

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 Big Dreams Plan

An Individual, Unit linked, Non-participating (without profits),
Life Insurance Plan

UIN: 133L081V02



About the plan

1 Future Generali Big Dreams Plan is an Individual, non-participating (without profits), Unit Linked insurance plan

2 This plan help you grow your money as per market performance

3 You can chose any one of the 3 options as per your need:

Option 1: Wealth Creation

Option 2: Retire Smart

Option 3: Dream Protect

Key features



Boost your returns with extra allocation from 1% to 7% on your each instalment premium if the due premium is paid within the Grace Period. This ensures you reach your financial goals faster.



Benefit with Zero Allocation and Zero Admin charge and watch your wealth grow faster.



Enjoy the benefit of life cover and secure your family's future against the uncertainties of life.



Fulfil your life's goals by choosing from 3 available options – Wealth Protect, Retire Smart and Dream Protect.



Avail Systematic Partial Withdrawal (under Option 1: Wealth Creation and Option 2: Retire Smart only) and receive money in your account monthly to help you meet specific financial requirements.



Get the flexibility to change your funds and always be in complete control of your wealth.



Enhance your protection by opting for riders that cover Accidental Death and Accidental Total & Permanent Disability.



Avail tax benefits under Section 80C and Sec 10(10D) of the Income Tax Act of 1961. These benefits are subject to change as per the prevailing tax laws.



Experience ease of purchase as you buy the plan online in just a few clicks - anytime, anywhere.

Note : The amount of extra allocation depends upon the Annualised Premium and the policy year. The extra allocation applicable to the respective Instalment Premium shall be added only when due premiums are paid within the Grace Period and the policy is in force.

Sales pitch

Objective	How it works?	How this plan helps?
Investment Plan	It offers lumpsum on maturity	Maturity value will help you to fulfill your financial goals
Retirement Solution	Receive lumpsum on maturity with Systematic Partial Withdrawal option during the policy term	Use partial withdrawal as your retirement income and utilize lumpsum on maturity for legacy planning
Child Plan	Benefits under Option 3 can be used to pitch this plan as Child Plan	It helps to fulfill your child's education dreams, maintain lifestyle and take care of financial liabilities
Tax saving life insurance plan	This plan provides tax benefit u/s 80C, 10(10D)	You save income tax u/s 80C on your annual premiums and all payouts are tax free u/s 10(10D) as per prevailing tax rules

Options and benefits

Options	Option 1: Wealth Creation	Maturity Benefit : On policy maturity (end of policy term), you will receive your Fund Value
	Option 2: Retire Smart	Death Benefit: Higher of a. Sum Assured less deductible partial withdrawals, if any, OR b. Fund Value under the policy, OR c. 105% of the total premiums paid till the date of death less deductible partial withdrawals, if any The policy Terminates on payment of Death Benefit
	Option 3: Dream Protect	Maturity Benefit : a. On policy maturity (end of policy term), you will receive your Fund Value. b. Even in case of the death of the Life Assured, you will receive your Fund Value on policy maturity (end of policy term).

Options and benefits

Options

Option 3: Dream Protect

Death Benefit : (1) Higher of

- a. Sum Assured less deductible partial withdrawals, if any, OR
- b. 105% of the total premiums paid till the date of death less deductible partial withdrawals, if any

(2) All future premiums under the policy shall be paid by the Company on your behalf as and when they become due. Extra Allocation applicable to the respective Instalment Premium post the death of the Life Assured shall be added to the fund as and when the instalment premium is paid by the company into the fund. The Policy shall continue till maturity and all the future benefits under the policy will be paid to the beneficiary as and when due. All applicable charges, except mortality charges, will continue to be deducted from the unit fund.

(3) A monthly income equal to 8.33% of the Annualised Premium every month will be paid to the nominee till the end of the policy term starting from the first monthly death anniversary of the Life Assured.

(4) Maturity Benefit (Fund Value) at the end of the policy term.

The Policy will terminate on the complete payment of Maturity Benefit at the end of the Policy Term.

Fund Allocation Strategy

The plan offers two fund allocation strategies which can be chosen at the start of the policy or at any time during the policy term. The policyholder can request to change the fund allocation strategy anytime during the policy term.

Self Invest Rule : Under this option, the policyholder can select the apportionment of his/her premiums into the funds as per his/her choice among the six available funds

Auto Invest Rule : Under this option,

i. The premium shall be invested in only two segregated funds. Out of these two, the Future Income Fund (SFIN: ULIF002180708FUTUINCOME133) is a mandatory fund for investment. For the second fund the policyholder can choose between the Future Apex Fund (SFIN: ULIF010231209FUTUREAPEX133) and the Future Midcap Fund (SFIN: ULIF014010518FUTMIDCAP133). Fund Switching, Premium Redirection and Systematic Transfer Option (STO) shall not be allowed when Auto Invest Rule is active.

ii. Further, the policyholder must choose between the two Auto Invest rules based on whether he/she wants his/her investments to be based on the age of the policyholder or he/she wants his/her investments to be based on the outstanding years to maturity of the policy. These are called:

1. Age-linked Auto Invest rule 2. Milestone-Linked Auto Invest rule

iii. In both these Auto Invest rules, all future premiums will be allocated to the Future Income Fund and the Second Fund (as per the choice of the policyholder) in a proportion

iv. Further in these auto-invest rules, at the end of each Policy Anniversary, the company shall automatically rebalance the Fund Value of the policy into the segregated funds and in proportions

Please refer sales brochure for more details on Fund Allocation Strategy

Extra Allocation

Extra Allocation

Timely payment of all your due premiums within the grace period ensures that an extra allocation is added to the fund along with your Instalment Premium.

Extra Allocation amount = Extra Allocation Rate applicable for the policy year X Instalment Premium paid in that year within the grace period.

The amount of extra allocation depends upon the Annualised Premium and the policy year. The table below indicates the extra allocation rate applicable to your policy.

A. For Regular & Limited Pay Policy

Policy Year	Extra Allocation Rate applicable on Each Instalment Premium	
	Annualised Premium less Than Rs 60,000	Annualised Premium Rs. 60,000 and above
1 to 5	Nil	1%
6 to 8	Nil	3%
9 to 10	Nil	4%
11 to 15	Nil	5%
16 to 30	Nil	7%

Note: The extra allocation applicable to the respective Instalment Premium shall be added only when due premiums are paid within the Grace Period and the policy is in force.

Extra Allocation

B. For Single Pay Policy

Policy Year	Extra Allocation Rate applicable on Single Premium
1	1%
2 to 20	Nil

Rider Benefit

Riders	The Future Generali Linked Accidental Death Rider (UIN: 133A025V01)	Plan provides additional sum assured in case of accidental death
	The Future Generali Linked Accidental Total & Permanent Disability Rider (UIN: 133A026V01)	Plan provides additional sum assured in case of accidental total and permanent disability

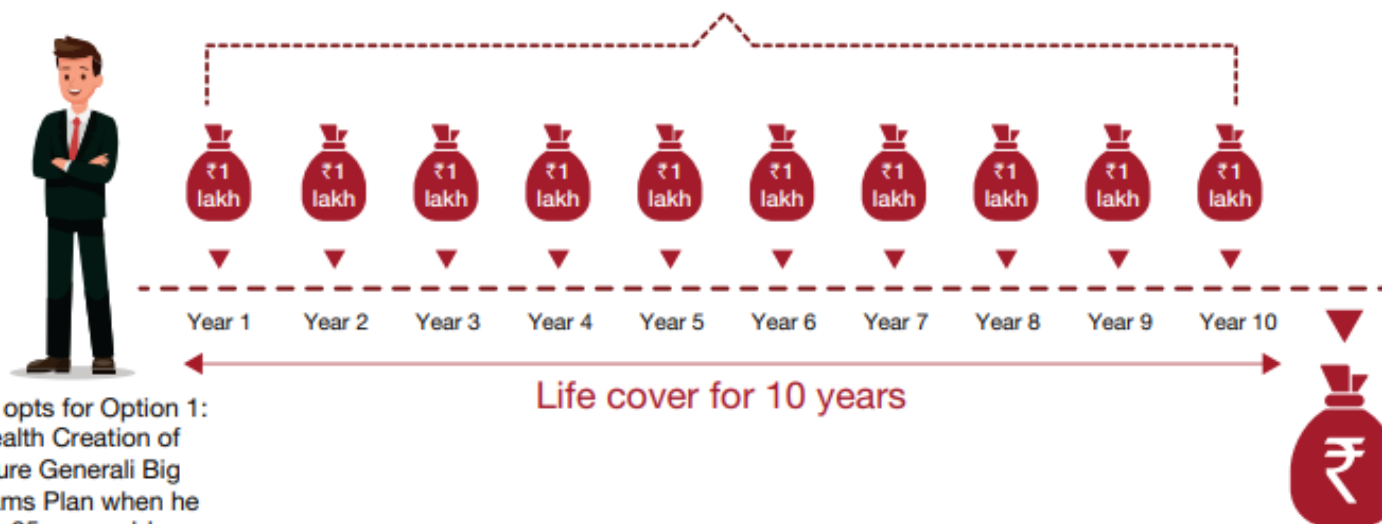
The premium pertaining to health or critical illness riders shall not exceed 100% of the premium under the basic plan. The premiums under all other life insurance riders put together shall not exceed 30% of the premiums under the basic plan. Any benefit arising under each of the above-mentioned riders shall not exceed the sum assured under the basic plan.

