

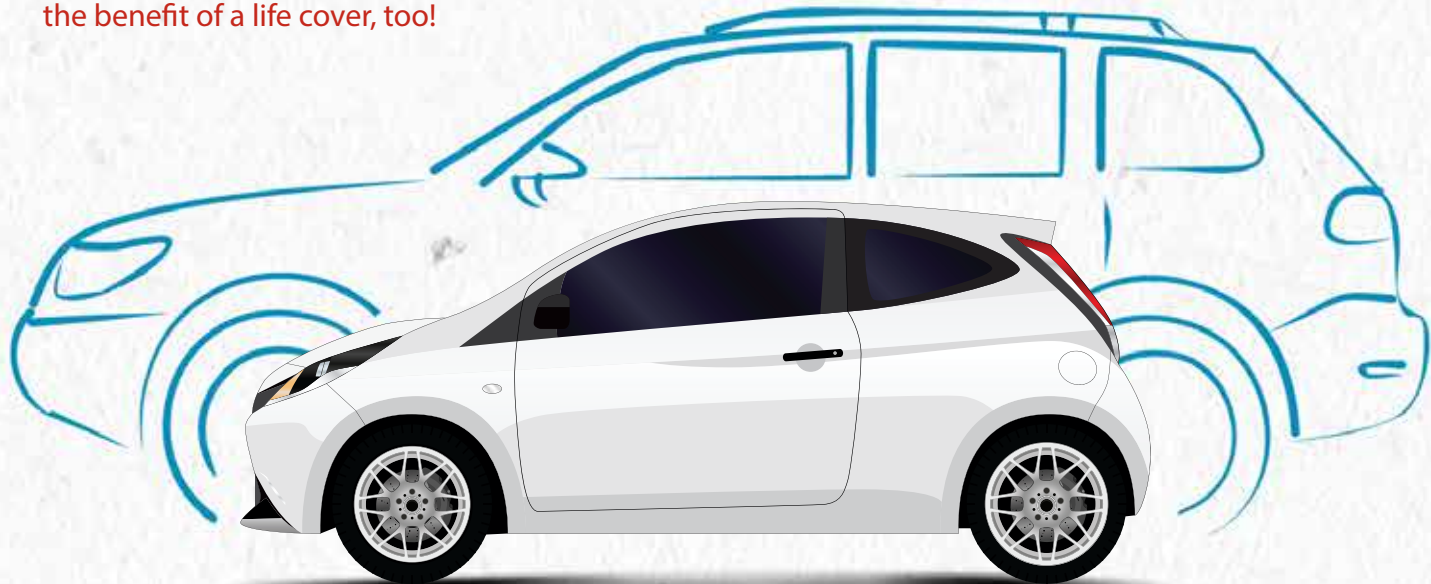
In this Policy, the investment risk in the investment portfolio is borne by the Policyholder.

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 money invested in linked insurance products completely/partially till the end of the fifth year.



# Give your wishes a boost

Now maximise your wealth with 1% to 7% extra allocation\* on your premiums, and enjoy the benefit of a life cover, too!



This is an individual, non-participating (without profits), unit linked, life insurance plan.

 1800 102 2355

 [life.futuregenerali.in](http://life.futuregenerali.in)

 **FUTURE GENERALI**  
TOTAL INSURANCE SOLUTIONS

\*The amount of extra allocation depends upon the Annualised Premium and the policy year.

The extra allocation applicable to the respective Instalment Premium shall be added only when due premiums are paid within the Grace Period and the policy is in force.

# Future Generali Big Dreams Plan

## An Individual, Unit Linked, Non-Participating (without profits), Life Insurance Plan

- a. In this policy, the investment risk in the investment portfolio is borne by the policyholder.
- b. The linked insurance plans do not offer any liquidity during the first five years of the contract.
- c. The policyholder will not be able to surrender/withdraw the monies invested in linked insurance plans completely or partially until the end of the fifth year.

**W**e all want a little extra something in life. Same is true for our investments as well, so we have created a Unit Linked Insurance Plan just for that. With us, you can now dream much more.

Presenting the Future Generali Big Dreams Plan, a comprehensive Unit Linked Insurance Plan, that lets you create wealth while enjoying the benefits of an insurance plan at the same time.

So go on and secure your long-term future and dreams!

# Why go for the Future Generali Big Dreams Plan?



**Boost your returns with extra allocation** from 1% to 7% on your each instalment premium if the due premium is paid within the Grace Period. This ensures you reach your financial goals faster.



**Benefit with Zero Allocation and Zero Admin charge** and watch your wealth grow faster.



**Enjoy the benefit of life cover** and secure your family's future against the uncertainties of life.



**Fulfil your life's goals** by choosing from 3 available options – Wealth Protect, Retire Smart and Dream Protect.



**Avail Systematic Partial Withdrawal** (under Option 1: Wealth Creation and Option 2: Retire Smart only) and receive money in your account monthly to help you meet specific financial requirements.



**Get the flexibility to change your funds** and always be in complete control of your wealth.



**Enhance your protection** by opting for riders that cover Accidental Death and Accidental Total & Permanent Disability.



**Avail tax benefits** under Section 80C and Sec 10(10D) of the Income Tax Act of 1961. These benefits are subject to change as per the prevailing tax laws.



**Experience ease of purchase** as you buy the plan online in just a few clicks - anytime, anywhere.

# How to get this plan?

## 01 STEP

### Follow the steps below:

Pick an option that works for you



#### Option 1: Wealth Creation

If your need is to save for a specific milestone, this option is for you. For e.g. this option is perfect if you are looking to buy a house, start your own business, pursue your education or achieve any other important life goal.

After the completion of your premium payment term, you can utilize the accumulated corpus to get monthly income using our systematic partial withdrawal feature.



#### Option 2: Retire Smart

Say goodbye to your retirement worries with this option. Build a retirement corpus and get monthly income\* any time after you have completed your premium payment term using our systematic partial withdrawal feature.

\*Enjoy tax benefit as per prevailing tax laws.



#### Option 3: Dream Protect

Choose this option to secure the dreams of your loved ones even when you are not around. Build a corpus fund for your child's higher education, or for the financial security of your spouse/parents. The option will continue even in the case of your unfortunate demise, and your nominee(s) will get the following benefits:

- a. A lumpsum death benefit payout.
- b. No future premiums are required to be paid and the Company shall pay premiums on your behalf.
- c. Monthly income till the end of the policy term to help your family meet their regular expenses.
- d. Fund Value as Maturity Benefit at the end of the policy term.

## 02 STEP

Now that you have chosen your option, you have a few more things to decide basis your financial goals:

- a. How much money do you want to invest?
- b. How long you want to keep investing for?
- c. How long do you want to remain invested for/stay protected under this plan?
- d. What is the frequency of premium payment?

