

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 Guaranteed Income Plan UIN: 135N050V05	-																
2.	Policy Number	<XXXXXX>	Premium Receipt, Welcome Letter, Policy Schedule																
3.	Type of Insurance Policy	A Non-Linked, Non-Participating, Individual, Savings Life Insurance Plan	-																
4.	Basic Policy details	<table><tr><td>Instalment Premium</td><td><XXXXX></td></tr><tr><td>Premium Payment Mode</td><td><Yearly,Half-Yearly/Monthly></td></tr><tr><td>Death Sum Assured</td><td>Rs. <XXXXX></td></tr><tr><td>Maturity Sum Assured</td><td>Rs. <XXXXX> Under Endowment option</td></tr><tr><td>Guaranteed Annual Payout</td><td>Rs. <XXXXX> from the end of the 6th policy year up to the end of 10th policy year under Income option</td></tr><tr><td>Premium Payment Term</td><td><XX years></td></tr><tr><td>Policy Term</td><td><XX years></td></tr><tr><td>Plan Variant</td><td><Endowment Option / Income Option ></td></tr></table>	Instalment Premium	<XXXXX>	Premium Payment Mode	<Yearly,Half-Yearly/Monthly>	Death Sum Assured	Rs. <XXXXX>	Maturity Sum Assured	Rs. <XXXXX> Under Endowment option	Guaranteed Annual Payout	Rs. <XXXXX> from the end of the 6 th policy year up to the end of 10 th policy year under Income option	Premium Payment Term	<XX years>	Policy Term	<XX years>	Plan Variant	<Endowment Option / Income Option >	Policy Schedule
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5.	Policy Coverage/benefits payable	Death Benefit: On the death of the insured person before the maturity date and while the policy has not been discontinued, surrendered or terminated, Death Benefit subject to waiting period as explained in the Policy Document shall be payable to the nominee. Survival Benefit excluding the payable on maturity: The Guaranteed Annual Payout (GAP) is paid on survival of the life insured till each of the guaranteed annual payout dates from the end of the 6th policy year up to the end of 10th policy year as explained in the Policy Document. Maturity Benefit: <Insert for Endowment option: The Maturity Sum Assured (MSA) is paid on survival till maturity under Endowment option as explained in the Policy Document.> < Insert for Income option: Under Income option, the guaranteed sum assured on maturity is nil. The last GAP payment will be made on survival to maturity.> Surrender: In case you do not wish to continue this policy, you may choose to surrender. Surrender value shall become payable after completion of first policy year, provided one full year premium has been received. The surrender value is higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV). The details on the Surrender Value are available in the Policy Document.	Part C Part C Part C Part D																

6.	Options available (in case of Linked Insurance Products)	Not Applicable	-						
7.	Option available (in case of Annuity product)	Not applicable	-						
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></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		Rider Policy Document
Rider Name	UIN	Sum Assured (Rs)							
Ageas Federal Life Insurance Accident Care Rider	135B034V01								
9.	Exclusions (events where insurance coverage is not payable), if any.	Suicide exclusion: In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall only be entitled to 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.	Part F						
10.	Waiting /lien Period, if any	<<Insert for POS channel>First 90 days from the date of commencement of policy> <<Insert for other than POS>Waiting period is not applicable to policies sourced through channels other than POS.>	Part C						
11.	Grace period	30 days	Part F						
12.	Free Look Period	30 days period from date of receipt of policy documents (whether received electronically or otherwise)	Part F						
13.	Lapse, paid-up and revival of the Policy.	Lapse: In case of non-payment of due Premiums within the grace period for the first full policy year, the policy shall lapse and no benefits are payable. Paid Up: After completion of first policy year, provided one full year premium has been received in case of non-payment of due Premiums within the Grace Period, the policy shall become paid-up with reduced benefits. Revival of the Policy: 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 						

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
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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: