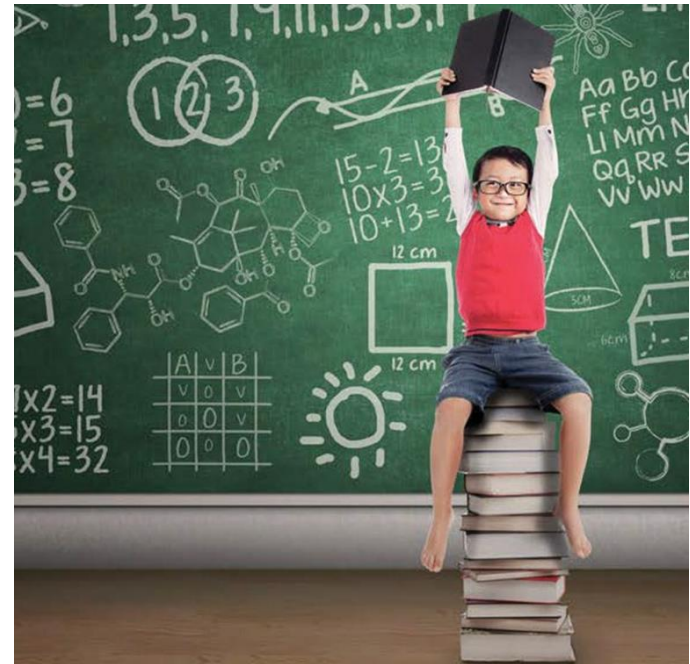


Future Generali Assured Education Plan

An individual, non-linked, non-participating (without-profits), savings, life insurance plan

UIN: 133N057V02



About the plan...



Future Generali Assured Education Plan enables you to save systematically until your child turns 17 years, for his/her graduation or post-graduation college fees



It offers you three options to receive Guaranteed* Payouts, depending on your child's education milestones, so that you receive the money when it is actually needed



Your child's education is secured even in case of an unfortunate event in your life



You can further strengthen your plan by opting for riders which cover you against an accidental death and accidental total and permanent disability

*Provided policy is in force

Key features...



Flexible payout options

It offers you three options to receive Guaranteed* Payouts, depending on your child's education milestones



Inbuilt Waiver of Premium benefit

In case of life assured's death during the policy term, policy continues till maturity and all future premiums are waived off



Guaranteed regular payouts

It provides guaranteed payouts on maturity. You can receive these payouts as regular or lumpsum payout



Tax Benefit

Customers may be eligible for tax benefits on the premium(s) you pay and benefit proceeds u/s 80C and 10(10D) as per prevailing tax rules as amended from time to time

*Provided policy is in force

Sales pitch

Objective	How it works?	How this plan helps?
<p>Financial provision for child's higher education</p>	<p>This plan provides guaranteed* maturity payouts when your child turns 17 through 3 options . Options A provides 4 regular annual payouts i.e. 40%, 30%, 20% and 10% Sum Assured. Option B provides 4 regular annual payouts i.e. 10%, 10%, 10% and 70% Sum Assured. Option C provides lumpsum on maturity i.e. 100% Sum Assured</p>	<p>These regular payouts helps you to fund your child's education expenses and you can chose relevant options depending on the financial need</p>
<p>Tax saving life insurance plan</p>	<p>This plan provides tax benefits as per prevailing tax laws as amended from time to time</p>	<p>You may save income tax u/s 80C on your premiums and on payouts u/s 10(10D) as per prevailing tax rules as amended from time to time</p>

