

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 Wealth Gain Insurance Plan UIN 135L047V06	-												
2.	Policy Number	<XXXXXX>	-												
3.	Type of Insurance Policy	Unit Linked, Non-Participating, Individual Life Insurance Plan	-												
4.	Basic Policy details	<table><tr><td>Instalment Premium</td><td><XXXXX></td></tr><tr><td>Mode of Premium Payment</td><td><Monthly/ Yearly ></td></tr><tr><td>Sum Assured on Death</td><td><Death Sum Assured></td></tr><tr><td>Sum Assured on Maturity</td><td>Not Applicable</td></tr><tr><td>Premium payment Term</td><td><XXX></td></tr><tr><td>Policy Term</td><td><XX></td></tr></table>	Instalment Premium	<XXXXX>	Mode of Premium Payment	<Monthly/ Yearly >	Sum Assured on Death	<Death Sum Assured>	Sum Assured on Maturity	Not Applicable	Premium payment Term	<XXX>	Policy Term	<XX>	Policy Schedule
Instalment Premium	<XXXXX>														
Mode of Premium Payment	<Monthly/ Yearly >														
Sum Assured on Death	<Death Sum Assured>														
Sum Assured on Maturity	Not Applicable														
Premium payment Term	<XXX>														
Policy Term	<XX>														
5.	Policy Coverage/benefits payable	Death Benefit: In case of death of insured person during the policy term provided the policy is in force, Death Benefit paid to the claimant will be the highest of the 3 amounts mentioned below: • Death Sum Assured • Fund value on the date of valid notification of the death • 105% of the total premiums paid till the date of occurrence of death. Survival Benefit excluding the payable on maturity: Not applicable Maturity Benefit: The fund value including Guaranteed Loyalty Additions as on that date is paid. Surrender: Surrender within the lock-in period of 5 years: On surrender during the lock-in period, the unit fund value after deducting applicable discontinuance charges shall be credited to the Discontinued Policy Fund and risk cover and rider cover, if any, shall cease. The proceeds of the	Part C - Part C Part D												

		Discontinued Policy Fund shall become payable at the end of the lock-in period. Surrender after the lock-in period of 5 policy years: In case of surrender of policy, the surrender value shall be at least equal to the unit fund value as on the date of surrender. The policy terminates after payment of the Surrender value. Other benefits: Waiver of Premium on disability <i>(Please refer to the policy document for details on the benefit)</i> Lock-in period: 5 consecutive completed years from the date of commencement of the policy.	Part C Part B
6.	Options available (in case of Linked Insurance Products)	• Partial Withdrawal: Partial withdrawals can be made at any time after the Lock-in period. <i>(Please refer to the policy document for details on the benefit)</i> • Top –up Provision: Not Applicable • Switches: Multiple switches can be made in a policy year without any restriction, and all switches are free of charge. <u>AutoSwitcher</u> facility will be available with this product • Settlement option: Settlement option is available where the maturity benefit is paid in periodic instalments for up to 5 years with the first instalment paid on maturity date. <i>(Please refer to the policy document for details on the benefit)</i> • Any other option: Investment Options: We offer two ways in which you may manage your investments: i) Leave-it-to-us, ii) Do-it-yourself <i>(Please refer to the policy document for details on the benefit)</i>	Part C - Part D Part D Part C
7.	Option available (in case of Annuity product)	Not applicable	-
8.	Riders opted, if any	Not available	-
9.	Exclusions (events where insurance coverage is not payable), if any.	• Total and Permanent disability exclusion: Total and Permanent Disability Benefits shall not be paid for the events specified in the policy document. • Suicide exclusion: In case of death due to suicide within 12 months from	Part C Part F

		the date of commencement of the policy or from the date of revival of the policy, as applicable, nominee or the beneficiary of the policyholder shall be entitled to the fund value, as available on the date of intimation of death.	
10.	Waiting /lien Period, if any	Not Applicable	-
11.	Grace period	15 days for monthly mode & 30 days for all other modes	Part F
12.	Free Look Period	30 days starting from the date of receipt of policy document (whether received electronically or otherwise)	Part D
13.	Lapse, paid-up and revival of the Policy.	• Lapse: Not Applicable • Paid-up: Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid-up policy with the paid-up sum assured. • Revival Period: The period of three consecutive complete years from the date of first unpaid premium.	- Part D Part D
14.	Policy Loan, if applicable	Policy loans are not available under this plan.	-
15.	Claims/Claims Procedure	- A claim should be notified to the insurer within 90 days from the date of insured event along with the submission of claim documents. - Claims are payable for death, maturity, and total and permanent disability (please read the policy document for more details)	Part D
16.	Policy Servicing	Please contact us on support@ageasfederal.com for policy servicing related requests.	Part G
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

Declaration by the Policyholder

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

Place:
Date:

(Signature of the Policyholder)