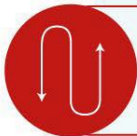


# ONE PLAN. THREE SOLUTIONS.



A flat fund management charge of 0.55% of your fund value.



Offers unlimited free switches and contribution re-direction.



Provides loyalty additions\* of Average Fund Value every year.



Benefit of clubbing while arriving at the rate of loyalty addition for companies under the same parent group.



## GRATUITY | LEAVE ENCASHMENT | SUPERANNUATION

\*Loyalty Additions as a % of average fund value shall be added at the end of each financial year i.e. on every 31<sup>st</sup> March, subject to policy being in-force at the time of payment of loyalty additions.

**THIS IS A UNIT LINKED INSURANCE PLAN. IN THIS POLICY, THE INVESTMENT RISK  
IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.**

**Future Generali Comprehensive Employee Benefits Plan**

Unit-linked, non-participating (without-profits), fund based yearly renewable group insurance plan.

As an employer, managing Employee Benefits across the lifecycle of an employee is a critical as well as a statutory responsibility. There are specialized plan available for each employee benefit and the task of selecting and servicing each one can be very tedious.

As an insurance provider, we understand the challenges of managing different policies and therefore bring you the Future Generali Comprehensive Employee Benefits Plan. A Unit Linked Fund Based Group Life Insurance plan, which has been designed specifically for employers as a single solution to manage the statutory responsibility of providing Gratuity and various other employee benefits such as Leave Encashment and Superannuation.

**Unique Product Features**

- All-in-one employee benefits solution: A single plan to manage all employee benefits – gratuity, leave encashment and superannuation.
- Get rewarded with Loyalty Additions : Depending upon the size of your fund, loyalty units will get added every year which will boost your fund value
- Systematic Transfer of Funds : To safeguard the value of your funds from eroding due to the volatility of equity markets, you have the option to begin your investment in any of our Debt Funds and use the option of Systematic Transfer to automatically switch your investments to any of our Equity Funds in parts over a period of time

**Plan Summary**

**Eligibility**

Entry age	Minimum : 18 years (as on last birthday) Maximum : 79 years (as on last birthday)
Maximum Maturity Age	80 years
Type of Schemes	i) Gratuity ii) Leave Encashment iii) Superannuation a) Defined Benefit (DB) Scheme b) Defined Contribution (DC) Scheme c) Combination of Defined Benefit and Defined Contribution Scheme
Sum Assured	Rs. 10,000 per member for Gratuity and Leave Encashment and NIL for Superannuation
Policy Term	Yearly renewable plan
Minimum Group Size	10 members

Minimum Contribution	<p><u>Minimum Contribution:</u> Minimum contribution at inception: Rs 50,000/- on a scheme level Minimum subsequent instalments is Rs. 5,000/- per scheme.</p> <p>For Defined Contribution Superannuation scheme: Minimum contribution per member per instalment is Rs. 100/- There are no restrictions on number of installments to be paid either by Master Policyholder or Member in a year.</p>
Premium Frequency	<p>The contributions or premiums to group schemes by the master policyholder shall be made in accordance with the funding requirements as per the scheme rules. The trustee or employer or Master Policyholder shall confirm that such funding is required as per the extant accounting standard governing the measurement of long term employee benefits. The master policyholder may not pay future contributions or premiums under the policy and the policy shall not be treated as discontinued. The policies will participate in the fund performance, subject to deduction of all applicable charges.</p>
Top Up	<p>No top-up contributions shall be allowed, unless required to address the underfunding of the scheme as per the extant accounting governing the measurement of long term employee benefits.</p>

### **Fund options for your investment**

Depending on your ability to expose yourself to risks associated with the markets, choose to invest your premiums in any of the following 6 funds. Your premium, net of applicable charges, will be invested in funds of your choice. The funds in turn, are segregated into liquid investments, fixed income securities and equity investments in line with their risk profile.