## 03 STEP

After everything else has been decided, you need to choose your fund allocation strategy.

This plan gives you two options

- a. Self-invest rule: You decide your fund allocation strategy.
- b. Auto-invest rule: Pre-defined automated fund allocation strategy.

## 04 STEP

Finally, fill in the application form, pay your premiums and submit all the necessary documents.

# What are your benefits?

## Maturity Benefit

### Option 1 : Wealth Creation and Option 2 : Retire Smart

- a. On policy maturity (end of policy term), you will receive your Fund Value.

### Option 3: Dream Protect

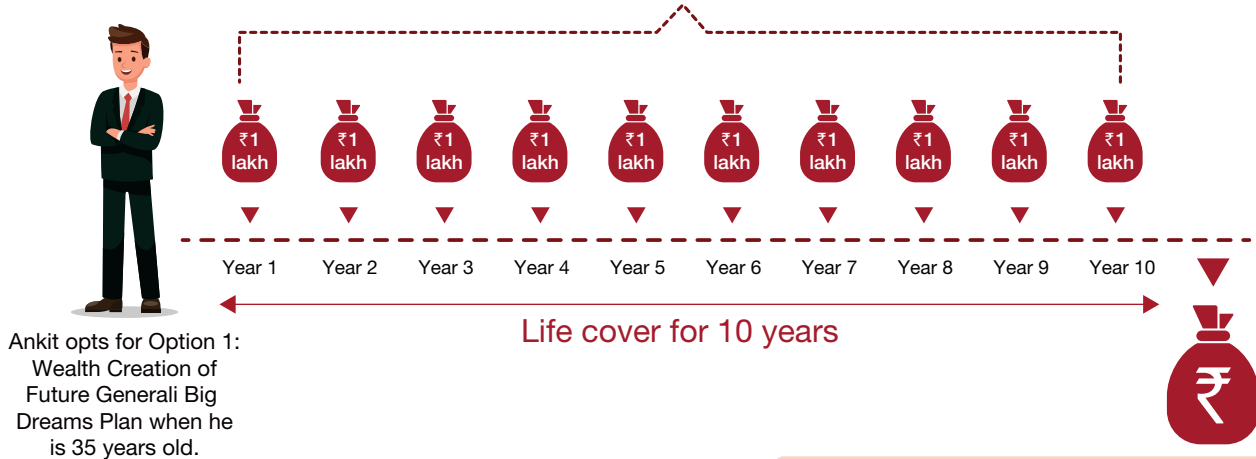
- a. On policy maturity (end of policy term), you will receive your Fund Value.
- b. Even in case of the death of the Life Assured, you will receive your Fund Value on policy maturity (end of policy term).

## To clearly understand how maturity benefit works, let us take a look at Ankit's story.

Ankit is 35 years old and has chosen to invest in Option 1: Wealth Creation of the Future Generali Big Dreams Plan, with a Policy Term of 10 years, an annual premium of ₹1,00,000 for 10 years and a Sum Assured (cover amount) of ₹10,00,000.

### What you pay

He pays ₹1,00,000 per year for 10 years  
Total Premium paid = ₹10,00,000



#### Maturity Benefit:

Ankit receives a lump sum of  
₹14,38,318 at Assumed Investment return of 8%  
₹11,54,324 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.

## Death Benefit

In case of your unfortunate demise, the Death Benefit in this plan secures your family's financial well-being and future. The Death Benefit varies as per the plan option you choose:

### Option 1: Wealth Creation and Option 2: Retire Smart

The Death Benefit payable to the nominee shall be the higher of:

- Sum Assured less deductible partial withdrawals, if any, OR
- Fund Value under the policy, OR
- 105% of the total premiums paid till the date of death less deductible partial withdrawals, if any

The Policy will terminate on the payment of Death Benefit.

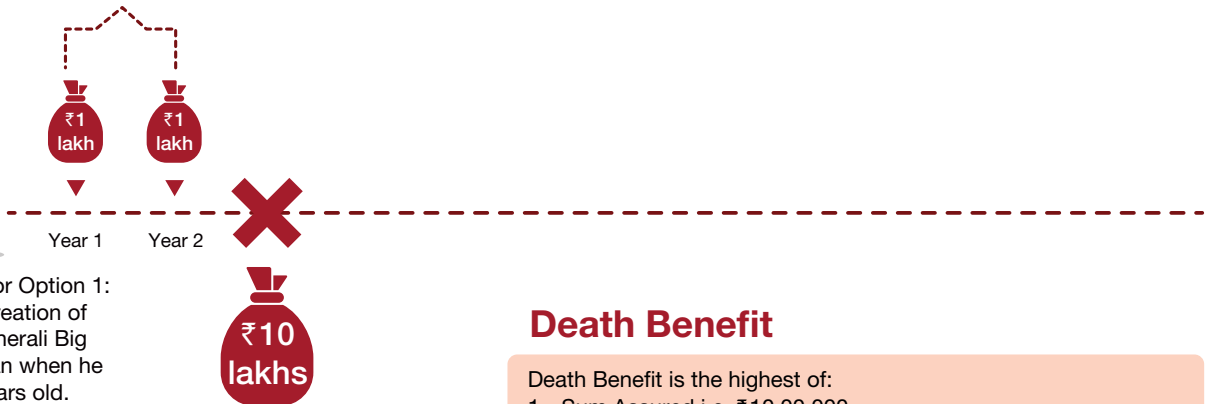
### To clearly understand how the death benefit works, let us refer to Ankit's story.

Like we discussed, Ankit is 35 years old, and has invested in Option 1: Wealth Creation of the Future Generali Big Dreams Plan, with a Policy Term of 10 years. In case of Ankit's unfortunate death after having paid just 2 premiums, the following illustration shows what his nominee will get:

### What you pay

He pays ₹1,00,000 per year for 2 years

Total Premium paid = ₹2,00,000



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

### Death Benefit

Death Benefit is the highest of:

- Sum Assured i.e. ₹ 10,00,000
- 105% of the total Premiums Paid i.e. ₹ 2,10,000
- Fund value i.e. ₹ 2,18,582 at assumed investment return of 8%  
₹ 2,06,408 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.



### Option 3: Dream Protect

The Death Benefit payable to the nominee shall be the higher of:

- a. Sum Assured less deductible partial withdrawals, if any, OR
- b. 105% of the total premiums paid till the date of death less deductible partial withdrawals, if any

### In addition

- a. No future premiums are required to be paid by You. All future premiums under the policy shall be paid by the Company on your behalf as and when they become due. Extra Allocation applicable to the respective Installment Premium post the death of the Life Assured shall be added to the fund as and when the installment premium is paid by the company into the fund. The Policy shall continue till maturity and all the future benefits under the policy will be paid to the beneficiary as and when due. All applicable charges, except mortality charges, will continue to be deducted from the unit fund.
- b. We will pay a monthly income equal to 8.33% of the Annualised Premium every month to the nominee till the end of the policy term starting from the first monthly death anniversary of the Life Assured.
- c. We shall also pay the Maturity Benefit (Fund Value) at the end of the policy term.

The Policy will terminate on the complete payment of Maturity Benefit at the end of the Policy Term.

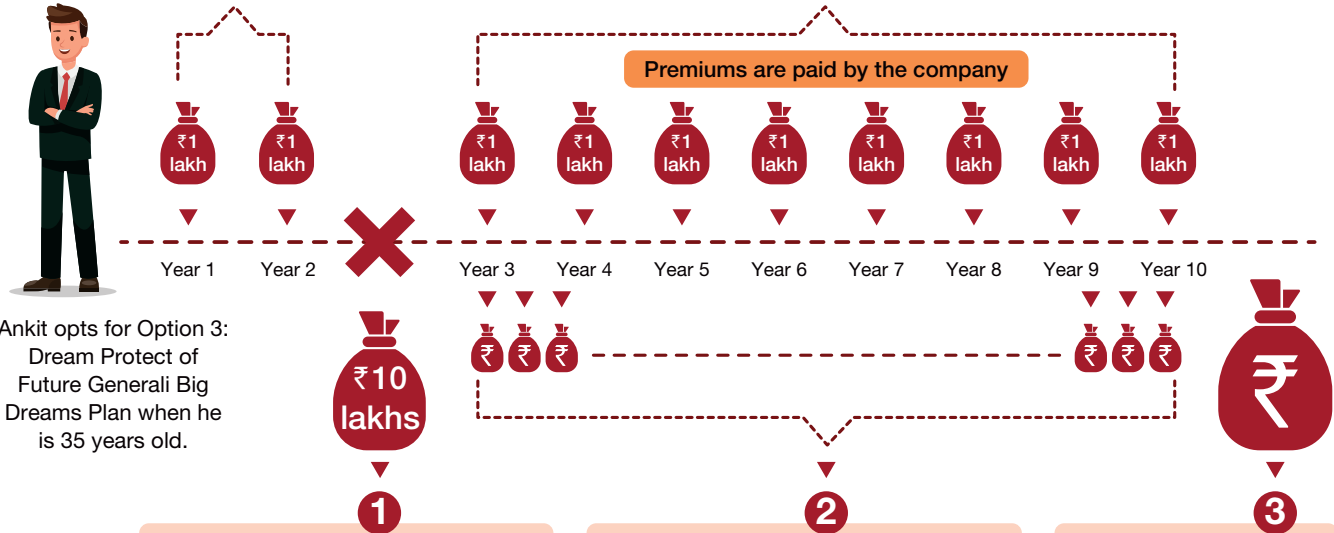
## To clearly understand how the death benefit works, let us refer to Ankit's story.

Had Ankit chosen Option 3: Dream Protect option, with a Policy Term of 10 years. The following illustration shows what his nominee will get in case of his unfortunate death, after paying just 2 premiums.

### What you pay

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

Future Generali pays ₹1,00,000 for 8 years  
Total Premium paid on your behalf = ₹8,00,000



Ankit opts for Option 3:  
Dream Protect of  
Future Generali Big  
Dreams Plan when he  
is 35 years old.

**1**

In case of an unfortunate demise during the 2<sup>nd</sup> policy year, Ankit's nominee receives a lump sum of ₹10,00,000. The Death Benefit is the highest of:

- Sum Assured i.e. ₹10,00,000
- 105% of total Premiums paid i.e. ₹2,10,000

**2**

Ankit's nominee receives monthly income of ₹8,330 for 8 years  
Total Monthly Income = ₹7,99,680

**3**

Ankit's nominee receives a lumpsum of ₹14,35,771 at an Assumed Investment Return of 8%  
₹11,54,054 at an Assumed Investment Return of 4%

### What your nominee gets

### Death Benefit

The company will:

1. Pay a lump sum of ₹10,00,000
2. Pay monthly income for 8 years: ₹7,99,680
3. Pay Fund Value at maturity: ₹14,35,771 @8% assumed investment  
₹11,54,054 @4% assumed Investment

**Total Benefit = ₹32,35,451 at an assumed investment return of 8%  
₹29,53,734 at an assumed investment return of 4%**

**Note 1:** For Deductible Partial Withdrawals applicable under Death Benefit for all plan options: Deductible partial withdrawals are partial withdrawals made in the 2 years prior to the date of death of the Life Assured.

**Note 2:** For the purpose of illustration, we have assumed 4% p.a and 8% 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.

# Life Insurance Plan Summary Eligibility

Parameter	Criterion		
	Option 1: Wealth Creation	Option 2: Retire Smart	Option 3: Dream Protect
Plan Option->	Option 1: Wealth Creation	Option 2: Retire Smart	Option 3: Dream Protect
Min Entry Age (as on last birthday)	0 years	18 years	18 years
Max Entry Age (as on last birthday)	55 years	55 years	50 years
Min Maturity Age	18 years	100 years	23 years
Max Maturity Age	75 years	100 years	60 years
Minimum Premium (in ₹)	Policy Term (in years)	5 to 9 years	10 & above years
	Single	1,00,000	1,00,000
	Annual	60,000	18,000
	Semi-Annual	30,000	9,000
	Quarterly	15,000	4,500
	Monthly	5,000	1,500
Maximum Premium (in ₹)	No Limit (Subject to Underwriting)	No Limit (Subject to Underwriting)	No Limit (Subject to Underwriting)

Parameter	Criterion		
Plan Option->	Option 1: Wealth Creation	Option 2: Retire Smart	Option 3: Dream Protect
<b>Sum Assured</b>			
Regular Pay	10 X Annualised Premium	NA	10 X Annualised Premium
Limited Pay	10 X Annualised Premium	10 x Annualised Premium	NA
Single Pay	1.25 X Single Premium	NA	NA
<b>Policy Term</b>	5 to 20 years	100 – Age at entry 45 to 82 years)	5 to 20 years
<b>Premium Payment term</b>			
Regular Pay	Equal to Policy Term	NA	Equal to Policy Term
Limited Pay	5 years to 19 years	10 years to 30 years	NA
Single Pay	One Time Premium Payment	NA	NA
<b>Premium Payment Frequency</b>	Single Pay, Yearly, Half Yearly, Quarterly, Monthly	Yearly, Half Yearly, Quarterly, Monthly	Yearly, Half-Yearly, Quarterly, Monthly

# Extra Allocation

Timely payment of all your due premiums within the grace period ensures that an extra allocation is added to the fund along with your Instalment Premium.

Extra Allocation amount = Extra Allocation Rate applicable for the policy year X Instalment Premium paid in that year within the grace period.

The amount of extra allocation depends upon the Annualised Premium and the policy year. The table below indicates the extra allocation rate applicable to your policy.

## a. For Regular/ Limited Pay Policy

Policy Year	Extra Allocation Rate applicable on Each Instalment Premium	
	Annualised Premium less Than ₹60,000	Annualised Premium ₹60,000 and above
1 to 5	NIL	1.0 %
6 to 8	NIL	3.0 %
9 to 10	NIL	4.0 %
11 to 15	NIL	5.0 %
16 to 30	NIL	7.0 %

Note: The extra allocation applicable to the respective Instalment Premium shall be added only when due premiums are paid within the Grace Period and the policy is in force.

## b. For Single Pay Policy

Policy Year	Extra Allocation Rate applicable on Single Premium
1	1%
2 to 20	NIL

# Fund Options for your Investment

Depending on your investment risk appetite, choose from any of the following 6 funds. Your premium, net of applicable charges, if any, is invested in the funds of your choice. The funds, in turn, are segregated into liquid investments, fixed income securities and equity investments in line with their risk profile.

Segregated Fund Name	Investment Strategy	Investment Objectives	Portfolio Allocation	Risk Profile
<b>Future Income Fund</b> (SFIN: ULIF002180708 FUTUINCOME133)	Investments in assets of low risk.	The objective of this fund is to provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Government Securities of medium to long duration and Corporate Bond and money market Instruments for liquidity.	<ul style="list-style-type: none"> <li>• Money market instruments: 0% to 50%</li> <li>• Fixed Income investments: 50% to 100%</li> <li>• Equity Instruments: NIL</li> </ul>	Low Risk
<b>Future Balance Fund</b> (SFIN:ULIF003180708 FUTBALANCE133)	Balance of high return and risk balanced by stability provided by fixed interest instruments.	To provide a balanced return from investing in both fixed interest securities as well as in equities so as to balance stability of return through the former and growth in capital value through the latter. This Fund will also invest in money market instruments to provide liquidity.	<ul style="list-style-type: none"> <li>• Money market instruments: 0% to 30%</li> <li>• Fixed income Instruments: 40% to 70%</li> <li>• Equity Instruments: 30% to 60%</li> </ul>	Moderate Risk

Segregated Fund Name	Investment Strategy	Investment Objectives	Portfolio Allocation	Risk Profile
<b>Future Maximize Fund</b> (SFIN: ULIF004180708 FUMAXIMIZE133)	Investment in a spread of equities. Diversification by sector, industry and risk.	To provide potentially high returns to Unit holders by investing primarily in equities to target growth in capital value of assets. This Fund will also invest to a certain extent in government securities, corporate bonds and money market instruments.	<ul style="list-style-type: none"> <li>• Money market instruments: 0% to 40%</li> <li>• Fixed income Instruments: 10% to 50%</li> <li>• Equity Instruments: 50% to 90%</li> </ul>	High Risk
<b>Future Apex fund</b> (SFIN: ULIF010231209 FUTUREAPEX133)	Investment in a spread of equities. Diversification by sector, industry and risk.	To provide potentially high returns to Unit holders by investing primarily in equities to target growth in capital value of assets. The Fund will also invest to a certain extent in government securities, corporate bonds and money market instruments.	<ul style="list-style-type: none"> <li>• Money market instruments: 0% to 50%</li> <li>• Fixed income Instruments: 0% to 40%</li> <li>• Equity Instruments: 50% to 100%</li> </ul>	High Risk
<b>Future Opportunity Fund</b> (SFIN: ULIF012090910 FUTOPPORTU133)	Investment in a spread of equities. Diversification by sector, industry and risk.	To generate capital appreciation and provide long term growth opportunities by investing in a portfolio predominately of equity and equity related instruments generally in S&P CNX Nifty stocks and to generate consistent returns by investing in debt and money market instruments.	<ul style="list-style-type: none"> <li>• Money market instruments: 0% to 20%</li> <li>• Fixed income Instruments: 0% to 15%</li> <li>• Equity Instruments: 80% to 100%</li> </ul>	High Risk
<b>Future Midcap Fund</b> (SFIN: ULIF014010518 FUTMIDCAP133)	Investment in mix of mid cap and large cap companies across sectors.	To generate long-term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies.	<ul style="list-style-type: none"> <li>• Money market instruments: 0% to 20%</li> <li>• Equity Instruments: 80% to 100% (Out of the equity investment, at least 50% shall be in midcap stocks)</li> </ul>	High Risk

## Default Fund (in case of closure)

A segregated fund can be closed with prior approval from IRDAI. In case the existing fund is closed, the default fund is the Future Income Fund (SFIN: ULIF002180708FUTUINCOME133).

In case any existing fund is closed, the company shall seek prior instructions from the policyholder for switching units and for future premium re-directions from the existing closed fund to any other available fund under the plan.

If the company does not receive the choice of the fund from the policyholder, the company shall transfer the units of the policyholder from the fund which is intended to be closed to the Future Income Fund. All future premium re-directions related to the closed fund shall be redirected to the Future Income Fund.

## Modification of Fund

A segregated fund can be modified with prior approval from IRDAI.

In case any existing fund is modified, the company shall seek prior instructions from the policyholder for switching units and for future premium re-directions from the existing modified fund to any other available funds under this plan.

On such modification of the fund, if the company does not receive the choice of the fund from the policyholder, the company shall continue to invest in such a modified fund.



# Charges

**Premium Allocation Charge** NIL

**Policy Administration Charge** NIL

## Discontinuance Charge

In case of the discontinuance of the policy during the first 4 policy years, the following charges will apply:

### a. For Regular/Limited Pay Policy

Discontinuance during the policy year	Discontinuance charge (AP ≤ ₹50,000)	Discontinuance charge (AP > ₹50,000)
1	Lower of 20% x (AP or FV), subject to a maximum of ₹3,000	Lower of 6% x (AP or FV), subject to a maximum of ₹6,000
2	Lower of 15% x (AP or FV), subject to a maximum of ₹2,000	Lower of 4% x (AP or FV), subject to a maximum of ₹5,000
3	Lower of 10% x (AP or FV), subject to a maximum of ₹1,500	Lower of 3% x (AP or FV), subject to a maximum of ₹4,000
4	Lower of 5% x (AP or FV), subject to a maximum of ₹1,000	Lower of 2% x (AP or FV), subject to a maximum of ₹2,000
5 and onwards	NIL	NIL

