

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

*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)	Max Life Online Savings Plan UIN: 104L098V06	Policy Preamble
2.	Policy Number	<Policy Number>	
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"> • Instalment Premium: <add modal Premium> • Mode of Premium payment: <add modes> • Sum Assured on Death: <add SA> * • Sum Assured on Maturity: <applicable fund value at the time of Maturity> • 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 Maturity: <ul style="list-style-type: none"> ➤ We will pay the applicable Fund Value on the Maturity Date unless you have opted for the Settlement Option. • Benefits payable on Death: <ul style="list-style-type: none"> ➤ In case of death of the Life Insured during the Policy Term, provided the Policy is in force, we will pay the following Death Benefit as per your chosen variant: <ul style="list-style-type: none"> - <u>Variant 1:</u> The death benefit payable under this variant will be the highest of the following benefits: <ul style="list-style-type: none"> i. Sum Assured on Death equal to higher of Cover Multiple times the Annualised premium or 0.5 times the product of Policy Term and Annualised Premium (reduced by applicable partial withdrawals, if any), or 	<p>Clause 1.2 of Part C</p> <p>Clause 1.1 of Part C</p>

		<ul style="list-style-type: none"> ii. 105% of Total Premiums Paid until the date of death of Life Insured, or iii. Total Fund Value (as on the date of death). <p>- Variant 2: The Death Benefit payable under this variant will be the sum of the following benefits:</p> <ul style="list-style-type: none"> ➤ Lump Sum Benefit: We will pay the higher of the following: <ul style="list-style-type: none"> i. Sum assured on Death (equal to higher of Cover Multiple times the Annualised Premium or 0.5 times the product of Policy Term and Annualized premium), or ii. 105% of Total Premiums Paid upto the date of death of the Life Insured. ➤ Family Income Benefit: On Life Insured's death, We will pay a Family Income Benefit equal to 1% of the Sum Assured on Death per month till the end of the Policy Term. We shall pay a minimum of 36 instalments of the family income benefit and a maximum of 120 instalments of the family income benefit even if the Maturity Date has not occurred. If the Life Insured dies during the Policy Term, where less than 36 months are remaining till the end of Policy Term on the date of death, such remaining instalments will be paid by Us on the Maturity Date in lump sum. ➤ Funding of Premium: On each Premium due date(s), after the death of the Life Insured, We will credit the Premium under the Policy to the Funds. The Fund Value will be payable on the Maturity Date. <p>Under the variant 2, following the Life Insured's death, no Switches, Partial Withdrawals, Premium Re-Direction, Settlement Option or Surrender of the Policy will be allowed. The Policy shall continue even after the death of the Life Insured till the end of the Policy Term.</p> <ul style="list-style-type: none"> • Survival Benefits excluding that payable on maturity: 	<p>Clause 1.3 of Part C</p>
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		<ul style="list-style-type: none"> ➤ No survival benefits are payable in the Policy • Surrender Benefits: ➤ Surrender Benefits are classified into two categories: <ul style="list-style-type: none"> a. Surrender within the Lock-in Period: In case of Surrender within the Lock- in Period, the Fund Value will be credited into the Discontinuance Policy Fund post deducting applicable Discontinuance/Surrender Charge and the applicable Fund Value shall be paid on the expiry of the said Lock-in Period. Upon Surrender, the risk cover under the Policy and applicable Riders (if any), will cease. b. Surrender after completion of the Lock- in Period: In case of Surrender post completion of the Lock- in Period, the applicable Fund Value prevailing on the date of receipt of a valid request for Surrender shall be paid. • Options to policyholders for availing benefits, if any, covered under the policy.: Not Applicable • Other benefits/options payable, specific to the policy, if any: Not Applicable • Lock-in period for Linked Insurance products: ➤ 5 years from Date of Commencement of Risk 	<p>Clause 2 of Part D</p> <p>Clause 24 of Part B</p>
6.	Options available (<i>in case of Linked Insurance Products</i>)	<ul style="list-style-type: none"> • Partial Withdrawal: ➤ You are entitled for the Partial Withdrawal under both the variants of the Policy, subject to the following: <ul style="list-style-type: none"> i. <i>The minimum withdrawal amount should be at least INR 5,000 and it will be made after the commencement of the 6th Policy Year.</i> ii. <i>2 Partial Withdrawal(s) may be made in a Policy Year such that the total Fund Value withdrawn is not more than 50% of the Fund Value as on the date of the Partial Withdrawal(s) and subject to the Fund Value immediately after the Partial Withdrawal(s) being at least equal to one Annualised Premium.</i> 	<p>Clause 6 of Part D</p>

