Future Generali
Big Income Multiplier

An investment that multiplies your happiness.

1.5x*
From 15th to 18th year

2x*
From 19th to 22nd year

2.5x*
From 23rd to 26th year

*'X' in the above image represent Instalment Premium for Payout Option: Annual Income (excluding taxes, cess, rider premiums and extra premium if any)

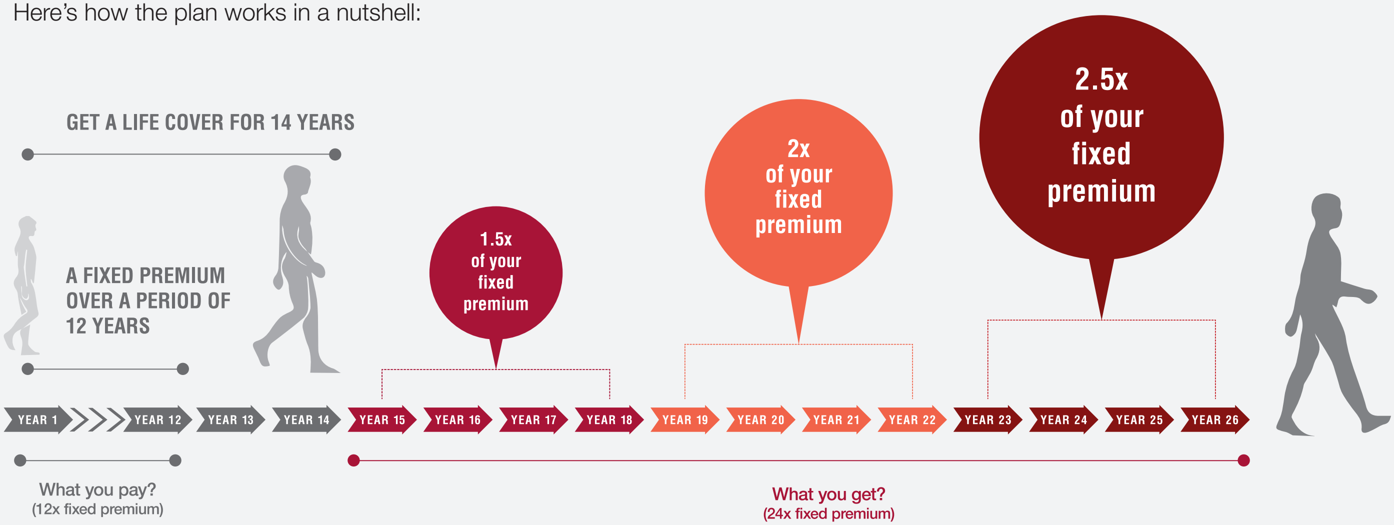
1800-102-2355
life.futuregenerali.in

FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

This is a Non-Linked, Non-Participating Life Insurance Plan.

As Indians we all excel at making the most of our resources and this is especially true when it comes to our hard earned money. Wouldn't it excite you to know that there is a financial solution which does just that and helps you generate twice the value for every rupee you save.

Presenting Future Generali Big Income Multiplier, a life insurance plan which guarantees Double Returns over the payout period. Here's how the plan works in a nutshell:



Unique product benefits

- Get maturity payout over a period of 12 years – Get a Total Maturity Benefit which is twice the total premiums paid under the life insurance plan over a period of 12 years.
- Limited Premium payment – Pay premiums only for 12 years and stay protected for 14 years.
- Guaranteed income – Get guaranteed income for 12 years after the end of policy term.
- Flexibility in choosing your Life Insurance Plan option- Choose between i) Annual Income Option or ii) Monthly Income Option.
- Tax Benefits – Avail of tax benefit as per existing tax laws

How does it work?

Step 1: Choose a payout option i) Annual Income Payout Option or ii) Monthly Income Payout Option to receive income as per your desired frequency.

