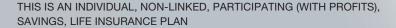


# Now enjoy 3 benefits\* in 1 plan

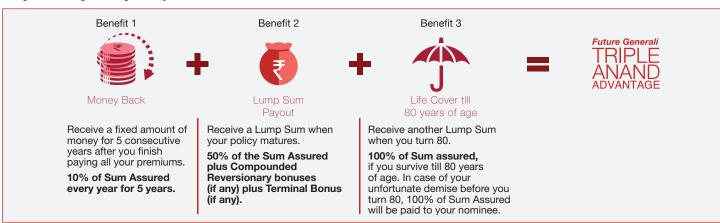




## **Key features**

- Money Backs after Premium Payment Term
- Life Cover till 80 years of age
- Compounded Reversionary Bonuses
- Lump Sum Payout on Maturity
- Option of Loan facility
- Tax Benefits under 80C and 10(10D)

# Why should you buy this plan?\*



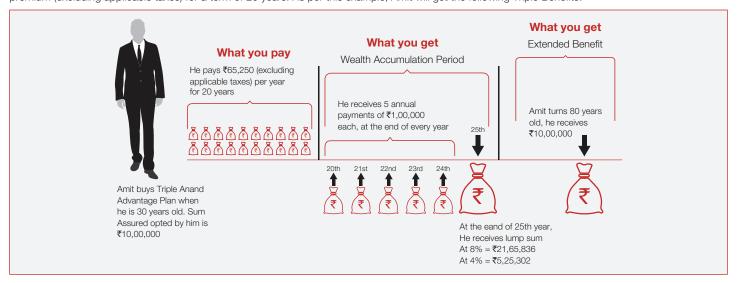
### **Benefits**

Survival Benefit: If you have paid all your premiums till the completion of the Premium Payment Term, you will receive 5 annual payouts equal to 10% of your Sum Assured which is called the Survival Benefit. These payouts will begin at the end of the same year in which you paid your last premium.

Maturity Benefit: Once your policy matures, which is 5 years after your Premium Payment Term, you will receive a lump sum payout equal to 50% of the Sum Assured plus any declared Compounded Reversionary bonuses if any plus any Terminal Bonus if any, which is called the Maturity Benefit.

### Let's understand your benefits with the help of an example:

Amit is 30 years old while buying the policy. He has opted for ₹10,00,000 Sum Assured for a Premium Payment Term of 20 years. He pays ₹65,250 annual premium (excluding applicable taxes) for a term of 20 years. As per this example, Amit will get the following Triple Benefits:



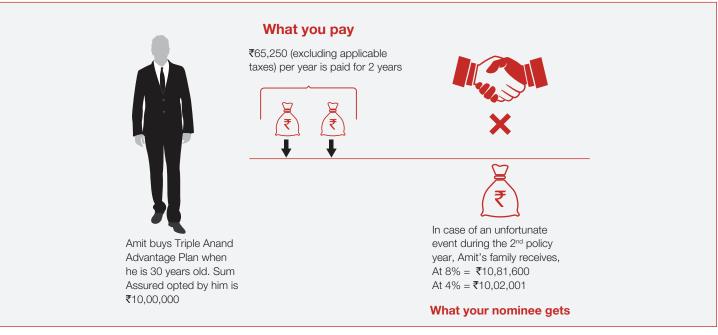
**Please Note:** Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your life insurance company. These assumed rates of return 8% and 4%, are not guaranteed and they are not upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance.

**Extended Life Cover:** Your insurance cover will be active till you turn 80. Once you reach 80 years of age, you will receive another lump sum payment equal to 100% of your Sum Assured which is called Extended Cover Payout. What's more, In case of your unfortunate demise after maturity but before you turn 80 years, your nominee will receive 100% of your Sum Assured.

Death Benefit: Death Benefit in this plan secures your family in case of your unfortunate demise during the policy term. The Death Benefit payable shall be higher of:

- i. 105% of all the premiums paid (excluding applicable taxes, rider premiums and extra premiums, if any) as on date of death; or
- ii. Death Sum Assured + Accrued Compounded Reversionary Bonuses (if any) plus Terminal Bonus(if any). The Death Sum Assured will be the highest of: Sum Assured OR 10 times Annualised Premium OR Maturity Sum Assured OR Absolute amount payable on Death (which is equal to Sum Assured)

Let's understand the Death Benefit with the help of the previous example. It is assumed that the death occurs in the 2nd policy year. The benefit payable to Amit's nominees will be:



**Please Note:** Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your life insurance company. These assumed rates of return 8% and 4%, are not guaranteed and they are not upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance.

In case of death after the Policy Term but before reaching age 80 years, Sum Assured is paid to your Nominee

Surrender: 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). For details, please refer to the sales brochure.

Loan: You may avail of a loan once the policy has acquired surrender value. The maximum amount of loan that can be availed is up to 85% of the Surrender Value. For more details, please refer the policy document.

Tax Benefits: Premium(s) paid 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. You are advised to consult your tax consultant.

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For more details on this product including 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. 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 (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: 133N055V02 | ARN: ADVT/Comp/2019-20/Nov/270

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