

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)	Ageas Federal Life Insurance Retire Smart Plan UIN: 135N123V01	Header														
2.	Policy Number	<XXXXXX>	Premium Receipt, Welcome Letter, Policy Schedule														
3.	Type of Insurance Policy	A Non-Linked Non-Participating Individual General Annuity Plan	Header														
4.	Basic Policy details	<table><tr><td>Instalment Premium/ Purchase Price</td><td><XXXXX></td></tr><tr><td>Mode of Premium Payment</td><td><Single/ Yearly/Half-Yearly/Monthly></td></tr><tr><td>Premium Payment Term</td><td><XX years></td></tr><tr><td>Annuity Option</td><td>< Life Annuity/ Life Annuity with Return of Purchase Price on Death/ Increasing Life Annuity/ Increasing Life Annuity with Return of Purchase Price on Death/ Joint Life Annuity/ Joint Life Annuity with Return of Purchase Price on Death of Last Survivor/ Annuity Certain for a specific period and for life thereafter/ Life Annuity with Early Return of Premiums/ Joint Life Annuity with Early Return of Premiums ></td></tr><tr><td>Annuity Coverage Type</td><td><Single Life/ Joint Life></td></tr><tr><td>Deferment Period</td><td>< Not applicable/ XX years></td></tr><tr><td>< insert only in case opted <Life Annuity with Return of Purchase Price on Death/ Increasing Life Annuity with Return of Purchase Price on Death/ Joint Life Annuity with Return of Purchase Price on</td><td>< 50%/ 100%> ></td></tr></table>	Instalment Premium/ Purchase Price	<XXXXX>	Mode of Premium Payment	<Single/ Yearly/Half-Yearly/Monthly>	Premium Payment Term	<XX years>	Annuity Option	< Life Annuity/ Life Annuity with Return of Purchase Price on Death/ Increasing Life Annuity/ Increasing Life Annuity with Return of Purchase Price on Death/ Joint Life Annuity/ Joint Life Annuity with Return of Purchase Price on Death of Last Survivor/ Annuity Certain for a specific period and for life thereafter/ Life Annuity with Early Return of Premiums/ Joint Life Annuity with Early Return of Premiums >	Annuity Coverage Type	<Single Life/ Joint Life>	Deferment Period	< Not applicable/ XX years>	< insert only in case opted <Life Annuity with Return of Purchase Price on Death/ Increasing Life Annuity with Return of Purchase Price on Death/ Joint Life Annuity with Return of Purchase Price on	< 50%/ 100%> >	Policy Schedule
Instalment Premium/ Purchase Price	<XXXXX>																
Mode of Premium Payment	<Single/ Yearly/Half-Yearly/Monthly>																
Premium Payment Term	<XX years>																
Annuity Option	< Life Annuity/ Life Annuity with Return of Purchase Price on Death/ Increasing Life Annuity/ Increasing Life Annuity with Return of Purchase Price on Death/ Joint Life Annuity/ Joint Life Annuity with Return of Purchase Price on Death of Last Survivor/ Annuity Certain for a specific period and for life thereafter/ Life Annuity with Early Return of Premiums/ Joint Life Annuity with Early Return of Premiums >																
Annuity Coverage Type	<Single Life/ Joint Life>																
Deferment Period	< Not applicable/ XX years>																
< insert only in case opted <Life Annuity with Return of Purchase Price on Death/ Increasing Life Annuity with Return of Purchase Price on Death/ Joint Life Annuity with Return of Purchase Price on	< 50%/ 100%> >																

		<i>Death of Last Survivor/ Life Annuity with Early Return of Premiums/ Joint Life Annuity with Early Return of Premiums></i> Return of Purchase Price Percentage		
		<i>< insert in case opted < Life Annuity with Early Return of Premiums/ Joint Life Annuity with Early Return of Premiums></i> Early Return of Premiums at Age	< 75 years/ 80 years> >	
		<i><Insert for Certain Annuity variant> Certain Period</i>	<5 years/ 10 years/ 15 years/ 20 years>	
		Annuity Amount payout and Frequency of Annuity Payout	Rs. < XXXX > <frequency <Yearly/Half-Yearly/Monthly> >	
		<i>< insert in case opted Save The Date</i>	<DD/MM> >	
		Date of First Annuity Payout	<DD/MM/YYYY>	
		Annuity Payout payable	<In Advance/ In Arrears>	
5.	Policy Coverage/benefits payable	Survival Benefit: The Annuity Payout shall be payable to the Annuitant(s), based on the Annuity Option chosen, for as long as the Annuitant(s) is alive, in accordance with the terms specified in the Policy Document. Death Benefit: Death benefit shall be payable as per the Annuity option chosen at inception, in accordance with the terms specified in the Policy Document. Maturity Benefit: Not Applicable Surrender: In case you do not wish to continue this policy, you may choose to surrender the policy. Surrender Benefit, if applicable shall become payable as per the Annuity option chosen at inception, in accordance with the terms specified in the Policy Document.		Part C – 1 Part C – 2 Part C – 2 Part D – 4
6.	Options available (in case of Linked Insurance Products)	Not Applicable		-
7.	Option available (in case of Annuity product)	The following annuity options are available under the product: 1. Life Annuity 2. Life Annuity with Return of Purchase Price on Death 3. Increasing Life Annuity 4. Increasing Life Annuity with Return of Purchase Price on Death 5. Joint Life Annuity 6. Joint Life Annuity with Return of Purchase Price on Death of Last Survivor 7. Annuity Certain for a specific period and for life thereafter 8. Life Annuity with Early Return of Premiums 9. Joint Life Annuity with Early Return of Premiums		-

