

Future Generali  
**Saral Bima**

Life can be complex.  
Your Life Insurance  
shouldn't be.

*Easy  
Insurance*

This is a Non-Linked, Non-Participating, Regular Premium, Endowment Insurance Plan.

Future Generali Saral Bima is an insurance product with life insurance coverage.

 **FUTURE  
GENERALI**  
TOTAL INSURANCE SOLUTIONS

Life can be complex. Your Life Insurance shouldn't be.

At Future Generali, we believe in offering simple life insurance solutions to our valued customers. With this in mind, we bring you Future Generali Saral Bima, a simple traditional endowment plan that offers life cover.

So, why wait when you can get all and simplify your Life Insurance needs with just this one product?

### UNIQUE PRODUCT BENEFITS:



- Non-Participating endowment insurance plan.
- Affordable life cover with fully guaranteed\* benefits
- Policy Term suitable for medium to long-term financial needs

\*Conditions Apply

### HOW DOES IT WORK?

#### Step 1:

**Decide your Policy Term** - You may decide the tenure of your policy.

#### Step 2:

**Decide your Premium** - You may choose the amount of premium you would like to pay under the policy.

### WHAT ARE YOUR BENEFITS?

#### Maturity Benefit:

In case of survival of Life Assured till the policy maturity, then the Sum Assured under the policy is payable as Maturity Benefit. The policy terminates on the payment of Maturity Benefit.

#### Death Benefit:



On unfortunate demise of the Life Assured during the Policy Term, the Death Sum Assured is paid to the nominee. The policy terminates on the payment of Death Benefit.

#### Death Sum Assured means, higher of:

- 10 times the Annualised Premium
- Sum Assured
- 105% of the total premiums paid (excluding Service Tax, extra premiums, if any) till date of death

#### Note:

- If the policy has been taken by a person (the proposer/Policyholder) on the life of another person who is a minor (the Life Assured) and the Policyholder predeceases the Life Assured during the minority of the Life Assured, no immediate benefit will be payable. On the death of the Policyholder while the Life Assured is a minor, the policy may be continued by the appointment of a new Policyholder under the policy. If policy has acquired Paid-up Value and new Policyholder is not available and/or legal guardian is not interested to continue the policy, the policy can remain in Paid-up conditions and provisions applicable for Paid-up Policies will apply. However where the legal representatives/legal guardian of the Policyholder wish to surrender the policy and have obtained necessary representation for the monies under the policy from a Court of a State or Territory of the Union of India that the monies will be utilised for carrying out day to day expenses/benefit of the minor, the policy proceeds will be paid as

per the Non-Forfeiture Provisions and the policy will be terminated thereafter.

If the policy has not acquired any Paid-up Value, it will lapse in case new Policyholder is not available and/or legal guardian is not interested to continue the policy.

- The policy vests on the Life Assured on the policy anniversary coinciding with or immediately following the 18th birthday of the Life Assured. Upon such vesting, the policy will be deemed to be a contract between the Life Assured (also the Policyholder henceforth) as the owner of the policy and the Company.

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**Sample premiums:**

For a 15 year Policy Term, following is the premium for ₹1,000 Sum Assured.

Age in Years	Annual Premium without Service Tax (₹)	First Year Premium		Premium from 2nd year onwards	
		Service Tax @ 3.5% (₹)	Total Premium with Service Tax (₹)	Service Tax @ 1.75% (₹)	Total Premium with Service Tax (₹)
30	56.29	1.97	58.26	0.99	57.28
40	57.38	2.01	59.39	1.00	58.38
50	60.72	2.13	62.85	1.06	61.78

**Note:** The Service Tax is calculated as per the Tax laws applicable from 1<sup>st</sup> June, 2015 and is subject to revision.

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**What are the Policy Terms available in this plan?**

Policy Terms of 10 years to 20 years are available under this plan.

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**What is the Premium Payment Term available in this plan?**

The premiums are to be paid throughout the Policy Term.

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**Who can buy this product?**

Age at entry: 7 to 55 years (as on last birthday)  
Maturity Age: 18 to 70 years (as on last birthday)

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**What is the minimum premium under this plan?**

Minimum annual premium required to buy this plan is ₹9,000 (excluding applicable taxes).

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**What is the extent of Sum Assured given under this plan?**

The Sum Assured is based on age at entry and the Policy Term. The maximum Sum Assured allowed under the plan is ₹5 crore.

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**More Value for Money vide Large Sum Assured Discount:**

For Policyholders buying large Sum Assured levels, a large size discount is available in the tabular premium as given below:

Sum Assured (₹)	Discount in premium rates per 1000 S.A. (₹)
>=2.5 lakh to <5 lakh	3.00
>=5 lakh	5.00

For policies taken directly (i.e. without involving any channel) by Future Group employees, spouse of the employees and their blood relatives, no commission is payable and will be eligible

for a staff discount of 8% of premium. Blood relatives include children of the employee, parents of the employee, siblings of the employee (brothers/sisters)

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### What are the Premium Payment Modes available in this plan?



