

PART A

3. POLICY SCHEDULE

PLEASE GO THROUGH POLICY SCHEDULE CAREFULLY

<<**Future Generali New Assured Wealth Plan**>>
 <<**Individual, Non Linked, Non-Participating (without profits), Savings, Life Insurance Plan**>>
 (POS Variant)

THIS SCHEDULE IS PART OF THIS POLICY AND IS SUBJECT TO AND HAS TO BE READ
 ALONG WITH THE POLICY DOCUMENT.

3a) Your Customer Id: _____ **Your Proposal No.** _____

3b) Details of the Life Assured and Policyholder

Details of	Life Assured	Policyholder
Full Name:		
Date of Birth:		
Age Admitted:	Yes/No	
Gender		
Email address:		
Mobile phone no:		
Residence No:		
Address:		
Landmark:		
City:		
Pin Code:		

3c) Nominee(s) to this Policy are:

Detail of	Full Name	Date of Birth	Age	Gender	Relationship with Policyholder	Address	Percentage share of Benefit
Nominee 1							
Nominee 2							

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3d) The appointee of this Policy is (in case the Nominee mentioned is a minor):

Full Name:	
Date of Birth:	
Gender	
Address of the Appointee:	
Relationship with Nominee:	

3e) Policy Details

Plan Name	UIN	Option	Policy Term	Premium Payment Term	Maturity Date	Sum Assured	Sum Assured on Maturity	Policy Commencement Date	Date of Commencement of Risk

3f) Premium Details

Plan name	UIN	Annualised Premium (Rs.)	Instalment Premium (Rs.)	Relevant Modal Factor	Applicable Taxes*	Total Instalment Premium	Premium Frequency	Premium Due Dates	Last Premium Due Date

	First Year	Renewal Years
Total Instalment Premium		
Applicable Taxes		
Total Instalment Premium after Applicable Taxes*		

3g) Guaranteed Addition Rate

<<Guaranteed Addition Rate>> % p.a. applied on <<Sum Assured>> at a simple rate from 8th Policy Year till <<Policy Term>> Policy Year for each completed Policy Year. Please refer to Part C for details.

3h) Disclaimers

- *Includes applicable taxes at prevailing rates under applicable laws and amendments thereto.
- Total Premium is subject to change in case of any variance in the present tax rates or in the event of any new or additional tax/cess/by whatever name called levy being made applicable/ imposed on the premium(s) under applicable laws and amendments thereto.

Tax benefits under this Policy shall be subject to applicable laws as amended from time to time. Any payment made under this Policy shall be subject to deduction of applicable taxes, if

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applicable as per law from time to time. You are advised to consult your tax consultant for details.

3i) Stamp Duty

The stamp duty of Rs. Xxx (xxxx ONLY) paid by Payorder no.XXXXXX dated DD/MM/YYYY. Government Notification Revenue and Forest Department No.Mudrank 2004/4125/CR 690/M-1, Dt.31/12/2004.

3j) What You are covered for:
Policy Benefits (Please refer Part C for details)
Maturity Benefit

SI. No.	Maturity Benefit Payment Date	Maturity Benefit Amount
1		<<Maturity Sum Assured>> plus <<Total Guaranteed Additions>> will be paid.

Death Benefit	<p>Death benefit payable shall be Death Sum Assured plus Accrued Guaranteed Additions, if any.</p> <p>Death Sum Assured will be Higher of –</p> <p>a) <<Death benefit multiple * Annualized premium (excluding the taxes, rider premiums and underwriting extra premiums, if any)>></p> <p>b) 105% of all the Premiums paid (excluding the applicable taxes, rider premiums and extra premiums, if collected explicitly) as on date of death.</p>
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3k) What You are not covered for
Suicide Exclusion:

In case of death of Life Assured 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 at least 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.

Waiting Period

There is a 90 day waiting period from the Date of Commencement of Risk, within which, if Life Assured dies (other than due to accident), the Nominee will receive 100% of the premiums paid till the date of Insured Event, excluding taxes. In that event, the Nominee shall not be entitled to the Death Sum Assured under the Policy.

For and on behalf of Future Generali India Life Insurance Company Ltd



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Authorised Signature