

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 Guaranteed Plan UIN- 104N124V15	Policy Preamble
2.	Policy Number	<Policy Number>	Policy Schedule
3.	Type of Insurance Policy	A 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> * ➤ 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: 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, and You have not opted for Policy Continuance Benefit, We will pay a lump sum guaranteed Death Benefit. For more details, please refer to Policy Document. ➤ Maturity Benefit: 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 Maturity Benefit as per chosen option along with any accrued income benefit and Loyalty Income Boosters, if not already paid. For more details, please refer Policy Document. ➤ Survival Benefit: During the Policy Term while the Life Insured is alive and upon expiry of the Income Benefit Deferral Period (if applicable), Survival Benefit shall be payable on the due date as specified in the Schedule as per chosen option, in arrears or advance (as chosen by You), provided the Policy is in-force and all due Premiums have been received. For more details, please refer Policy Document. ➤ 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 variant chosen, the Surrender benefits may vary. For more details, please refer Policy Document. ➤ Options to Policyholders for availing benefits, if any, covered under the Policy: <ul style="list-style-type: none"> • Settlement Option: The Claimant, may send us a written request to receive (a) Death Benefit and (b) Maturity Benefit in lump sum or in installment over a 	<p>Clause 1.1 of Part C</p> <p>Clause 1.3 of Part C</p> <p>Clause 1.2 of Part C</p> <p>Clause 1 of Part D</p> <p>Clause 2 of Part C</p>

		<p>period of 5 years, either in monthly or annual mode. For more details, please refer Policy Document.</p> <ul style="list-style-type: none"> • Policy Continuance Benefit: If the Life Insured has opted for this benefit and if he dies during the Policy Term, provided the Policy is in force and is not a Lapsed Policy nor in Reduced Paid Up Mode, We will pay the Death Benefit and Policy Continuance Benefit. For more details, please refer Policy Document. • Auto Debit Boosters: If the Policy is in-force and fully paid up and all due Premiums have been paid and the Life Insured has survived until the end of the Premium Payment Term, for all the Premiums received through Auto Debit mode, Auto Debit Booster equivalent to 1 % (one percent) of the Premiums (including modal loadings) received through Auto Debit mode will be paid. For more details, please refer Policy Document. • Accrual of Income Benefits and Loyalty Income Boosters: to avail this benefit, You will have to submit a written request before the Policy Anniversary and the same will be effective from the next Policy Anniversary. However, any change so effected, will be applicable for a minimum of 1 (one) Policy Year. For more details, please refer Policy Document. • Option to Change Frequency for Payment of Income Benefits and Loyalty Income Boosters: The payment frequency of the Income Benefits and Loyalty Income Boosters, can be chosen at inception or can be changed anytime only once during the Policy Term by submitting a request at least 30 days before the Policy Anniversary and shall be effective from the next Policy Anniversary. Once changed, request for next change in the frequency can be made only after completion of a Policy Year. For more details, please refer Policy Document. <p>➤ Other benefits/options payable, specific to the Policy, if any:</p> <ul style="list-style-type: none"> • In the case this Policy is sourced as a point of sale Policy: In case of death of the Life Insured, Death Benefit will be payable as the Policy, as the case may be. However, in case the Life Insured dies 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 the Life Insured excluding applicable taxes, cesses, levies, if any, and no other benefit will be payable and the Policy will terminate. • Additional Accidental Death Benefit (only for Variant other than Single Premium Payment Policy): If the Life Insured dies due to Accident during the Additional Accidental Death Benefit Term after the end of Premium Payment Term, provided the Policy is in force, on the date of death of the Life Insured, We will pay the Additional Accidental Sum Assured on Death in addition to the Death Benefit payable 	<p>Clause 1.1.2 of Part C</p> <p>Clause 1.2.5 of Part C</p> <p>Clause 5 of Part C</p> <p>Clause 4 of Part C</p> <p>Clause 1.1.4. of Part C</p> <p>Clause 1.1.3 of Part C</p>
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		<p>under the Policy. However, if the Life Insured is minor, additional Accidental Death benefit will not be available under the Policy.</p> <ul style="list-style-type: none"> • Save the Date Option: Subject to all due Premiums being received, the Income Benefit and Loyalty Income Boosters (if applicable) shall be payable on the date of Policy Anniversary during the Income Period. You may choose to receive it on any date other than the Policy Anniversary. For more information, please refer Policy Document. <p>➤ Lock-in period for Linked Insurance products: Not Applicable.</p>	Clause 6 of Part C
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: 104B029V04): We will provide waiver of all future premiums in case of Critical Illness or dismemberment or Death subject to applicable terms and conditions of this Rider. • Axis Max Life Accidental Death and Dismemberment Rider (UIN: 104B027V04): 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. • Axis Max Life Term Plus Rider (UIN:104B026V03): We will provide additional lump sum benefit in case of death of the Life Insured subject to applicable terms and conditions of this Rider. • Axis Max Life Critical Illness and Disability Rider (UIN: 104B033V02): 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.	<p>➤ 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, as applicable, all risks and benefits under this Policy shall cease and the Policy shall terminate refer policy document.</p> <p>➤ Exclusions applicable to additional accidental death benefit: No benefit under the additional Accidental Death benefit will be payable if death 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:</p> <ol style="list-style-type: none"> i. Intentional self-inflicted Injury, or attempted suicide, while sane or insane; ii. 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 Medical Practitioner; 	<p>Clause 5 of Part F</p> <p>Clause 6 of Part F</p>