The following is a summary of funds available under this product and investment strategy of each fund:

Segregated Fund Name	Investment Strategy	Investment Objective	Portfolio Allocation	Risk Profile
<b>Group Cash Fund</b> (SFIN: ULGF004010 118GRPCSH FUND133)	This fund aims to safeguard the nominal value of investment through investment in short maturity liquid instruments. This fund will largely invest in money market instruments.	<ul style="list-style-type: none"> <li>To provide steady returns to investors by investing in short term debt securities with very high liquidity.</li> </ul>	<ul style="list-style-type: none"> <li>Money market instruments and Cash – 75% to 100%</li> <li>Debt Securities – 0% to 25%</li> <li>Equity – 0%</li> </ul>	Very low Risk
<b>Group Income Fund</b> (SFIN: )	This fund aims to provide stable returns by investing in assets with relatively low to	<ul style="list-style-type: none"> <li>To provide steady returns to investors by investing in debt securities.</li> </ul>	<ul style="list-style-type: none"> <li>Money market instruments and cash: 0% – 40%</li> </ul>	Low Risk

Segregated Fund Name	Investment Strategy	Investment Objective	Portfolio Allocation	Risk Profile
<b>ULGF005010 118GRPINC FUND133)</b>	moderate level of risk. The fund will invest in fixed income securities such as Govt. Securities, Corporate Bonds & any other fixed income investments along with Money Market Instruments for liquidity.		<ul style="list-style-type: none"> <li>Debt Securities – 60% to 100%</li> <li>Equity – 0%</li> </ul>	
<b>Group Enhanced Income Fund (SFIN: ULGF006010 118GRPEINF UND133)</b>	This fund aims to provide stable returns by investing in assets with relatively low to moderate level of risk. The fund will invest primarily in fixed income securities, such as Govt. Securities, Corporate Bonds, Money Market Instruments and other fixed income investments.	<ul style="list-style-type: none"> <li>To provide strong risk adjusted returns to investors by investing in debt securities with minimum 30% allocation to corporate bonds/other fixed Income instruments.</li> </ul>	<ul style="list-style-type: none"> <li>Money market instruments and cash : 0% to 40%</li> <li>Government Securities: 0% to 30%</li> <li>Corporate Bonds/Other Fixed Income Investments: 30% to 100%</li> <li>Equity – 0%</li> </ul>	Low Risk
<b>Group Secure Fund (SFIN: ULGF007010 118GRPSEC FUND133)</b>	This fund aims to provide progressive returns compared to fixed income instruments by taking a low exposure to high risk assets like equity. Fund aims to provide stable return due to high exposure to Fixed Income instruments while generating additional return through small exposure to equity.	<ul style="list-style-type: none"> <li>To provide strong risk adjusted returns to investors by taking low exposure to Equities while ensuring steady returns through Fixed Income investments.</li> </ul>	<ul style="list-style-type: none"> <li>Money market instruments and Cash: 0% – 40%</li> <li>Debt Securities – 60% to 100%</li> <li>Equity: 0% – 20%</li> </ul>	Low to Moderate Risk

Segregated Fund Name	Investment Strategy	Investment Objective	Portfolio Allocation	Risk Profile
<b>Group Balanced Fund (SFIN: ULGF008010 118GRPBAL FUND133)</b>	This fund aims to provide capital growth by availing opportunities in debt and equity markets while maintaining a good balance between risk and return. The fund will also invest in money market instruments to provide liquidity.	<ul style="list-style-type: none"> <li>To provide long term capital appreciation for the investors by investing in a mix of Equities and Fixed Income instruments</li> </ul>	<ul style="list-style-type: none"> <li>Money market instruments and cash: 0% – 40%</li> <li>Debt Securities – 40% to 80%</li> <li>Equity: 20% – 40%</li> </ul>	Moderate Risk
<b>Group Growth Fund (SFIN: ULGF009010 118GRPGTH FUND133)</b>	This fund aims to provide potentially high returns by investing a significant portion in equities to target growth in capital value of assets. The fund will also invest to a certain extent in govt. securities, corporate bonds and money market instruments to generate stable return.	<ul style="list-style-type: none"> <li>To provide long term capital appreciation for the investors by investing in a mix of Equities and Fixed Income instruments.</li> </ul>	<ul style="list-style-type: none"> <li>Money market instruments and cash: 0% – 40%</li> <li>Debt Securities – 30% to 70%</li> <li>Equity: 30% – 60%</li> </ul>	High Risk

In case of Gratuity, Leave Encashment or Defined Benefit Superannuation schemes, the Master Policyholder reserves the right to choose Investment Fund(s) and the Member shall not have any such rights.

In case of Defined Contribution Superannuation scheme, the right to choose Investment Fund(s) can be either with Master Policyholder or the Members as per the scheme rules.

