



Enjoy guaranteed
payouts.



This is a Non-Linked, Non-Participating Money Back Plan.



**FUTURE
GENERALI**
TOTAL INSURANCE SOLUTIONS

Presenting, Future Generali Assured Money Back Plan, a life insurance plan which ensures that your financial security is guaranteed.

This Life Insurance plan offers great flexibility by allowing you to choose between 4 policy terms so that you can choose the one which best suits your financial needs based on your current age.

So whether it is a planned expenditure to fulfill a milestone, an additional income, retirement planning or even an investable surplus for your business that you are looking for, go ahead and be assured of receiving your money back under this Life Insurance Plan.

UNIQUE PRODUCT BENEFITS

2 Plan options to choose from

Depending on your needs, you can opt to receive survival benefits as per the following options, however, premium will vary depending upon the choice of option:

OPTION A

Receive 10% of Sum Assured every year for 9 years and 110% of Sum Assured on Maturity

OPTION B

Receive 10% of Sum Assured every year for 4 years and 160% of Sum Assured on Maturity



Limited Premium Payment Term

Choose to pay premiums for 5, 7, 10 or 12 years considering your future financial requirement and liabilities



Life Cover

You get an insurance coverage. This means, in case of your unfortunate demise, your nominee will receive the insurance coverage amount called the Death Sum Assured

Tax Benefits

Under section 80 C and 10 (10 D) may be available as applicable. Tax Benefits are subject to change in law from time to time

HOW DOES IT WORK?

- Step 1 Choose the amount of insurance cover and product option you desire under this policy
- Step 2 Choose the term of your policy i.e. decide the number of years for which you wish to pay the premium i.e. 5/7/10 or 12 years
- Step 3 Our sales representative will help you calculate your premium and provide you a customized benefit illustration
- Step 4 Get ready to receive assured money backs after the completion of your premium payment period

PLAN SUMMARY

PARAMETER	CRITERION
Entry Age (Age mentioned refers to age as on last birthday)	Minimum: 18 years Maximum: 55 years
Policy Term	<ul style="list-style-type: none"> • Option A: 15, 17, 20 & 22 years • Option B: 10, 12, 15 & 17 years
Premium Payment Term	<ul style="list-style-type: none"> • Option A Policy Term less 10 years. i.e. 5, 7, 10 & 12 years for Policy Term of 15, 17, 20 & 22 years respectively • Option B: Policy Term less 5 years. i.e. 5, 7, 10 & 12 years for Policy Term of 10, 12, 15 & 17 years respectively

PARAMETER	CRITERION
Annualised Premium (Minimum)	Minimum: ₹18,000 Maximum: No limit The minimum premium is exclusive of any taxes, modal factor and extra premium
Sum Assured	Your Sum Assured will depend on your choice of Policy Term, Premium and your age Minimum Sum Assured: Option A - ₹58,215 ; Option B - ₹49,425 Maximum Sum Assured: No limit, subject to board approved underwriting policy
Premium Payment Frequency	Monthly, Quarterly, Half yearly and Annual Premium Payment Modes are available under the plan <ul style="list-style-type: none"> • Half-yearly Premium - 52% of annual premium • Quarterly Premium - 26.5% of annual premium • Monthly Premium - 8.83% of annual premium Monthly premiums can only be paid by Electronic Clearing System (ECS)

WHAT ARE YOUR BENEFITS?

Let us illustrate the benefits with an example:

Kumar, a 30 year old male, has opted for a Sum Assured of ₹5,00,000. He chooses premium paying term of 10 years. He will have to pay ₹56,805 (excluding taxes, rider premium, and extra premium if any) as annual premium if he chooses Option A and ₹67,864 (excluding taxes, rider premium, and extra premium if any) as annual premium if he chooses Option B. He will receive a total benefit of ₹10,00,000 during the policy term, subject to his survival till the end of Policy Term.

1. Survival and Maturity Benefit



a. Option A

If Kumar has paid all his due premiums, he will receive 90% of Sum Assured as Survival Benefits and additional 110% of the Sum Assured as Maturity Benefit.

Let us explain how...

As per the plan, after Kumar completes paying all his due premiums for 10 years, he will start receiving assured payout of 10% of the Sum Assured as survival benefit for the next 9 years. Therefore, he will receive ₹50,000 every year from the end of the 11th year to the end of the 19th year. He will also receive 110% of Sum Assured which is ₹5,50,000 on maturity date.

