

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Sr 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)	ABSLI Index Guaranteed Annuity Plus UIN: <<109N182V01>>	Part A
2	Application Number	<<Application number>>	
3	Type of Insurance Policy	If option is (1 & 2) then print Immediate Annuity If option is 3 then print Deferred Annuity	Part B
4	Basic Policy details	<ul style="list-style-type: none"> • Instalment Premium with applicable taxes: 1st Year – Rs. << in Rs.>> 2nd Year onwards – Rs. << in Rs.>> • Mode of premium payment: << Monthly/ Quarterly/ Half-Yearly/ Yearly>> • Sum Assured on death: Not Applicable • Sum Assured on Maturity: Not Applicable • Premium payment Term: <<in years>> • Policy Term: Whole Life • Annuity option: << Life Annuity, Life Annuity with Return of Purchase Price, Deferred Life Annuity with Return of Premium >> 	Part-A Policy Schedule
5	Policy Coverage/benefits payable	<ul style="list-style-type: none"> • Benefits payable on maturity: Not Applicable • Benefits payable on death: In the event of death of the Annuitant(s) after Date of Commencement of Risk, Death Benefit, shall be payable as per the Annuity option chosen at inception. • Survival Benefits (Guaranteed): Rs. <<in Rs.>> • Survival Benefits (Non - Guaranteed), if applicable: Annuity amount varies based on specific formula linking to NIFTY 50 Index. <p>Surrender benefits:</p> <ul style="list-style-type: none"> • Option 1 - Life Annuity : Not Applicable • Option 2 and 3: Single Pay: The Surrender Value payable will higher of the Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV) • Option 3: Limited Pay: 	Part C- Death Benefit Part-D- Surrender Benefit

		<p>One Full Year Premium for the first Policy Year has been received: Surrender value equal to the Special Surrender Value (SSV)</p> <p>All the due Instalment Premiums for the first two Policy Years have been received, the Surrender Value payable will be the higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV)</p> <ul style="list-style-type: none"> • Options to policyholders for availing benefits, if any, covered under the policy: <ul style="list-style-type: none"> - Grace period to pay premium. - Policy Loan - Change in Premium Payment frequency - Change in Annuity Payout frequency • Other benefits/options payable, specific to the policy, if any: Not applicable • Lock-in period for Linked Insurance products: Not applicable 	
6	Options available (in case of Linked Insurance Products)	Not applicable	Not Applicable
7	Option available (in case of Annuity product)	<p>Option 1: Life Annuity</p> <p>Option 2: Life Annuity with Return of Purchase Price</p> <p>Option 3: Deferred Life Annuity with Return of Premium</p>	Part C
8	Riders opted, if any	Not Applicable	Not Applicable
9	Exclusions (events where insurance coverage is not payable), if any.	Not Applicable	Not Applicable
10	Waiting /lien Period, if any.	Not Applicable	Not Applicable
11	Grace period	It means a period of 15 (Fifteen) days from the due date of the unpaid Premium under monthly Premium payment frequency and 30 (Thirty) days from the due date of first unpaid Premium for all other Premium payment frequencies. The Grace period is not applicable for Single Premium payment term.	Part C
12	Free Look Period	You have a free look period of 30 days from the date of receipt of the Policy, to review the terms and conditions of the Policy, in case You disagree with the terms & conditions of Your Policy, you have the option to return the original policy document to us for cancellation. We will refund the premium paid post receipt of written notice of cancellation (along with reasons thereof) together with the original Policy document from Your end. We may reduce the amount of the refund with	Part D

