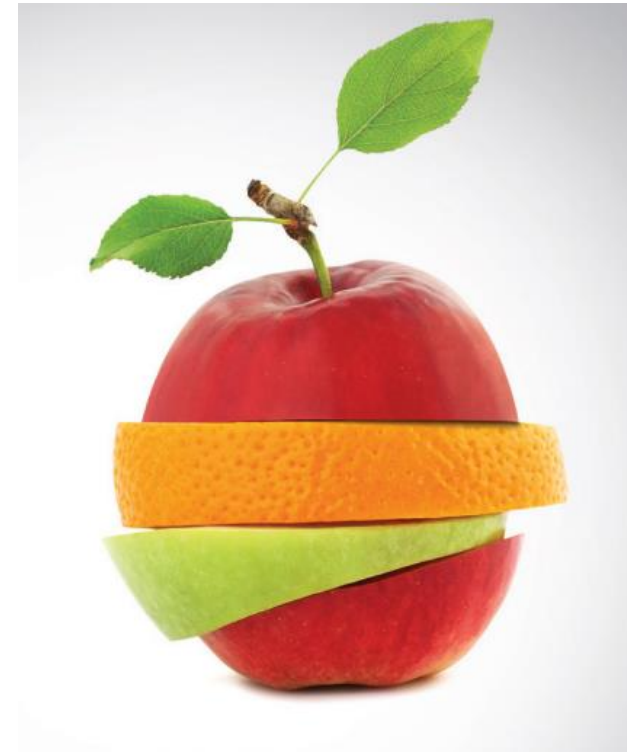


Future Generali Triple Anand Advantage

Individual, Non Linked, Participating(with profits), Savings, Life
Insurance Plan


UIN: 133N055V02




About the plan...




Future Generali Triple Anand Advantage is a limited premium payment, traditional, participating, saving life insurance plan



It provides 5 guaranteed payouts of 10% Sum Assured after the end of premium payment term and lumpsum of 50% Sum Assured + any declared Compounded Reversionary Bonuses plus any Terminal Bonus bonuses on Maturity



Policy continues after maturity till life assured turns 80 years of age with Extended Cover



It may offers compounded reversionary bonus every year as a percentage of Sum Assured to ensure your family gets the benefit of higher financial safety and security

Key features...

Whole Life Cover

It provides whole life cover till age of 80 years. Policy continues with full benefits till the maturity. After maturity, policy continues with Sum Assured till the age of 80 years with Extended Life Cover

Compounded Reversionary Bonus

Opportunity to enhance your Maturity Payout by way of Compounded Reversionary Bonus which get accumulated every year as a percentage of Sum Assured. The Death Benefit increases each year with the accrual of the Compounded Reversionary Bonus

Guaranteed * payouts & lumpsum on maturity

It provides 5 guaranteed* payouts of 10% Sum Assured after the end of premium payment term and lumpsum of 50% Sum Assured + any declared Compounded Reversionary Bonuses plus any Terminal Bonus bonuses on Maturity

Tax Benefit

Customers may be eligible for tax benefits on the premium(s) you pay and benefit proceeds u/s 80C and 10(10D) as per prevailing tax rules

*Provided the policy being inforce

Sales pitch

Objective	How it works?	How this plan helps?
Savings with lumpsum benefit	This plan provides lumpsum (Sum Assured + Compounded Reversionary Bonus + Terminal Bonus if any) on maturity	Maturity payouts helps you plan and achieve financial goals hassle free
Whole Life Cover	It provides life insurance cover till the age of 80 years	It helps you plan your financial goals better and whole life cover helps you plan for legacy creation
Limited PPT	Policy provides limited PPT of 15 and 20 years for the policy term of 20 & 25 years respectively	No need to pay premium for the entire policy term and enjoy guaranteed lumpsum to fulfill your financial goal like child's education, marriage, foreign trip etc
Tax saving life insurance plan	This plan provides tax benefit u/s 80C & 10(10D)	You save income tax u/s 80C on your annual premiums and all payouts are tax free u/s 10(10) as per prevailing tax rules

How it works?

Benefit 1



Money Back

Receive a fixed amount of money for 5 consecutive years after you finish paying all your premiums.

