

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

Future Generali
Dhan Vridhi

Limited premium,
optimal returns.

This is an Individual Unit Linked, Non-Participating (without-profits) life insurance plan.
Future Generali Dhan Vridhi is an insurance product with life insurance coverage.

Key features

- Choice of 7 investment funds
- Choice of Policy Term
- Partial Withdrawal[^] can be made after 5 policy years from inception
- Option of 12 free[#] fund switches in a year
- Option of premium redirection after completion of one year (maximum twice in a year)
- **Tax benefits as may be applicable

Why should you buy this plan?

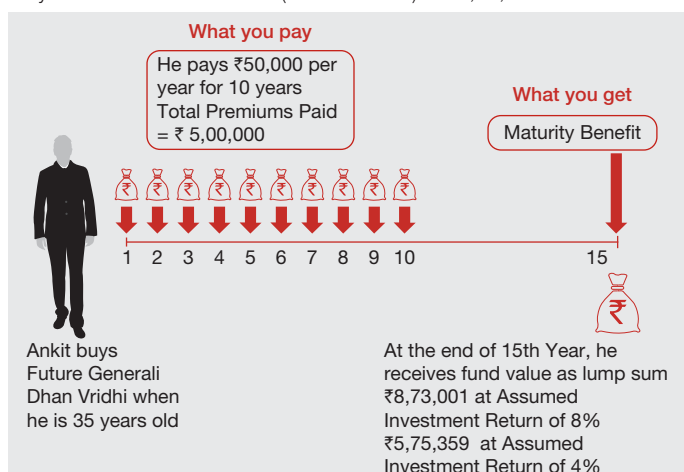
- This plan offers you the flexibility of paying limited premiums and staying invested for a longer tenure, allowing you to achieve higher returns for meeting your medium and long term financial goals.
- It offers you seven different fund options between debt, equity and balanced assets to suit your varying risk profile.
- It allows you to make the most of the opportunities in the market by switching from one fund to another.

After 5 years, you can avail partial withdrawal[^] for your intermittent needs.

Benefits

- **Maturity Benefit:** The Fund Value (market value of the investment) as on the date of maturity is paid, provided the policy is inforce.

Let us understand the Maturity Benefit with the help of an example:
Ankit is 35 years old and has chosen to invest in Future Generali Dhan Vridhi, with a Policy Term of 15 years, an annual premium of ₹50,000 for 10 years and a Sum Assured (cover amount) of ₹5,00,000.



Note: For the purpose of illustration, we have assumed 4% p.a and 8% p.a as the higher and lower values of investment returns. These rates are not guaranteed, and they are not the upper or lower limits of returns of the Funds selected in your policy, as the performance of funds depends on several factors including future investment performance. These rates in no way signify our expectations of future returns and the actual returns may be higher or lower.

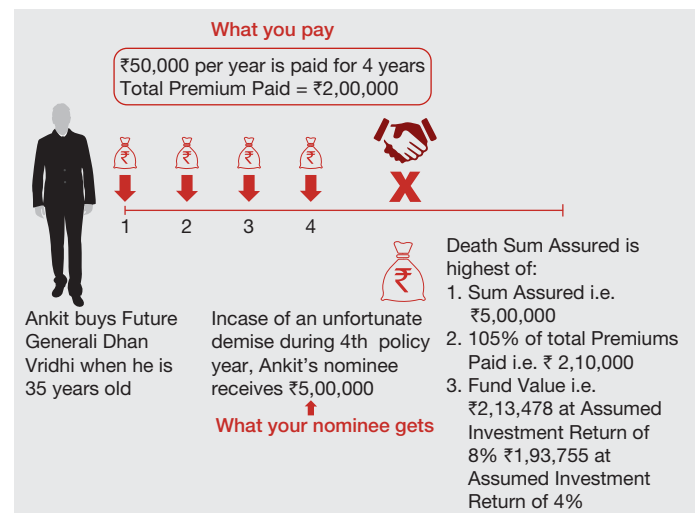
- **Death Benefits:** In case of an unfortunate demise of the Life Assured during the Policy Term while the policy is in force, the nominee receives the higher of:

