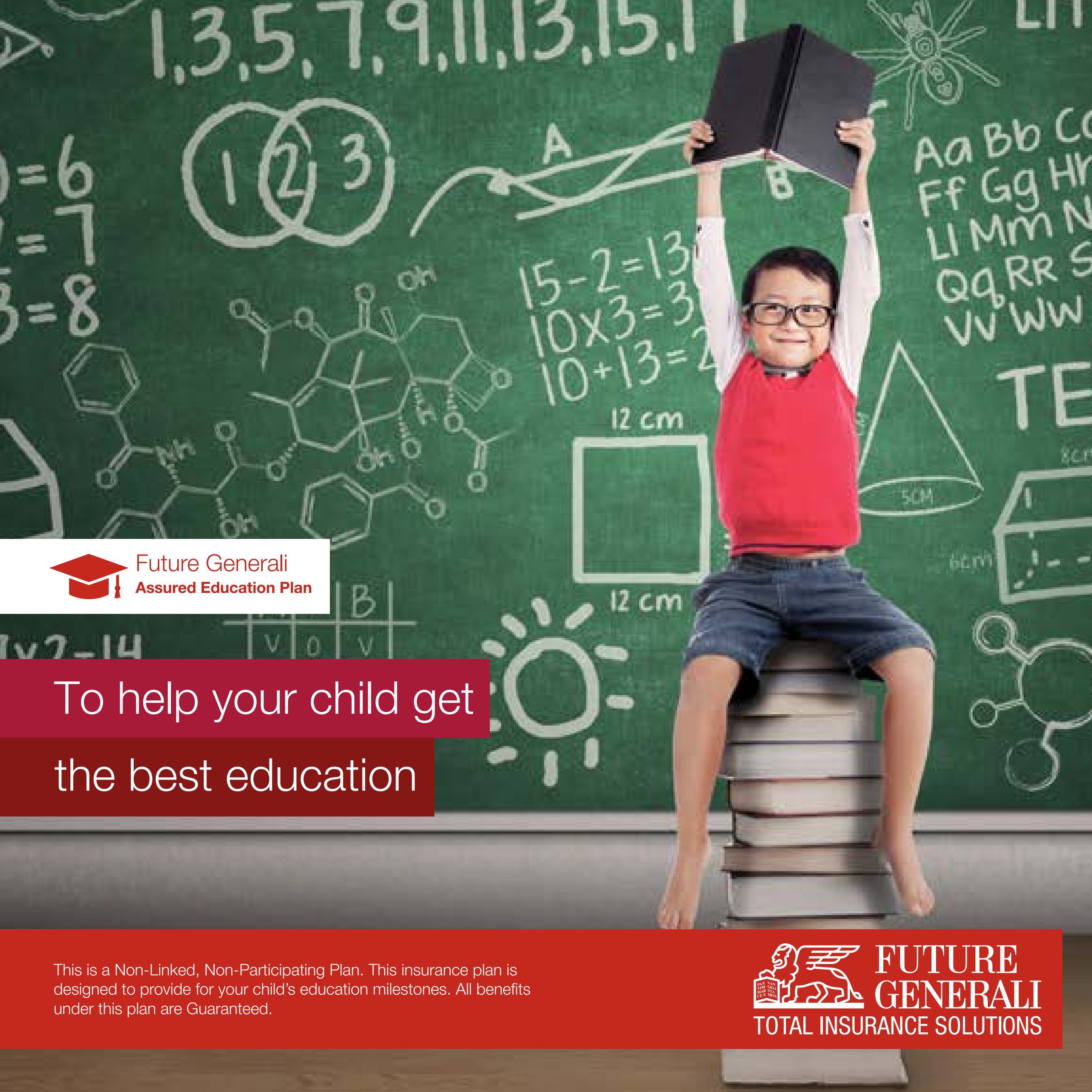


Future Generali
Assured Education Plan

To help your child get the best education

This is a Non-Linked, Non-Participating Plan. This insurance plan is designed to provide for your child's education milestones. All benefits under this plan are Guaranteed.

FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

Harvard University. Massachusetts Institute of Technology. University of Cambridge. University of Oxford. University of California. Stanford University. All India Institute of Medical Sciences. Indian Institute of Technology. Birla Institute of Technology and Science. Indian Institute of Management.