Step 2: Choose the amount of premium you would like to pay under this life insurance plan

Step 3: Pay the desired premium amount for 12 years. The premium payment frequency will be annual for Annual Income Payout Option and monthly for Monthly Income Payout Option.

Step 4: Receive guaranteed income for 12 years after the end of policy term as per your life insurance plan option.

Life Insurance Plan Summary	
Parameter	Criterion
Entry Age	4 years to 50 years (Age means your age as on your last birthday)
Maturity Age	18 years to 64 years
Policy Term	Fixed Policy Term of 14 years
Premium Payment Term	Fixed Premium Payment Term of 12 years
Life Insurance Plan Options	Payout Option:- Annual Income | Monthly Income
Premium Payment Frequency	Annual Income Payout Option:- Annual mode | Monthly Income Payout Option:- Monthly mode
Minimum Instalment Premium	Annual Income Payout Option:- ₹18,000 | Monthly Income Payout Option:- ₹1,500
Maturity Sum Assured	For Annual Income Payout Option:- 15.8782 X Annual Premium For Monthly Income Payout Option:- 184.4113 X Monthly Premium
Payout Term	Payout term is 12 years after the end of policy term

Note - For a minor Life Assured, the risk will commence immediately on the policy commencement date.

What are your benefits?

1. Maturity Benefit

If you have paid all your premiums, you will receive the following benefits after your policy matures.

Your Benefits	Payout Option: Annual Income	Payout Option: Monthly Income
Maturity Benefit	Provided the premium payment frequency chosen is annual, • 4 annual payouts of 1.5 times the annual premium shall be payable each year for four years starting from the end of 1st year after the end of policy term. • 4 annual payouts of 2 times the annual premium shall be payable each year for four years starting from the end of 5th year after the end of policy term. • 4 annual payouts of 2.5 times the annual premium shall be payable each year for four years starting from the end of 9th year after the end of policy term.	Provided the premium payment frequency chosen is monthly, • 48 monthly payouts of 1.5 times the monthly premium shall be payable each year for 48 months starting from the end of 13th month after the end of policy term. • 48 monthly payouts of 2 times the monthly premium shall be payable each year for 48 months starting from the end of 61st month after the end of policy term. • 48 monthly payouts of 2.5 times the monthly premium shall be payable each year for 48 months starting from the end of 109th month after the end of policy term.
Total Benefit Payable	2 times of Total Premium paid under the policy	2 times of Total Premium paid under the policy

You may take your Maturity Benefit as lump sum at the Maturity Date by selecting the said option at the inception of the policy. The lump sum Maturity Benefit is equal to the Maturity Sum Assured i.e. lump sum maturity benefit is equal to 15.8782 times annual premium in case of Annual income pay out option and is equal to 184.4113 times monthly premium in case of monthly income pay out option.