The premium can be paid only in Yearly/Half-Yearly/Quarterly/Monthly mode under this plan. Monthly premiums can only be paid by Electronic Clearing System (ECS). If Quarterly premium is less than ₹2,500, then it will be offered under ECS mode only. The premiums for various modes as percentage of Annual Premium are given below:

Monthly (by ECS)	– 8.83% of Annual Premium
Quarterly	– 26.5% of Annual Premium
Half-Yearly	– 52% of Annual Premium

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### Can I take a loan against my policy?

No loan is available under this policy.

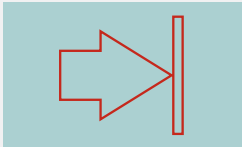
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### Is there any Grace Period in the Policy?

A Grace Period of 30 days from the premium due date will be allowed for payment of Annual, Semi Annual and Quarterly mode and 15 days for monthly mode. The policy will remain in force for all policy benefits during the Grace Period. If any premium remains unpaid at the end of the Grace Period, the policy shall lapse from the due date of first unpaid premium. The policy benefit thereafter would have no further value except as provided under non-forfeiture provisions.

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### What happens if I discontinue paying premium?



During the first three years, if premiums are not paid within the Grace Period the policy will lapse.

After the first three years, if premiums are not paid within Grace Period, the policy will be made "Paid-up" and the Sum Assured will be reduced. 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 Premiums Payable under the policy.

On death of the Policyholder any time during the term of the policy, the reduced Paid-up Death Sum Assured will be paid to the nominee and the policy will terminate. The reduced Paid-up Death Sum Assured will be calculated as

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

On survival of Life Assured till maturity, the reduced Paid-up Sum Assured will be paid as survival benefit where the reduced Paid-up Sum Assured will be calculated as:

Sum Assured\* (Number of Premiums Paid/Total number of Premiums Payable).

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### Can I revive a policy which is lapsed?

A lapsed policy can be reinstated for full benefits anytime within a period of two years from the date of first unpaid premium before the date of maturity at terms and conditions required by the Company.



**Special Surrender Value:**

The Company will pay a Special Surrender Value, which is either equal to or more than the Guaranteed\* Surrender Value. This value will depend on the duration for which premiums have been paid and the policy duration at the date of surrender. In some circumstances, in case of early termination of the policy, the Surrender Value payable may be less than the total premium paid.

The Company will review the Special Surrender Value scales from time to time and may change the same, depending on the economic environment. A policy terminates on surrender and no further benefits are payable under the policy.

\* Conditions Apply

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**Exclusions:**

No benefit will be payable in respect of any condition arising directly or indirectly from, through or in consequence of the following exclusions and restrictions:

**Suicide Exclusion:** If the Life Assured commits suicide within one year from the policy commencement date, the policy will be void and only 80% of the premiums paid will be payable as Death Benefit. If the Life Assured commits suicide within one year from the revival date of the policy, if revived, the higher of, 80% of the premiums paid till the date of death and Surrender Value, will be payable as Death Benefit.

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**LITTLE PRIVILEGES,  
JUST FOR YOU:****Rider:**

You can further strengthen your financial security by opting to purchase suitable rider(s). There are two rider options available under along with this plan - **Future Generali Non Linked Accidental Death Rider (UIN: 133B023V01)** and **Future Generali Non Linked Accidental Total & Permanent Disability Rider (UIN:133B024V01)**. Please refer to respective rider brochures for details.

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**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 Distance Marketing Mode) of its receipt for cancellation, stating your objections. Future Generali will refund the policy premium after the deduction of the policy stamp charges, cost of medical examination, if any, and the cost for the insurance for the period of cover up to the date of cancellation.

**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.

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**Nomination:**

Provided the Policyholder is the Life Assured, he/she may, at any time during the Policy Term, nominate a person or persons as per Sec. 39 of the Insurance Act 1938, to receive the policy benefits in the event of his/her death.

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**Assignment:**

As per Section 38 of the Insurance Act 1938, the Policyholder can assign the policy to a party by filing in a written notice to us. The assignment should either be endorsed upon the policy

itself or documented by a separate instrument signed in either case by the assignor stating specifically the fact of assignment. Only the entire policy can be assigned and not individual benefits or any part thereof. Any assignment shall automatically cancel a nomination except any assignment in favour of the Company.

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**Tax Benefits:**

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

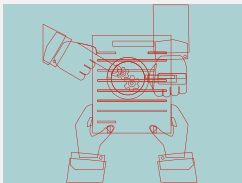
**Prohibition on rebates:  
Section 41 of the Insurance Act,  
1938 states:**

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.

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**Non-disclosure:  
Section 45 of Insurance Act,  
1938 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.

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**WHY CHOOSE US?**

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.

For any assistance call us at: 1800 102 2355 | Website: [www.futuregenerali.in](http://www.futuregenerali.in)

Future Group's, Generali Group's and IITL Group'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. and Corp. Office: Indiabulls Finance Centre, Tower 3, 6<sup>th</sup> Floor, Senapati Bapat Marg, Elphinstone Road (W), Mumbai - 400013. Fax: 022-4097 6600, Email: [care@futuregenerali.in](mailto:care@futuregenerali.in)

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For more details on risk factors, terms and conditions please read sales brochure carefully and/or consult your Advisor and/or visit our website before concluding a sale. Tax benefits are subject to change. Insurance is the subject matter of the solicitation.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT 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 call, number.



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TOTAL INSURANCE SOLUTIONS