Every parent wants their child to get an admission at one of the top universities or colleges. But very often, the high college fees can prove to be a stumbling block.

Presenting **Future Generali Assured Education Plan** – a plan that arms you with the necessary funds to help your child gain admission into one of the finest colleges. This gives your child an ideal launching pad for a bright career. And you can be rest assured that, no matter what happens in the future, your child's education will never get compromised.

UNIQUE PRODUCT BENEFITS:

- The plan enables you to save systematically until your child turns 17 years, for his/her graduation or post-graduation college fees.
- It offers you three options to receive Guaranteed Payouts, depending on your child's education milestones, so that you receive the money when it is actually needed.
- Your child's education is secured even in case of an unfortunate event in your life.
- You can further strengthen your plan by opting for riders which cover you against an accidental death and accidental total and permanent disability.
- You are eligible for tax benefits as per prevailing tax laws.

HOW DOES IT WORK?

Step 1: Decide the amount of money you would need for your child's graduation or post-graduation college fees.

Step 2: Opt for riders as per your need.

Step 3: Our advisor will help you calculate the premium amount you need to pay.

Step 4: Be assured of enjoying protection and Guaranteed Payouts to fund your child's education.

PLAN SUMMARY	
Entry age (Age mentioned refers to age as on last birthday)	Age of the child: 0-10 years Age of the parent: 21-50 years (Parent will be the Life Assured under the plan)
Maturity age of the parent (Age mentioned refers to age as on last birthday)	Minimum: 35 years Maximum: 67 years
Policy Term	17 years minus age of the child at the time of purchase, i.e. minimum of 7 years, if the child's age is 10 years to maximum of 17 years in case of a new born child.

Premium Payment Term	Will be same as Policy Term				
Premium Payable	Minimum premium - ₹20,000 annually OR ₹2,000 monthly				
Premium Payment Frequency	The premiums can be paid in Annual or Monthly modes only. Monthly premiums can only be paid by Electronic Clearing System (ECS). The premium for monthly mode is 8.83% of the annual premium.				
Payout Options	You can choose to receive benefits based on your child's education needs as follows, when your child turns 17 years of age.				
	Age of your Child	Payout Period	Option A	Option B	Option C
	17 years	End of Policy Term	40% of Sum Assured	10% of Sum Assured	100% of Sum Assured
	18 years	Policy Term + 1 year	30% of Sum Assured	10% of Sum Assured	NIL
	19 years	Policy Term + 2 years	20% of Sum Assured	10% of Sum Assured	NIL
	20 years	Policy Term + 3 years	10% of Sum Assured	70% of Sum Assured	NIL

WHAT ARE YOUR BENEFITS?

Maturity Benefit:

Now, you can be in complete control of your child's higher education by receiving Guaranteed Payouts. These payouts are designed in such a way that you are sure to use it only for payment of admission or tuition fees. Moreover, you have the flexibility to choose between three options, option A, B or C, to receive these payouts as per your child's education milestones.

Let's understand this with an example.

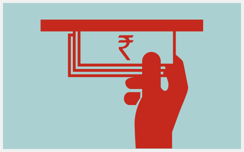
Raj is 30 years old and the father of a 1 year old, Aryan. As per his financial plan, he needs to get ₹20 lakh to fund Aryan's tuition fees through yearly payouts.

1. He can choose to receive the Maturity Benefits as yearly payouts either as per option A, B or C.
2. The Policy Term and Premium Payment Term are 16 years as Aryan is 1 year old at the beginning of the policy.
3. When Aryan turns 17 years, Raj will receive 100% of the Sum Assured.
4. Raj has the option to receive this as under:

Age of your Child	Year of Payout	Option A	Option B	Option C
Annual Premium		₹80,410 p.a.	₹74,280 p.a.	₹84,660 p.a.
17 years	End of 16th Year (End of Policy Term)	40% of Sum Assured i.e. ₹8,00,000	10% of Sum Assured i.e. ₹2,00,000	100% of Sum Assured i.e. ₹20,00,000
18 years	Policy Term + 1 year	30% of Sum Assured i.e. ₹6,00,000	10% of Sum Assured i.e. ₹2,00,000	NIL

19 years	Policy Term + 2 years	20% of Sum Assured i.e. ₹4,00,000	10% of Sum Assured i.e. ₹2,00,000	NIL
20 years	Policy Term + 3 years	10% of Sum Assured i.e. ₹2,00,000	70% of Sum Assured i.e. ₹14,00,000	NIL