		Annuity options chosen at inception cannot be changed later.										
8.	Riders opted, if any	< <Insert if, No Rider opted> <Not Applicable> > < <Insert if, Rider/s Opted> <table><tr><th>Rider Name</th><th>UIN</th><th>Sum Assured (Rs)</th></tr><tr><td>Ageas Federal Life Insurance Accident Care Rider</td><td>135B034V01</td><td></td></tr><tr><td>Ageas Federal Life Insurance Critical Shield Rider</td><td>135B035V01</td><td></td></tr></table> For more details on the rider, please refer the respective rider CIS.>	Rider Name	UIN	Sum Assured (Rs)	Ageas Federal Life Insurance Accident Care Rider	135B034V01		Ageas Federal Life Insurance Critical Shield Rider	135B035V01		Rider Policy Document
Rider Name	UIN	Sum Assured (Rs)										
Ageas Federal Life Insurance Accident Care Rider	135B034V01											
Ageas Federal Life Insurance Critical Shield Rider	135B035V01											
9.	Exclusions (events where insurance coverage is not payable), if any.	Suicide Claim Provision: If the death of the Annuitant or the death of the Last Survivor is due to suicide within 12 months from the Date of Commencement of Risk or the date of latest revival of the Policy, whichever is later, the higher of 80% of the Total Premiums Paid or the Surrender Value as on the date of death will be paid as the Death Benefit, provided the Policy is in-force.	Part F - 1									
10.	Waiting /lien Period, if any	Not Applicable	-									
11.	Grace period	< <Insert for Single premium> Not Applicable > < <Insert for Other than Single Premium> 15 days for monthly premium payment mode & 30 days for all other modes>	Part C - 4									
12.	Free Look Period	30 days beginning from the date of receipt of the policy document (whether received electronically or otherwise)	Part D - 5									
13.	Lapse, paid-up and revival of the Policy.	Lapse: < <Insert for Single premium> Not Applicable > < <Insert for Other than Single Premium> In case of non-payment of due Premiums for the first full policy year within the grace period, the policy shall lapsed and no benefits are payable. The policy can be revived in accordance with revival section. > Paid-Up: < <Insert for Single premium> Not Applicable > < <Insert for Other than Single Premium> After completion of first policy year, provided one full year premium has been received, in case of non-payment of due Premiums within the	Part D - 1 Part D - 2									

		Grace Period, the policy shall be made paid-up with reduced benefits, in accordance with the terms specified in the Policy Document..> Revival: A policy which has lapsed or acquired paid-up value may be revived for full benefits subject to the conditions mentioned in the Policy Document.	Part D - 3
14.	Policy Loan, if applicable	You can avail a loan on your policy after it acquires a Surrender/Exit Value, subject to the conditions as detailed in Policy Document.	Part D - 9
15.	Claims/Claims Procedure	Claim Intimation Process Claim can be intimated through any of our below mentioned touchpoints: • By visiting the nearest Ageas Federal Life Insurance Branch • By visiting the nearest Federal Bank Branch • E-mail us at support@ageasfederal.com • Call us at our Toll-Free No: 1800 209 0502 Claim Registration Process Claims are registered on receipt of the following documents as per policy terms and conditions. However, we can waive documents on case-to-case basis. • Death certificate • Claim form signed by the claimant • KYC and Bank details of the nominee • Original Policy Document. The Claim intimation date is the date of receipt of mandatory documents at the corporate office or any of the AGEAS Federal Branch Offices whichever is earlier. <u>Turn Around Time (TAT) for claims settlement:</u> Claim settlement without investigation: The Company will process the death claim within 15 days from the date of receipt of last raised relevant papers and required clarification. Claim settlement with investigation: In the circumstances of a claim warranting an investigation in the opinion of Company, such investigation shall be completed within 30 days from the date of receipt of claim intimation and the claim shall be settled within 15 days thereafter. <i>(please read the policy document for more details)</i>	Part F - 5
16.	Policy Servicing	Please contact us on support@ageasfederal.com for policy servicing related requests.	Part G - 2
17.	Grievances /Complaints	In case you have any query, request or complaint/ grievance, you may approach us by contacting any of our branches or our Head office. Please refer the “Grievance” section from the Policy Document for more details	Part G - 2
18.	Existence Certificate	• You (the annuitant/secondary annuitant) are responsible for submitting the existence certificate, at your own expense, as per company policy.	

		• If the certificate is not submitted, annuity instalments due from the next policy anniversary may be withheld until it is received. No interest will be payable for any delay caused due to non-submission of the existence certificate	
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Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:
Date:

(Signature of the Policyholder)