

# A little extra to help you achieve more

Bonus Rate Declaration  
for the year ended 31<sup>st</sup> March 2020



**FUTURE GENERALI**  
TOTAL INSURANCE SOLUTIONS

## INDIVIDUAL BONUS RATES:

Sr.No.	Product Name	UIN	Regular bonus rate for FY 2020-21
1	Future Generali Assure	133N001V01	2.00% per annum compound Reversionary Bonus
2	Future Generali InstaLife - Regular pay	133N004V01	2.00% per annum compound Reversionary Bonus
3	Future Generali InstaLife - Single pay	133N004V01	4.50% per annum compound Reversionary Bonus
4	Future Generali Pension	133N009V01	4.50% of Policyholder Pension Fund Account as at 31st March 2020 on pro rata basis.
5	Future Generali Child - Regular Pay	133N013V01	2.50% per annum compound Reversionary Bonus
6	Future Generali Child - Single Pay	133N013V01	5.00% per annum compound Reversionary Bonus
7	Future Generali Anand	133N018V01	2.75% per annum compound Reversionary Bonus
8	Future Generali Saral Anand	133N019V01 & 133N019V02	2.75% per annum compound Reversionary Bonus
9	Future Generali Dream Guarantee	133N029V01	2.15% per annum compound Reversionary Bonus
10	Future Generali Bima Guarantee	133N038V01	2.75% per annum compound Reversionary Bonus
11	Future Generali Secure Income - Regular	133N039V01	3.00% per annum compound Reversionary Bonus
12	Future Generali Secure Income - Single	133N039V01	6.00% per annum compound Reversionary Bonus
13	Future Generali Family Income Plan	133N040V01 & 133N040V02	5.05% per annum compound Reversionary Bonus
14	Future Generali Family Secure Plan	133N041V01 & 133N041V02	4.75% per annum compound Reversionary Bonus
15	Future Generali Pension Guarantee - Regular	133N046V01	2.75% per annum compound Reversionary Bonus
16	Future Generali Pension Guarantee - Single	133N046V01	4.50% per annum compound Reversionary Bonus
17	Future Generali Assure Plus	133N052V01	2.75% per annum compound Reversionary Bonus
18	Future Generali Triple Anand Advantage	133N055V01 & 133N055V02	3.00% per annum compound Reversionary Bonus
19	Future Generali New Saral Anand	133N062V01	2.25% per annum compound Reversionary Bonus
20	Future Generali New Assure Plus	133N065V01 & 133N065V02	2.50% per annum compound Reversionary Bonus

### Notes:

1. All reversionary bonus rates are per annum compound reversionary bonus, except for Future Generali Pension Plan (133N009V01).
2. The bonuses declared are applicable for policies with policy anniversary due in FY 2020-21, as per the policy terms and conditions.

**The reversionary bonus rates as mentioned above, shall continue to be applicable till the next reversionary bonus declaration.**



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Bonus would accrue for the valuation year 2019-20 at the bonus rates declared as per this communication and is payable to the policyholders as per the terms and conditions of the policy document of the respective product. Bonuses, once declared, form a part of the guaranteed benefits. Past bonus rates and current bonus rates are not a reflection of future bonus rates.

The Company has an Anti-Fraud Policy in place. Please visit the website for details. 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: U66010MH2006PLC1651288), Regd. Office & Corporate Office Address: Future Generali India Life Insurance Co. Ltd, Unit 801 and 802, 8<sup>th</sup> 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 | Compliances Code: Comp-Aug-2020\_142

## TERMINAL BONUS RATES:

Sr. No.	Product Name	UIN	Terminal Bonus Rates
1	Future Assure	133N001V01	4.5% of (Sum Assured + Vested Bonus)
2	Future Pension (Regular Premium)	133N009V01	25.0% of (Vested Bonus)
3	Future Pension (Single Premium)	133N009V01	30.0% of (Premiums Paid + Vested Bonus)
4	Future Insta Life (Regular Premium)	133N004V01	5.0% of (Sum Assured + Vested Bonus)
5	Future Insta Life (Single Premium)	133N004V01	10.0% of (Sum Assured + Vested Bonus)
6	Future Child (Regular Premium)	133N013V01	15.0% of (Sum Assured + Vested Bonus)
7	Future Child (Single Premium)	133N013V01	17.5% of (Sum Assured + Vested Bonus)
8	Future Anand*	133N018V01	25% of Sum Assured
9	Future Saral Anand*	133N019V01 & 133N019V02	25% of Sum Assured

### Notes:-

- 1) Terminal Bonus will be payable on maturity or on death in the last policy year, whichever is earlier, provided all premiums due till end of policy term have been paid except for the two whole life products highlighted (Future Anand and Future Saral Anand). For policies with waiver of premium, no terminal bonus is payable on death as the same is payable on maturity.
- 2) \*Terminal Bonus for Future Anand and Future Saral Anand shall be payable on death of the Life Assured provided all premiums due till end of premium payment term have been paid.
- 3) The Terminal Bonus rates as above shall continue to be applicable till the next Terminal bonus declaration.

### INTERIM BONUS RATES APPLICABLE TILL NEXT DECLARATION OF BONUS:

- The interim bonus rates applicable till the next declaration of bonus will be the same as the above table.
- The bonus declared at the end of any financial year shall be attached to the policy on the following policy anniversary.
- For any exit (death or surrender) after the following policy anniversary but before the next bonus declaration, the declared interim bonus shall get attached on exit; over and above the declared bonus.
- Bonus is payable to policyholders as per the terms and conditions of the policy document of the respective product.