10% of Sum Assured every year for 5 years.

Benefit 2



Lump Sum Payout

Receive a Lump Sum when your policy matures.

50% of the Sum Assured plus Compounded Reversionary Bonuses (if any) plus Terminal Bonus (if any).

Benefit 3



Life Cover till 80 years of age

Receive another Lump Sum when you turn 80.

100% of Sum Assured, if you survive till 80 years of age. In case of your unfortunate demise before you turn 80, 100% of Sum Assured will be paid to your nominee.

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Future Generali
**TRIPLE
ANAND
ADVANTAGE**

- Step 1: Choose the amount of insurance cover you desire under this policy.
- Step 2: Choose the term of your policy i.e. decide the number of years for which you wish to pay the premium i.e. 15 years or 20 years.
- Step 3: Our sales representative will help you calculate your premium and provide you a customised benefit illustration.
- Step 4: Get ready to enjoy triple benefits till you turn 80.

Maturity & Survival Benefit

Survival Benefit : If you have paid all your premiums till the completion of the Premium Payment Term, you will receive 5 annual payouts equal to 10% of your Sum Assured which is called the Survival Benefit. These payouts will begin at the end of the same year in which you paid your last premium.

Maturity Benefit : Once your policy matures, which is 5 years after your Premium Payment Term, you will receive a Lump Sum payout equal to 50% of the Sum Assured plus any declared Compounded Reversionary Bonuses plus any Terminal Bonus, which is called the Maturity Benefit.

Extended Life Cover : Your insurance cover will be active till you turn 80. Once you reach 80 years of age, you will receive another Lump Sum payment equal to 100% of your Sum Assured which is called Extended Cover Payout. What's more, in case of your unfortunate demise after maturity but before you turn 80 years, your nominee will receive 100% of your Sum Assured.

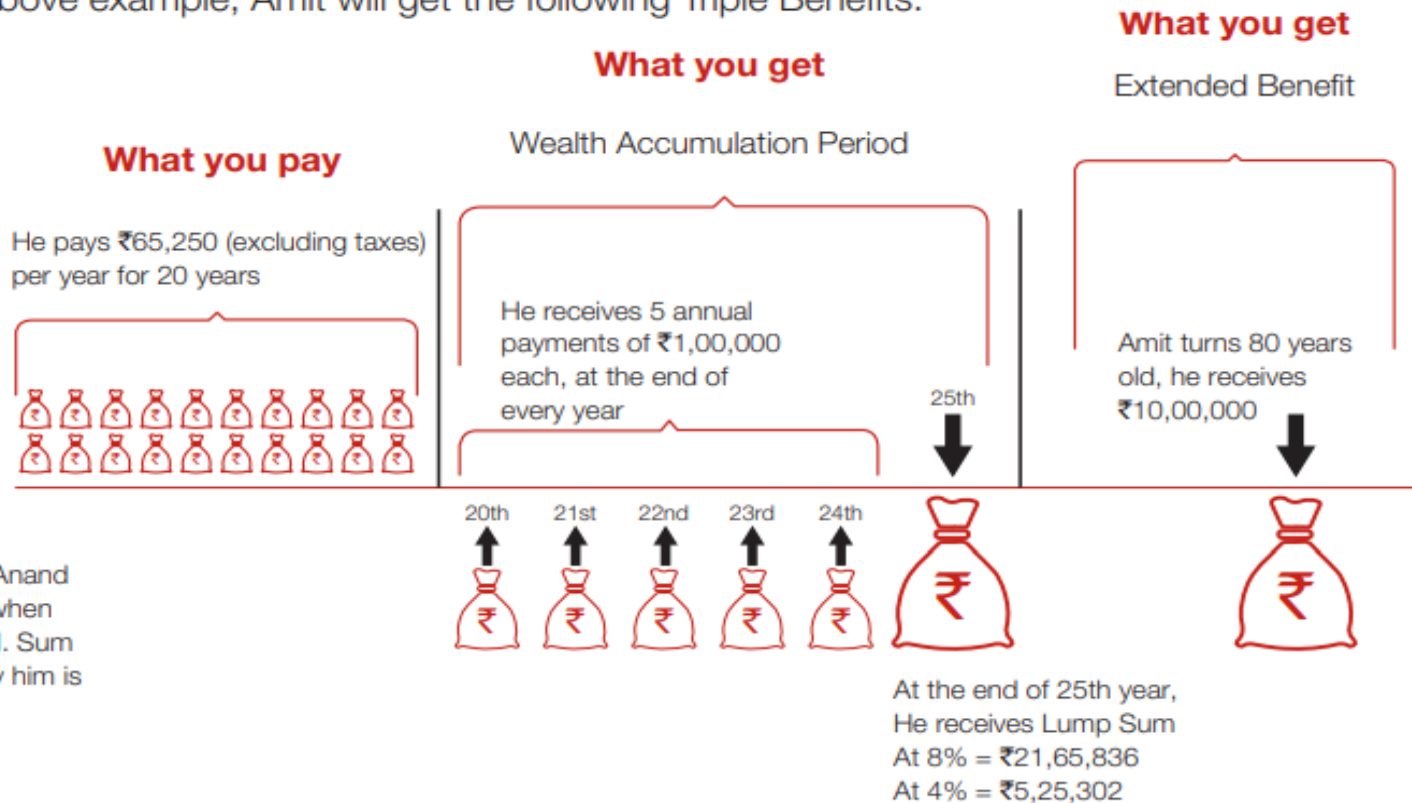
Example – Survival and Maturity Benefits