*Provided policy is inforce

How it works

1	Select the amount you need for your child's higher education and rider options
2	Select the payout from the three options
3	Based on your selection and profile, premium is derived. Pay your premium regularly
4	Start receiving maturity benefit for your child's education when he/she reaches 17 years of age. The payout depends upon the plan option opted for
5	<p>Death Benefit: In case of unfortunate demise, your family receives</p> <ul style="list-style-type: none"> • Guaranteed Death Sum Assured, plus • Future premiums are waived off • 5% of Sum Assured paid immediately and on every death anniversary of the life assured till your child turns 17 years. • Death Benefit continues...Your child receives the maturity Benefit (100% of Sum Assured) amount as per the plan option chosen, for his/her higher education as planned by you <p>Where, Death Sum Assured shall be highest of the following:</p> <ul style="list-style-type: none"> • 10 times Annualized Premium (excluding applicable taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any), or • 105% of total premiums paid (excluding applicable taxes, rider premium and extra premiums, if any) as on date of death, or • Sum Assured

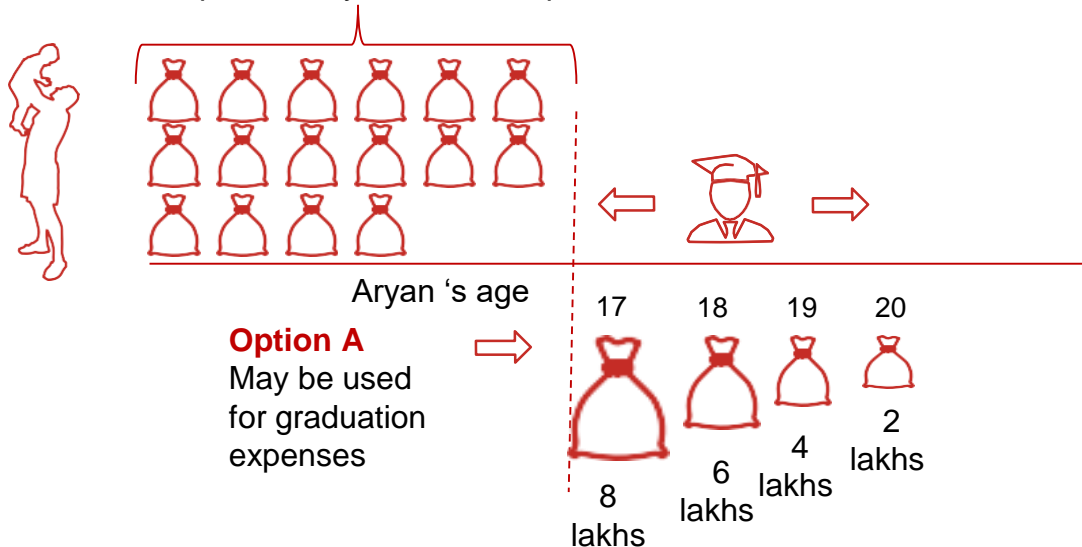
Example: Maturity Benefit

Option A: May be used for Graduation expenses

- Raj is 30 years old and the father of a 1 year old son, Aryan
- Sum Assured Rs 20 lakh
- Policy Term is 16 years
- Premium payment term is 16 years

What you pay ?