Maturity Benefit Example

Ankit is 35 years old and has chosen to invest in Option 1: Wealth Creation of the Future Generali Big Dreams Plan, with a Policy Term of 10 years, an annual premium of ₹1,00,000 for 10 years and a Sum Assured (cover amount) of ₹10,00,000.

What you pay

He pays ₹1,00,000 per year for 10 years
Total Premium paid = ₹10,00,000



Ankit opts for Option 1:
Wealth Creation of
Future Generali Big
Dreams Plan when he
is 35 years old.

Maturity Benefit:

Ankit receives a lump sum of
₹14,38,318 at Assumed Investment return of 8%
₹11,54,324 at Assumed Investment return of 4%

What you get

Note: For the purpose of illustration, we have assumed 8% p.a and 4% 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 depends on several factors including future investment performance. These rates in no way signify our expectations of future returns and the actual returns may be higher or lower.

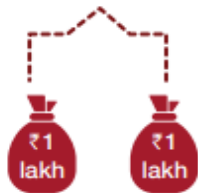
Death Benefit Example : Option 1

Like we discussed, Ankit is 35 years old, and has invested in Option 1: Wealth Creation of the Future Generali Big Dreams Plan, with a Policy Term of 10 years. In case of Ankit's unfortunate death after having paid just 2 premiums, the following illustration shows what his nominee will get:

What you pay

He pays ₹1,00,000 per year for 2 years

Total Premium paid = ₹2,00,000



Year 1 Year 2



Ankit opts for Option 1: Wealth Creation of Future Generali Big Dreams Plan when he is 35 years old.



In case of an unfortunate event during the 2nd policy year, Ankit's nominee receives a lump sum of ₹10,00,000.

Death Benefit

Death Benefit is the highest of:

1. Sum Assured i.e. ₹10,00,000
2. 105% of the total Premiums Paid i.e. ₹2,10,000
3. Fund value i.e. ₹2,18,582 at assumed investment return of 8%
₹2,06,408 at assumed investment return of 4%

What your nominee gets

Note: For the purpose of illustration, we have assumed 8% p.a and 4% 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 depends on several factors including future investment performance. These rates in no way signify our expectations of future returns and the actual returns may be higher or lower.