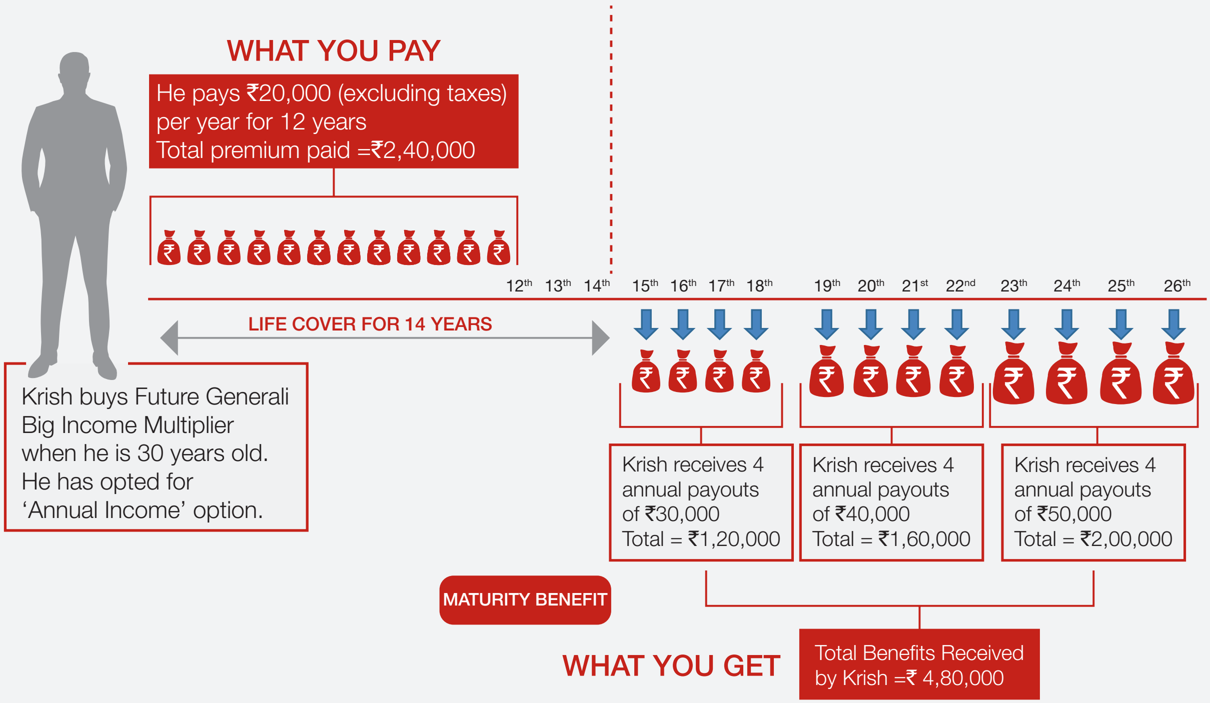
Note: The Annual Premium and Monthly Premium mentioned in the table above is excluding taxes, rider premiums, extra premium and cess, if any.

'Payout period' means the period over which the payouts under Maturity Benefit are payable.

Let's understand the Life Insurance Plan with the help of an example:

Krish is 30 years old and has purchased Future Generali Big Income Multiplier with an 'Annual Income Payout Option'. He pays 20,000 as annual premium (excluding taxes, rider premiums, extra premiums and cess) for a premium payment term of 12 years. He will receive 4,80,000 over a period of 12 years after the end of policy term i.e. 14 years. Let us explain how?

- Krish will receive 4 annual payouts of 30,000 each year for four years starting from the end of 1st year after the end of policy term.
- He will receive 4 annual payouts of 40,000 each year for four years starting from the end of 5th year after the end of policy term.
- He will receive 4 annual payouts of 50,000 each year for four years starting from the end of 9th year after the end of policy term.



2. Death Benefit

In case of your unfortunate demise during the Policy Term, a lump sum amount will be payable to your nominee as Death Sum Assured. In order to ensure that your family is always adequately protected, the Death Sum Assured shall be highest of the following:

i. 15 times Annualised Premium , or

ii. 125% of total premiums paid as on date of death ,or

iii. Maturity Sum Assured

iv. Absolute amount payable on death which is provided in table below:

Age at Entry	Absolute amount payable on death as a percentage of Maturity Sum Assured	Age at Entry	Absolute amount payable on death as a percentage of Maturity Sum Assured
4-10 yrs	280%	31-35 yrs	130%
11-17 yrs	220%	36-40 yrs	110%
18-25 yrs	180%	41-50 yrs	100%
26-30 yrs	160%		

Note:

