

ADDING MORE TO FUEL YOUR DREAMS



Bonus Declared for the year ended 31st March 2023

ALL THE BELOW BONUS RATES ARE APPLICABLE ON OR AFTER 1st JULY 2023.

INDIVIDUAL REVERSIONARY BONUS RATES:

Sr. No.	Product	UIN	Regular Reversionary Bonus Rate For FY 2023-24 – Effective 1 st July 2023
1	Future Generali Assure	133N001V01	2.00% per annum compound Reversionary Bonus
2	Future Generali InstaLife - Regular pay	133N004V01	2.00% per annum compound Reversionary Bonus
3	Future Generali InstaLife - Single pay	133N004V01	4.50% per annum compound Reversionary Bonus
4	Future Generali Pension - Regular pay*	133N009V01	4.50% of Policyholder Pension Fund Account as at 31 st March 2023 on pro rata basis
5	Future Generali Pension - Single pay*	133N009V01	4.50% of Policyholder Pension Fund Account as at 31 st March 2023 on pro rata basis
6	Future Generali Child - Regular Pay	133N013V01	2.50% per annum compound Reversionary Bonus
7	Future Generali Child - Single Pay	133N013V01	5.00% per annum compound Reversionary Bonus
8	Future Generali Anand	133N018V01	2.75% per annum compound Reversionary Bonus
9	Future Generali Saral Anand	133N019V01 & 133N019V02	2.75% per annum compound Reversionary Bonus
10	Future Generali Dream Guarantee	133N029V01	2.15% per annum compound Reversionary Bonus
11	Future Generali Bima Guarantee	133N038V01	2.75% per annum compound Reversionary Bonus
12	Future Generali Secure Income - Regular	133N039V01	3.00% per annum compound Reversionary Bonus
13	Future Generali Secure Income - Single	133N039V01	6.00% per annum compound Reversionary Bonus
14	Future Generali Family Income Plan	133N040V01 & 133N040V02	5.05% per annum compound Reversionary Bonus
15	Future Generali Family Secure Plan	133N041V01 & 133N041V02	4.75% per annum compound Reversionary Bonus
16	Future Generali Pension Guarantee – Regular	133N046V01	2.75% per annum compound Reversionary Bonus
17	Future Generali Pension Guarantee – Single	133N046V01	4.50% per annum compound Reversionary Bonus
18	Future Generali Assure Plus	133N052V01	2.75% per annum compound Reversionary Bonus
19	Future Generali Triple Anand Advantage	133N055V01 & 133N055V02	3.00% per annum compound Reversionary Bonus
20	Future Generali New Saral Anand	133N062V01	2.25% per annum compound Reversionary Bonus
21	Future Generali New Assure Plus	133N065V01 & 133N065V02	2.50% per annum compound Reversionary Bonus

Notes:

- *All reversionary bonus rates are per annum compound reversionary bonuses except for Future Generali Pension (133N009V01).
- The bonuses declared are applicable for policies with policy anniversaries due on or after 1st July 2023, as per policy terms and conditions.
- Reversionary Bonus rates as above shall continue to apply until the next reversionary bonus declaration.**

Bonus would accrue for the financial year 2023-24 at the bonus rates declared as per this communication and is payable to the policyholders as per the terms and conditions of the policy document of the respective product. Bonuses, once declared form a part of the guaranteed benefits. Past bonus rates and current bonus rates are not a reflection of future bonus rates.

INDIVIDUAL CASH BONUS RATES:

Sr.No.	Product Name	UIN	Cash Bonus Rates - Effective 1 st July 2023
1	Future Generali Secure Income - Regular	133N039V01	2.50% per annum Cash Bonus
2	Future Generali Secure Income - Single	133N039V01	2.50% per annum Cash Bonus
3	Future Generali Lifetime Partner Plan – Option 1	133N086V01	2.05% per annum Cash Bonus

Notes:

1. All cash bonus rates are per annum as a percentage of the sum assured.
2. The declared bonuses are applicable for policies where a cash bonus is due for payment on or after 1st July 2023, as per policy terms and conditions.
3. **Cash Bonus rates as above shall continue to apply until the next cash bonus declaration.**

INDIVIDUAL TERMINAL BONUS RATES ON MATURITY, DEATH AND SURRENDER:

