



Future Generali  
Flexi Online Term Plan



Take care of your  
family's lifestyle.  
Even in your absence.

THIS IS AN INDIVIDUAL, NON-LINKED, NON-PARTICIPATING (WITHOUT PROFITS), PURE RISK PREMIUM, LIFE INSURANCE PLAN.

### A UNIQUE TERM PLAN KEY FEATURES



Is one of the most affordable term plans in the market - as low as ₹5,480 p.a.\*\* for ₹1 Crore Cover



Offers you the flexibility to choose the type of death benefit from multiple options, like getting a lump sum benefit or monthly payout(s)



Offers longer protection that provides life cover up to the age of 75 years



Discount in premium rate in case you opt for a Higher Sum Assured



Lower Rates for female lives - 3 years setback\*\*\* for women aged 21 years and above



Lower Rates for Non Smokers



You can buy it Online at your convenience, anywhere anytime!

\*\*Premium excluding applicable taxes for a 30 year old non smoker male taking 10 year term for 1 crore cover for basic life cover option. \*\*\*Rate of 30 years old male will be applicable for a 33 years old female.

### PLAN OPTIONS

FLEXIBLE  
COVERAGE  
OPTIONS



**BASIC LIFE COVER**

Offers a Lump Sum payout on your death.



**INCOME PROTECTION**

**Fixed Income Protection:** A fixed monthly amount on your death is paid to your family till you would have turned 60 or for 120 months whichever is higher.

**Increasing Income Protection:** A monthly amount that increases by 10% every year, is paid to your family to protect them from impact of inflation.

## Benefits

Product Option	Benefit to your Family in case of Death	How does it align with your life's goals?
Basic Life Cover	Lump sum amount equal to the sum assured	It will take care of your family's financial liabilities in your absence, for example: <ul style="list-style-type: none"> <li>Outstanding Loans</li> <li>Children's Education and Marriage</li> </ul>
Fixed Income Protection	Monthly amount for a period till life assured would have attained 60 years of age or for 120 months from the period of death, whichever is higher	Regular monthly income to your family till you would have retired to take care of their day to day Expenses
Increasing Income Protection	Monthly amount increasing at 10% every year for a period till life assured would have attained 60 years of age or for 120 months from the period of death, whichever is higher	Apart from meeting day to day expenses, it will take care of rising cost of living for maintaining your family's lifestyle

## Eligibility

Parameter	Basic Life Cover	Fixed/Increasing Income Protection		
Entry Age (as on last birthday)	18 - 55 years	25 - 55 years		
Maturity Age	Minimum: 28yrs Maximum: Smoker: 65yrs Non-Smoker: 75yrs	Minimum: 45 years Maximum: 65 years		
Policy Term	Minimum: 10 years Maximum: Smoker: 65 years minus Entry Age Non-smoker: 75 years minus Entry Age	Minimum: 10 years (subject to minimum maturity age of 45 years) Maximum: 65 years minus Entry Age		
Sum Assured	Plan Option	Minimum	Maximum	
	Basic Life Cover	No Limit*		
	Age at entry	Minimum Monthly Amount	Maximum Monthly Amount	
	Fixed Income Protection	25-43 44-48 49-55	₹25,000 ₹35,000 ₹42,000	No Limit*
	Increasing Income Protection	25-48 49-55	₹25,000 ₹30,000	
Premium Payment Term	Equal to the Policy Term for all options			
Premium Payment Frequency	Annual and Monthly			

#No Limit (Subject to underwriting as per board approved underwriting policy)

### The Death Sum Assured shall be the higher of:

- 10 times Annualised Premium (excluding applicable taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any)
- 105% of total premiums paid (excluding applicable taxes, rider premium and extra premiums, if any) as on date of death, or
- Absolute amount payable on death which is equal to the Sum Assured

### Where Sum Assured is equal to

- Option 1: Sum Assured chosen at the outset
- Option 2: Discounted value of fixed Income protection payments as on date of death discounted at a rate of 6.5% p.a. compounded yearly
- Option 3: Discounted value of increasing Income protection payments as on date of death discounted at a rate of 6.5% p.a. compounded yearly

**Maturity Benefits:** There are no benefits payable to you on maturity of the policy.

**Tax Benefits:** The Premium(s) paid by you are eligible for tax benefit as may be available under the provisions of Section(s) 80C and 10(10D) as applicable. For further details, consult your tax advisor. Tax benefits are subject to change from time to time.

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Life.futuregenerali.in



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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.