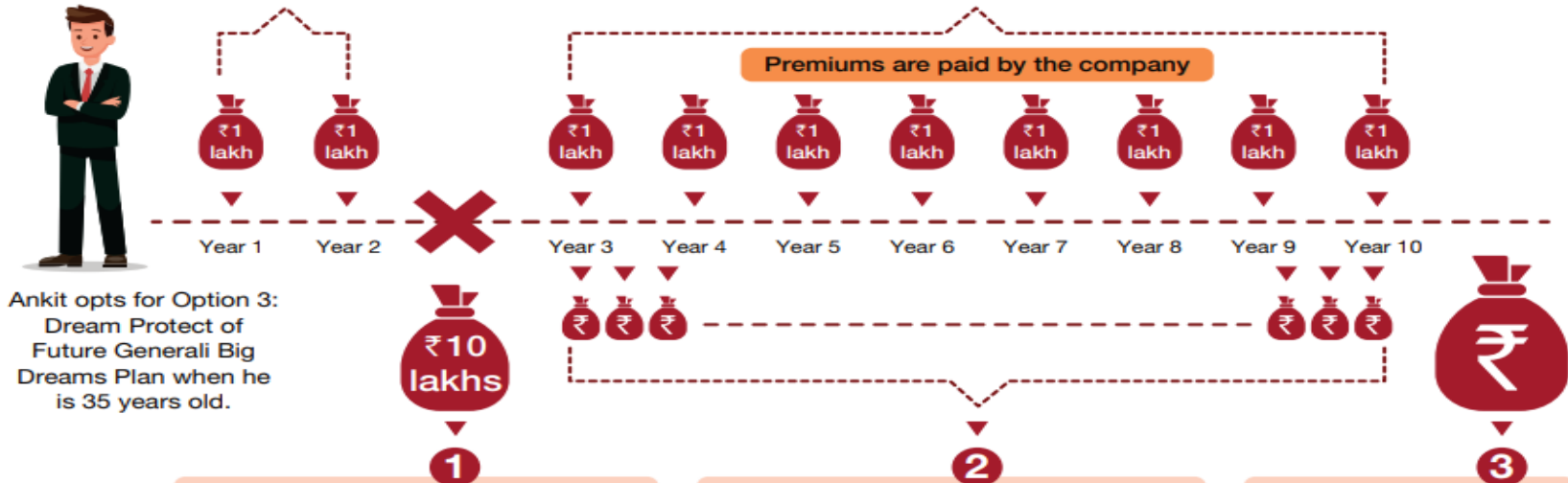
Death Benefit Example : Option 3

Had Ankit chosen Option 3: Dream Protect option, with a Policy Term of 10 years. The following illustration shows what his nominee will get in case of his unfortunate death, after paying just 2 premiums.

What you pay

He pays ₹1,00,000 per year for 2 years
Total Premium paid = ₹2,00,000

Future Generali pays ₹1,00,000 for 8 years
Total Premium paid on your behalf = ₹8,00,000



1
In case of an unfortunate demise during the 2nd policy year, Ankit's nominee receives a lump sum of ₹10,00,000. The Death Benefit is the highest of:
i) Sum Assured i.e. ₹10,00,000
ii) 105% of total Premiums paid i.e. ₹2,10,000

2
Ankit's nominee receives monthly income of ₹8,330 for 8 years
Total Monthly Income = ₹7,99,680

3
Ankit's nominee receives a lumpsum of ₹14,35,771 at an Assumed Investment Return of 8%
₹11,54,054 at an Assumed Investment Return of 4%

What your nominee gets

The company will:

1. Pay a lump sum of ₹10,00,000
2. Pay monthly income for 8 years: ₹7,99,680
3. Pay Fund Value at maturity: ₹14,35,771 @8% assumed investment
₹11,54,054 @4% assumed Investment

Total Benefit = ₹32,35,451 at an assumed investment return of 8%
₹29,53,734 at an assumed investment return of 4%

Death Benefit

Note 1: For Deductible Partial Withdrawals applicable under Death Benefit for all plan options: Deductible partial withdrawals are partial withdrawals made in the 2 years prior to the date of death of the Life Assured.
Note 2: For the purpose of illustration, we have assumed 4% p.a and 8% 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 depends on several factors including future investment performance. These rates in no way signify our expectations of future returns and the actual returns may be higher or lower.

Boundary conditions

Parameter	Criterion		
	Option 1: Wealth Creation	Option 2: Retire Smart	Option 3: Dream Protect
Plan Option->			
Min Entry Age (as on last birthday)	0 years	18 years	18 years
Max Entry Age (as on last birthday)	55 years	55 years	50 years
Min Maturity Age	18 years	100 years	23 years
Max Maturity Age	75 years	100 years	60 years
Minimum Premium (in ₹)	Policy Term (in years)	5 to 9 years	10 & above years
	Single	1,00,000	1,00,000
	Annual	60,000	18,000
	Semi-Annual	30,000	9,000
	Quarterly	15,000	4,500
	Monthly	5,000	1,500
Maximum Premium (in ₹)	No Limit (Subject to Underwriting)	No Limit (Subject to Underwriting)	No Limit (Subject to Underwriting)

Boundary conditions (continues...)

