

To help your child  
get the best education



Individual, Non-Linked, Non Participating (without profits),  
Savings, Life Insurance Plan

## Why should you buy this plan?



### Gets you in a disciplined saving habit

Small savings go a long way to build a corpus. The plan allows you to save systematically till your child turns 17



### Match key milestones of your child's education

3 options to receive guaranteed<sup>^</sup> payouts depending on your child's education requirement i.e. graduation, post-graduation or lump sum



### Uninterrupted protection even in your absence

Guaranteed<sup>^</sup> death benefit & future premiums payable waived off, plus 5% of SA till your child turns 17 plus maturity payout\*



### Save Tax on your hard earned income

Tax benefits under section 80C and 10(10D)#

(\*As per the option chosen by you at inception. #On the Premiums Paid and Benefits received. Consult your tax advisor for more details.

<sup>^</sup>Payouts are guaranteed subject to policy remaining in force.)

## What are your benefits?

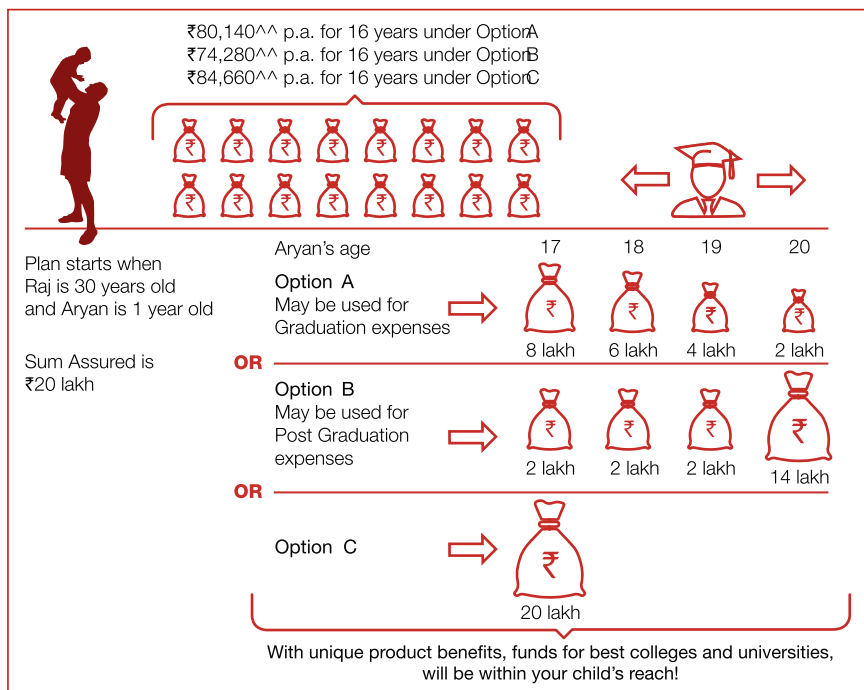


### 1. Maturity Benefit

Now, you can be in complete control of your child's higher education by receiving Guaranteed Payouts. These payouts are designed in such a way that you are sure to use them only for payment of admission or tuition fees. Moreover, you have the flexibility to choose between three options, option A, B or C, to receive these payouts as per your child's education milestones.

## Let's understand this with an example:

- Raj is 30 years old and the father of a 1 year old, Aryan. As per his financial plan, he needs to get ₹20 lakh to fund Aryan's tuition fees through yearly payouts.
- He can choose to receive the Maturity Benefits as yearly payouts either as per option A, B or C
- The Policy Term and Premium Payment Term are 16 years as Aryan is 1 year old at the beginning of the policy
- When Aryan turns 17 years, Raj will receive 100% of the Sum Assured
- Raj has the option to receive this as shown alongside



## 2. Death Benefit

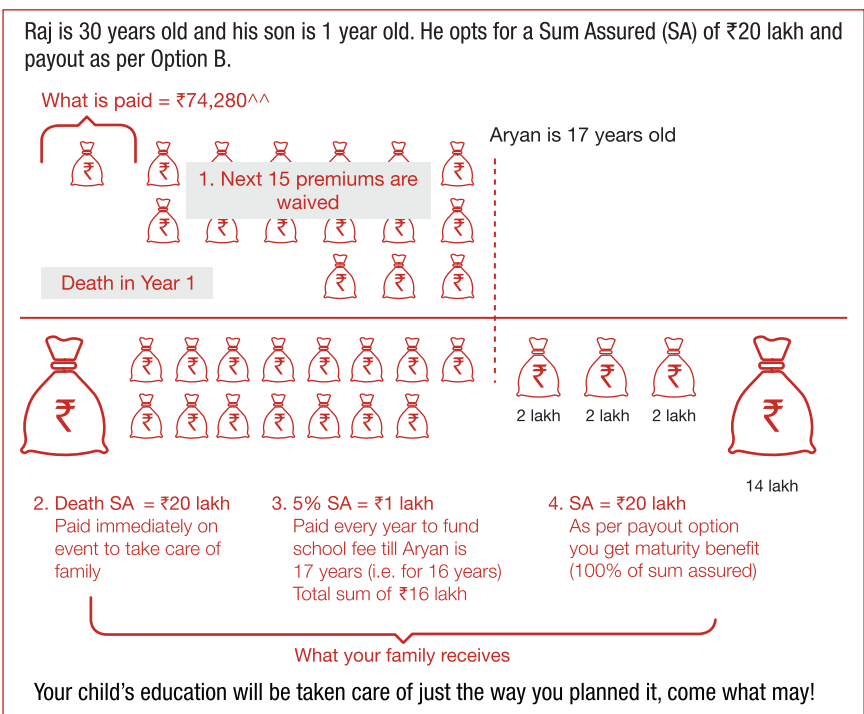
Uninterrupted protection for your child's education - Our plan ensures your child's education would not suffer in case you are not around. In such an unfortunate event, we will make sure your child gets the following Guaranteed Benefits to help achieve all the education milestones you have planned for:

### Let's understand this benefit with an example:

Raj has purchased Future Generali Assured Education Plan and he opted for Option B. He meets with an accident which causes his untimely death within one year after purchasing the policy. The benefits paid out to Raj's family will be as alongside:

#### We will:

- Waive all future premiums payable under the policy
- Immediately pay Guaranteed Death Sum Assured to ensure your family's immediate needs are taken care of
- Pay 5% of the Sum Assured immediately and on every death anniversary of the Life Assured till your child turns 17 years. This guaranteed amount can be used to fund your child's regular school fees
- Pay Maturity Benefit (100% of Sum Assured) as per your chosen option while purchasing the plan



### Death Sum Assured shall be highest of the following:

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

1800-102-2355

life.futuregenerali.in

**FUTURE GENERALI**  
TOTAL INSURANCE SOLUTIONS

Applicable taxes of 4.5% in the first year and 2.25% in the subsequent years will be applicable over and above this premium. This Insurance plan is designed to provide for your child's education milestones. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding 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. Future Generali India Life Insurance Company Limited (IRDAI Regn. No.: 133) (CIN: U66010MH2006PLC165288). Regd. & Corporate Office address: Indiabulls Finance Centre, Tower 3, 6<sup>th</sup> 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: 133NO57V02 | \*Tax benefits are subject to change from time to time. You are advised to consult your tax consultant | ARN: ADVT/Comp/2019-20/Nov/268

#### 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.