- Sum Assured less Deductible Partial Withdrawal*, if any or
- Fund Value or
- 105% of basic premiums paid till date of death less deductible partial withdrawal*, if any

*Deductible Partial Withdrawals are made in 2 years immediately prior to the date of death

Let us understand the Death Benefit with the help of an example:

In case of Ankit's unfortunate death after having paid just 4 premiums, the following illustration shows what his nominee will get:



Note: For the purpose of illustration, we have assumed 4% p.a and 8% p.a as the higher and lower values of investment returns. These rates are not guaranteed, and they are not the upper or lower limits of returns of the Funds selected in your policy, as the performance of funds depends on several factors including future investment performance. These rates in no way signify our expectations of future returns and the actual returns may be higher or lower.

- **Surrender Benefits:** Policy can be surrendered any time during the Policy Term. The Surrender Value will be Fund Value less Discontinuance Charge, if any, as mentioned below:

Surrender before completion of 5 policy years

If policy is surrendered before the completion of lock-in period of 5 policy years from the Policy Commencement Date, the Surrender Value equal to Fund Value less applicable Discontinuance Charge will be kept in Discontinued Policy Fund and no subsequent charges

other than Fund Management Charges for Discontinued Policy Fund will be deducted. Discontinued policy fund will accrue a minimum guaranteed return as specified by IRDAI, from time to time. Such accumulated Surrender Value will be paid immediately after completion of the lock-in period. In case of death of the Life Assured during this period, the proceeds will be payable to the nominee / legal heirs as applicable.

Surrender after completion of 5 policy years

If the policy is surrendered after the lock-in period, then the Surrender Value is the Fund Value at the prevailing NAV. It becomes payable immediately.

- **Premium Allocation Charge:** The Premium Allocation Charge will be deducted from the premium amount at the time of premium payment and the remaining premium will be used to purchase units in various investment funds according to the specified fund allocation,

Policy Year	Charge %
1st	5.25%
2nd onwards	2%

For Policies taken directly by Future Group employees, spouse of the employees and their blood relatives, allocation charge of 1% as a percentage of premium would apply. Blood relatives include children of the employee, parents of the employee, siblings of the employee (brothers / sisters)

- **Policy Administration Charge**

Policy Year	Charge as a % of Annual Premium (AP)
1st year to 5th year	3.35% of AP subject to a maximum of ₹500 p.m.
6th onwards	4.20% of AP subject to a maximum of ₹500 p.m.

The Policy Administration Charges are determined using 1/12th of the annual charges given above and are deducted from the unit account monthly at the beginning of each monthly anniversary of a policy by cancellation of units for equivalent amount. The Policy Administration Charge will continue to be deducted till the end of the Policy Term.

- **Fund Management Charge (FMC):**

FMC will be charged at the time of computation of the NAV, which will be done on a daily basis. This will be charged as a percentage of the value of the assets and will be adjusted towards the NAV.

Fund Management Charge (% p.a.)	
Future Secure Fund (SFIN:ULIF001180708FUTUSECURE133)	1.10%
Future Income Fund (SFIN:ULIF002180708FUTUINCOME133)	1.35%
Future Balance Fund (SFIN:ULIF003180708FUTBALANCE133)	1.35%
Future Apex Fund (SFIN:ULIF010231209FUTUREAPEX133)	1.35%
Future Opportunity Fund (SFIN: ULIF012090910FUTOPPORTU1333)	1.35%
Future Maximise (SFIN: ULIF004180708FUMAXIMIZE133)	1.35%
Discontinued Policy Fund (SFIN: ULIF013011111FUTDISCONT133)	0.50%
Future Mid Cap Fund (SFIN: ULIF014010518FUTMIDCAP133)	1.35%

- **Switching Charge*:**

Twelve free switches are allowed each policy year. Subsequent switches will attract a charge of ₹100 per switch. This charge is levied at the time of affecting the switch and will be deducted from the unit account by cancellation of units. The Switching Charge is subject to increase up to ₹250 per switch subject to IRDAI approval. For more details, please read sales brochure carefully.