Amit is 30 years old while buying the policy. He has opted for ₹10,00,000 Sum Assured for a Premium Payment Term of 20 years. He pays ₹65,250 annual premium (excluding applicable taxes) for a term of 20 years.

As per the above example, Amit will get the following Triple Benefits:



Amit buys Triple Anand Advantage Plan when he is 30 years old. Sum Assured opted by him is ₹10,00,000



Please Note: Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your life insurance company. These assumed rates of return 8% and 4%, are not guaranteed and they are not upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance.

Example – Survival and Maturity Benefits [PPT = 20yrs]

Input Parameters-

Age : 35 years
SA : Rs. 5,00,000
PPT: 20 Years

**You pay
Rs. 33,430 (excl. taxes) every
year for 20 Years i.e. Rs. 6,68,600
in total**



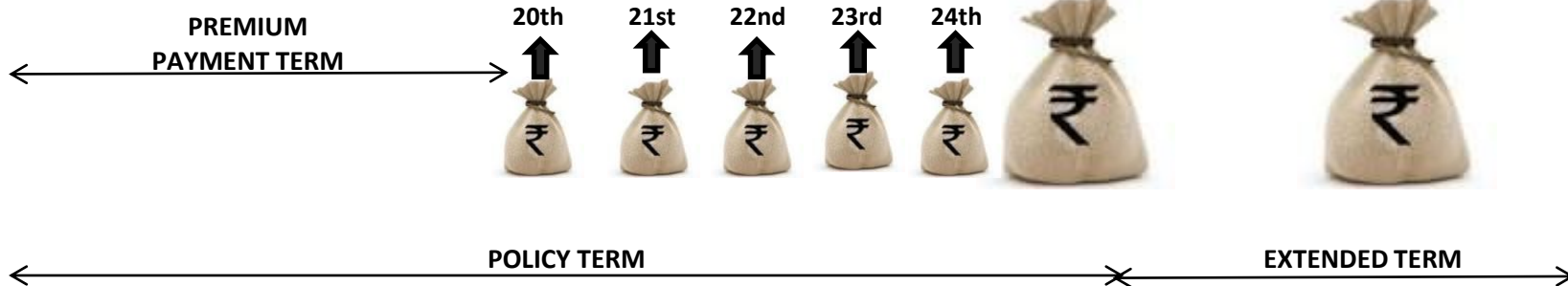
You receive Survival Benefit of:
▪ (5 * Rs.50000) = Rs.2,50,000

You receive Maturity Benefit of :
▪ Rs. 10,82,918 @ 8%
▪ Rs. 2,62,651 @ 4%

**You receive Extended
Benefit of Rs. 5,00,000**

You receive Total Benefit of:

- Rs. 18,32,918 @ 8%
- Rs. 10,12,651 @ 4%



Please Note: Benefits illustrated at 8% and 4% gross rate of return includes non-guaranteed bonuses

Death Benefit

Death Benefit in this plan secures your family in case of your unfortunate demise during the Policy Term.