Death Benefit



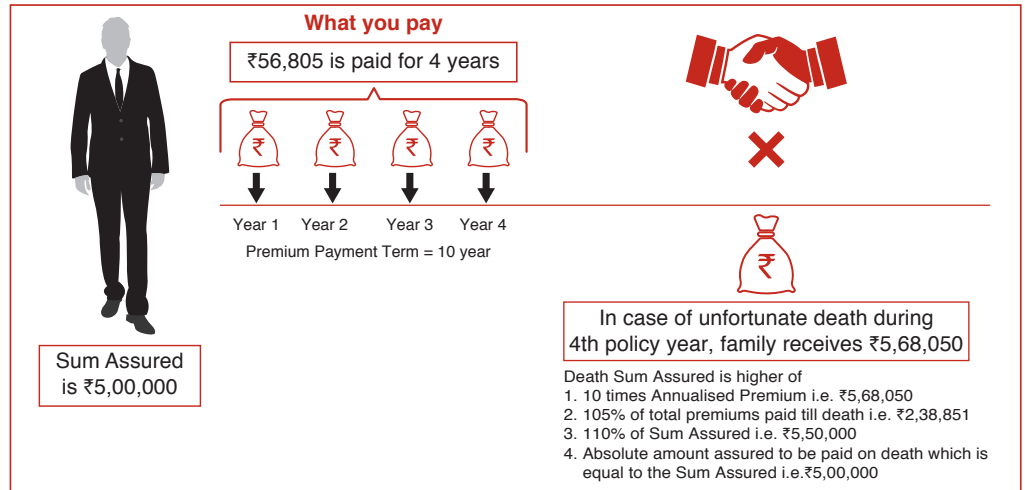
In case of your unfortunate demise during the policy term, the Death Sum Assured will be payable to your nominee.

In order to ensure that your family is always adequately protected, the Death Sum Assured shall be highest of the following:

- i. 10 times Annualised Premium (excluding taxes and extra premiums, if any), or
- ii. 105% of total premiums paid (excluding taxes and extra premiums, if any) as on date of death or
- iii. Maturity Sum Assured which is equal to 110% of Sum Assured for option A or 160% of Sum Assured for Option B.
- iv. Absolute amount assured to be paid on death which is equal to the Sum Assured

Continuing the same example from above:

Kumar, a 30 year old male, has opted for a Sum Assured of ₹5,00,000. He chooses Plan Option A and a premium paying term of 10 years. He pays ₹56,805 as annual premium (excluding taxes, rider premium, and extra premium if any). Unfortunately, he expires during the 4th policy year. In this case, Kumar's nominee will receive the following Death Benefit:



SUMMARY OF YOUR BENEFITS:

	Your Benefits
Survival Benefits	10% of sum assured at the end of every year after the Premium Payment Term, for 9 years for Option A and 4 years for Option B.
Maturity Benefit	110% of sum assured for Option A and 160% of sum assured for Option B at the end of Policy Term
Death Benefit	Death Sum Assured will be payable to your nominee. Death Sum Assured shall be highest of the following: <ol style="list-style-type: none"> i. 10 times Annualised Premium (excluding taxes and extra premiums, if any), or

	Your Benefits
	<ul style="list-style-type: none"> ii. 105% of total premiums paid (excluding taxes and extra premiums, if any) as on date of death or iii. 110% of Sum Assured for option A or 160% of Sum Assured for Option B iv. Absolute amount assumed to be paid on death which is equal to the Sum Assured

LITTLE PRIVILEGES, JUST FOR YOU:

Free Look Period

In case you disagree with any of the terms and conditions of your 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 e-mail, internet & interactive television (DTH)/direct mail/ newspaper & magazine inserts or any other means of communication other than in person.

Grace Period



You get a grace period of 30 days if you have opted for annual, half yearly or quarterly 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.

Flexibility to make changes

We allow you to make change in the mode of payment basis valid reasons submitted by you, which shall be applicable from the next policy anniversary.

Loan

You may apply for a loan after your policy has acquired a Surrender Value. The loan amount can be from a minimum of Rs 10,000 up to a maximum of 85% of the Surrender Value. For more details, please refer the policy document. The current interest rate for the financial year 2017-18 applicable on loans is 9% per annum. Please contact our branch office or call us to know the current applicable interest rate.