Where,

AP = Annualised Premium under the policy

FV = Fund Value on the date of discontinuance

## b. For Single Pay Policy

Discontinuance during the policy year	For Single Pay Policy	
	Discontinuance charge (SP ≤ ₹3,00,000)	Discontinuance charge (SP > ₹3,00,000)
1	Lower of 2% x (SP or FV), subject to a maximum of ₹3,000	Lower of 1% *(SP or FV) subject to a maximum of ₹6,000
2	Lower of 1.5% x (SP or FV), subject to a maximum of ₹2,000	Lower of 0.70%*(SP or FV) subject to a maximum of ₹5,000
3	Lower of 1% x (SP or FV), subject to a maximum of ₹1,500	Lower of 0.50%*(SP or FV) subject to a maximum of ₹4,000
4	Lower of 0.5% x (SP or FV), subject to a maximum of ₹1,000	Lower of 0.35%*(SP or FV) subject to a maximum of ₹2,000
5 and onwards	Nil	Nil

Where,

SP = Single Premium under the policy

FV = Fund Value on the date of discontinuance

## Fund Management Charge

Fund management charge (% p.a.)	
Future Income Fund (SFIN: ULIF002180708FUTUINCOME133)	1.35%
Future Balance Fund (SFIN:ULIF003180708FUTBALANCE133)	1.35%
Future Maximize Fund (SFIN:ULIF004180708FUMAXIMIZE133)	1.35%
Future Apex fund (SFIN: ULIF010231209FUTUREAPEX133)	1.35%
Future Opportunity Fund (SFIN: ULIF012090910FUTOPPORTU133)	1.35%
Future Midcap Fund (SFIN: ULIF014010518FUTMIDCAP133)	1.35%

Fund Management Charges are deducted on a daily basis at 1/365<sup>th</sup> of the annual charge in determining the unit price.

**Switching Charge** NIL

**Partial Withdrawal Charge** NIL

## Mortality Charge

- a. The mortality charges are determined using  $1/12^{\text{th}}$  of the annual mortality charge and are deducted from the unit account at the beginning of each monthly anniversary (including the policy commencement date) of a policy by cancellation of units.
- b. The mortality charges are levied on Sum at Risk under the policy.
- c. The sum at risk.

## Option 1: Wealth Creation and Option 2: Retire Smart

Higher of (Sum assured less Deductible Partial Withdrawal or 105% of premiums paid less Deductible Partial Withdrawal) less Fund Value under the policy.

## Option 3: Dream Protect

Higher of (Sum assured less Deductible Partial Withdrawal or 105% of premiums paid less Deductible Partial Withdrawal) plus Discounted Value of future premium to be paid by the company and Discounted Value of Monthly Income Benefit payable, both at a discount rate of 6.5% p.a. compounded annually.

## Miscellaneous charges

NIL

## Revision of charges

After taking prior approval from IRDAI, the company reserves the right to revise the following charges:

- a. Policy administration charge up to a maximum of ₹500 per month.
- b. Miscellaneous charges up to ₹500 per transaction with respect to switches, partial withdrawals, Systematic Transfer Option, Systematic Partial Withdrawal, Premium Redirection, changes in Premium Payment Term or Policy Term.

However, premium allocation charge, discontinuance charge and mortality charges are guaranteed.

# Little Privileges Just For You



## Switching

At any time, the policyholder may instruct us in writing to switch some or all the units from one unit linked fund to another, except switches to and from the Discontinuance Fund. The company will give effect to this switch by cancelling units in the old fund(s) and allocating units to the new fund(s) at the applicable unit price. The amount to be switched should be at least ₹5,000. The switch request shall be processed as per the IRDAI guidelines.

Unlimited free switches are allowed in the plan.

Fund Switching will not be allowed when Auto Invest Rule is active.

**For Option 3: Dream Protect**, fund switching shall not be allowed after the death of the Life Assured.



## Premium Redirection

At any time after completion of one year, the policyholder may instruct us in writing, before the next premium due date, to redirect all future premiums in an alternative proportion to the various unit funds available. Redirection will not affect the premiums paid prior to the request. A maximum of two premium redirections are allowed in a policy year.

**For Option 3: Dream Protect**, premium redirection shall not be allowed after death of the Life Assured.

Premium Redirection is not applicable under a single pay policy.

No charge shall be deducted for premium re-direction.



## Partial Withdrawal

At any time after the completion of the lock-in period of 5 years from the policy commencement date, the policyholder may instruct us in writing to withdraw fund value partially from the policy. Unlimited free partial withdrawals that can be done in this plan. The minimum fund value after the partial withdrawal shall be at least 105% of the Total Premium Paid, during the premium payment term and one annualized premium after the premium payment term for Regular and Limited pay policies and at least Rs. 10,000 for Single pay policies.

- a. The amount that can be withdrawn should be minimum ₹5,000.
- b. The amount that can be withdrawn should be in multiple of thousands ('000).
- c. Partial withdrawals, which would result in the termination of a contract, are not allowed.
- d. Partial withdrawal will not be allowed if the age of the insured at the time of partial withdrawal is less than 18 years.
- e. For Option 3: Dream Protect, partial withdrawal will not be allowed after the death of the Life Assured.



## Systematic Transfer Option (STO)

Systematic Transfer Option (STO) is a feature which allows auto switching of units from one segregated fund to another segregated fund. You have the option to weekly transfer the Fund Value available under one specific Fund to another fund by making a written request to the Company. Once this feature is used, the Fund Value available under one specific fund will be transferred to another fund on a weekly basis for 48 weeks. The policyholder can submit STO request anytime during the policy term. The policyholder cannot make another STO request until the current STO instruction has been completed or has been cancelled.

The fund from which the units will be transferred is called the 'Selected Fund' and the fund to which the units will be deposited is called the 'Target Fund'. At any point in time, a STO request is only applicable between any one Selected Fund and any one Target Fund. The remaining 4 funds will not be affected or participate in the STO.

Once a STO request is placed, units from the Selected Fund will be transferred to the Target Fund through 48 automatic switches on the 7<sup>th</sup>, 14<sup>th</sup>, 21<sup>st</sup> and 28<sup>th</sup> of each calendar month for a 12-month period. Under every automated switch in a given STO,  $1/x^{\text{th}}$  of units from the Selected Fund will be transferred to the Target Fund, where  $x$  = no of automatic switches which are left to be done in the given STO request i.e.  $x$  will be 48 for the first automated switch, it will be 47 for the second automated switch and it will be 1 for the 48th automated switch.

Premiums paid by the policyholder can come in any of the 6 segregated funds. Future premium redirection can be done in any of the 6 segregated funds.

However, during the period in which STO is invoked, no switching can take place in any of the 6 segregated funds. The policyholder has the option to stop the STO by providing a written request to the company. Once the STO is stopped, the policyholder can switch units between segregated funds as needed.

A policyholder can make further STO requests after the completion of a previous STO request. STO will apply to both future premiums as well as existing premiums in the Selected Fund. The NAV applicable for STO will be the NAV of the Selected Fund and target fund, on the day when the STO takes effect.

STO will not be activated when the Auto Invest Rule is active.

