

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICY HOLDER.

THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

Future Generali Dhan Vridhi

An individual, Unit linked, Non-participating (without profits),
Life Insurance Plan

UIN: 133L050V03



About the plan

Future Generali Dhan Vridhi is an individual, unit-linked, non participating (without profits) life insurance plan

It is a limited premium payment plan with distinct advantage of protection and it also helps you to build wealth

It also offers a wide choice of investment funds to match your risk appetite and a host of other flexible options for your unique needs

Key features

Unique Combination

This is a Limited Premium Payment ULIP with the right blend of Protection & Investment to meet your medium to long term financial goals

Choice of Investment Funds

Helps maximize your returns by investing in a choice of 7 investment funds to match your risk appetite

Flexibility

Flexibility to choose Policy Term, Premium Payment Term, Sum Assured and other optional features like switching, re-direction and Partial Withdrawals

Tax Benefit

Premium(s) paid may be eligible for tax benefits as may be available under the provisions of Section(s) 80C and 10(10D) as applicable

Sales pitch

Objective	How it works?	How this plan helps?
Wealth Creation	It offers lump sum i.e. fund value as on date of maturity provided the policy is inforce	Maturity value will help you to fulfill your financial goals
Protection	It pays a lumpsum death benefit in case of life assured's death	Death benefit can be utilized to fulfill financial need, reduce liability and maintain lifestyle
Tax saving life insurance plan	This plan may provide tax benefits as per prevailing tax laws as amended from time to time	You may save income tax u/s 80C on your premiums and payouts u/s 10(10D) as per prevailing tax rules as amended from time to time

How it works?

Maturity Benefit	At maturity, the Fund Value as on the date of maturity is payable to the Life Assured provided the policy is inforce.
Death Benefit	<p>In case of an unfortunate event of death of Life Assured, while the policy is in force during the Policy Term, higher of:</p> <ul style="list-style-type: none">• Sum Assured less deductible Partial Withdrawal, if any, or• Fund Value, or• 105% of basic premiums paid till date of death less deductible partial withdrawals, if any <p>Where Deductible Partial Withdrawals are: Partial Withdrawals made 2 years immediately prior to the date of death of the life assured.</p>

Example: Maturity Benefit

Age	30 years	Sum Assured	10,00,000	Policy Term	20 years
PPT	15 years	Mode	Annual	Annual Premium*	Rs. 1,00,000

* Premiums are exclusive of applicable taxes

What you pay

He pays Rs.1,00,000 per year for 15 years
Total Premium paid = Rs. 15,00,000



Year 0

Year 14

Life Cover for 20 years



Maturity Benefit:

Ankit receives a lump sum of
Rs. 32,79,210 at Assumed Investment return of 8%
Rs. 19,34,918 at Assumed Investment return of 4%

What you get

Note: For the purpose of illustration, we have assumed 8% p.a and 4% p.a as the higher and lower values of investment returns. These rates are not guaranteed, and they are not the upper or lower limits of returns of the funds selected in your policy, as the performance of funds depends on several factors including future investment performance. These rates in no way signify our expectations of future returns and the actual returns may be higher or lower.

Example: Death Benefit

Age	30 years	Sum Assured	10,00,000	Policy Term	20 years
PPT	15 years	Mode	Annual	Annual Premium*	Rs. 1,00,000

* Premiums are exclusive of applicable taxes

What you pay

He pays Rs.1,00,000 per year for 2 years
Total Premium paid = Rs. 2,00,000



Ankit opts for 'FG Dhan Vridhi' when he is 30 years old

In case of an unfortunate event during the 2nd policy year, Ankit's nominee receives a lump sum of Rs.10,00,000.

Death Benefit:

Death Benefit is the highest of:

1. Sum Assured i.e. Rs. 10,00,000
2. 105% of the total Premiums Paid i.e. Rs. 2,10,000
3. Fund value i.e.
Rs.1,94,958 at assumed investment return of 8%
Rs.1,88,493 at assumed investment return of 4%

What your nominee gets

Note: For the purpose of illustration, we have assumed 8% p.a and 4% p.a as the higher and lower values of investment returns. These rates are not guaranteed, and they are not the upper or lower limits of returns of the funds selected in your policy, as the performance of funds depends on several factors including future investment performance. These rates in no way signify our expectations of future returns and the actual returns may be higher or lower.

Boundary conditions

Parameters	Criteria
Min./Max. Entry Age	For PPT 5 years = 8 years to 50 years (as on last birthday) Other PPTs = 8 years to 60 years (as on last birthday)
Min./Max. Maturity Age	18 years to 70 years (as on last birthday)
Premium Paying Frequency	Annual, Half Yearly, Quarterly and Monthly
Policy Term	10/ 15 /20 years
Premium Payment Term	5/ 7 years for 10 years Policy Term 10/ 12 years for 15 years Policy Term 15/ 17 years for 20 years Policy Term
Min./Max. Sum Assured	Minimum and Maximum Sum Assured is as under: Age < 45 years: 10 X Annualized Premium Age >= 45 years : 7 X Annualized Premium
Premium	Min Yearly = Rs. 20,000, Half Yearly = Rs 10000, Quarterly = Rs. 5000, Monthly Rs. 2000 Max. = No limit, subject to underwriting

Options and benefits

Future Generali Linked Accidental Death Rider (UIN: 133A025V01)

In case of an unfortunate event of death of the life assured during the rider term, the rider sum assured is paid along with the death benefit. An Accident is a sudden, unforeseen, and involuntary event caused by external, visible & violent means.