**UNDER SUPERANNUATION SCHEME:-**

- Contributions shall be mandatorily invested in ‘Group Cash Fund (SFIN: ULGF004010118GRPCSHFUND133)’ or ‘Group Income Fund (SFIN: ULGF005010118GRPINC FUND133)’ or in certain proportion in these funds, depending upon the choice of Master Policyholder or the Member.
- Excess of fund value compared to the Assured Benefit (as defined under Benefits section) can be switched to any of the above 6 segregated funds as per the choice of the Member except where a



scheme is entirely funded by the Master Policyholder, where the right to switch shall be with the Master Policyholder.

- At the end of each financial year i.e. on 31-March, if the sum of Fund Value of **Group Cash Fund (SFIN: ULGF004010118GRPCSHFUND133)** and **Group Income Fund (SFIN: ULGF005010118GRPINCFFUND133)** is less than the Assured Benefit, then, the shortfall amount shall be met by switching units from other segregated funds to 'Group Cash Fund'.

### **Default Fund (in case of closure)**

A fund can be closed with appropriate approval. In case the existing fund is closed the default fund is **Group Income Fund (SFIN: ULGF005010118GRPINCFFUND133)**

In case any existing fund is closed, the company shall seek prior instructions from the master policyholder for switching units from the existing closed fund to the any other available fund under the policy.

Company will also seek instructions for future contribution redirections in case of closure of the existing fund.

On such closure of fund, if the company do not receive the choice of the fund from the Master Policyholder, the company shall transfer the units of the master policyholder in the fund which is intended to be closed to Group Income Fund (SFIN: **ULGF005010118GRPINCFFUND133** ) and all future redirections related to the closed fund shall be redirected to Group Income Fund (SFIN: **ULGF005010118GRPINCFFUND133**).

### **Modification of Fund**

A fund can be modified with appropriate approval.

In case any existing fund is modified, the company shall seek prior instructions from the Master Policyholder/Member for switching units from the existing modified fund to the any other available funds under the policy.

Company will also seek instructions for future contribution redirections in case of modification of the existing fund.

On such modification of the fund, if the company does not receive the choice of the fund from the Master Policyholder/Member, the company shall continue to invest in such modified fund.

## **Benefits**

### **Death Benefit**

In case of death of a member,

- Death benefit will be paid as per scheme rules
- However, at all times, the liability of company is limited to the fund value subject to minimum Assured Benefit applicable in case of Supernannuation scheme.
- In case of gratuity or leave encashment, an additional amount equal to Sum Assured of Rs. 10,000/- shall be paid over and above the fund value.

**Other Benefits as defined in Scheme rules**

- The claim amount requested by the Master policyholder will be paid from the policy fund to the Master policyholder, to allow them to make benefit payment to the beneficiary.
- At all times, the liability of company is limited to the fund value.

Under superannuation schemes,

1. For schemes where defined benefits are subscribed to by an employer, where the scheme does not maintain individual member accounts and only maintains a superannuation fund:
  - a. The company shall make payments from such funds only subject to the availability of funds in the respective unit fund of the respective group policyholder's superannuation fund.
  - b. Except for exits as per the scheme rules, no other withdrawals shall be allowed.
2. For schemes where defined contributions are subscribed to by an employer, where the scheme maintains individual member accounts:
  - a. The company shall make payments from such individual member funds only subject to the availability of funds in the respective unit fund of the respective member of the group policyholder.
  - b. Except for exits as per the scheme rules, no other withdrawals shall be allowed.
3. Where the master policyholder maintains superannuation funds with more than one insurer, the master policyholder shall have the option to choose any insurer to purchase available annuity.

**Assured Benefit in Superannuation Schemes:-**

Assured Benefit payable on exit is equal to 100.1% of (Total contributions paid net of withdrawals already made from the account).

For Superannuation schemes where only master policyholder's account is maintained and member level accounts are not maintained, Assured Benefit shall be applicable at the time of exit of the master policyholder.

For Superannuation schemes where individual members' account are maintained, Assured Benefit shall be applicable at the member level at the time of exiting the scheme.

**Little Privileges for you**

**A. Loyalty Additions**

Loyalty Additions as a % of average fund value shall be added at the end of each financial year i.e. on every 31<sup>st</sup> March as per the below table, subject to policy being in-force at the time of payment of loyalty additions.