**For Option 3: Dream Protect**, the STO request will not be allowed after the death of the Life Assured.

STO will stop if:

- a. The fund value of the Selected Fund becomes zero or
- b. The policyholder has submitted a request to stop the STO

There are no charges for STO.



## Systematic Partial Withdrawal

This feature allows the policyholder to withdraw a monthly amount from the policy during the policy term. This feature is only available under Option 1: Wealth Creation and Option 2: Retire Smart. At any time during the policy term after the end of the lock-in period, the policyholder may request us to make systematic partial withdrawals from the fund under the policy. The policyholder shall be required to specify the withdrawal start date, amount of withdrawal and the number of withdrawals to be done in the request. The monthly amount withdrawn from the fund shall be paid at the end of each calendar month following the withdrawal start date.

The conditions for systematic partial withdrawal are:

- i) The withdrawal start date must be after the completion of the premium payment term.
- ii) The withdrawal start date cannot be before the Life Assured has attained 18 years of age.
- iii) The number of withdrawals should be such that all withdrawals occur prior to the maturity date.
- iv) The monthly withdrawal amount should be at least Rs. 5,000 and should be in multiples of '000.
- v) Only one request of systematic partial withdrawal shall be taken at one point in time.

Systematic Partial Withdrawal will stop if any of the following is triggered:

- i) The policyholder submits a request to stop systematic partial withdrawal.
- ii) Systematic Partial Withdrawal leads to the fund value after the withdrawal falling below one annualized premium for regular or limited pay policies and ₹10,000 for single pay policies on date of withdrawal.
- iii) Termination of policy due to death, maturity, Surrender or discontinuance.

No charges shall be deducted for Systematic Partial Withdrawal.



## Fund Allocation Strategy

The plan offers two fund allocation strategies which can be chosen at the start of the policy or at any time during the policy term. The policyholder can request to change the fund allocation strategy anytime during the policy term.

- a. **Self-Invest Rule:** Under this option, the policyholder can select the apportionment of his/her premiums into the funds as per his/her choice among the six available funds.
- b. **Auto Invest Rule:** Under this option,
  - i. The premium shall be invested in only two segregated funds. Out of these two, the Future Income Fund (SFIN: ULIF002180708FUTUINCOME133) is a mandatory fund for investment. For the second fund the policyholder can choose between the Future Apex Fund (SFIN: ULIF010231209FUTUREAPEX133) and the Future Midcap Fund (SFIN: ULIF014010518FUTMIDCAP133). Fund Switching, Premium Redirection and Systematic Transfer Option (STO) shall not be allowed when Auto Invest Rule is active.
  - ii. Further, the policyholder must choose between the two Auto Invest rules based on whether he/she wants his/her investments to be based on the age of the policyholder or he/she wants his/her investments to be based on the outstanding years to maturity of the policy. These are called:
    1. Age-linked Auto Invest rule
    2. Milestone-Linked Auto Invest rule

- iii. In both these Auto Invest rules, all future premiums will be allocated to the Future Income Fund and the Second Fund (as per the choice of the policyholder) in the proportion as defined below.
- iv. Further in these auto-invest rules, at the end of each Policy Anniversary, the company shall automatically rebalance the Fund Value of the policy into the segregated funds and proportions as per below.
- v. **1. Age-Linked Auto invest rule:** The future premiums will be invested in the Future Income Fund and the Second Fund (as per the choice of the policyholder) based on the ‘current age of the policyholder’.

Funds	Fund Allocation and Premium Allocation Percentage
Future Apex Fund or Future Midcap Fund as chosen by the policyholder	[100 - Current Age of the Policyholder (Age as on his/her last birthday)] %
Future Income Fund	[Current Age of the Policyholder (Age as on his/her last birthday)] %

- 2. Milestone-Linked Auto invest rule:** The future premiums will be invested in the Future Income Fund and the Second Fund (as per the choice of the policyholder) based on the ‘outstanding years to maturity of the policy’

Outstanding years to maturity of the policy (as on last policy anniversary)	Fund Allocation and Premium Allocation Percentage to Future Apex Fund or Future Midcap Fund as chosen by the policyholder	Fund Allocation and Premium Allocation Percentage to Future Income Fund
16 and more	100 %	0 %
11 to 15	80 %	20 %
9 to 10	60 %	40 %
6 to 8	40 %	60 %
1 to 5	20 %	80 %





## Free Look

You have the right to cancel the Policy within 15 days (30 days if the Policy is purchased through Distance Marketing mode) of receipt of the Policy Document if You disagree with any of the terms and conditions, by giving Us a written request for cancellation of this Policy, stating the reasons for such cancellations.

On cancellation of the Policy after such request , You shall receive the Fund Value as on the date of cancellation of the Policy plus non-allocated Premium, if any plus charges levied by cancellation of Units minus (Stamp duty + medical expenses, if any, + proportionate risk premium for the period on cover) minus Extra Allocation added to the Policy.

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 email confirming the credit of the Insurance Policy by the IR.
- ii) For New e-Insurance Account: If an application for e-Insurance Account is accompanied by 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 (eIA) 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.



## Grace Period

A grace period of 30 days from the premium due date will be allowed for the payment of yearly/half-yearly/quarterly premium and 15 days, for monthly premium. The policy will remain in force during the grace period. Grace Period is not applicable under the single pay policy.



## Change in Premium Payment Mode

- a. Under the Regular/Limited pay options, premium payment mode can be changed among Yearly/ Half-Yearly/ Quarterly/ Monthly modes.
- b. The alteration of premium mode will be allowed subject to minimum instalment premium.
- c. Any change in premium payment mode should not lead to any change in Annualized Premium under the policy.
- d. The change shall be applicable from the next Policy Anniversary.
- e. No charges shall be deducted for the same.



## Change in Premium Payment Term and Policy Term

- a. Under Option 1: Wealth Creation and Option 2: Retire Smart, the Premium Payment Term and Policy Term can be increased anytime during the Policy Term subject to eligibility conditions of respective options.
- b. The change in Premium Payment Term shall not be allowed after the completion of the Premium Payment Term.
- c. This option will be available only to policies which are in in-force status.
- d. This option will not be available to the nominee after the death of the Life Assured in the Option 3: Dream Protect Option.
- e. No charge will be deducted for change in premium payment term and policy term.



## Decrease in Premium

- Anytime after payment of premium for first five completed policy years, the policyholder has 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.
- Extra allocation rate shall be accordingly based on revised reduced premium.



## Riders

To enhance your financial protection and to secure yourself/your family against accidental disability or demise, we present to you the Riders, which you can add as an additional protection. There are two rider options available under this plan:

- a. The Future Generali Linked Accidental Death Rider (UIN: 133A025V01) and
- b. The Future Generali Linked Accidental Total & Permanent Disability Rider (UIN: 133A026V01).

Please refer to the Rider brochure for details.