Decrease in Premium

- Anytime after payment of premium for first five completed policy years, you have an option to decrease the premium up to 50% of the original Annualized Premium.
- The decrease in premium is subject to the following conditions. Decrease in premium:
 - i) Shall be restricted up to 50% of the original Annualized Premium as paid during the inception of the policy
 - ii) Is subject to minimum premium conditions as defined under the plan
 - iii) Shall not be allowed when the policy is in discontinuance status i.e. decrease in premium is allowed only when all due premiums have been paid
 - iv) Shall be applicable only on policy anniversary
- Once reduced, the premiums cannot be subsequently increased.
- The decrease in premium will lead to reduction in Sum Assured as defined under the plan. The revised Sum Assured applicable shall be based on reduced premium.
- Premium Allocation charges and Policy Administration charges shall be accordingly based on revised reduced Premium.

Charges

Premium Allocation Charge

The Premium Allocation Charge will be deducted from the premium amount at the time of premium payment and the remaining premium will be used to purchase units in various investment funds according to the specified fund allocation

Policy Year	Charge %
1 st	5.25%
2 nd Onwards	2%

Policy Administration Charge

The Policy Administration Charges are determined using 1/12th of the annual charges given above and are deducted from the unit account monthly at the beginning of each monthly anniversary of a policy by cancellation of units for equivalent amount till the end of the Policy Term. The Policy administration charge is subject to a maximum of Rs. 500 per month.

Policy Year	Charge as a % of Annual Premium (AP)
1st year to 5th year	3.35% of AP subject to a maximum of Rs. 6000 p.a.
6th Onwards	4.20% of AP subject to a maximum of Rs. 6000 p.a.

Partial Withdrawal Charge

After 6 free Partial Withdrawals in a policy year, a charge levied at the time of affecting the Partial Withdrawal is of Rs. 200 per withdrawal.

Charges

Switching Charge

Twelve free switches are allowed each policy year. Subsequent switches will attract a charge of Rs. 100 per switch. This charge is levied at the time of affecting the switch and will be deducted from the unit account by cancellation of units. The Switching Charge is subject to increase up to Rs. 250 per switch subject to IRDAI approval.

Fund Management Charge (FMC)

FMC will be charged at the time of computation of the NAV, which will be done on a daily basis. This will be charged as a percentage of the value of the assets and will be adjusted towards the NAV.

FMC (% p.a.)	
Future Secure Fund (SFIN:ULIF001180708FUTUSECURE133)	1.10%
Future Income Fund (SFIN:ULIF002180708FUTUINCOME133)	1.35%
Future Balance Fund (SFIN:ULIF003180708FUTBALANCE133)	1.35%
Future Apex Fund (SFIN:ULIF010231209FUTUREAPEX133)	1.35%
Future Opportunity Fund (SFIN: ULIF012090910FUTOPPORTU133)	1.35%
Future Maximize (SFIN: ULIF004180708FUMAXIMIZE133)	1.35%
Future Midcap Fund (SFIN: ULIF014010518FUTMIDCAP133)	1.35%
Discontinued Policy Fund (SFIN: ULIF013011111FUTDISCONT133)	0.50%

Charges

Mortality Charge

This shall be levied at the beginning of each policy month from the fund. Below mentioned are the sample Mortality Charges for various ages for Rs. 1000 of sum at risk.

Age	Mortality Charge
25 years	1.09
30 years	1.17
35 years	1.42
40 years	1.99

Mortality Charges are deducted on sum at risk which is calculated as higher of (Sum Assured less Deductible Partial Withdrawal, 105% of the total premiums paid till that date less deductible partial withdrawal) reduced by Fund Value under the policy.

Miscellaneous Charge

This charge is levied for any alterations within the insurance contract, such as Premium Redirection. The charge is expressed as a flat amount levied by cancellation of units. This charge is levied only at the time of alteration and is equal to Rs. 250 per alteration.

Note: - Above charges are subject to applicable tax, if any, as fixed by the Government from time to time. Currently tax is applicable on all the charges deducted under the policy.

However, the same may be changed as prescribed by the Government of India from time to time.