Average Fund Value (AFV)	Loyalty Additions Rate
AFV < 1 Crore	NIL
1 Crore <= AFV < 3 Crore	0.10%
3 Crore <= AFV < 5 Crore	0.15%
5 Crore <= AFV	0.25%

Where,

Average Fund Value = Average of Fund values on the first day of each of the calendar months falling in the financial year in which loyalty addition is payable starting from calendar month April in Year (X-1) till calendar month March in Year X for determining loyalty units on 31<sup>st</sup> March of Year X.

The Loyalty Addition Rate to be applied shall be based on Average Fund Value as computed above. The Loyalty Addition Rate shall be proportioned for number of days the scheme was with the Company in the financial year in question.

The Average Fund Value of all schemes (Gratuity, Leave Encashment and Superannuation) managed by Future Generali for a given Master Policyholder (one company or all companies belonging to same group) under this product shall be clubbed to determine the size of fund for determining applicable loyalty addition rates.

#### **B. Ability to switch funds**

At any time, the master policyholder/member may instruct the Company in writing to switch some or all of the units from one unit linked fund to another. The Company will give effect to such a request for a switch by cancelling units in the old fund(s) and allocating units in the new fund(s) at the applicable unit price.

The amount to be switched should be at least Rs.5,000/-.

Unlimited number of switches are allowed with no switching charge.

The switch request shall be processed as per IRDAI guidelines.

For Superannuation schemes, contributions will be mandatorily invested in Group Cash Fund or Group Income Fund or in certain proportion in only these funds, depending upon the choice of the Master Policyholder or the Member. Only the excess of fund value compared to Assured Benefit can be switched to any of the 6 segregated funds as per the choice of the Member except where a scheme is entirely funded by the Master Policyholder, where the right to switch shall be with the Master Policyholder.

#### **C. Contribution Redirection**

Anytime during the currency of the policy, the master policyholder may instruct us in writing within 30 days of renewal date to redirect all future contributions in an alternative proportion to the various unit funds available. Redirection will not affect the contribution paid prior to the request. There will be no limit on the number redirections that can be done in this product. There will be no charge for redirection of contributions. All future and subsequent contributions will use the revised redirection.

For Superannuation schemes, contribution redirection request for future contributions will be mandatorily done in Group Cash Fund or Group Income Fund or in certain proportion in only these funds, depending upon the choice of Master Policyholder or the Member.



In case of Gratuity, Leave Encashment or Defined Benefit Superannuation schemes, the Master Policyholder has the right of contribution redirection and Member shall not have such rights.

In case of Defined Contribution Superannuation scheme, the right of contribution redirection can be with Master Policyholder or the Members as per the scheme rules.

#### **D. Systematic Transfer Option (STO)**

This is a facility of auto switching of units from one fund to another fund called Systematic Transfer Option (STO). STO is not applicable for superannuation schemes (either Defined Benefit or Defined Contributions on either Master Policyholder level or member level). Further, the members of the scheme in case of Gratuity or Leave Encashment scheme shall not have the option of STO and the right lies only with the Master Policyholder. The Master Policyholder has the option to monthly transfer Fund Value available under one specific fund to another fund by making a request for STO. The Master Policyholder can submit STO request anytime, however only one STO request will be taken at one point in time. The Master policyholder shall be able to make further STO requests after the elapse of a previous STO request.

The fund from which fund value will be transferred will be called 'Selected Fund' and the fund to which fund value will be transferred will be called 'Target Fund'. At any point in time, STO is only applicable between any one selected fund and any one Target fund. The remaining 4 segregated funds will not be affected/participate in STO.

Once a STO request is placed, units from the Selected Fund will get transferred to the Target Fund through 12 automatic switches at the end of respective months. At the end of each calendar month,  $1/X$ th of units from Selected Fund will get transferred to Target Fund, where  $X$  = no of automatic switches which are left to be done in the given STO request i.e.  $X$  will be 12 in the first calendar month, it will be 11 in the second calendar month and will be 1 in the twelfth calendar month.

Contributions by Master Policyholder can come in any of the 6 segregated funds. Future contribution redirection can be done in any of the 6 segregated funds. However, during the period in which STO is invoked, no switching can take place in any of the 6 segregated funds.

There will be no charges deducted for any STO request.

Master Policyholder has the option to stop the STO by providing a request to Company. Once STO is stopped, the Master Policyholder can switch units from funds as per their need.