		stamp duty charges along with Annuity paid, if any, while issuing Your Policy, in accordance with IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024.	
13	Lapse, paid-up and revival of the Policy	<p>Lapse: It means the status of the Policy where the Policy has not acquired a Surrender Value and Premium due is not paid till the expiry of the Grace Period.</p> <p>Reduced Paid-Up: It means the state of the Policy which arises on account of failure to pay due Premium within the Grace Period, once the policy has acquired surrender value. Benefits are reduced as per the terms and conditions of the Policy.</p> <p>Revival: It means restoration of the Policy, which was discontinued due to the non-payment of premium, by Us with all the benefits mentioned in the Policy document, with or without rider benefits if any, upon the receipt of all the premiums due and other charges or late fee if any, as per the terms and conditions of the Policy, upon being satisfied as to the continued insurability of the insured or Policyholder on the basis of the information, documents and reports furnished by the Policyholder, in accordance with Board approved Underwriting Policy.</p>	<p>Part B for Lapse</p> <p>Part D for Reduced Paid-up</p> <p>Part D for Revival</p>
14	Policy Loan, if applicable	<p>Policy loan is applicable for Annuity Option 2 and 3 with 100% Guaranteed Component. Policy loan will not be applicable for Variable annuity pay out option. The Policyholder can take Policy Loan, once the Policy has acquired a Surrender Value.</p> <p>The minimum policy loan amount is Rs. 5,000 and the maximum 80% of the then applicable Surrender Value less any outstanding policy loan balance as on that date. On exercising this option, the Policy shall automatically get assigned to the Company to the extent of the outstanding Policy loan balance. The outstanding policy loan balance is an amount of loan still unpaid plus all accrued but unpaid loan interest up to the given date.</p>	Part D
15	Claims/Claims Procedure	<p>• Turn Around Time* (TAT) for claims settlement and brief procedure: Maturity Claims, Survival Benefits and Annuities: On or before the due date Death Claims - settlement/repudiation with investigation: 45 days Death Claims - settlement without investigation: 15 days *For updated TAT, please refer below link https://lifeinsurance.adityabirlacapital.com/customer-service/service-tats Mandatory Claim Requirements: 1. Claimant Statement Form</p>	Part F

		<ol style="list-style-type: none"> 2. Death certificate issued by municipal corporation / Gram Panchayat (Self attested copy) 3. Original Policy Document 4. KYC document of beneficiary (Self attested copy) 5. Relationship with the beneficiary with the Life Insured 6. Bank details of the beneficiary <p>Additional Requirements (Claims within 3 years from date of issue/revival):</p> <ol style="list-style-type: none"> 1. Medical Attendant's Certificate, if any. 2. Hospital or treatment records, if any (Self attested copy) 3. Employer's certificate (if applicable) <p>Additional Requirements for Accidental/Unnatural Death:</p> <ol style="list-style-type: none"> 1. FIR & Final Police Closure Report 2. Post Mortem Report 3. Policy Inquest Report/Inquest Panchnama 4. News Paper Cutting (if any) <ul style="list-style-type: none"> • Helpline/Call Centre number: You can call us at our toll-free no. 1800 270 7000 • Contact details of the insurer: You can email us at Aditya Birla Capital - Life Insurance claims.lifeinsurance@adityabirlacapital.com • Link for downloading claim form and list of documents required including bank account details: https://lifeinsurance.adityabirlacapital.com/customer-service/claim-procedure/online-claim/claim-forms-and-downloads 	
16	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time* (TAT): <p>Free Look Payout: T+7days</p> <p>Processing of Insurance Proposal and seeking further requirements for consideration of the proposal: 7 days</p> <p>Decision on proposal from the date of receipt of proposal or from the date of receipt of additional requirement whichever is later: 7 days</p> <p>Providing copy of the policy along with the proposal form: 15 days</p> <p>Non-Financial Request: 7 days</p> <p>Policy Withdrawal and Surrender: Within 7 days from the date of receipt of complete requests and requirements</p> <p>*For updated TAT, please refer below link https://lifeinsurance.adityabirlacapital.com/customer-service/service-tats</p> <ul style="list-style-type: none"> • Helpline/Call Centre number: You can call us at our toll-free no.: 1800 270 7000 • Contact details of the insurer: You can email us at 	Part F

		care.lifeinsurance@adityabirlacapital.com , For NRI Customer absli.nrihelpdesk@adityabirlacapital.com <ul style="list-style-type: none"> • Link for downloading applicable forms and list of documents required including bank account details: https://lifeinsurance.adityabirlacapital.com/forms-and-downloads/policy-servicing-forms 	
17	Grievances / Complaints	<ul style="list-style-type: none"> • Contact details of Grievance Redressal Officer of the insurer: https://lifeinsurance.adityabirlacapital.com/grievance-redressal • Link for registering the grievance with the insurers portal https://lifeinsurance.adityabirlacapital.com/grievance-redressal • Contact details of Ombudsman http://www.cioins.co.in/Ombudsman 	Part G

“We”, “Us”, “Our”, “Insurer” or “Company” refers to Aditya Birla Sun Life Insurance Company Limited.

Declaration by the Policyholder

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

Place: <City mentioned in the Address>

Date: <OTP Authentication Date DD-MMM-YYYY>

<Name of the Policy Owner>
Authenticated through OTP
(Signature of the Policyholder)