Tax Benefits

- 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
- Benefits received under a life insurance policy may be exempt under section 10 (10D) of the Income-tax Act, 1961, subject to the conditions specified therein
- For further details, please consult your tax advisor. Tax benefits are subject to change from time to time

High Sum Assured Discount:

High Sum Assured Discount will be applicable as given below:

	Discount on Premium per 1,000 Sum Assured (₹)			
Sum Assured (₹) / Premium Payment Term	5	7	10	12
>= 3 Lakhs but less than 5 Lakhs	4.00	3.00	2.00	1.00
>= 5 Lakhs	8.00	6.00	4.00	2.00

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 ceases while the policy is in lapsed status.
- You have the option to revive the policy 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 policy 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 atleast first 2 policy years have been paid and subsequent premiums have not been paid within the period of grace, then the policy will be converted to a paid-up policy and the Sum Assured, Maturity 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.
- In case of Death of the Life Assured during the Policy Term, Death Paid-up Sum Assured will be paid to the nominee and the policy will terminate.
- Survival Benefits will be paid as percentage of Paid-up Sum Assured.
- Maturity Benefits paid will be Maturity 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 provided the policy term is not over.
- You can surrender your paid up policy anytime



Revival

- You have the option to revive a lapsed/paid-up policy within 2 years from the date of the first unpaid due premium.
- You will be required to pay arrears of premium along with interest and provide evidence of insurability.
- A Paid-up policy cannot be revived once the policy term is over.

Surrender Value

We encourage you to continue your policy as planned; however, you have the option to surrender the same for immediate cash requirement, in case of an emergency anytime after the payment of two full year's premiums. The amount payable on surrender will be higher of the Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).

Guaranteed Surrender Value

The GSV shall be a percentage of total premium paid (excluding taxes, rider premium and extra premiums, if any) less sum total of Survival Benefits already paid, where percentage is as follows:

Option A

Premium Term	5	7	10	12
Policy Term	15	17	20	22
Policy Year of Surrender				
2 - 3	30%	30%	30%	30%
4 - 7	50%	50%	50%	50%
8	55%	54%	53%	53%
9	60%	58%	56%	55%
10	65%	62%	59%	58%
11	70%	66%	62%	61%
12	75%	70%	65%	63%
13	80%	74%	68%	66%
14	85%	78%	72%	69%
15	90%	82%	75%	71%
16	Not Applicable	86%	78%	74%
17	Not Applicable	90%	81%	77%
18	Not Applicable	Not Applicable	84%	79%
19	Not Applicable	Not Applicable	87%	82%
20	Not Applicable	Not Applicable	90%	85%
21	Not Applicable	Not Applicable	Not Applicable	87%
22	Not Applicable	Not Applicable	Not Applicable	90%

Option B

Premium Term	5	7	10	12
Policy Term	10	12	15	17
Policy Year of Surrender				
2	30%	30%	30%	30%
3	30%	30%	30%	30%
4	50%	50%	50%	50%
5	50%	50%	50%	50%
6	50%	50%	50%	50%
7	50%	50%	50%	50%

Premium Term	5	7	10	12
Policy Term	10	12	15	17
Policy Year of Surrender				
8	63%	58%	55%	54%
9	77%	66%	60%	58%
10	90%	74%	65%	62%
11	Not Applicable	82%	70%	66%
12	Not Applicable	90%	75%	70%
13	Not Applicable	Not Applicable	80%	74%
14	Not Applicable	Not Applicable	85%	78%
15	Not Applicable	Not Applicable	90%	82%
16	Not Applicable	Not Applicable	Not Applicable	86%
17	Not Applicable	Not Applicable	Not Applicable	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.

Special Surrender Value = Special Surrender Value Factor x (2* Paid Up Sum Assured less any sum total of Survival Benefits already paid)

Paid Up Sum Assured = (No of premiums paid / Total No of premiums payable)* Sum Assured
A policy terminates on surrender and no further benefits are payable under the policy.

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.

Riders

No riders are available under this product.

EXCLUSIONS

Suicide

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 or the surrender value, if any, will be payable to the nominee.

Prohibition on rebates

Section 41 of the Insurance Act, 1938 states:

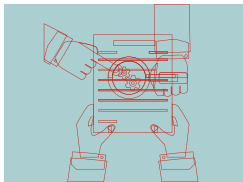


No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium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

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 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: life.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, 6th Floor, Senapati Bapat Marg, Elphinstone Road (West), 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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