Master Policyholder shall be able to make further STO requests after the elapse of a previous STO request. STO will apply to both future contributions as well as existing contribution, only for Selected Fund to be moved to Target Fund. The NAV applicable for STO shall be the NAV of the Selected Fund and the Target Fund on the day when the STO takes place.

STO will stop if:

- The fund value of selected fund becomes zero
- 12 months from the STO request date have elapsed
- Master Policyholder has submitted STO stop request

#### **E. Free-Look Period**

The master policyholder has a right to return the policy within 30 days of receipt of the policy document whether received electronically or otherwise, if master policyholder disagree with any of the terms and conditions, by giving a request for cancellation of the policy which states the reasons for objection.

On cancellation of the policy after such request, the Fund Value as on the date of cancellation plus non-allocated contribution plus charges levied by cancellation of units less deduction for proportionate cost of insurance cover for the period, if any, and expenses towards policy stamp duty and medical examination, if any, will be refunded.

#### **F. Surrender**

The surrender value will be equal to the Fund Value subject to a minimum of Assured Benefit (as defined under Benefits section) less the surrender charges, if any.

The Master Policyholder can surrender the policy at any time by giving a written request.

The surrender charges will be equal to 0.05% of the total Fund Value subject to a maximum of Rs 5,00,000/- if the policy is surrendered within the first policy year.

If the policy is surrendered after the first policy year, then there will be no surrender charges.

Once the policy is surrendered and the surrender value is paid, the Company shall cease to be liable for any benefit payable under the policy and the policy cannot be reinstated.

#### **G. Top-Up Premium**

No top-up contributions shall be allowed, unless required to address the underfunding of the scheme as per the extant accounting standard governing the measurement of long term employee benefits.

#### **H. Tax Benefits**

The tax benefits shall be applicable as per prevailing tax laws. Please contact your tax advisor for any details.

#### **I. Riders**

No riders are available under this product.

#### **J. 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 Insurance Act, 1938 as amended time to time, is permitted under this policy.

## Charges

### Premium Allocation Charge:

The premium allocation charge depends on whether the group scheme is bought directly or through a sales intermediary. The premium allocation charge for a scheme as a percentage of contributions is as per the table below:

Policy Bought Through	Premium Allocation Charge (% of contribution)	Maximum Cap for the Year
Direct Marketing	NIL	NIL
Agency, Brokers, Corporate agency and Bancassurance	0.5%	10 Lacs

Premium allocation charges are deducted from contributions paid and the contributions, net of premium allocation charges, are used to purchase units in any of the six underlying funds as per choice of Master Policyholder.

### Policy Administration Charge:

Nil

### Surrender Charge:

0.05% of Fund Value subject to maximum of Rs. 5 Lac in the first policy year and Nil thereafter.

### Fund Management Charge:

Fund management charge (% p.a.)		
<b>Group Cash Fund</b>	<b>(SFIN: ULGF004010118GRPCSHFUND133)</b>	0.55%
<b>Group Income Fund</b>	<b>(SFIN: ULGF005010118GRPINC FUND133)</b>	0.55%
<b>Group Enhanced Income Fund</b>	<b>(SFIN: ULGF006010118GRPEINFUND133)</b>	0.55%
<b>Group Secure Fund</b>	<b>(SFIN: ULGF007010118GRPSECFUND133)</b>	0.55%
<b>Group Balanced Fund</b>	<b>(SFIN: ULGF008010118GRPBALFUND133)</b>	0.55%
<b>Group Growth Fund</b>	<b>(SFIN: ULGF009010118GRPGTHFUND133)</b>	0.55%

Fund Management Charges (FMC) are deducted on a daily basis at 1/365<sup>th</sup> of the annual charge in determining the unit price/NAV. The FMC shall be apportioned by adjusting the NAV and shall be levied at the time of computation of NAV.

### Mortality Charge:

Rs. 0.50 per annum per 1000 sum assured per member

The mortality charges are determined using 1/12th of the annual mortality charge and are deducted from the unit account monthly at the beginning of each monthly anniversary (including the policy commencement date) of a policy by cancellation of units.

### Switching Charge:

Nil

### Premium Re-direction Charge:

Nil

**Systematic Transfer (STO) Charge:**

Nil

**Revision of Charges:**

After taking appropriate approval, the Company reserves the right to revise Fund Management Charges. Fund Management Charge can be up to a maximum of 1.35% per annum.