		<p>iii. <i>Under Variant 1: The Sum Assured on Death shall be reduced by all Partial Withdrawals during the 2 (Two) Policy Years immediately preceding the Life Insured's death.</i></p> <ul style="list-style-type: none"> • Top –up Provision: <ul style="list-style-type: none"> ➤ Additional premium or top-up premium are not accepted under the Policy. • Switches: <ul style="list-style-type: none"> ➤ You may switch Units from one Fund to another Fund by giving a written request to s, provided the minimum amount to be Switched is at least INR 5,000. There is no limit on the maximum number of Switches during the Policy Term and the settlement period thereafter (if applicable). • Settlement Option: <ul style="list-style-type: none"> ➤ This option is available wherein maturity benefit may be received in instalments upon providing a written request to Us, specifying the proposed duration and frequency of payment. The period under the Settlement Option shall not exceed 5 (Five) years from the Maturity Date. During the period in which Settlement Option is in force, the Policy will continue and applicable Fund Management Charge, Switching charges and Mortality Charge on Death Benefit will be deducted. No Partial Withdrawals are allowed during such period. • Any other option • Premium Redirection: <ul style="list-style-type: none"> ➤ You may redirect renewal Premium amongst available Funds by placing a written request, specifying the amount/ proportion of Premium to be paid into each Fund, before your Premium payment due date. You can request for maximum 6 (Six) Premium redirections in any Policy Year. 	<p>Clause 3.5 of Part C</p> <p>Clause 5 of Part D</p> <p>Clause 9 of Part D</p> <p>Clause 4 of Part D</p>
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7.	Option available (in case of Annuity product)	<ul style="list-style-type: none"> • Type of immediate annuity, for example Life annuity with Return of Purchase price etc. NA • Proportion of annuity amount guaranteed for variable pay-out option. NA • Any other option. NA 	
8.	Riders opted, if any	<ul style="list-style-type: none"> • Summary of coverage <ul style="list-style-type: none"> ➤ Max Life Critical Illness and Disability Secure Rider (UIN: 104A034V02): Provides additional lump sum benefit depending on the diagnosis of critical illnesses of the Life Insured (major or minor critical illness, as applicable). ➤ Max Life Smart Ultra Protect Rider (UIN: 104A049V02): This Rider provides the following Rider Benefit variants: <ul style="list-style-type: none"> a. Rider benefit variant 1 - 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. b. Rider benefit variant 2 - Accidental Death Benefit: Provides additional lump sum benefit in the case of death due of accident of the Life Insured. c. Rider benefit variant 3 - Accidental Total and Permanent Disability: Provides additional lump sum benefit in the case of occurrence of total and permanent disability to the Life Insured due to accident. d. Rider benefit variant 4 - 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. 	Policy Schedule
9.	Exclusions (events where insurance coverage is not payable), if any.	<ul style="list-style-type: none"> • Brief list of the applicable exclusions, if any • 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 	Clause 6 of Part F

		<p>paying only the Fund Value prevailing on the date of intimation of death of the Life Insured to Claimant.</p> <p>For exclusions under the Riders, please refer to the Rider's customer information sheet document.</p>	
10.	Waiting /lien Period, if any	Number of Days NA	
11.	Grace period	Number of Days: < 15/30 >	Clause 4 of Part C
12.	Free Look Period	Number of days: 30 days beginning 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"> • Grace Period: <ul style="list-style-type: none"> ➤ Premium is due and payable during the Premium Payment Term by the due date. If not paid, You may pay the same during the Grace Period. During the Grace Period the insurance cover will continue and all charges under the Policy will continue to apply. • Lapse Period <ul style="list-style-type: none"> ➤ Not Applicable • Paid Up Period <ul style="list-style-type: none"> ➤ Not Applicable • Revival Period: <ul style="list-style-type: none"> ➤ In case the Policy goes into discontinuous mode, You may request us in writing for Revival anytime within three consecutive years from the date of first unpaid premium. Upon receipt of all overdue Premiums and any applicable charges or late fees within the Revival Period, we will revive the Policy upon being satisfied as to the continued insurability of the Life Insured or Policyholder based on the information, documents and reports furnished by the Policyholder, in accordance with the Underwriting Policy. 	<p>Clause 20 of Part B</p> <p>Clause 45 and 46 of Part B</p>
14.	Policy Loan, if applicable	<ul style="list-style-type: none"> • Brief description <p>No loans are granted under the Policy</p>	Clause 3 of Part D

