

A close-up photograph of a hand holding a single gold coin between the thumb and index finger. Below the hand, several stacks of gold coins are visible, some in sharp focus and others blurred. The background is a soft, out-of-focus sky with light clouds.

Happiness is
getting something extra

*Bonus declaration for
the year ended 31 March 2018*



FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

Disclaimer: Bonus would accrue for the valuation year 2017-18 at the bonus rates declared as per this communication and is payable to policyholders as per the terms and conditions of the policy document of the respective product. Bonuses, once declared, forms part of guaranteed benefits. Past bonus rates and current bonus rates are not a reflection of future bonus rates. Future Generali India Life Insurance Company Limited. (IRDAI Regn. No.: 133), (CIN: U66010MH2006PLC165288), Registered and Corporate Office: Indiabulls Finance Centre, Tower 3, 6th Floor, Senapati Bapat Marg, Elphinstone (W), Mumbai - 400013. Toll Free No: 1800-102-2355 | visit: life.futuregenerali.in | email: care@futuregenerali.in | ARN: Comp-Jul-2018_029

INDIVIDUAL BONUS RATES:

No.	Product name	UIN	Regular bonus rate for FY 2017-18
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 2018 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	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	2.50% per annum compound Reversionary Bonus

Notes:

- *All reversionary bonus rates are per annum compound reversionary bonus except for Future Generali Pension (133N009V01)
- The bonuses declared are applicable for policies with policy anniversary due in FY 2018-19, as per policy terms and conditions.



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TERMINAL BONUS

No.	Product name	UIN	Terminal Bonus Rates
1	Future Assure	133N001V01	4.5% of (Sum Assured + Vested Bonus)
2	Future Pension (Regular Premium)	133N009V01	5.0% of (Vested Bonus)
3	Future Pension (Single Premium)	133N009V01	20.0% of (Premiums Paid + Vested Bonus)
4	Future Insta Life (Single Premium)	133N004V01	10.0 % of (Sum Assured + Vested Bonus)
5	Future Child (Regular Premium)	133N013V01	10.0 % of (Sum Assured + Vested Bonus)
6	Future Child (Single Premium)	133N013V01	15.0 % of (Sum Assured + Vested Bonus)

Terminal Bonus shall be applicable till next terminal bonus declaration and will be payable on death (for contracts which are in their last policy year and are due to mature) and maturity, for policies where all premiums till end of Premium Paying Term have been received. i.e. for policies where all premiums as per policy conditions have been received.

INTERIM BONUS RATES APPLICABLE TILL NEXT DECLARATION OF BONUS:

The interim bonus rates applicable till next declaration of bonus will be the same as per 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, declared interim bonus shall get attached on exit over and above the declared bonus.

Terminal bonus shall be applicable only for death and maturing policies where all premiums have been paid till date of maturity.

Bonus is payable to policyholders as per the terms and conditions of the policy document of the respective product.



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