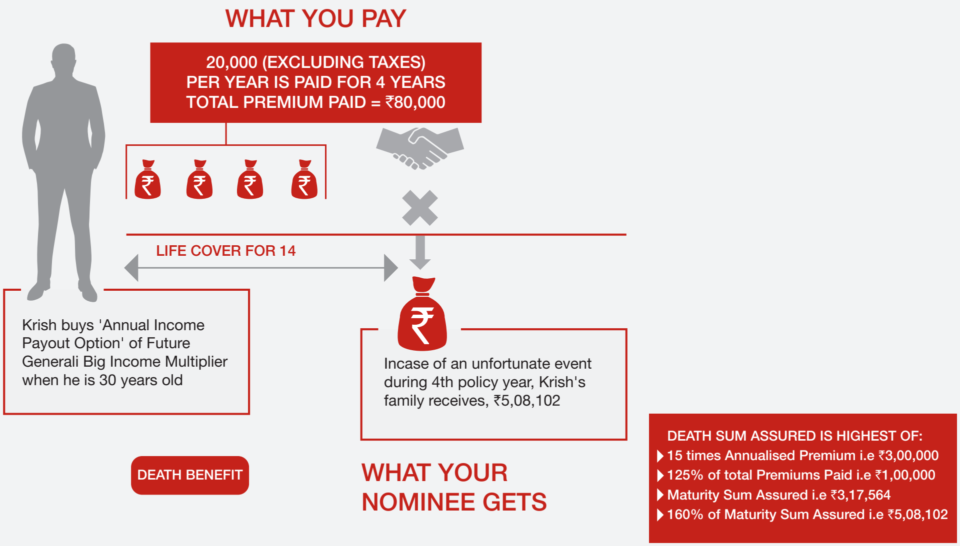
(1) The death benefit mentioned above will be payable if your policy is active (in-force).

(2) The Annual premium and Monthly Premium mentioned in the table above is excluding taxes, rider premiums, extra premium and cess, if any.

(3) In the event of death during the payout period, regular payouts as per the Maturity Benefit will be paid to the nominee. The nominee has the option to take a Lump Sum Death Benefit which will be equivalent to the value of outstanding payouts, discounted at a compound interest rate of 6.25% per annum.

For example:

Krish is 30 years old and has purchased Future Generali Big Income Multiplier with an ‘Annual Income Payout Option’ with an Annual Premium of 20,000 (excluding taxes, rider premiums, extra premium and cess). He pays the premium for 4 years and unfortunately passes away during the 4th policy year. In this case, Krish’s nominee will receive the following Death Benefit:



Little privileges just for you

Grace Period: You get a grace period of 30 days if you have opted for annual premium payment or 15 days if you have opted for monthly premium payment from the premium due date to pay your missed premium.

During these days, you will continue to be covered and be entitled to receive all the benefits subject to deduction of due premium

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 of its receipt for cancellation (30 days, if the policy is sold through the Distance Marketing Mode), 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 & magazine inserts or any other means of communication other than in person.

Tax Benefits: Premium(s) paid are eligible for tax benefit as may be available under the provisions of Section(s) 80C, 80 CCC (1), 80D, 10.10D as applicable. For further details, consult your tax advisor. Tax benefits are subject to change from time to time.

Terms and Conditions

Non-payment of premiums during the first 3 years

- If any due premiums for the first three (3) policy years have not been paid within the grace period, the policy shall lapse. All risk cover ceases while the policy is in lapse status.
- The policyholder has the option to revive the policy within 2 years from the due date of the first unpaid premium. The policyholder will be required to pay arrears of premium along with interest.
- If the life insurance plan is not revived during the revival period, no benefit shall be payable at the end of revival period and the policy will terminate thereafter.

Non-payment of premiums post the first 3 years

- If due premiums for the first three (3) or more policy years have been paid and any subsequent premium is not paid within the grace period, the policy will be converted into a Paid-Up policy. Death Benefit and Maturity Benefit will be reduced in proportion to the number of premiums paid to the number of premiums payable under the policy.
- On death before the end of the policy term, while the policy is in paid-up condition, the reduced death benefit is equal to

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

  The reduced death benefit shall be payable in the same manner as for an in-force policy. i.e. Death Paid-Up Sum Assured shall be payable in lump sum and the policy shall terminate.
- On survival of life assured till maturity, while the policy is in a paid-up condition, the reduced maturity benefit is equal to (Number of Premiums Paid / Total number of premiums payable)* Maturity Sum Assured

The reduced maturity benefit shall be payable in the same manner as for an in-force policy

- You can revive your Paid-Up policy within a period of two years from the due date of the first unpaid premium. A paid-up policy cannot be revived once the policy term is over.
- You can surrender your Paid-Up policy anytime during the Policy Term.