Plan Option->	Option 1: Wealth Creation	Option 2: Retire Smart	Option 3: Dream Protect
Sum Assured			
Regular Pay	10 X Annualised Premium	NA	10 X Annualised Premium
Limited Pay	10 X Annualised Premium	10 x Annualised Premium	NA
Single Pay	1.25 X Single Premium	NA	NA
Policy Term	5 to 20 years	100 – Age at entry 45 to 82 years)	5 to 20 years
Premium Payment term			
Regular Pay	Equal to Policy Term	NA	Equal to Policy Term
Limited Pay	5 years to 19 years	10 years to 30 years	NA
Single Pay	One Time Premium Payment	NA	NA
Premium Payment Frequency	Single Pay, Yearly, Half Yearly, Quarterly, Monthly	Yearly, Half Yearly, Quarterly, Monthly	Yearly, Half-Yearly, Quarterly, Monthly

Charges

Premium Allocation Charge	Nil	
Policy Administration Charge	Nil	
Switching Charge	Nil	
Partial Withdrawal Charge	Nil	
Miscellaneous Charge	Nil	
Fund Management Charges	Fund Management Charge (% per annum)	
	Future Income Fund (SFIN:ULIF002180708FUTUINCOME133)	1.35%
	Future Balance Fund (SFIN:ULIF003180708FUTBALANCE133)	1.35%
	Future Maximize Fund (SFIN:ULIF004180708FUMAXIMIZE133)	1.35%
	Future Apex fund (SFIN: ULIF010231209FUTUREAPEX133)	1.35%
	Future Opportunity Fund (SFIN: ULIF012090910FUTOPPORTU133)	1.35%
	Future Midcap Fund (SFIN: ULIF014010518FUTMIDCAP133)	1.35%
Fund Management Charges are deducted on a daily basis at 1/365th of the annual charge in determining the unit price.		

Charges

Mortality Charge

- a. The mortality charges are determined using 1/12th of the annual mortality charge and are deducted from the unit account at the beginning of each monthly anniversary (including the policy commencement date) of a policy by cancellation of units.
- b. The mortality charges are levied on Sum at Risk under the policy.
- c. The sum at risk.

Option 1: Wealth Creation and Option 2: Retire Smart

Higher of (Sum assured less Deductible Partial Withdrawal or 105% of premiums paid less Deductible Partial Withdrawal) less Fund Value under the policy

Option 3: Dream Protect

Higher of (Sum assured less Deductible Partial Withdrawal or 105% of premiums paid less Deductible Partial Withdrawal) plus Discounted Value of future premium to be paid by the company and Discounted Value of Monthly Income Benefit payable, both at a discount rate of 6.5% p.a. compounded annually.

Charges

Discontinuance Charge

In case of the discontinuance of the policy during the first 4 policy years, the following charges will apply:

A. For Regular & Limited Pay Policy

Discontinuance during the policy year	Discontinuance charge (AP ≤ Rs 50, 000)	Discontinuance charge (AP > Rs. 50, 000)
1	Lower of 20% x (AP or FV), subject to a maximum of Rs. 3,000	Lower of 6% x (AP or FV), subject to a maximum of Rs. 6,000
2	Lower of 15% x (AP or FV), subject to a maximum of Rs. 2,000	Lower of 4% x (AP or FV), subject to a maximum of Rs. 5,000
3	Lower of 10% x (AP or FV), subject to a maximum of Rs. 1,500	Lower of 3% x (AP or FV), subject to a maximum of Rs. 4,000
4	Lower of 5% x (AP or FV), subject to a maximum of Rs. 1,000	Lower of 2% x (AP or FV), subject to a maximum of Rs. 2,000
5 and onwards	Nil	Nil

Where,

AP = Annualised Premium under the policy

FV = Fund Value on the date of discontinuance

Discontinuance Charges (Continued..)