Rs 80,140* p.a for 16 years under Option A



* Premiums are excluding applicable taxes

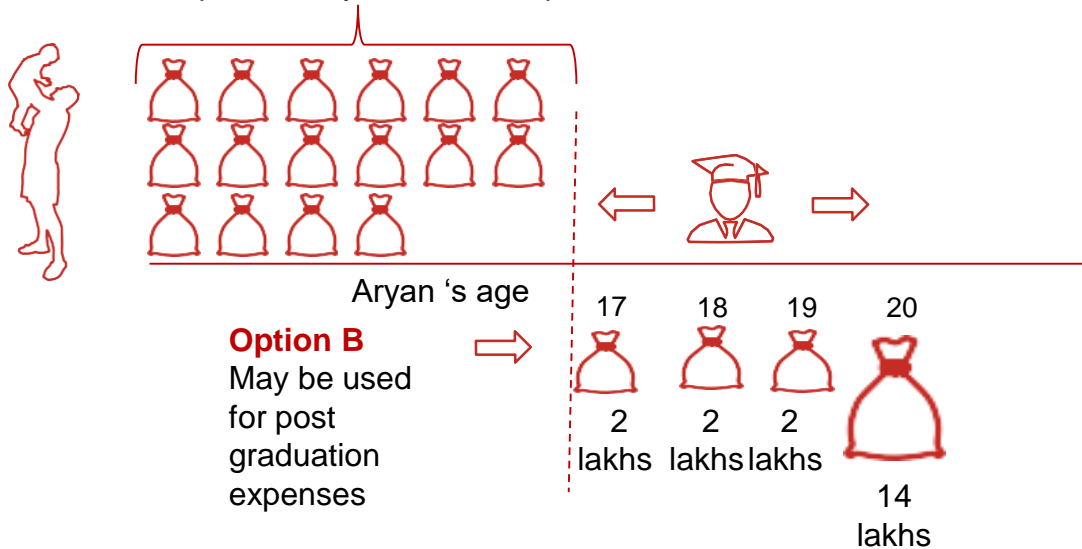
Example: Maturity Benefit

Option B: May be used for Post Graduate expenses

- Raj is 30 years old and the father of a 1 year old son, Aryan
- Sum Assured Rs 20 lakh
- Policy Term is 16 years
- Premium payment term is 16 years

What you pay ?

Rs 74,280* p.a for 16 years under Option B



* Premiums are excluding applicable taxes

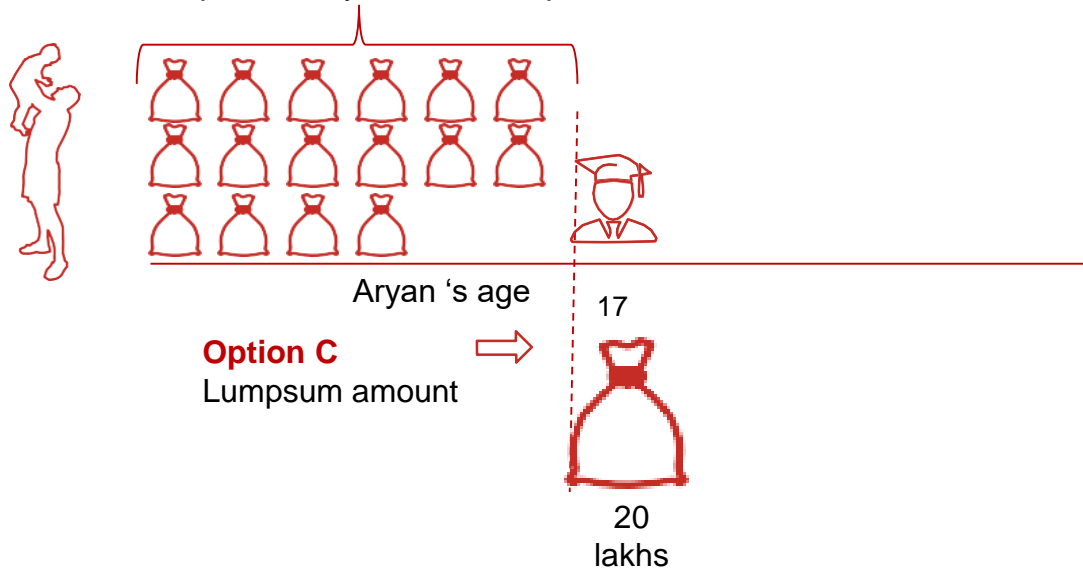
Example: Maturity Benefit

Option C: May be used for either graduation or post graduation

- Raj is 30 years old and the father of a 1 year old son, Aryan
- Sum Assured Rs 20 lakh
- Policy Term is 16 years
- Premium payment term is 16 years

What you pay ?

