

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 Guaranteed Annuity Plus UIN:109N132V18	Part A
2	Application Number	<<Application Number>>	
3	Type of Insurance Policy	If option is (1,2,3,4,5,6,7,8,10) then print Immediate Annuity If option is 9 then print Deferred Annuity	Part B
4	Basic Policy details	<ul style="list-style-type: none"> • Instalment Premium with applicable taxes: 1st Year – Rs. 2nd Year onwards – Rs. • Mode of premium payment: • Sum Assured on death: Not Applicable • Sum Assured on Maturity: Not Applicable • Premium payment Term: • Policy Term: Whole Life 	Refer 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 excluding that payable on maturity: Rs. • Surrender benefits: <ul style="list-style-type: none"> • Option 1 - Life Annuity : Not Applicable • Option 2 - Annuity Certain for a specified period and thereafter for Life : Not Applicable • Option 3 - Life Annuity with return of Balance of Purchase Price : Not Applicable • Option 4 - Life Annuity with 50% Annuity payable to secondary annuitant on death of primary annuitant: Not Applicable <p>For, Option 5 – Life Annuity with Return of Purchase Price, Option 6 - Life Annuity with</p>	Refer Part C- Death Benefit Refer Part-D- Surrender Benefit

		<p>enhanced Annuity on Critical Illness / Accidental Permanent Disability and with Return of Purchase Price, Option 7 - Life Annuity with Return of Purchase Price on attainment of Age 80 years, Option 8- Life Annuity with partial Return of Purchase Price to Survivor and balance to Nominee, Option 10 - NPS – Family Income : The Surrender Value payable will be the Special Surrender Value (SSV).</p> <p>For, Option 9 – Deferred Life Annuity with Return of Premium Option: The Surrender Value payable is higher of the 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"> - Death Benefit - Surrender Benefit - Survival Benefit - Guaranteed Additions - Grace period to pay premium. • 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)	<ul style="list-style-type: none"> - Death Benefit - Surrender Benefit - Survival Benefit - Guaranteed Additions 	<p>Refer Part C- Death Benefit</p> <p>Refer Part C- Survival Benefit</p> <p>Refer Part- D- Surrender Benefit</p>
8	Riders opted, if any	Not Applicable	Not Applicable

<p style="text-align: center;">9</p>	<p>Exclusions (events where insurance coverage is not payable), if any.</p>	<p><u>Exclusions for Critical illness :</u></p> <p>The Annuitant shall not be entitled to any enhanced Annuity under CI Benefit if the covered Critical Illness results either directly or indirectly from any of the following causes:</p> <ul style="list-style-type: none"> i. Any Pre-Existing Disease. “Pre-existing Disease” means any condition, ailment, injury or disease: <ul style="list-style-type: none"> a. That is/are diagnosed by a physician within 36 months prior to the effective date of the Policy issued by the insurer or its latest revival date, whichever is later; OR b. For which medical advice or treatment was recommended by, or received from, a physician within 36 months prior to the effective date of the Policy or its latest revival date, whichever is later. <p>This exclusion shall not be applicable to conditions, ailments or injuries or related condition(s) which are underwritten and accepted by the Company at inception.</p> ii. Any sickness-related condition manifesting itself within 90 days from the Policy commencement date or its latest revival date, whichever is later; iii. Any sexually transmitted diseases. iv. Any congenital condition v. Suicide or attempted suicide or self-inflicted injury, irrespective of mental condition; vi. Participation in a criminal, unlawful or illegal activity; vii. Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a registered medical practitioner acceptable to us; viii. Nuclear contamination, the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature; ix. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes. x. Taking part in any naval, military or air force operation during peace time. xi. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable. xii. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including 	<p style="text-align: center;">Part G</p>
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but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping.

Exclusions for Accidental Permanent Disability :

The Annuitant shall not be entitled to any enhanced Annuity under Permanent Disability (PD) benefit if the disability is directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following causes:

- i. Attempted suicide, while sane or insane
- ii. Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order
- iii. Self-destruction or any attempted self-destruction or self-inflicted injury while sane or insane
- iv. Accident occurring while or because the Insured is under the influence of alcohol or any non prescribed drug; unless taken in accordance with the lawful directions and prescription of a registered medical practitioner
- v. Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
- vi. Arising or resulting from the insured committing any breach of law with criminal intent.
- vii. War, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion. War means any war whether declared or not.
- viii. Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a licensed doctor other than life assured.
- ix. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee jumping;
- x. Any injury incurred before the effective date of the cover
- xi. Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature

		xii. Disability as a result of any disease or infection.	
10	Waiting /lien Period, if any.	Critical illness – Waiting period of 90 days Accidental Permanent Disability – Waiting period of 90 days	Part G
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 by proportionate risk premium for the period of cover and expenses incurred by us on medical examination, if any and 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.	Part D
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,</p>	<p>Refer Part B for Lapse</p> <p>Refer Part D for Reduced Paid-up</p> <p>Refer Part D for Revival</p>

		documents and reports furnished by the Policyholder, in accordance with Board approved Underwriting Policy.	
14	Policy Loan, if applicable	<p>Policy Loan can be availed for the following Annuity Options: Option 5 – Life Annuity with Return of Purchase Price, Option 6 - Life Annuity with enhanced Annuity on Critical Illness / Accidental Permanent Disability and with Return of Purchase Price, Option 7 - Life Annuity with Return of Purchase Price on attainment of Age 80 years, Option 8- Life Annuity with partial Return of Purchase Price to Survivor and balance to Nominee, Option 9 - Deferred Life Annuity with Return of Premium , Option 10 - NPS – Family Income.</p> <p>Policy Loan can be availed any time after six months from the Date of Commencement of Policy for Single Pay Policies. The Policyholder can take Policy Loan on completion of the first Policy Year, under Limited Pay for Option 9, once the Policy has acquired Surrender Value at the time of request for Loan. The minimum policy loan is Rs. 5,000 and the maximum amount of loan which can be granted under this Policy during the Policy Term shall not exceed 80% of the then applicable Surrender Value less any outstanding Policy loan balance as on that 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</p> <p>*For updated TAT, please refer below link https://lifeinsurance.adityabirlacapital.com/customer-service/service-tats</p> <p>Mandatory Claim Requirements:</p> <ol style="list-style-type: none"> 1. Claimant Statement Form 2. Death certificate issued by municipal corporation / Gram Panchayat (Self attested copy) 3. Original Policy Document 	Refer Part F

		<p>4. KYC document of beneficiary (Self attested copy)</p> <p>5. Relationship with the beneficiary with the Life Insured</p> <p>Bank details of the beneficiary</p> <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) <p>Employer's certificate (if applicable)</p> <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</p>	Refer Part F

		<p>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 care.lifeinsurance@adityabirlacapital.com , For NRI Customer absli.nrihelpdesk@adityabirlacapital.com • 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 	Refer 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)