



Future Generali
New Assure Plus

Secure your family
with the option of
dual protection*



THIS IS AN INDIVIDUAL, NON-LINKED, PARTICIPATING (WITH PROFITS), SAVINGS, LIFE INSURANCE PLAN.

UNIQUE PRODUCT BENEFITS



Flexibility to choose any combination of Policy Term and Premium Payment Term based on your financial goals



Opportunity to enhance your Maturity Payout by way of Bonuses



Option to choose between 2 Death Benefit Payout Options



Tax Benefits under section 80C and 10(10D) as per the prevailing tax laws[#]

WHAT ARE YOUR BENEFITS?



Once your policy matures at the end of the Policy Term and if you have paid all your due premiums, you will receive Maturity Benefit as per the chosen option

a. Option 1

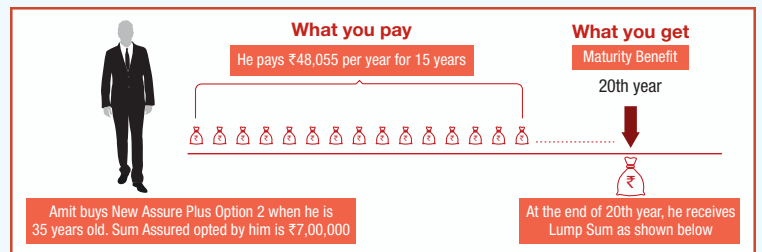
Guaranteed Maturity Sum Assured equal to Sum Assured plus Vested Compound Reversionary Bonuses, if any, plus Terminal Bonus, if any, shall be paid

b. Option 2

1. Guaranteed Maturity Sum Assured equal to Sum Assured plus Vested Compound Reversionary Bonuses, if any, plus Terminal Bonus, if any, shall be paid
2. Even in case of death of the Life Assured, the Maturity Benefit will be payable if all Installment premiums due till date of death of the Life Assured have been received in full

*Dual protection is available only under Option 2.

Let's understand this benefit with the help of an example: Amit is 35 years old and has purchased New Assured Plus - Option 2. He has opted for ₹7,00,000 Sum Assured for a Policy Term of 20 years and Premium Payment Term of 15 years. He pays ₹48,055 premium (excluding applicable taxes) annually for a term of 15 years.



	Guaranteed Benefit (₹)	Variable Compound Reversionary Bonus, if any (₹)	Total Benefit (₹)
At 8%	7,00,000	6,92,852	13,92,852
At 4%	7,00,000	1,54,133	8,54,133

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.

The annualised premium mentioned in the table above illustration is excluding applicable taxes.



DEATH BENEFIT DURING THE POLICY TERM

Death Benefit in this plan secures your family in case of your unfortunate demise during the Policy Term. You have the option to choose between two Death Benefit Payout options

Option 1 - Lumpsum Death Benefit Payout

Under this option, Death Benefit payable to your nominee shall be higher of:

- 105% of all the premiums paid (excluding applicable taxes, rider premiums and extra premiums, if any) as on date of death; &
- Death Sum Assured plus vested Compound Reversionary Bonuses, if any plus Terminal Bonus, if any.

The Policy will terminate on payment of Death Benefit under Option 1

Option 2 - Lumpsum Death Benefit with Maturity Payout

Under this option, two payouts will be made to your nominee.

- Lumpsum Death Payout:** The first payout which is the Lumpsum Death Payout will be paid at the time of death.

Death Benefit payable to your nominee shall be higher of:

- 105% of all the premiums paid (excluding applicable taxes, rider premiums and extra premiums, if any) as on date of death; &
- Death Sum Assured

- Maturity Payout:** The second payout equal to Guaranteed Maturity Sum Assured plus Reversionary Bonus (if any) plus Terminal Bonus (if any) will be paid at the time of Maturity of the Policy i.e. at the end of the Policy Term. The payout at the time of maturity is made, because the policy continues after the death of the insured person. No further premiums are payable under the policy after the death of the Life Assured. The policy continues to participate in profits even after the death of the Life Assured.

Nominee shall not have any right to avail loan, assignment and surrender as available to Policyholder under the Policy.

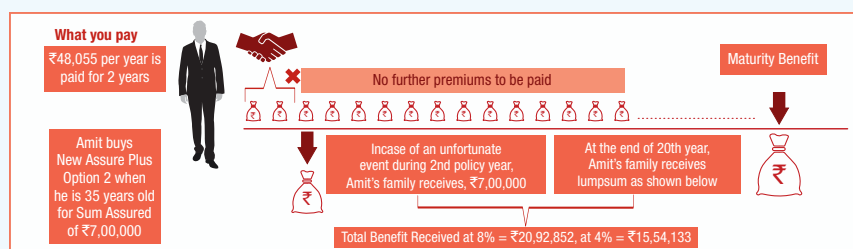
Death Sum Assured is defined as higher of:

- 10 times Annualised Premium
- Guaranteed Maturity Sum Assured, which is equal to sum assured
- Absolute Amount payable on death, which is equal to sum assured

Note: The premiums above are excluding applicable taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any as these are collected separately in addition to the regular premium for this product

Let's understand this benefit with the help of an example:

It is assumed that the death occurs in the 2nd policy year. The benefit payable to Amit's nominee(s) will be:



	Guaranteed Benefit (₹)	Variable Compound Reversionary Bonus, if any (₹)	Total Benefit (₹)
At 8%	7,00,000	6,92,852	13,92,852
At 4%	7,00,000	1,54,133	8,54,133

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.

The annualised premium mentioned in the table above illustration is excluding applicable taxes.

- Compounded Reversionary Bonus:** At the end of each financial year, the Company may declare a bonus expressed as a percentage of the Sum Assured and all previous bonuses declared. The bonus of each year is added to the Sum Assured and the next year's bonus is calculated on the enhanced amount.
- Terminal Bonus:** The Company may declare a terminal bonus which may be payable on death or on maturity of the plan.



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. #Tax benefits are subject to change in law 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 No.: 133N065V02 | ARN: ADVT/Comp/2019-20/Feb/420

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