15.	Claims/Claims Procedure	<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement: 30 days and brief procedure. Notice of Claim – All cases of death must be notified immediately to us in writing. However, We may condone delay on merit for delayed claims where the reason for delay is proved to be for reasons beyond the control of the Claimant. ➤ Please note that all death claims will be payable to the nominee/legal heir of the Policyholder. ➤ Claim forms as required by us must be completed and furnished to us, at the Claimant's expense, within 90 days after the date the insured event happens, unless specified otherwise. A list of primary claim documents listing the normally required documents is attached to the Policy. Submission of the listed documents, forms or other proof, however, shall not be construed as an admission of liabilities by the Company. We reserve the right to require any additional proof and documents in support of the claim. • Helpline number ➤ 1860-120-5577 (Call charges apply) or 0124- 4219090 • Contact Details of the Insurer: ➤ Max Life Insurance Company Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-22015, Haryana, India. Website - www.maxlifeinsurance.com • Link for downloading claim form and list of documents required including bank account details: ➤ https://www.maxlifeinsurance.com/downloads ➤ We will require the following documents in case of claim under this Policy regarding the death of the Life Insured: • Claimant's statement in the prescribed form (death claim application form -form A); • original Policy document (if any); • In case of a Medical/Natural death of the Life Insured, the attending physician's statement (Form 	Clause 3 of Part F
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		<p>C) and the Medical records (admission notes, discharge/death summary, test reports, etc.) are required;</p> <ul style="list-style-type: none"> • In case of an Accidental/Unnatural death of the Life Insured, a copy of the First Information Report (FIR)/ Police complaint, a copy of the Postmortem Report (PMR)/ Autopsy/Viscera Report and a copy of the Final Police Investigation report (FPIR)/Charge sheet is required; • original/ attested copy of death certificate issued by the local/municipal authority (only in the case of death of the Life Insured); • identity proofs (such as copy of Passport, PAN card, Voter identity card, Aadhar (UID) card, etc.) of the Claimants (bearing their photographs and signatures (only in case of death of the Life Insured)); • NEFT mandate form attested by bank authorities, along with a cancelled cheque or bank account passbook (only in the case of the death of the Life Insured); • any other documents or information required by Us for assessing and approving the claim request; • Employer certificate with complete leave records- Form E; • ITR for last 3 years / GST certificate in case of Self employed; • Other life / health insurance details with claim history details; • Bank statement of last 2 years of the Life Insured; • Body transfer certificate / Embassy documents / Postmortem report whichever applicable in case of death in foreign country; • Complete Passport copy in case of death in foreign country; • Medical booklet / CGHS card details in case of Defence and Central Government personnel; and • Discharge Summary / Indoor Case papers in case death happened due to medical reasons in a hospital. <p>➤ We will require the following documents in case of claim under this Policy regarding the Maturity claim documents:</p> <ul style="list-style-type: none"> • NEFT Form (if not provided earlier) 	
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		<ul style="list-style-type: none"> • a cancelled cheque or copy of passbook with pre-printed name and bank account number, for payout through NEFT (if not provided earlier or in case of any change in details provided earlier) • a self-attested photo ID proof 	
16.	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT) : Upto 15 days • Helpline number <ul style="list-style-type: none"> ➤ 1860-120-5577 (Call charges apply) or 0124- 4219090 • Contact Details of the Insurer: <ul style="list-style-type: none"> ➤ Max Life Insurance Company Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India. Website - www.maxlifeinsurance.com • Link for downloading applicable forms and list of documents required including bank account details: <ul style="list-style-type: none"> ➤ https://www.maxlifeinsurance.com/downloads ➤ We will require the following documents in case of policy servicing under this Policy: <ul style="list-style-type: none"> • Application in the prescribed form; • original Policy document (if any); • identity proofs (such as copy of Passport, PAN card, Voter identity card, Aadhar (UID) card, etc.) of the Policyholder or Life Insured (bearing their photographs and signatures); • NEFT mandate form attested by bank authorities, along with a cancelled cheque or bank account passbook; <p>any other documents or information required by Us for assessing and approving the claim request;</p>	
17.	Grievances /Complaints	<ul style="list-style-type: none"> • Contact Details of Grievance Redressal Officer of the insurer: 	Clause 1.2.1 of Part G

		<p>➤ Grievance Redressal Officer, Max Life Insurance Company Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India</p> <ul style="list-style-type: none"> • Link for registering the grievance with the insurer's portal <p>➤ <u>https://www.maxlifeinsurance.com/customer-service/grievance-redressal</u></p> <ul style="list-style-type: none"> • Contact details of Ombudsman <p>Refer Annexure A for the Ombudsman details</p>	<p>As per Annexure A</p>
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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.maxlifeinsurance.com/ulip-plans/platinum-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, 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.