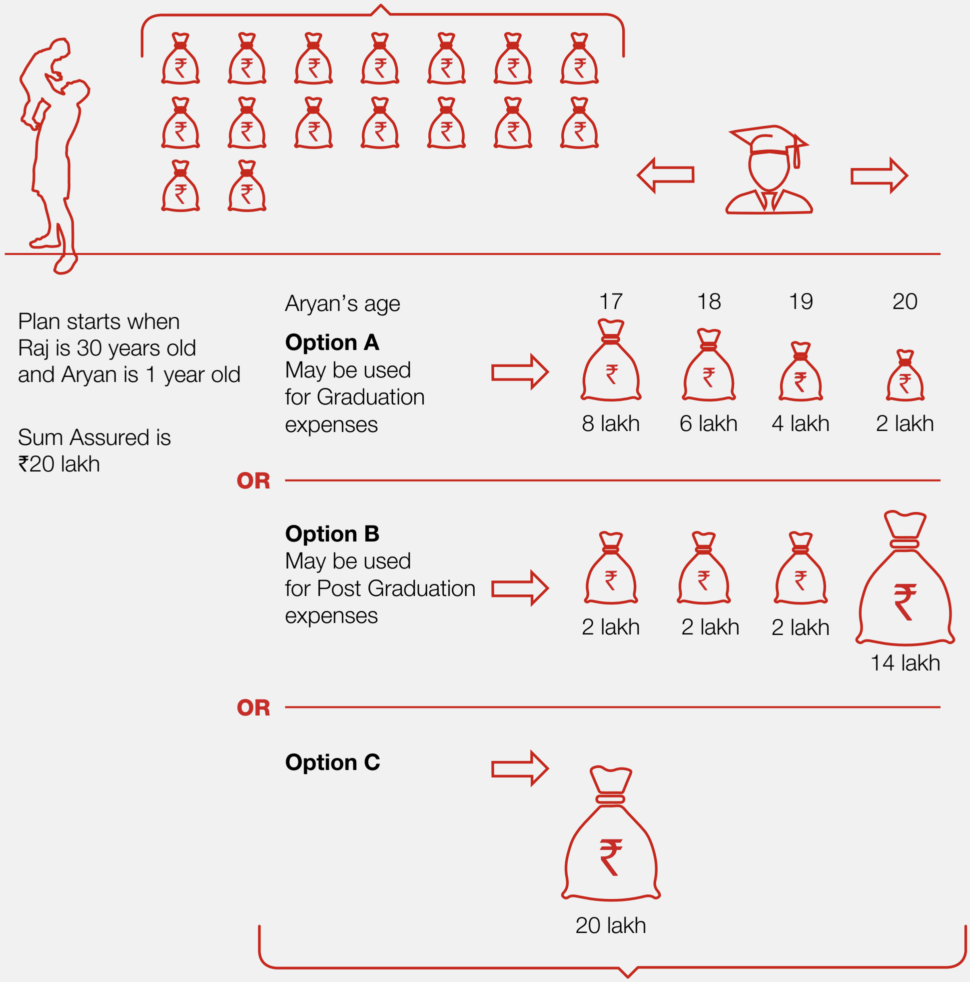
WHAT YOU PAY?



₹80,140 p.a. for 16 years under Option A

₹74,280 p.a. for 16 years under Option B

₹84,660 p.a. for 16 years under Option C



With unique product benefits, funds for best colleges and universities, will be within your child's reach!

Death Benefits:

Uninterrupted protection for your child’s education

Our plan ensures your child’s education would not suffer in case you are not around. In such an unfortunate event, we will make sure your child gets the following Guaranteed Benefits to help achieve all the education milestones you have planned for:

We will:

i. Waive all future premiums payable under the policy.

ii. Immediately pay Guaranteed Death Sum Assured to ensure your family’s immediate needs are taken care of.

iii. Pay 5% of the Sum Assured immediately and on every death anniversary of the Life Assured till your child turns 17 years. This guaranteed amount can be used to fund your child’s regular school fees.

iv. Pay Maturity Benefit (100% of Sum Assured) as per your chosen option while purchasing the plan.

