

A little extra to help you achieve more

Bonus Rate Declaration
for the year ended 31st March 2021



1800 102 2355



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REVERSIONARY BONUS RATES:

Sr.No.	Product Name	UIN	Regular Bonus Rate for FY 2021-22
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 ¹	133N009V01	4.50% of Policyholder Pension Fund Account as at 31 st March 2021 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

¹Notes:

All reversionary bonus rates are per annum compound reversionary bonus except for Future Generali Pension (133N009V01).

The reversionary bonuses are applicable for policies with policy anniversary due in FY 2021-22, as per policy terms and conditions.



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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, 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 | Compliance Code: Comp-May-2021_053

CASH BONUS RATES:

Sr. No.	Product Name	UIN	Cash Bonus Rates for FY 2021-22
1	Future Generali Secure Income - Regular	133N039V01	2.50% of Sum Assured
2	Future Generali Secure Income - Single	133N039V01	2.50% of Sum Assured
3	Future Generali Lifetime Partner Plan - Option 1	133N086V01	2.05% of Sum Assured

Notes:
The bonuses declared are applicable for policies where cash bonus is due for payment, as per policy terms and conditions.

TERMINAL BONUS RATES:

Sr. No.	Product Name	UIN	Terminal Bonus Rates
1	Future Generali Assure	133N001V01	5.5% of (Sum Assured + Vested Bonus)
2	Future Generali Pension (Regular Premium)	133N009V01	35.0% of (Vested Bonus)
3	Future Generali Pension (Single Premium)	133N009V01	30.0% of (Premiums Paid + Vested Bonus)
4	Future Generali InstaLife (Regular Premium)	133N004V01	5.0 % of (Sum Assured + Vested Bonus)
5	Future Generali InstaLife (Single Premium)	133N004V01	15.0% of (Sum Assured + Vested Bonus)
6	Future Generali Child (Regular Premium)	133N013V01	17.5% of (Sum Assured + Vested Bonus)
7	Future Generali Child (Single Premium)	133N013V01	17.5% of (Sum Assured + Vested Bonus)
8	Future Generali Bima Guarantee	133N038V01	10.0% of (Sum Assured + Vested Bonus)
9	Future Generali Anand ²	133N018V01	25% of Sum Assured
10	Future Generali Saral Anand ²	133N019V01 & 133N019V02	25% of Sum Assured

- Notes:**
- Terminal bonus will be payable on maturity or on death in the last policy year, whichever is earlier provided the policyholder has paid all due premiums. For policies with waiver of premium, no terminal bonus is payable on death as the same is payable on maturity.
 - ²Terminal 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.
 - The Terminal Bonus rates as above shall continue to be applicable till the next Terminal bonus declaration.
 - Above rate will also apply in case the death happens in an in-force (all due premiums are paid) policy if the policy has completed at least 5 policy years.
 - Above rate will also apply in case of surrender of a policy, provided the policy is in-force (all due premiums are paid) as on date of surrender and the surrender request is submitted after completion of 10 policy years. The Sum Assured used for calculation shall be the paid-up Sum Assured as on date of surrender.



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TERMINAL BONUS RATE FOR OTHER PARTICIPATING POLICIES:

Sr. No.	Product Name	UIN	Terminal Bonus Rates
1	Future Generali Dream Guarantee Plan	133N029V01	For Policies where Death has happened after 5 policy years: 5% of (Sum Assured + vested Bonus, if applicable). For Policies surrendered after completion of 10 policy years: 5% of (Paid-up Sum Assured under the policy as on date of surrender + vested bonus, if applicable).
2.	Future Generali Secure Income Plan	133N039V01	
3.	Future Generali Family Income Plan	133N040V01	
4.	Future Generali Family Income Plan	133N040V02	
5.	Future Generali Family Secure Plan	133N041V01	
6.	Future Generali Family Secure Plan	133N041V02	
7.	Future Generali Pension Guarantee	133N046V01	
8.	Future Generali Assure Plus	133N052V01	
9.	Future Generali Triple Anand Advantage	133N055V01	
10.	Future Generali New Saral Anand	133N062V01	

Notes:

- The policy should be in-force (all due premiums are paid) as on date of death or surrender to be eligible for Terminal Bonus.
- Terminal bonus will be payable on maturity or on death in the last policy year, whichever is earlier, provided the policyholder has paid all due premiums. For policies with waiver of premium, no terminal bonus is payable on death as the same is payable on maturity.

INTERIM BONUS RATES APPLICABLE TILL NEXT DECLARATION OF BONUS:

- The interim bonus rates applicable from 1st April, 2022 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 such exit.
- Bonus is payable to policyholders as per the terms and conditions mentioned in the policy document of the respective product.



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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.