Annexure A: List of Insurance Ombudsman

AHMEDABAD - Office of the Insurance Ombudsman, 6th Floor, Jeevan Prakash Bldg, Tilak Marg, Relief Road, Ahmedabad-380 001. Tel.:- 079-25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in. (State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.)

BENGALURU - Office of the Insurance Ombudsman, Jeevan Soudha Bldg., PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080-26652049/26652048 Email: bimalokpal.bengaluru@cioins.co.in. (State of Karnataka)

BHOPAL- Office of the Insurance Ombudsman, 1st Floor, Jeevan Shikha, 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal-462 011. Tel.:- 0755-2769201/2769202 Email: bimalokpal.bhopal@cioins.co.in (States of Madhya Pradesh and Chhattisgarh.)

BHUBANESHWAR - Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneswar - 751 009. Tel.:- 0674-2596461/2596455 Email: bimalokpal.bhubaneswar@cioins.co.in (State of Odisha.)

CHANDIGARH - Office of the Insurance Ombudsman, S.C.O. No. 20-27, Ground Floor, Jeevan Deep Building, Sector 17-A, Chandigarh-160017. Tel.:- 0172 - 4646394/2706468 Email: bimalokpal.chandigarh@cioins.co.in [States of Punjab, Haryana (excluding 4 districts viz, Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh]

CHENNAI- Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai-600 018. Tel.:- 044-24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in [State of Tamil Nadu and Union Territories - Puducherry Town and Karaikal (which are part of Union Territory of Puducherry).]

DELHI- Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi-110 002. Tel.:- 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in (State of Delhi, 4 districts of Haryana viz, Gurugram, Faridabad, Sonapat and Bahadurgarh)

KOCHI- Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi 682011. Tel : 0484-2358759 Email: bimalokpal.ernakulam@cioins.co.in (State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Puducherry.)

GUWAHATI - Office of the Insurance Ombudsman, "Jeevan Nivesh", 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati-781 001(ASSAM) Tel.:- 0361-2632204/2602205 Email: bimalokpal.guwahati@cioins.co.in (States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.)

HYDERABAD - Office of the Insurance Ombudsman, 6-2-46, 1st Floor, "Moin Court", Lane Opp. Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, Hyderabad-500 004.

Tel : 040-23312122 Email: bimalokpal.hyderabad@cioins.co.in (State of Andhra Pradesh, Telangana and Yanam and part of the Union Territory of Puducherry.)

JAIPUR- Office of the Insurance Ombudsman, Ground Floor, Jeevan Nidhi II Bldg, Bhawani Singh Marg, Jaipur – 302005 Tel : 0141-2740363/ 2740798 Email: bimalokpal.jaipur@cioins.co.in (State of Rajasthan)

KOLKATA - Office of the Insurance Ombudsman, Hindustan Building. Annexe, 7th Floor, 4, C.R. Avenue, Kolkata-700 072. Tel : 033-22124339/22124341 Email: bimalokpal.kolkata@cioins.co.in (States of West Bengal, Sikkim, and Union Territories of Andaman and Nicobar Islands.)

LUCKNOW- Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-2, Nawal Kishore Road, Hazratganj, Lucknow-226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in (Following Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.)

MUMBAI - Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), Mumbai 400054. Tel : 022- 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in (State of Goa and Mumbai Metropolitan Region excluding areas of Navi Mumbai and Thane)

NOIDA - Office of the Insurance Ombudsman, 4th Floor, Bhagwan Sahai Palace, Main Road, Naya Bans, Sector-15, Distt: Gautam Buddh Nagar, U.P. - 201301. Tel: 0120-2514252/2514253 Email: bimalokpal.noida@cioins.co.in (State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.)

PATNA - Office of the Insurance Ombudsman, 2nd floor, Lalit Bhawan, Bailey Road, Patna - 800001 Tel No: 0612-2547068, Email id : bimalokpal.patna@cioins.co.in (State of Bihar, Jharkhand.)

PUNE - Office of the Insurance Ombudsman, 3rd Floor, Jeevan Darshan Bldg, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in (State of Maharashtra including Navi Mumbai and Thane and excluding Mumbai Metropolitan Region.)