- **Mortality Charge:**

This shall be levied at the beginning of each policy month from the fund. Below mentioned are the sample Mortality Charges for various ages for ₹1000 of sum at risk.

Age	25 Years	30 Years	35 Years	40 Years
Mortality Charge	1.09	1.17	1.42	1.99

Mortality Charges are deducted on sum at risk which is calculated as higher of (Sum Assured less Deductible Partial Withdrawal, 105% of the total premiums paid till that date less deductible partial withdrawal*) reduced by Fund Value under the policy.

*Deductible Partial Withdrawals are made in 2 years immediately prior to the date of death

- **Partial Withdrawal Charge^:**

After 6 free Partial Withdrawals in a policy year, a charge levied at the time of affecting the Partial Withdrawal is of ₹200 per withdrawal. For more details, please read sales brochure carefully.

- **Miscellaneous Charge:**

This charge is levied for any alterations within the insurance contract, such as Premium Redirection. The charge is expressed as a flat amount levied by cancellation of units. This charge is levied only at the time of alteration and is equal to ₹250 per alteration.

Note: Above charges are subject to applicable taxes, if any, as fixed by the Government from time to time. Tax is applicable on all the charges deducted under the policy. However, the same may be charged as prescribed by the Government of India from time to time.

Discontinuance Charge:

In case of discontinuance of the policy during first 4 policy years, the following charge is applicable:

Discontinuance during the policy year	Discontinuance Charge where Annualised Premium is <= ₹50,000
1	Lower of 20% x (AP or FV), Max ₹3,000
2	Lower of 15% x (AP or FV), Max ₹2,000
3	Lower of 10% x (AP or FV), Max ₹1,500
4	Lower of 5% x (AP or FV), Max ₹1,000
5 onwards	NIL
Discontinuance during the policy year	Discontinuance Charge where Annualised Premium is > ₹50,000
1	Lower of 6% x (AP or FV), Max ₹6,000
2	Lower of 4% x (AP or FV), Max ₹5,000
3	Lower of 3% x (AP or FV), Max ₹4,000
4	Lower of 2% x (AP or FV), Max ₹2,000
5 onwards	NIL

Where, AP = Annualised Premium under the policy | FV = Fund Value on the date of discontinuance

Eligibility

Entry Age (Min / Max)	For PPT 5 years = 8 to 50 years (as on last birthday) Other PPTs = 8 to 60 years (as on last birthday)	
Maturity Age (Min / Max)	18 years to 70 years (as on last birthday)	
Premium Paying Frequency	Annual, Half Yearly, Quarterly and Monthly	
Premium Paying Term and Policy Term	Fixed Policy Term	Available Premium Payment Term
	10 years	5 years / 7 years
	15 years	10 years / 12 years
	20 years	15 years / 17 years
Min./Max. Sum Assured	Minimum and Maximum Sum Assured is as under: • Age < 45 years: 10 x Annualised Premium • Age >= 45 years: 7 x Annualised Premium	
Premium	Min Yearly = ₹20,000, Half Yearly = ₹10,000, Quarterly = ₹5,000, Monthly ₹2,000 Max = No limit, subject to underwriting	

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 Dhan Vridhi 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 • All premiums/benefits payable under this plan are subject to applicable laws and taxes as they exist from time to time • 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 as per the Income Tax Act, 1961, and are subject to any amendments made there to from time to time. You are advised to consult your tax consultant • Future Group's, Generali Group's and IITL'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. & Corporate Office address: Indiabulls Finance Centre, Tower 3, 6th Floor, Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400013 | Fax: 022-4097 6600 | Email: care@futuregenerali.in | Call us at 1800 102 2355 | Website: life.futuregenerali.in | UIN: 133L050V03 | ARN: ADVT/Comp/2019-20/Nov/277

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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.