Rs 84,660* p.a for 16 years under Option C



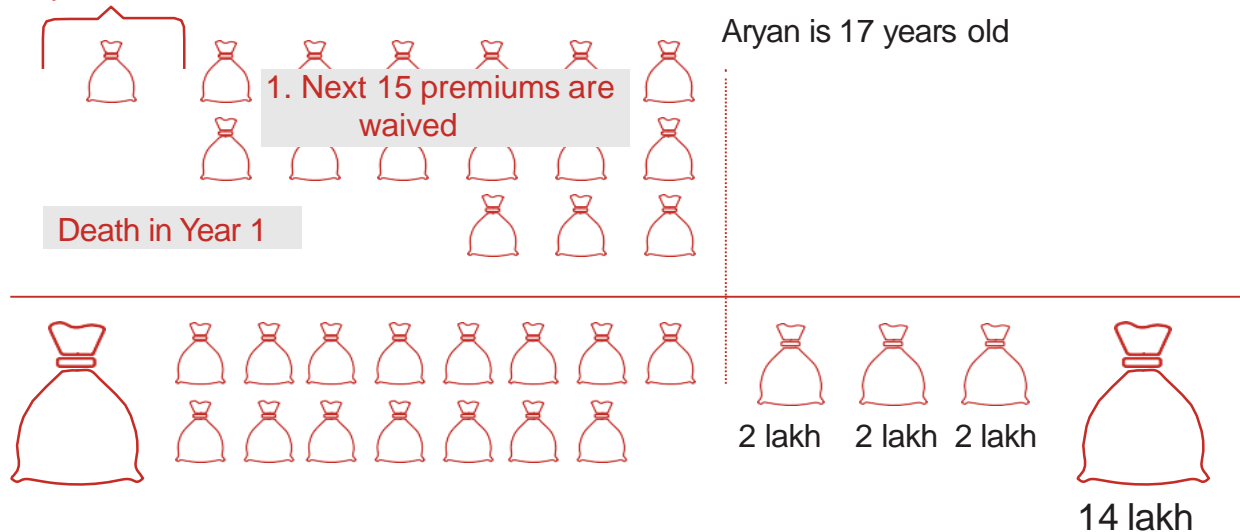
* Premiums are excluding applicable taxes

Example: Death Benefit

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 child education policy in India. The benefits paid out to Raj's family will be as under:

Raj is 30 years old and his son is 1 year old. He opts for a Sum Assured (SA) of Rs. 20 lakh and payout as per Option B.

What is paid = Rs. 74,280*



2. Death SA = Rs. 20 lakh Paid immediately on event to take care of family

3. 5% SA = Rs. 1 lakh Paid every year to fund school fee till Aryan is 17 years (i.e. for 16 years) Total sum of Rs. 16 lakhs

4. SA = Rs. 20 lakh As per chosen payout option as and when due to fund higher education or college fees

* Premiums are excluding applicable taxes

Options and benefits

Options	Option A	Receive 4 annual payouts of 40%, 30%, 20% & 10% Sum Assured on Maturity
	Option B	Receive 4 annual payouts of 10%, 10%, 10% & 70% Sum Assured on Maturity
	Option C	Receive 100% Sum Assured as lump sum on maturity
Rider	Future Generali Non Linked Accidental Death Rider (UIN 133B023V01)	Plan provides additional sum assured in case of accidental death
	Future Generali Non Linked Accidental Total and Permanent Disability Rider (133B024V01)	Plan provides additional sum assured in case of Accidental total and permanent disability
	Future Generali Accidental Benefit Rider (UIN: 133B027V02)	Plan provides additional sum assured in case of Accidental death or accidental total and permanent disability

Options and benefits

Rider	The premium pertaining to health related or critical illness riders shall not exceed 100% of premium under the basic product, the premiums under all other life insurance riders put together shall not exceed 30% of premiums under the basic product and any benefit arising under each of the above mentioned riders shall not exceed the sum assured under the basic product.				
High Sum Assured Discount	Discount on premium Per Rs. 1000 Sum Assured				
	Sum Assured (₹) / Premium Payment Term	7 to 10	11 to 12	13 to 15	16 to 17
	Less than 4 lakhs	Nil			
	4 lakhs to less than 8 lakhs	2.00	1.00	0.00	0.00
	8 lakhs to less than 12 lakhs	4.50	3.00	1.50	1.00
	12 lakhs and above	5.00	4.00	2.00	2.00