Sr.No.	Product Name	UIN	Terminal bonus rates – Effective 1 st July 2023
1	Future Generali Assure	133N001V01	7% of (Sum Assured + Vested Bonus)
2	Future Generali InstaLife - Regular pay	133N004V01	10% of (Sum Assured + Vested Bonus)
3	Future Generali InstaLife - Single pay	133N004V01	15% of (Sum Assured + Vested Bonus)
4	Future Generali Pension - Regular pay	133N009V01	70% of Vested Bonus
5	Future Generali Pension - Single pay	133N009V01	40% of (Premiums Paid + Vested Bonus)
6	Future Generali Child - Regular Pay	133N013V01	25% of (Sum Assured + Vested Bonus)
7	Future Generali Child - Single Pay	133N013V01	20% of (Sum Assured + Vested Bonus)
8	Future Generali Anand	133N018V01	35% of Sum Assured
9	Future Generali Saral Anand	133N019V01 & 133N019V02	45% of Sum Assured
10	Future Generali Dream Guarantee	133N029V01	5% of (Sum Assured + Vested Bonus)
11	Future Generali Bima Guarantee	133N038V01	10% of (Sum Assured + Vested Bonus)
12	Future Generali Secure Income - Regular	133N039V01	5% of Sum Assured
13	Future Generali Secure Income - Single	133N039V01	5% of Sum Assured
14	Future Generali Family Income Plan	133N040V01 & 133N040V02	5% of (Sum Assured + Vested Bonus)

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15	Future Generali Family Secure Plan	133N041V01 & 133N041V02	5% of (Sum Assured + Vested Bonus)
16	Future Generali Pension Guarantee – Regular	133N046V01	17% of (Sum Assured + Vested Bonus)
17	Future Generali Pension Guarantee – Single	133N046V01	20% of (Sum Assured + Vested Bonus)
18	Future Generali Assure Plus	133N052V01	5% of (Sum Assured + Vested Bonus)
19	Future Generali Triple Anand Advantage	133N055V01 & 133N055V02	5% of (Sum Assured + Vested Bonus)
20	Future Generali New Saral Anand	133N062V01	5% of (Sum Assured + Vested Bonus)
21	Future Generali New Assure Plus	133N065V01 & 133N065V02	5% of (Sum Assured + Vested Bonus)

Notes:
A. Terminal Bonus on maturity

1. Terminal Bonus on maturity will be payable on or after 1st July 2023 to all fully paid-up participating policies. Further, a terminal Bonus on maturity will also be payable to reduce paid-up participating policies that have paid premiums for at least ten full years. Terminal Bonus on reduced paid-up policies is being declared for the first time.
2. The Sum Assured to be used for calculation of terminal Bonus on maturity for fully paid-up policies shall be the **Full Sum Assured**.
3. The Sum Assured will be used to calculate the terminal Bonus on maturity for reduced-paid-up policies shall be **Paid-up Sum Assured**.
4. Return of premium will be given to fully paid-up participating policies where the total maturity benefit is lower than total premiums (excluding taxes and extra mortality loadings) to achieve non-negative IRR.

B. Terminal Bonus on Death

1. Terminal Bonus on death will be payable on or after 1st July 2023 to all participating policies (premium paying/fully paid-up/reduced paid-up) which have paid premiums for at least five full years. Terminal Bonus on reduced paid-up policies is being declared for the first time.
2. Terminal Bonus will be payable on death occurring after 5 complete policy years.
3. The Sum Assured to be used to calculate terminal Bonus on death for premium paying or fully paid-up policies shall be **Full Sum Assured**.
4. The Sum Assured to be used to calculate terminal Bonus on death for reduced paid-up policies shall be **Paid-up Sum Assured**.
5. **For policies with a waiver of premium, no terminal bonus is payable on death, as the same is payable on maturity. Similar logic is to be used for fully paid-up and reduced paid-up policies.**

C. Terminal Bonus on Surrender

1. Terminal Bonus on surrender will be payable on or after 1st July 2023 and is applicable for all participating policies, which have been in-force (premium paying or fully paid-up policies) for at least ten full years. Further, a terminal Bonus on surrender will also be payable to reduced paid-up participating policies that have paid premiums for at least ten full years. Terminal Bonus on reduced paid-up policies is being declared for the first time.
2. Terminal Bonus will be payable on surrender after ten full policy years.
3. The Sum Assured to be used to calculate the terminal Bonus on surrender shall be **Paid-up Sum Assured as on the date of surrender**.

The Terminal Bonus rates as above shall continue to be applicable till the next terminal bonus declaration.
INTERIM BONUS RATES APPLICABLE TILL NEXT DECLARATION OF BONUS:

The interim bonus rates applicable till the next declaration of the Bonus will be the same as per the above table. The Bonus declared at the end of any financial year shall be attached to the policy on the following policy anniversary or when due for payment. For any exit (death or surrender) after the following policy anniversary but before the next bonus declaration, the declared interim Bonus shall get attached on exit over and above the declared Bonus. Bonus is payable to policyholders **as per the terms and conditions of the policy document** of the respective product.


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