Death Sum Assured shall be highest of the following:

i. 10 times Annualised Premium (excluding taxes, rider premium and extra premiums, if any), or

ii. 105% of total premiums paid (excluding taxes, rider premium and extra premiums, if any) as on date of death, or

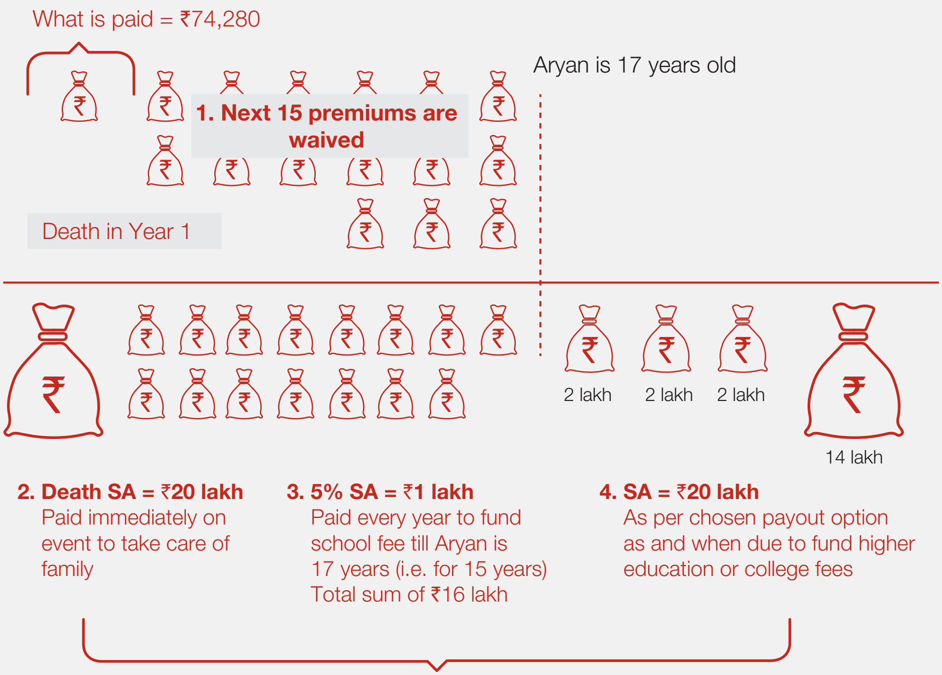
iii. Maturity Sum Assured, which is equal to the Sum Assured

iv. Absolute amount payable on death, which is equal to the Sum Assured

Let’s understand this benefit with an example.

Raj has purchased Future Generali Assured Education Plan and he opted for Option B. He meets with an accident which causes his untimely death within one year after purchasing the policy. The benefits paid out to Raj’s family will be as under:

Raj is 30 years old and his son is 1 year old. He opts for a Sum Assured (SA) of ₹20 lakh and payout as per Option B.



What your family receives

Your child's education will be taken care of just the way you planned it, come what may!

Summary of Benefits:

Your Benefits	
Maturity Benefit	100% of Sum Assured is paid in the manner as opted by you at inception.
Death Benefit	Death Sum Assured is paid immediately to the nominee on death of the Life Assured. We will also pay: 1. 5% of the Sum Assured on death and on every death anniversary of the Life Assured during the Policy Term. 2. Maturity Benefit in the manner as opted by you at inception.

LITTLE PRIVILEGES, JUST FOR YOU

Free-Look Period:

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

Note: Distance marketing means insurance solicitation by way of telephone calling/short messaging service (SMS)/other electronic modes like email, internet and interactive television (DTH)/direct mail/newspaper and magazine inserts or any other means of communication other than that in person.

Grace Period:

You get a Grace Period of 30 days if you have opted for Annual mode of 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 premiums.

Flexibility to make changes:

We allow you to make change in the mode of payment on the basis of valid reasons submitted by you and subject to underwriting policy of the Company.

Loan:

You may avail of a loan once the policy has acquired Surrender Value. The maximum amount of loan that can be availed is up to 85% of the Surrender Value.

For more details, please refer the policy document.

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.

Riders:

You have the option to enhance your cover by opting for the following riders.

1. Future Generali Non-Linked Accidental Death Rider (UIN 133B023V01)
2. Future Generali Non-Linked Accidental Total and Permanent Disability Rider (UIN 133B024V01)

Please refer to the respective rider brochures for more details.