Surrender Value

The life insurance plan will acquire a surrender value after all the due premiums have been paid for the first 3 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.

Guaranteed Surrender Value is as per the below table:

Guaranteed Surrender Value	
Policy Year of Surrender	**Guaranteed Surrender Value**
3	30% of premiums paid
4	50% of premiums paid
5	50% of premiums paid
6	55% of premiums paid
7	55% of premiums paid
8	60% of premiums paid
9	65% of premiums paid
10	70% of premiums paid
11	75% of premiums paid
12	80% of premiums paid
13	85% of premiums paid
14	90% of premiums paid

Premiums used for calculating guaranteed surrender value will be excluding taxes, rider premiums, extra premium and cess.

Special Surrender Value

Special Surrender Value = Special Surrender Value Factor x (Number of Instalment Premiums Paid / Total number of Instalment Premiums payable) * (Sum of total benefits payable during pay out period)

Special Surrender Value (SSV) factors will be based on the company's expectation of future financial and demographic conditions and may be reviewed by the company from time to time with prior approval from IRDAI.

A policy terminates on surrender and no further benefits are payable under the policy.

Loan

You may avail of a loan once the policy has acquired a Surrender Value. The maximum amount of loan that can be availed is up to 85% of the Surrender Value. For more details, please refer to policy document.

The current interest rate for the financial year 2016-17 applicable on loans is 10% per annum compounded half yearly. Please contact our branch office or call us to know the current applicable interest rate.

Nomination and Assignment

Nomination, in accordance with Section 39 of the Insurance Act, 1938, as amended from time to time is permitted under this policy.

Assignment, in accordance with Section 38 of the Insurance Act, 1938, as amended from time to time is permitted under this policy.

Policy purchased under MWP(Married Women's Property) Act cannot be assigned.

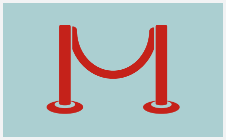
Riders

You have the option to enhance your cover by opting for the following rider-

Future Generali Accidental Benefit Rider (UIN: 133B027V01)

Please refer to the respective rider brochure for more details.

Exclusions



Suicide: If the life assured commits suicide within one year from the date of inception of the policy, 80% of the Premium paid will be payable to the nominee or beneficiary/legal heirs, provided the policy is in-force.

If the life assured commits suicide within one year from the revival date, higher of 80% of the premiums paid or the surrender value ,if any, will be payable to the nominee or beneficiary/legal heirs.

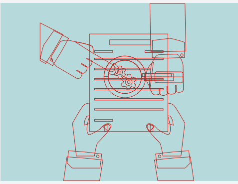
Prohibition on rebates:

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

1. 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:

   Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

2. 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

1. 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.

2. 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 Future Generali?

Future Generali is a joint venture between India's leading retailer Future Group, Italy based insurance major Generali and Industrial Investment Trust Ltd (IITL). The company was incorporated in 2006 and brings together the unique qualities of the founding companies - local experience and knowledge with global insurance expertise.

Future Generali offers an extensive range of life insurance products, and a network that ensures we are close to you wherever you go.

Fax: 022-4097 6600, Email: care@futuregenerali.in | Call us at 1800 102 2355 | Website: www.futuregenerali.in

UIN: 133N064V01

CIN: U66010MH2006PLC165288

ARN. NO: FG-L/PD/MKTG/EN/FGBIM-001WBR

For more details on risk factors, terms and conditions, please read the sales brochure carefully and/or consult your Advisor and/or visit our website before concluding a sale. Tax benefits are subject to change in law from time to time. You are advised to consult your tax consultant

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRADULENT OFFERS.

IRDAI clarifies to the public that:

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus.

Public receiving such phone calls are requested to lodge a police complaint along with details of phone calls, number.

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