B. For Single Pay Policy

Discontinuance during the policy year	Discontinuance charge (SP ≤ Rs. 3,00,000)	Discontinuance charge (SP > Rs. 3,00,000)
1	Lower of 2% x (SP or FV), subject to a maximum of Rs. 3,000	Lower of 1% *(SP or FV) subject to a maximum of Rs. 6,000
2	Lower of 1.5% x (SP or FV), subject to a maximum of Rs. 2,000	Lower of 0.70% *(SP or FV) subject to a maximum of Rs. 5,000
3	Lower of 1% x (SP or FV), subject to a maximum of Rs. 1,500	Lower of 0.50% *(SP or FV) subject to a maximum of Rs. 4,000
4	Lower of 0.5% x (SP or FV), subject to a maximum of Rs. 1,000	Lower of 0.35% *(SP or FV) subject to a maximum of Rs. 2,000
5 and onwards	Nil	Nil

Where,

SP = Single Premium under the policy

FV = Fund Value on the date of discontinuance

Important things to know

Systematic Partial Withdrawal

This feature allows the policyholder to withdraw a monthly amount from the policy during the policy term. This feature is only available under Option 1: Wealth Creation and Option 2: Retire Smart. At any time during the policy term after the end of the lock-in period, the policyholder may request us to make systematic partial withdrawals from the fund under the policy. The policyholder shall be required to specify the withdrawal start date, amount of withdrawal and the number of withdrawals to be done in the request. The monthly amount withdrawn from the fund shall be paid at the end of each calendar month following the withdrawal start date. The conditions for systematic partial withdrawal are:

- i) The withdrawal start date must be after the completion of the premium payment term.
- ii) The withdrawal start date cannot be before the Life Assured has attained 18 years of age.
- iii) The number of withdrawals should be such that all withdrawals occur prior to the maturity date.
- iv) The monthly withdrawal amount should be at least Rs. 5,000 and should be in multiples of '000.
- v) Only one request of systematic partial withdrawal shall be taken at one point in time.

Systematic Partial Withdrawal will stop if any of the following is triggered:

- i) The policyholder submits a request to stop systematic partial withdrawal.
- ii) Systematic Partial Withdrawal leads to the fund value after the withdrawal falling below one annualized premium for regular or limited pay policies and Rs. 10,000 for single pay policies on date of withdrawal
- iii) Termination of policy due to death, maturity, Surrender or discontinuance.

No charges shall be deducted for Systematic Partial Withdrawal.

Important things to know

Systematic Transfer Option (STO)

Systematic Transfer Option (STO) is a feature which allows auto switching of units from one segregated fund to another segregated fund. You have the option to weekly transfer the Fund Value available under one specific Fund to another fund by making a written request to the Company. Once this feature is used, the Fund Value available under one specific fund will be transferred to another fund on a weekly basis for 48 weeks. The policyholder can submit STO request anytime during the policy term. The policyholder cannot make another STO request until the current STO instruction has been completed or has been cancelled.

The fund from which the units will be transferred is called the 'Selected Fund' and the fund to which the units will be deposited is called the 'Target Fund'. At any point in time, a STO request is only applicable between any one Selected Fund and any one Target Fund. The remaining 4 funds will not be affected or participate in the STO.

Once a STO request is placed, units from the Selected Fund will be transferred to the Target Fund through 48 automatic switches on the 7th, 14th, 21st and 28th of each calendar month for a 12-month period. Under every automated switch in a given STO, $1/x$ th of units from the Selected Fund will be transferred to the Target Fund, where x = no of automatic switches which are left to be done in the given STO request i.e. x will be 48 for the first automated switch, it will be 47 for the second automated switch and it will be 1 for the 48th automated switch.

Premiums paid by the policyholder can come in any of the 6 segregated funds. Future premium redirection can be done in any of the 6 segregated funds.

Important things to know

Systematic Transfer Option (STO)

However, during the period in which STO is invoked, no switching can take place in any of the 6 segregated funds. The policyholder has the option to stop the STO by providing a written request to the company. Once the STO is stopped, the policyholder can switch units between segregated funds as needed.

A policyholder can make further STO requests after the completion of a previous STO request. STO will apply to both future premiums as well as existing premiums in the Selected Fund. The NAV applicable for STO will be the NAV of the Selected Fund and target fund, on the day when the STO takes effect.

