

A close-up photograph of a hand holding a single gold coin between the thumb and index finger. Below the hand, several stacks of gold coins are visible, some in sharp focus and others blurred. The background is a soft-focus sky with light clouds.

Happiness is
getting something extra

Bonus declaration for the year 2015-16



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Disclaimer: Bonus would accrue for the valuation year 2015-16 at the bonus rates declared as per this communication and is payable to policyholders as per the terms and conditions of the policy document of the respective product. Bonuses, once declared, forms part of guaranteed benefits. Past bonus rates and current bonus rates are not a reflection of future bonus rates. Future Generali India Life Insurance Company Limited. (IRDAI Regn. No.: 133), (CIN: U66010MH2006PLC165288), Registered and Corporate Office: Indiabulls Finance Centre, Tower 3, 6th Floor, Senapati Bapat Marg, Elphinstone (W), Mumbai - 400013. Toll Free No: 1800-102-2355 | visit: www.futuregenerali.in | email: care@futuregenerali.in | ARN: FG-L/PD/MKTG/EN/BR2016-001W

Product Name	Compounded Reversionary Bonus							
	Apr '08-Mar '09	Apr '09-Mar '10	Apr '10-Mar '11	Apr '11-Mar '12	Apr '12-Mar '13	Apr '13-Mar '14	Apr '14-Mar '15	Apr '15-Mar '16
Future Generali Assure - 133N001V01	1.85%	1.85%	1.85%	2.15%	2.15%	2.15%	2.15%	2.15%
Future Generali Assure Plus - 133N052V01	N/A	N/A	N/A	N/A	N/A	2.75%	2.75%	2.75%
Future Generali Anand Plan - 133N018V01	N/A	N/A	N/A	N/A	N/A	N/A	2.75%	2.75%
Future Generali Bima Guarantee - 133N038V01	N/A	N/A	N/A	2.75%	2.75%	2.75%	2.75%	2.75%
*Future Generali Flexible Money Back Plan (Future Generali Child Benefit Plan) - 133N013V01	N/A	N/A	N/A	N/A	N/A	N/A	2.50%	2.50%
Future Generali Dream Guarantee Plan - 133N029V01	N/A	N/A	N/A	N/A	N/A	N/A	2.15%	2.15%
Future Generali Family Income Plan - 133N040V01	N/A	N/A	N/A	5.05%	5.05%	5.05%	5.05%	5.05%
Future Generali Family Income Plan - 133N040V02	N/A	N/A	N/A	5.05%	5.05%	5.05%	5.05%	5.05%
Future Generali Family Secure Plan - 133N041V01	N/A	N/A	N/A	4.75%	4.75%	4.75%	4.75%	4.75%
Future Generali Family Secure Plan - 133N041V02	N/A	N/A	N/A	4.75%	4.75%	4.75%	4.75%	4.75%
Future Generali InstaLife - Regular pay - 133N004V01	1.85%	1.85%	1.85%	2.15%	2.15%	2.15%	2.15%	2.15%
Future Generali InstaLife - Single pay - 133N004V01	1.85%	1.85%	1.85%	2.15%	2.15%	2.15%	2.50%	2.50%
Future Generali Pension Guarantee - 133N046V01	N/A	N/A	N/A	N/A	N/A	2.75%	2.75%	2.75%
Future Generali Saral Anand Plan - 133N019V01	N/A	N/A	N/A	N/A	N/A	N/A	2.75%	2.75%
Future Generali Saral Anand - 133N019V02	N/A	N/A	N/A	N/A	N/A	N/A	2.75%	2.75%
Future Generali Secure Income Plan - 133N039V01	N/A	N/A	N/A	2.75%	2.75%	2.75%	3.00%	3.00%
Future Generali Triple Anand Advantage - 133N055V01	N/A	N/A	N/A	N/A	N/A	N/A	3.00%	3.00%
Future Generali New Saral Anand Plan - 133N062V01	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.25%

Please note: N/A stands for Not applicable for the product.

*Future Generali Child Benefit Plan is renamed as Future Generali Flexible Money Back Plan from November 28, 2011



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Product Name	Bonus declared on Policyholder Pension Fund Account on 31st March every year on pro rata basis							
	Apr '08-Mar '09	Apr '09-Mar '10	Apr '10-Mar '11	Apr '11-Mar '12	Apr '12-Mar '13	Apr '13-Mar '14	Apr '14-Mar '15	Apr '15-Mar '16
Future Generali Pension Plan - 133N009V01	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%

Product Name	Terminal Bonus
Terminal Bonus shall be applicable from 1st July 2016 till next terminal bonus declaration and will be payable on maturity for all policies where all due premiums have been paid till the date of maturity.	
Future Generali Assure - 133N001V01	3% of (Sum assured + Vested Bonus)
Future Generali Pension Plan (Regular Premium) - 133N009V01	5% of (Vested Bonus)
Future Generali Pension Plan (Single Premium) - 133N009V01	5% of (Premiums Paid + Vested Bonus)
Future Generali InstaLife (Single Premium) - 133N004V01	5% of (Sum assured + Vested Bonus)

INTERIM BONUS RATES APPLICABLE TILL NEXT DECLARATION OF BONUS:

The interim reversionary bonus rates applicable till next declaration of bonus will be the same as that declared as on 31st March 2016 (Apr '15-Mar '16) as per above table. Interim reversionary bonus rates shall be payable on any claims arising after the following policy anniversary but before the next bonus declaration.



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