TERMS AND CONDITIONS

Non-payment of premiums during the first 2 years

- If any due premiums for first 2 policy years have not been paid within the Grace Period, the policy shall lapse and shall have no value.
- All risk cover ceases while the policy is in lapsed status.
- You have the option to revive the plan within 2 years from the date of the first unpaid due premium. You will be required to pay arrears of premium along with interest.
- If the plan is not revived by the end of the Revival Period, the policy will terminate and no benefits are payable.

Non-payment of premiums after the first 2 years

- If due premiums for at least first 2 policy years have been paid and subsequent premiums have not been paid within the Grace Period, then the policy will be converted to a Paid-up Policy and the Sum Assured and Death Sum Assured will be reduced in the same proportion as the ratio of number of premiums paid to the total number of premiums payable under the policy.
- Paid-up Sum Assured = (No. of premiums paid/Total No. of premiums payable) x Sum Assured
- Maturity Benefit will be paid as percentage of Paid-up Sum Assured.
- Death Benefit paid is
    - Reduced Paid-up Death Sum Assured given immediately to the nominee on death of the Life Assured
    - 5% of the Paid-up Sum Assured given on death and on every death anniversary of the Life Assured during the Policy Term
    - Maturity Benefit as percentage of Paid-up Sum Assured
- You can revive your Paid-up Policy within a period of two years from the due date of the first unpaid premium
- You can surrender your Paid-up Policy anytime

Surrender Value:

You purchased this plan to ensure that your child's education milestones remain uninterrupted. This objective will be achieved only if you continue the plan up to maturity. However, should you be in need of money in case of an emergency, you have the option to surrender the policy before its maturity. If you do, you will be paid a Surrender Value. The policy acquires a Surrender Value after all the due premiums have been paid for at least first 2 full years.

On surrender, the higher of the Special Surrender Value (SSV) and the Guaranteed Surrender Value (GSV) will be paid.

Guaranteed Surrender Value:

The GSV shall be a percentage of total premium paid (excluding taxes, rider premium and extra premium, if any).

Policy Term	7	8	9	10	11	12	13	14	15	16	17
Policy year of surrender											
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	55%	55%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	75%	65%	60%	50%	50%	50%	50%	50%	50%	50%	50%
7	90%	75%	70%	60%	50%	50%	50%	50%	50%	50%	50%
8		90%	80%	70%	60%	55%	55%	55%	55%	55%	55%
9			90%	80%	70%	60%	55%	55%	55%	55%	55%
10				90%	80%	70%	60%	60%	60%	60%	60%
11					90%	80%	70%	65%	60%	60%	60%
12						90%	80%	70%	65%	65%	65%
13							90%	80%	70%	70%	65%
14								90%	80%	70%	70%
15									90%	80%	70%
16										90%	80%
17											90%

Special Surrender Value:

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

SSV will be calculated as:
(Number of premiums paid/Total number of premiums payable) x Sum Assured x SSV factors

Nomination and Assignment:

Nomination, in accordance with Section 39 of the Insurance Act, 1938, is permitted under this policy.

Assignment, in accordance with Section 38 of the Insurance Act, 1938 is permitted under this policy.

EXCLUSIONS

Suicide Exclusion: If the Life Assured commits suicide within one year from the policy inception date, the policy will be void and only 80% of the premiums paid will be payable to the nominee.

If the Life Assured commits suicide within one year from the revival date, if revived, the policy will be void and higher of 80% of the premiums paid and the Surrender Value, if any, will be payable to the nominee.

Prohibition on Rebates:

Section 41 of the Insurance Act, 1938 states:

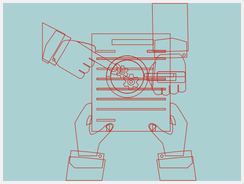
1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium 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 subsection 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.

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.

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

Future Generali India Life Insurance Company Limited (IRDAI Regn. No.: 133) (CIN: U66010MH2006PLC165288).
Regd. and Corp. Office: Indiabulls Finance Centre, Tower 3, 6th Floor, Senapati Bapat Marg, Elphinstone Road (W), Mumbai - 400013. Fax: 022-4097 6600, Email: care@futuregenerali.in

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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. The sales brochure is consistent with the product features filed with the Authority. 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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