Charges

Discontinuance Charge

The charge is levied where the Policyholder opts not to pay premiums under the policy. In case of discontinuance of the policy during first 4 policy years, the following charge is applicable:

Discontinuance during the policy year	Discontinuance Charge where Annualised Premium is \leq Rs. 50,000
1	Lower of 20% x (AP or FV), Max Rs 3,000
2	Lower of 15% x (AP or FV), Max Rs 2,000
3	Lower of 10% x (AP or FV), Max Rs 1,500
4	Lower of 5% x (AP or FV), Max Rs 1,000
5	Nil

Discontinuance during the policy year	Discontinuance Charge where Annualised Premium is $>$ Rs. 50,000
1	Lower of 6% x (AP or FV), Max Rs. 6,000
2	Lower of 4% x (AP or FV), Max Rs 5,000
3	Lower of 3% x (AP or FV), Max Rs 4,000
4	Lower of 2% x (AP or FV), Max Rs 2,000
5	Nil

AP = Annualised Premium under the policy & FV = Fund Value on the date of discontinuance

Important things to know

Lock-in Period

Lock in period means the period of 5 consecutive years from the policy commencement date, during which the proceeds of the discontinued policy cannot be paid by the insurer to the insured / policy holder except in the case of death or upon any contingency covered under the policy

Surrender

- If policy is surrendered before the completion of Lock-in Period of 5 policy years from the policy commencement date, the Surrender Value equal to Fund Value less applicable Discontinuance Charge will be kept in Discontinued Policy Fund and no subsequent charges other than Fund Management Charges for Discontinued Policy Fund will be deducted. The Surrender Value will accrue a minimum guaranteed return as specified by IRDAI, from time to time. Such accumulated Surrender Value will be paid immediately after the Lock-in Period. In case of death of the Life Assured during this period, the proceeds will be payable to the nominee/legal heirs
- If the policy is surrendered after the Lock-in Period, then the Surrender Value is the Fund Value at the prevailing NAV. It becomes payable immediately.

Important things to know

Free look cancellations

If the policy holder is not satisfied with the terms and conditions of the policy, he can apply in writing to the Company for cancellation of the policy within the free look period of 15 days (30 days if the policy is sold through Distance Marketing) from the date of receipt of the policy document, stating the reason for cancellation. On cancellation, the Fund Value as on the date of cancellation plus non-allocated premium plus charges levied by cancellation of units less deduction for proportionate cost of insurance cover for the period and expenses towards policy stamp duty and medical examination, will be refunded. If the Policy is opted through Insurance Repository (IR), the computation of the said Free Look Period will be as stated below:-

- i) For existing e-Insurance Account: Computation of the said Free Look Period will commence from the date of delivery of the e mail confirming the credit of the Insurance Policy by the IR.
- ii) For New e-Insurance Account: If an application for e-Insurance Account accompanies the proposal for insurance, the date of receipt of the 'welcome kit' from the IR with the credentials to log on to the eInsurance Account(e IA) or the delivery date of the email confirming the grant of access to the eIA or the delivery date of the email confirming the credit of the Insurance Policy by the IR to the eIA, whichever is later shall be reckoned for the purpose of computation of the Free Look Period.

What is not covered?



Suicide Exclusion

In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the nominee or the beneficiary of the policyholder shall be entitled to fund value, as available on the date of intimation of death. Further, any charges other than Fund Management Charges (FMC) recovered subsequent to the date of death shall be added back to the fund value as on the date of intimation of death

Disclaimer

- ❑ Unit Linked Life Insurance products are different from the traditional insurance products and are subject to risk factors, as in the former, the investment risks in the investment portfolio is borne by the policyholder.
- ❑ 'Future Generali India Life Insurance Company' is only the name of the life insurance Company and 'Future Generali Dhan Vridhi' is only the name of the unit linked life insurance contract and does not in anyway indicate the quality of the contract, or its future prospects of return.
- ❑ Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document of the insurer.
- ❑ The various funds offered under this contract are the names of the funds and do not in any way reflect their quality, their future prospects and returns.
- ❑ The premium paid in unit linked life insurance policies are subject to market risks associated with the capital markets. The unit prices are not guaranteed and may go up and down depending on market conditions.
- ❑ Past performance of the funds is no indication of future performance which may be different.
- ❑ All premiums/benefits payable under this plan are subject to applicable laws and taxes, as they exist from time to time

Disclaimer

Future Generali Dhan Vridhi (UIN: 133L050V03)

- For detailed information on this product including risk factors, terms and conditions etc., please refer to the policy document and consult your advisor or visit our website before concluding a sale.
- Tax benefits are as per Income Tax Act 1961 and are subject to any amendment made thereto from time to time. You are advised to consult your tax consultant.
- Riders are not mandatory and are available for an additional cost

Future Group's, Generali Group's and IITL's liability is restricted to the extent of their shareholding in Future Generali India Life Insurance Company Limited.

Future Generali India Life Insurance Company Limited (IRDAI Regn. No.: 133)
(CIN: U66010MH2006PLC165288). Regd. & Corporate Office address: Future Generali India Life Insurance Co. Ltd, Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai – 400083 | Fax: 022-4097 6600 | Email: care@futuregenerali.in | Call us at 1800 102 2355 | Website: life.futuregenerali.in

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BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Thank You