

**IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICY HOLDER.**  
 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 invested in Linked Insurance Products, completely or partially till the end of the fifth year.



 **FUTURE GENERALI  
WEALTH PROTECT PLAN**

**Why choose?**

**Get it all.**

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

 **FUTURE  
GENERALI**  
TOTAL INSURANCE SOLUTIONS

**INDIVIDUAL, NON-PARTICIPATING (WITHOUT PROFITS), UNIT LINKED, LIFE INSURANCE PLAN**

#Tax Benefits are subject to fulfilment of prescribed conditions under the Section 80C and Section 10(10D) of the Income Tax Act. Tax Benefits are subject to change from time to time. You are advised to consult your tax consultant. Unit Linked Life Insurance products are different from the traditional insurance products and are subject to risk factors and in the former, the investment risks in the investment portfolio is borne by the policyholder. 'Future Generali India Life Insurance Company' is only the name of the life insurance company and 'Future Generali Wealth Protect Plan' is only the name of the unit linked life insurance contract and does not in anyway indicate the quality of the contract, or its future prospects of return. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document of the insurer. The various funds offered under this contract are the names of the funds and do not in any way reflect their quality, their future prospects and returns. The premium paid in unit linked life insurance policies are subject to market risks associated with the capital markets. The NAVs of the units are not guaranteed and may go up and down on the performance of the fund and factors influencing the capital market and the policyholder/insured is solely responsible for his/her decisions. Past performance of the funds is no indication of future performance which may be different. All premiums/benefits payable under this plan are subject to applicable laws and applicable taxes including , as they exist from time to time. 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. 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.: 133L036V03 | ARN: ADVT/Comp/2019-20/Feb/419

**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.

**Why should you buy this plan?**



**High Sum Assured**

A cover ranging from 7 to 30 times your annual premium basis your age to fulfill your long term & short term goals



**Choice of over 7 investment funds**

7 investment funds to choose from basis your risk appetite



**Maturity Benefits**

On maturity, get guaranteed\* loyalty addition basis premium paid in first year



**Flexible Premium Payment**

Yearly/ half-yearly/ quarterly/ monthly (ECS) premium payment modes are available depending upon the plan option chosen



**Partial Withdrawal**

Avail withdrawals after 5 policy years for your short term needs



**Avail Tax Benefits**

Tax benefit under Section(s) 80C and 10(10D) as applicable\*

\*Payouts are guaranteed subject to policy remaining in-force.

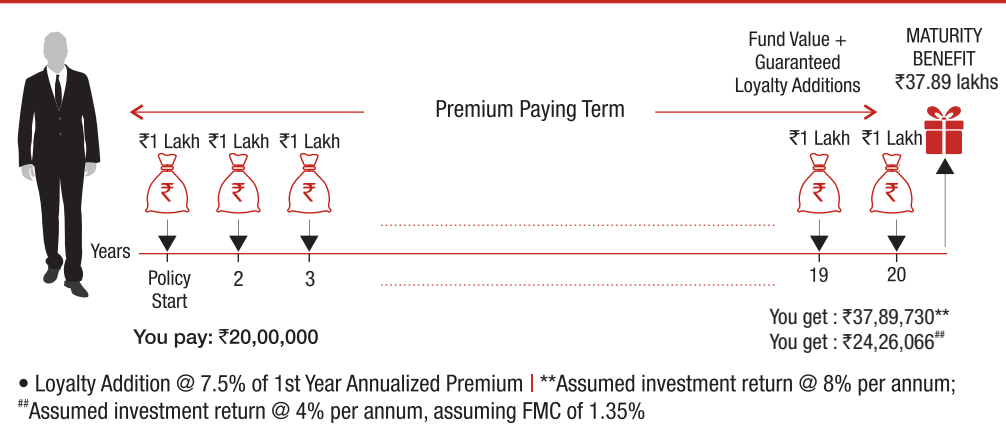
## What are your benefits?



### 1. Maturity Benefit

On maturity of the policy, the fund value plus guaranteed loyalty addition, as on the date of maturity is payable to the Life Assured.

Mr Singh is 35 years old and has purchased Future Generali Wealth Protect Plan with policy term of 20 years, SA of 10 lakhs and pays ₹1 lakh per year for 20 years. Total Premium Paid = ₹20 lakhs



For the purpose of illustration, we have assumed 4%<sup>###</sup> p.a and 8%<sup>\*\*</sup> 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 is dependent on a number of factors including future investment performance. These rates in no way signify our expectations of future returns. The actual returns may be higher or lower than the above rates.



### 2. Death Benefit

In case of 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 withdrawals, if any, or
- Fund value under the policy or
- 105% of the total premiums paid till date of death less deductible partial withdrawals, if any

Deductible partial withdrawals are partial withdrawals made in the 2 years prior to the date of death of the life assured.

If the Life Assured is a minor at the time of issuance of the policy and the proposer predeceases, the life assured during the minority of the Life Assured, no immediate benefit will be payable. If the Life Assured is a minor at the time of the death of the proposer, a new proposer would have to be appointed.

Mr Singh buys Future Generali Wealth Protect Plan with policy term of 20 years, SA of 10 lakhs and pays his first premium of ₹1 lakh for the 1<sup>st</sup> year.