Boundary conditions

Entry age (Age mentioned refers to age as on last birthday)	Age of the child: 0-10 years Age of the parent: 21-50 years (Parent will be the Life Assured under the plan)
Maturity age of the parent (Age mentioned refers to age as on last birthday)	Minimum: 35 years Maximum: 67 years
Policy Term	17 years minus age of the child at the time of purchase, i.e. minimum of 7 years, if the child's age is 10 years to maximum of 17 years in case of a new born child.
Premium Payment Term	Will be same as Policy Term
Premium Payable	Minimum premium - Rs. 20,000 annually OR Rs. 2,000 monthly
Premium Payment Frequency	The premiums can be paid in Annual or Monthly modes only. Monthly premiums can only be paid by Electronic Clearing System (ECS). The premium for monthly mode is 8.83% of the annual premium.

Boundary conditions

Payout Options

You can choose to receive benefits based on your child's education needs as follows, when your child turns 17 years of age.

Age of your Child	Payout Period	Option A	Option B	Option C
17 years	End of Policy Term	40% of Sum Assured	10% of Sum Assured	100% of Sum Assured
18 years	Policy Term + 1 year	30% of Sum Assured	10% of Sum Assured	NIL
19 years	Policy Term + 2 years	20% of Sum Assured	10% of Sum Assured	NIL
20 years	Policy Term + 3 years	10% of Sum Assured	70% of Sum Assured	NIL

Important things to know...

Free look cancellations

In case you disagree with any of the terms and conditions of the policy, you can return the policy to the Company within 15 days (30 days if the policy is sold through the Distance Marketing Mode) of its receipt, for cancellation, stating your objections. Future Generali will refund the policy premium after the deduction of proportionate risk premium for the period of cover, stamp duty charges, cost of medical examination, if any.

If the Policy is opted through Insurance Repository (IR), the computation of the said Free Look Period will be as stated below:-

- i) For existing e-Insurance Account: Computation of the said Free Look Period will commence from the date of delivery of the e mail confirming the credit of the Insurance Policy by the IR.
- ii) ii) For New e-Insurance Account: If an application for e-Insurance Account accompanies the proposal for insurance, the date of receipt of the 'welcome kit' from the IR with the credentials to log on to the eInsurance Account(e IA) or the delivery date of the email confirming the grant of access to the eIA or the delivery date of the email confirming the credit of the Insurance Policy by the IR to the eIA, whichever is later shall be reckoned for the purpose of computation of the Free Look Period.

Note: Distance marketing means insurance solicitation by way of telephone calling/short messaging service (SMS)/other electronic modes like email, internet and interactive television (DTH)/direct mail/newspaper and magazine inserts or any other means of communication other than that in person.

Important things to know...

Paid Up

If due premiums for at least first 2 policy years have been paid and subsequent premiums have not been paid within the Grace Period, then the policy will be converted to a Paid-up Policy and the Sum Assured and Death Sum Assured will be reduced in the same proportion as the ratio of number of premiums paid to the total number of premiums payable under the policy.

Surrender

This Policy will acquire Surrender Value after the due Instalment Premiums have been received in full for first 2 Policy Years. Once the Policy has acquired a Surrender Value, the Policy or the Reduced Paid-up Policy may be surrendered during the Policy Term and We will pay You the Surrender Value. On surrender, the higher of the Special Surrender Value (SSV) and the Guaranteed Surrender Value (GSV) will be paid.

What is not covered?

Suicide Exclusion

In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force

Disclaimer

Future Generali Assured Education Plan [UIN:133N057V02]

- Tax benefits are as per Income Tax Act 1961 and are subject to any amendment made thereto from time to time. You are advised to consult your tax consultant.
- Riders are not mandatory and available at an additional cost.
- For more details on the risk factors and the terms and conditions please read the sales brochure and/ or sample policy document on our website carefully, and/ or consult your advisor before concluding the 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

ARN: ADVT/Comp/2019-20/Mar/490

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.

Thank You