

Future Generali India Life Insurance Company Limited

IRDAI Registration No. 133; CIN No: U66010MH2006PLC165288

PART A

3. POLICY SCHEDULE

PLEASE GO THROUGH THE POLICY SCHEDULE CAREFULLY

<< Individual, Non Linked, Non-Participating (without profits), Savings, Life Insurance Plan >>

THIS SCHEDULE IS PART OF THIS POLICY AND IS SUBJECT TO AND HAS TO BE READ ALONG WITH THE POLICY DOCUMENT.

3a) Your Customer Id:

3b) Details of the Life Assured and Policyholder

Details of	Life Assured	Policyholder
Full Name:		
Date of Birth:		
Age Admitted:	Yes/No	
Gender		
Email address:		
Mobile phone no:		
Residence No:		
Address:		
Landmark:		
City:		
Pin Code:		

3c) Nominee(s) to this Policy are:

Detail of	Full Name	Date of Birth	Age	Gender	Relationship with Policyholder	Address	Percentage share of Benefit
Nominee 1							
Nominee 2							

3d) The Appointee of this Policy is (in case the Nominee mentioned is a minor):

Full Name:	
Date of Birth:	

Future Generali Single Premium Anchor Plan Individual, Non Linked, Non-Participating (without profits), Savings, Life Insurance Plan Dated:

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Gender	
Address of the Appointee:	
Relationship with Nominee:	

3e) Policy Details

Plan Name	Plan Option	Payout Option	UIN	Policy Commencement Date	Risk Commencement Date	Policy Term	Premium Payment Term	Maturity Date	Sum Assured	Sum Assured on Death	Sum Assured on Maturity
							Single				

Survival Benefit Payout Frequency: <<Yearly/Half-Yearly/Quarterly/Monthly>>

The Premium amount, Policy Term, Plan Option and Payout Option is chosen by the Policyholder at inception of the Policy. Once chosen, the Policyholder shall not be allowed to change any of these parameters during the term of the Policy.

3f) Premium Details

Plan Name	Single Premium (Rs.)	Applicable Taxes*	Total Single Premium

	First Year	Renewal Years
Total Single Premium		Not Applicable
Applicable Taxes*		Not Applicable
Total Single Premium after Applicable Taxes*		Not Applicable

3g) Disclaimers

- *Includes applicable taxes at prevailing rates under applicable laws and amendments thereto.
- Total Premium is subject to change in case of any variance in the present tax rates or in the event of any new or additional tax/cess/by whatever name called levy being made applicable/ imposed on the premium(s) under applicable laws and amendments thereto.

Tax benefits under this Policy shall be subject to applicable laws as amended from time to time. Any payment made under this Policy shall be subject to deduction of applicable taxes, if applicable as per law from time to time. You are advised to consult your tax consultant for details.

3h) Stamp Duty

The stamp duty of Rs. xxx (xxxx ONLY) paid by Payorder no.XXXXX dated DD/MM/YYYY. Government Notification Revenue and Forest Department No.Mudrank 2004/4125/CR 690/M-1, Dt.31/12/2004.

3i) What You are covered for:

Future Generali Single Premium Anchor Plan Individual, Non Linked, Non-Participating (without profits), Savings, Life Insurance Plan Dated:

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PART A

Policy Benefits (Please refer Part C of the Policy for details)

(Applicable only for Option 2: Income Option) <<

Survival Benefit starts from the payout dates as mentioned in the table below and continues till the Maturity Date as specified in the Schedule.

Survival	Survival Benefit payout dates	Survival Benefit amount
Benefit	Every << Survival Benefit Payout Frequency >> starting	
	from < <start 1="" 6="" date="" in="" in<="" or="" policy="" th="" year=""><th><<survival amount="" as="" benefit="" per<="" th=""></survival></th></start>	< <survival amount="" as="" benefit="" per<="" th=""></survival>
	Policy year 11 - depending upon payout option chosen>>	frequency>>
	till < <end date="">></end>	- •

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Maturity Benefit	Maturity Benefit payout date	Maturity Benefit amount
Delient	< <dd mm="" yyyy="">></dd>	< <sum assured="" maturity="" on="">></sum>

Death Benefit	Both Options:
	For both options, Death Benefit payable shall be higher of:
	i. Sum Assured on Death
	ii. Surrender Value as on date of death
	Sum Assured on Death is defined as 1.25 times the Single Premium paid (excluding the taxes, rider premiums and underwriting extra premiums, if any).
	On death of the Life Assured during the Policy term, Death Benefit will be paid immediately (irrespective of any survival benefits paid earlier under Option 2: Income Option) and the Policy shall terminate.

3j) What are my options in case I want to cash-in my Policy before Maturity Date (Please refer Part D of the Policy for details):

After the payment of Single Premium, the Policy acquires Surrender Value and You may **Surrender** the Policy any time before the end of Policy Term. You will receive the Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV), whichever is higher and the Policy will terminate. Please note, that subject to the terms and condition of this Policy, **Loan** may be availed against this Policy in case of any temporary financial exigency after the Policy has acquired a Surrender Value.

3k) What You are not covered for:

Suicide Exclusion

In case of death due to suicide within 12 months from the Risk Commencement Date under the Policy or from the date of Revival of the Policy, as applicable, the Nominee or beneficiary of the Policyholder shall 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.

Future Generali Single Premium Anchor Plan Individual, Non Linked, Non-Participating (without profits), Savings, Life Insurance Plan Dated:

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For and on behalf of Future Generali India Life Insurance Company Ltd					
Authorised Signature					



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