		<p>iii. War, invasion, act of foreign enemy, 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;</p> <p>iv. Taking part in any naval, military or air force operation during peace time or during service in any police, paramilitary or any similar organisation;</p> <p>v. Participation by the Life Insured in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline or a pilot and cabin crew of a commercial airline on regular routes and on a scheduled timetable;</p> <p>vi. Participation by the Life Insured in a criminal or unlawful act with illegal or criminal intent;</p> <p>vii. Any Injury incurred before the Date of Commencement of Risk;</p> <p>viii. 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;</p> <p>ix. Nuclear contamination; radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or Accident arising from such nature.</p>	
10.	Waiting /lien Period, if any	For point of sale policy - Period of 90 days from the Date of Commencement of Risk or inception of Policy.	Clause 72 of Part B
11.	Grace period	Number of Days: < 15/30 >	Clause 17 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	<p>➤ Lapse Period: In case of non- receipt of first year's full premium, the Policy will lapse, and no benefits shall be payable.</p> <p>➤ Policy Renewal: The Policy will be renewed only upon receipt of due Premium.</p> <p>➤ Revival Period: It means the period of five consecutive complete years from the date of first unpaid Premium.</p> <p>➤ Reduced Paid Up Benefits: If the Policy has acquired a Surrender Value and for other than Single Premium Payment Variant, in the event of non-payment of the due Premiums by You to Us on the expiry of the Grace Period this Policy, will not become a Lapsed Policy and will continue under Reduced Paid Up Mode unless revived and the reduced paid up benefits will be payable.</p>	<p>Clause 7 of Part D</p> <p>Policy Schedule</p> <p>Clause 57 of Part B</p> <p>Clause 3 of Part C</p>
14.	Policy Loan, if applicable	Once this Policy has acquired the Surrender Value, You will be eligible for grant of loans. For more information, please refer Policy Document.	Clause 2 of Part D

15.	Claims/Claims Procedure	<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement: and brief procedure. 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 claim form and list of documents required including bank account details: https://www.axismaxlife.com/downloads 	Clause 2 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/Complaint	<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:

- For the product related documents including the Customer Information sheet please refer to the <https://www.axismaxlife.com/blog/investments/smart-wealth-advantage-guarantee-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.