STO will not be activated when the Auto Invest Rule is active.

For Option 3: Dream Protect, the STO request will not be allowed after the death of the Life Assured. STO will stop if:

- a. The fund value of the Selected Fund becomes zero or
- b. The policyholder has submitted a request to stop the STO There are no charges for STO.

Important things to know

Free Look Cancellations

You have the right to cancel the Policy within 15 days (30 days if the Policy is purchased through Distance Marketing mode) of receipt of the Policy Document if You disagree with any of the terms and conditions, by giving Us a written request for cancellation of this Policy, stating the reasons for such cancellations.

On cancellation of the Policy after such request , You shall receive the Fund Value as on the date of cancellation of the Policy plus non-allocated Premium, if any plus charges levied by cancellation of Units minus (Stamp duty + medical expenses, if any, + proportionate risk premium for the period on cover) minus Extra Allocation added to the Policy.

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 email confirming the credit of the Insurance Policy by the IR.
- ii) For New e-Insurance Account: If an application for e-Insurance Account is accompanied by 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 (eIA) 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.

Important things to know

Surrender Value

A policy can be surrendered any time during the policy term. The Surrender Value will be the Fund Value less Discontinuance Charge, if any, as mentioned below:

A. Surrender before the completion of 5 policy years

- i. If a policy is surrendered before the completion of lock in period of 5 policy years from the policy commencement date, the surrender value equal to the fund value less applicable discontinuance charge will be kept in a Discontinued Policy Fund of the company. No subsequent charges except Fund management charge of 0.50% p.a. for the Discontinued Policy Fund will be deducted. The Discontinued Policy Fund would earn a minimum guaranteed interest as prescribed by IRDAI from time to time. Currently, the minimum guaranteed interest rate is at 4% p.a.
- ii. The surrender value so accumulated will be paid immediately after the lock-in period of 5 years.
- iii. In case of the death of the life assured during this period, the proceeds of Discontinuance Policy Fund will be payable to the nominee(s)/legal heir(s) as applicable.

B. Surrender after the completion of 5 policy years

- i. If the policy is surrendered after the lock-in period, then the Surrender Value is the Fund Value at the prevailing NAV and becomes payable immediately.

C. For Option 3: Dream Protect, surrender of policy shall not be allowed after the death of the Life Assured.

Important things to know

Lock in Period

Lock-in Period means the period of five consecutive completed years from the date of commencement of the policy, during which period the proceeds of the discontinued policies cannot be paid by the insurer to the policyholder or to the insured, as the case may be, except in the case of death or upon the happening of any other contingency covered under the policy

What is not covered?

Suicide Exclusion

In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the nominee or the beneficiary of the policyholder shall be entitled to fund value/policy account value, as available on the date of intimation of death.

Further, Any charges other than Fund Management Charges (FMC) recovered subsequent to the date of death shall be added back to fund value as on the date of intimation of death

Disclaimer

- ❑ Unit Linked Insurance plans are different from traditional insurance plans and are subject to risk factors
- ❑ The Premium paid in Unit Linked Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market.
- ❑ The policyholder/insured is solely responsible for his/her decisions.
- ❑ Future Generali India Life Insurance Company Limited is only the name of the life Insurance Company and Future Generali Big Dreams Plan is only the name of the Unit Linked Life Insurance contract and does not in any way indicate the quality of the contract, its prospects or returns
- ❑ Please know the associated risks and the applicable charges from your insurance agent or the intermediary or policy document of the Company.
- ❑ The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their prospects and returns. Past performance is not indicative of future performance, which may be different
- ❑ The investments in the Units are subject to market and other risks and there can be no assurance that the objectives of any of the funds will be achieved. The funds do not offer guaranteed or assured return

Disclaimer

Future Generali Big Dreams Plan (133L081V02)

- For detailed information on this product including risk factors, terms and conditions etc., please refer to the policy document and consult your advisor or visit our website before concluding a sale.
- 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 are available for an additional cost

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 Future Generali India Life Insurance Co. Ltd, Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai – 400083 | Fax: 022-4097 6600 | Email: care@futuregenerali.in | Call us at 1800 102 2355 | Website: life.futuregenerali.in

ARN :ADVT/Comp/2020-21/Sep/259

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