Clause 44 and 45 of Part B</p>
14.	Policy Loan, if applicable	No loans are granted under the Policy.	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.</li> <li>• <b>Website</b> -<a href="http://www.axismaxlife.com">www.axismaxlife.com</a>.</li> </ul> <p><b>Link for downloading applicable forms and list of documents required including bank account details:</b>  <a href="https://www.axismaxlife.com/downloads">&lt;&lt;https://www.axismaxlife.com/downloads&gt;</a></p>	Clause 4 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> </ul>	Clause 4.1.2 of Part F

		<ul style="list-style-type: none"> <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="http://www.axismaxlife.com">www.axismaxlife.com</a>.</li> <li>• <b>Link for downloading applicable forms and list of documents required including bank account details:</b> &lt;<a href="https://www.axismaxlife.com/downloads">https://www.axismaxlife.com/downloads</a>&gt;</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>• Helpline number: 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="http://www.cioins.co.in/ombudsman">http://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:

(Signature of the Policyholder)

Date:

**Note:**

- For the product related documents including the Customer Information sheet please refer to the <https://www.axismaxlife.com/ulip-plans/platinum-wealth-plan> .
- In case of any conflict, the terms and conditions mentioned in the Policy document shall prevail.
- \*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.
- 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.