The Company will give the Master Policyholder/Member a notice of 30 days before any revision in charges. In case the Master Policyholder/Member does not agree with the modified charges then the Master Policyholder shall be allowed to surrender the scheme and terminate the policy.

**Terms and Conditions**

Under this plan, the liability of Future Generali India Life Insurance Company Limited (FGILICL) at any time will be limited to the Fund Value of the Scheme. FGILICL will only be concerned with fund management, and the Master Policyholder will have to bear any shortfall in funds, if it arises at any time. The liability of the company at all times will be limited to the balance of the Fund Value in the scheme.

**Auto Renewal**

On non-receipt of contribution, the policy will automatically get renewed as per the existing terms and conditions on each renewal date.

**Partial Withdrawal**

Partial withdrawal is not allowed under the product.

Except for exits as per the scheme rules, no other withdrawals will be allowed.

The amount payable pertaining to that member on exits shall be as communicated by the Master Policyholder to us.

**Foreclosure of Policy**

The Master Policyholder should maintain a minimum total fund value of Rs 25,000 under a particular policy at end of each calendar month.

The company will send a notice of 30 days period to the Master Policyholder if the Total Fund value under a particular policy on any calendar month falls below Rs 25,000.

If at the end of 30 days' notice period the Fund Value continues to remain below Rs. 25,000/- then the company will terminate the policy and refund the entire amount available in the fund post deductions (surrender charges, if any) to the Master Policyholder. Thereafter the Company shall cease to be liable for any benefit payable under the policy. Once policy is terminated, it cannot be reinstated.

**Grievance Redressal Processes**

In case you have any grievances on the solicitation process or on the Product sold or any of the Policy servicing matters, you may approach the Company in one of the following ways:

(a) Calling the Customer helpline number 1800-102-2355 for assistance and guidance



(b) Emailing @ [care@futuregenerali.in](mailto:care@futuregenerali.in)

(c) You may also visit us at the nearest Branch Office. Branch locator -  
<https://life.futuregenerali.in/branch-locator/>

(d) Senior citizens may write to us at the following id: [senior.citizens@futuregenerali.in](mailto:senior.citizens@futuregenerali.in) for priority assistance

(e) You may write to us at:

**Customer Services Department**

Future Generali India Insurance Co. Ltd,  
Unit 801 and 802, 8th floor, Tower C,  
Embassy 247 Park, L.B.S Marg, Vikhroli ( W )  
Mumbai – 400083

We will provide a resolution at the earliest. For further details please access the link:

<https://life.futuregenerali.in/customer-service/grievance-redressal-procedure>

### **Prohibition of 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 out 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:
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 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 Us

Future Generali is a joint venture between Future Group -India's leading retailer, and Generali Group- Italy based insurance company. 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 India Life Insurance Company Limited 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 on 1800-102-2355 or write to us at [care@futuregenerali.in](mailto:care@futuregenerali.in)

Future Generali India Life Insurance Co. Ltd. (IRDAI Regn. No. 133), CIN:  
U66010MH2006PLC165288,  
Regd. and Corporate Office address: Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S.  
Marg, Vikhroli (W), Mumbai – 400 083  
Email: [care@futuregenerali.in](mailto:care@futuregenerali.in)  
Call us at 1800-102-2355  
Website: [Life.futuregenerali.in](http://Life.futuregenerali.in)

ARN No.: ADVT/Comp/2024-25/December/2142 | UIN No: 133L080V02

For detailed information on this plan including risk factors, exclusions, terms and conditions etc., please refer to the policy document and consult your advisor, 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. Future Group's and Generali Group's liability is restricted to the extent of their shareholding in Future Generali India Life Insurance Company Limited.

## Disclaimer

- Unit Linked Insurance products are different from the traditional insurance products and are subject to the risk factors.
- The Premium paid in Unit Linked Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the policyholder/insured is responsible for his/her decisions.
- Future Generali India Life Insurance Company Limited is only the name of the life Insurance Company and Future Generali Comprehensive Employee Benefits Plan is only the name of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- Please know the associated risks and the applicable charges, from your insurance agent or the intermediary or policy document of the Company.





- The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Past performance is not indicative of future performance, which may be different.
- Tax benefits are subject to change in law from time to time. You are advised to consult your tax consultant.

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**BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS.**  
**IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums.**  
**Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.**