The Death Benefit payable shall be higher of:

- i. 105% of all the premiums paid (excluding taxes, rider premiums and extra premiums, if any) as on date of death; or
- ii. ii. Death Sum Assured + Accrued Compounded Reversionary Bonuses (if any) plus Terminal Bonus (if any)

Where, Death Sum Assured will be the highest of:

- i. Sum Assured
- ii. 10 times Annualised Premium (excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any)
- iii. Maturity Sum Assured
- iv. Absolute amount payable on Death (which is equal to Sum Assured)

The above Death Benefit shall be payable irrespective of any survival benefits paid earlier.

The plan terminates after paying the Death Benefit to the family.

Example – Death Benefit

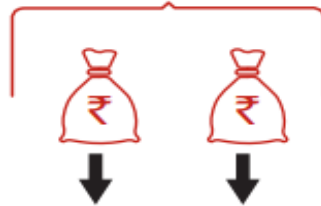
Let's understand the Death Benefit with the help of the previous example. It is assumed that the death occurs in the 2nd policy year. The benefit payable to Amit's nominees will be:

What you pay



Amit buys Triple Anand Advantage Plan when he is 30 years old. Sum Assured opted by him is ₹10,00,000

₹65,250 (excluding taxes)
per year is paid for 2 years



In case of an unfortunate event during the 2nd policy year, Amit's family receives,
At 8% = ₹10,81,600
At 4% = ₹10,02,001

What your nominee gets

Please Note: Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your life insurance company. These assumed rates of return 8% and 4%, are not guaranteed and they are not upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance.

In case of death after the Policy Term but before reaching the age of 80 years, Sum Assured is paid to your nominee.

Boundary conditions

PARAMETER	CRITERION
Entry Age (as on last birthday)	7 to 50 years. Please note, we will undertake the risk on your policy from the policy commencement date.
Maturity Age	27 years – 75 years
Policy Term	Premium Payment Term + 5 years
Premium Payment Term (PPT)	15 or 20 years
Minimum Sum Assured	Rs. 2,00,000
Premium Payment Frequency	Annual, Semi-Annual and Monthly
Premium	Minimum: Rs. 15,000 Maximum: No limit

Important things to know...

Free-Look Period

In case you disagree with any of the terms and conditions of the policy, you can return the policy to the company within 15 days (30 days if the policy is sold through the Distance Marketing Mode) of its receipt for cancellation, stating your objections. Future Generali will refund the policy premium after the deduction of proportionate risk premium for the period of cover, stamp duty charges, cost of medical examination, if any.

Note: Distance Marketing means insurance solicitation by way of telephone calling/ Short Messaging Service (SMS)/other electronic modes like e-mail, internet & Interactive Television (DTH)/direct mail/ newspaper and magazine inserts or any other means of communication other than that in person.

If the policy is opted through Insurance Repository (IR), the computation of the said Free Look Period will be as stated below:-

- 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.
- 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 e-Insurance 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.

Important things to know...

Paid Up

If due premiums for the first two (2) policy years have been paid and any subsequent premium is not paid within the grace period, the policy will be converted to a paid-up policy and the Sum Assured and Death Sum Assured will be reduced in the same proportion as the ratio of number of premiums paid to the total number of premiums payable under the policy. The plan will acquire no further bonuses once the policy is in “Paid Up” status.

Paid Up Sum Assured = Sum Assured * (Number of Premiums Paid / Total number of premiums payable)

Surrender

The life insurance plan will acquire a surrender value after all the due premiums have been paid for the first 2 full policy years. The policy cannot be surrendered once the policy term is over. The surrender value payable is higher of the Guaranteed Surrender Value and the Special Surrender Value.

What is not covered?



Suicide
Exclusion

In case of death due to suicide within 12 months from the date of commencement of risk 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

Disclaimer

Future Generali Triple Anand Advantage Plan [UIN: 133N055V02]

- ❑ For more details on risk factors, terms and conditions, etc., please read the sales brochure carefully before conducting 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.

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