The premium pertaining to health or critical illness riders shall not exceed 100% of the premium under the basic plan. The premiums under all other life insurance riders put together shall not exceed 30% of the premiums under the basic plan. Any benefit arising under each of the above-mentioned riders shall not exceed the sum assured under the basic plan.



## Tax benefits

- a. Tax benefits under section 80C of the Income Tax Act, 1961, may be available to an individual for the premiums paid subject to the conditions/limits specified therein.
- b. Benefits received under a life insurance policy may be exempted under section 10 (10D) of the Income Tax Act, 1961, subject to the conditions specified therein. Where the amount paid to the policyholder is not exempt under the provisions of section 10(10D), the said amount will be subject to tax deduction at source in accordance with provisions of section 194DA of the Act
- c. For further details, please consult your tax advisor. Tax benefits are subject to change from time to time.

# Other Features

## Lock In Period

Lock-in Period means the period of five consecutive completed years from the date of commencement of the policy, during which period the proceeds of the discontinued policies cannot be paid by the insurer to the policyholder or to the insured, as the case may be, except in the case of death or upon the happening of any other contingency covered under the policy.

## Discontinuance

“Discontinuance” means the state of a policy that could arise on account of surrender of the policy or non-payment of the contractual premium due before the expiry of the grace period.

Provided that no policy shall be treated as discontinued on non-payment of the said premium if, within the grace period, the premium has not been paid due to the death of the insured or upon the happening of any other contingency covered under the policy.

Policy Discontinuance within the Lock-in Period of 5 years:

### **For other than single premium policies:**

- a) Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium during lock-in period, the fund value after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund and the risk cover and rider cover, if any, shall cease.
- b) The policyholder has an option to revive such discontinued policies within three years from the date of first unpaid premium. On such discontinuance, the company shall communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the option to revive the policy within the revival period of three years.
  - i) In case the policyholder opts to revive but does not revive the policy during the revival period, the proceeds of the discontinued policy fund shall be paid to the policyholder at the end of the revival period or lock-in period whichever is later. In respect of revival period ending after lock-in period, the policy will remain in discontinuance fund till the end of revival period. The Fund management charges of discontinued fund will be applicable during this period and no other charges will be applied.

- ii) In case the policyholder does not exercise the option as set out above, the policy shall continue without any risk cover and rider cover, if any, and the policy fund shall remain invested in the discontinuance fund. At the end of the lock-in period, the proceeds of the discontinuance fund shall be paid to the policyholder and the policy shall terminate.
- iii) However, the policyholder has an option to surrender the policy anytime and proceeds of the discontinued policy shall be payable at the end of lock-in period or date of surrender whichever is later.

**In case of Single premium policies:**

- a) The policyholder has an option to surrender any time during the lock-in period. Upon receipt of request for surrender, the fund value, after deducting the applicable discontinuance charges, shall be credited to discontinued policy fund.
  - i) The policy shall continue to be invested in the discontinued policy fund and the proceeds from the discontinuance fund shall be paid at the end of lock-in period. Only fund management charges shall be deducted from this fund during this period. Further, no risk cover shall be available on such policy during the discontinuance period.

Explanation; "Proceeds of the discontinued policies" means the fund value as on the date the policy was discontinued, after addition of interest computed at the interest rate stipulated under section Discontinued Policy Fund.

In case of the death of the Life Assured while the policy is in the discontinuance policy fund, the lock-in period shall not be applicable and the proceeds under the discontinuance policy fund shall be payable to the nominees or the legal heir(s), as applicable.

**Policy Discontinuance and Revival after the Lock-in Period of 5 years:**

**For other than Single Premium Policies:**

- a) Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid up policy with the paid-up sum assured i.e. original sum assured multiplied by the total number of premiums paid to the original number of premiums payable as per the terms and conditions of the policy. The policy shall continue to be in reduced paid-up status till the end of the revival period without rider cover, if any. All charges as per terms and conditions of the policy shall be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only.
- b) On such discontinuance, the company shall communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the following options:
  - (1) To revive the policy within the revival period of three years, or
  - (2) Complete withdrawal of the policy.

- c) In case the policyholder opts for (1) i.e. “to revive the policy within the revival period of three years” but does not revive the policy during the revival period, the fund value shall be paid to the policyholder at the end of the revival period.
- d) In case the policyholder does not exercise any option as set out above, the policy shall continue to be in reduced paid up status. At the end of the revival period the proceeds of the policy fund shall be paid to the policyholder and the policy shall terminate.
- e) However, the policyholder has an option to surrender the policy anytime and proceeds of the policy fund shall be payable.

**In case of Single Premium Policies:**

- a) The policyholder has an option to surrender the policy any time. Upon receipt of request for surrender, the fund value as on date of surrender shall be payable. Paid-up sum assured will be determined as below.

$$\text{Sum Assured} \times \frac{\text{Number of premiums paid}}{\text{Total number of premiums payable}}$$

If the policy is paid-up, then policy administration charge, fund management charge and mortality charge will be deducted. Mortality charge will be deducted with respect to Sum at Risk considering paid-up sum assured.

Rider cover, if any, shall immediately cease, if the policy is converted to a reduced paid up status.

In case of the death of Life Assured during the policy term while the policy is in the paid-up status, the death benefit considering the paid-up sum assured will be paid as mentioned under the section ‘What are your Benefits’. At maturity or at surrender during the policy term, the fund value will be payable

However, for Option 3: Dream Protect, in case of the death of the life assured in a paid-up policy:

- Death Benefit considering paid-up Sum Assured will be paid.
- No future premiums shall be paid by the company.
- No benefit of 8.33% of the Annualised premium every month till the end of the policy term starting from the first monthly death anniversary of the Life Assured shall be provided.
- Accordingly, the mortality charges with respect to the above two benefits under such a paid-up policy shall not be deducted from the policy.

## Discontinued Policy Fund

If the fund value under the policy is moved into the “Discontinued Policy Fund”, no charges except the Fund Management Charge (FMC) will be levied. The FMC on the Discontinued Policy Fund is 0.50% per annum. The Discontinued Policy Fund would earn a minimum guaranteed interest as prescribed by IRDAI from time to time. Currently, the minimum guaranteed interest rate is 4% p.a.

Details of the Discontinued Policy Fund are given below:

Discontinued Policy Fund (SFIN: ULIF013011111FUTDISCONT133) The investment objective of this fund is to provide return, subject to minimum guaranteed interest, as prescribed by IRDAI from time to time. The fund will be allocated as per the following asset allocation:

- a. Money Market instruments: 0% to 40%
- b. Government Securities: 60% to 100%

Investment strategy: Low Risk Investment

Risk Profile: Low Risk

The fund management charge for the discontinued policy fund will be 0.5% per annum.

The excess income earned in the discontinued fund over and above the minimum guaranteed interest rate shall also be apportioned to the discontinued policy fund in arriving at the proceeds of the discontinued policies and shall not be made available to the shareholders.

In case of the death of the Life Assured while the policy is still in the Discontinuance Policy Fund, the proceeds under the Discontinuance Policy Fund shall be payable.

## Revival Period

“Revival Period” means the period of three consecutive complete years from the Date of first unpaid premium during which period the Policyholder is entitled to revive the Policy which was Discontinued due to the non-payment of premium.

### **a) Revival of a discontinued policy during the lock-in period**

In case of premium discontinuance during the lock-in period, the policyholder can revive the policy within a period of three years from the date of first unpaid premium.

The revival will be considered on receipt of written application from the policyholder. The policy will be revived in accordance with the board-approved underwriting policy.

At the time of revival:

- A. All due and unpaid premiums will be collected in full without charging any interest or fee.
- B. Premium Allocation Charges, if any, and Policy Administration Charges, if any, which were not collected at the time of Discontinuance of the Policy, shall be levied. No other charges shall be levied.

C. Discontinuance Charges deducted at the time of Discontinuance of the Policy will be added back to the Segregated Funds.

On revival, the policy will continue with the risk cover, benefits and charges, along with the investments made in the funds as chosen by the policyholder, as per the terms and conditions of the policy.

In case of revival, no extra allocation will be made with respect to unpaid due premiums.

Any revival shall only cover the loss or insured event which occurs after the Revival Date.

The rider may also be revived at the option of the policyholder.

Revival shall be as per Chapter-VI of IRDAI (Unit Linked Insurance Products) Regulations, 2019

#### **b) Revival of a discontinued policy after the lock-in period**

In case of policy discontinuance after the lock-in period, the policyholder can revive the policy within a period of three years from the date of first unpaid premium.

The revival will be considered on receipt of written application from the policyholder. Provided that :

- a. The policy will be revived in accordance with the board-approved underwriting policy.
- b. All due and unpaid premiums will be collected in full without charging any interest or fee.
- c. Premium Allocation Charges, if any, which were not collected at the time of Discontinuance of the Policy, shall be levied. No other charges shall be levied.
- d. On revival, the policy will continue with the original risk cover, benefits and charges, along with the investments made in the funds as chosen by the policyholder, as per the terms and conditions of the policy.
- e. In case of revival, no extra allocation will be made with respect to unpaid due premiums.
- f. Any revival shall only cover the loss or insured event which occurs after the Revival Date.
- g. The rider may also be revived at the option of the policyholder.
- h. Revival shall be as per Chapter-VI of IRDAI (Unit Linked Insurance Products) Regulations, 2019.

## **Surrender**

A policy can be surrendered any time during the policy term. The Surrender Value will be the Fund Value less Discontinuance Charge, if any, as mentioned below:

#### **a. Surrender before the completion of 5 policy years**

- i. If a policy is surrendered before the completion of lock in period of 5 policy years from the policy commencement date, the surrender value equal to the fund value less applicable discontinuance charge will be kept in a Discontinued Policy Fund of the company. No subsequent charges except Fund management charge of 0.50% p.a. for the Discontinued Policy Fund will be deducted. The Discontinued Policy Fund would earn a minimum guaranteed interest as prescribed by IRDAI from time to time. Currently, the minimum guaranteed interest rate is at 4% p.a.



- ii. The surrender value so accumulated will be paid immediately after the lock-in period of 5 years.
  - iii. In case of the death of the life assured during this period, the proceeds of Discontinuance Policy Fund will be payable to the nominee(s)/legal heir(s) as applicable.
- b. **Surrender after the completion of 5 policy years**
- i. If the policy is surrendered after the lock-in period, then the Surrender Value is the Fund Value at the prevailing NAV and becomes payable immediately.
- c. For Option 3: Dream Protect, surrender of policy shall not be allowed after the death of the Life Assured.

## Information of Policy-wise Units

The policyholder, through a secured login, can access the value of policy-wise units held by him/her as per the format of Form D02 prescribed under the IRDAI Investment Regulations, 2016.

## Nomination and Assignment

Nomination and Assignment as per Sec 39 and Sec 38 of the Insurance Act, 1938, as amended from time to time, shall be allowed under the plan.

# Exclusions

## Suicide

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.

## Prohibition of Rebates

Section 41 of the Insurance Act 1938 as amended from time to time states that:

- a. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- b. Any person making default in complying with the provisions of this section shall be liable for a penalty, which may extend to ten lakh rupees.

Section 45 of the Insurance Act, 1938, as amended from time to time states that:

- a. No Policy of Life Insurance shall be called in question on any ground whatsoever after the expiry of 3 years from the date of the policy i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
- b. A policy of Life Insurance may be called in question at any time within 3 years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud.  
For further information, Section 45 of the Insurance Laws (Amendment) Act, 2015 may be referred.

# Why choose us?

Future Generali India Life Insurance Company Limited is a joint venture between Future Group, India's leading retailers; Generali Group, an Italy-based insurance major; and Industrial Investment Trust Ltd (IITL). The Company brings together the unique qualities of the founding companies - local experience and knowledge with global insurance expertise.

Future Generali India Life Insurance Company Limited offers an extensive range of life insurance plan, and a network that ensures we are close to you wherever you go.

## Disclaimers

- Unit Linked Insurance plans are different from traditional insurance plans and are subject to risk factors.
- The Premium paid in Unit Linked Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market. The policyholder/insured is solely responsible for his/her decisions.
- Future Generali India Life Insurance Company Limited is only the name of the Insurance Company and Future Generali Big Dreams Plan is only the name of the Unit Linked Life Insurance contract and does not in any way indicate the quality of the contract, its prospects or returns.
- Please know the associated risks and the applicable charges from your insurance agent or the intermediary or policy document of the Company.
- The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their prospects and returns. Past performance is not indicative of future performance, which may be different. The investments in the Units are subject to market and other risks and there can be no assurance that the objectives of any of the funds will be achieved. The funds do not offer guaranteed or assured return.
- Tax benefits are subject to change in law from time to time. You are advised to consult your tax consultant.
- The linked insurance plans 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 plans completely or partially till the end of the fifth year.

For detailed information on this plan including risk factors, exclusions, terms and conditions etc., please refer to the policy document and consult your advisor, or, visit our website ([life.futuregenerali.in](http://life.futuregenerali.in)) before concluding a sale.

Riders are not mandatory and are available at 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 Registration no. 133) (CIN No.: U66010MH2006PLC165288). Regd. & Corporate Office Address: Future Generali India Life Insurance Company Limited, 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](mailto:care@futuregenerali.in) | Call us at: 1800 102 2355 | Website: [life.futuregenerali.in](http://life.futuregenerali.in) | UIN: 133L081V02 | ARN: ADVT/Comp/2021-22/April/017

**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.



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TOTAL INSURANCE SOLUTIONS