

A LITTLE EXTRA TO HELP YOU ACHIEVE MORE



Bonus communication for the
year ended 31st March 2022.

INDIVIDUAL REVERSIONARY BONUS RATES:

Sr.No.	Product Name	UIN	Regular Reversionary bonus rate for FY 2022-23 – Effective 1 July 2022
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 - Regular pay*	133N009V01	4.50% of Policyholder Pension Fund Account as at 31st March 2022 on pro rata basis
5	Future Generali Pension - Single pay*	133N009V01	4.50% of Policyholder Pension Fund Account as at 31st March 2022 on pro rata basis
6	Future Generali Child - Regular Pay	133N013V01	2.50% per annum compound Reversionary Bonus
7	Future Generali Child - Single Pay	133N013V01	5.00% per annum compound Reversionary Bonus
8	Future Generali Anand	133N018V01	2.75% per annum compound Reversionary Bonus
9	Future Generali Saral Anand	133N019V01 & 133N019V02	2.75% per annum compound Reversionary Bonus
10	Future Generali Dream Guarantee	133N029V01	2.15% per annum compound Reversionary Bonus
11	Future Generali Bima Guarantee	133N038V01	2.75% per annum compound Reversionary Bonus
12	Future Generali Secure Income - Regular	133N039V01	3.00% per annum compound Reversionary Bonus
13	Future Generali Secure Income - Single	133N039V01	6.00% per annum compound Reversionary Bonus
14	Future Generali Family Income Plan	133N040V01 & 133N040V02	5.05% per annum compound Reversionary Bonus
15	Future Generali Family Secure Plan	133N041V01 & 133N041V02	4.75% per annum compound Reversionary Bonus
16	Future Generali Pension Guarantee – Regular	133N046V01	2.75% per annum compound Reversionary Bonus
17	Future Generali Pension Guarantee – Single	133N046V01	4.50% per annum compound Reversionary Bonus
18	Future Generali Assure Plus	133N052V01	2.75% per annum compound Reversionary Bonus
19	Future Generali Triple Anand Advantage	133N055V01 & 133N055V02	3.00% per annum compound Reversionary Bonus
20	Future Generali New Saral Anand	133N062V01	2.25% per annum compound Reversionary Bonus
21	Future Generali New Assure Plus	133N065V01 & 133N065V02	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 on or after 1 July 2022, as per policy terms and conditions.
- Reversionary Bonus rates as above shall continue to be applicable till the next reversionary bonus declaration.**

Bonus would accrue for the financial year 2022-23 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.

INDIVIDUAL CASH BONUS RATES:

Sr.No.	Product Name	UIN	Cash Bonus Rates – Effective 1 July 2022
1	Future Generali Secure Income - Regular	133N039V01	2.50% per annum Cash Bonus
2	Future Generali Secure Income - Single	133N039V01	2.50% per annum Cash Bonus
3	Future Generali Lifetime Partner Plan – Option 1	133N086V01	2.05% per annum Cash Bonus

Notes:

1. All cash bonus rates are per annum as a percentage of sum assured.
2. The bonuses declared are applicable for policies where cash bonus is due for payment on or after 1 July 2022, as per policy terms and conditions.
3. **Cash Bonus rates as above shall continue to be applicable till the next cash bonus declaration.**

INDIVIDUAL TERMINAL BONUS RATES ON MATURITY, DEATH AND SURRENDER:

Sr.No.	Product Name	UIN	Terminal bonus rates – Effective 1 July 2022
1	Future Generali Assure	133N001V01	5.5% of (Sum Assured + Vested Bonus)
2	Future Generali InstaLife - Regular pay	133N004V01	5.0% of (Sum Assured + Vested Bonus)
3	Future Generali InstaLife - Single pay	133N004V01	15.0% of (Sum Assured + Vested Bonus)
4	Future Generali Pension - Regular pay	133N009V01	50.0% of Vested Bonus
5	Future Generali Pension - Single pay	133N009V01	30.0% of (Premiums Paid + Vested Bonus)
6	Future Generali Child - Regular Pay	133N013V01	20.0% of (Sum Assured + Vested Bonus)
7	Future Generali Child - Single Pay	133N013V01	17.5% of (Sum Assured + Vested Bonus)
8	Future Generali Anand	133N018V01	30.0% of Sum Assured
9	Future Generali Saral Anand	133N019V01 & 133N019V02	30.0% of Sum Assured
10	Future Generali Dream Guarantee	133N029V01	5.0% of (Sum Assured + Vested Bonus)
11	Future Generali Bima Guarantee*	133N038V01	10.0% of (Sum Assured + Vested Bonus)
12	Future Generali Secure Income - Regular	133N039V01	5.0% of Sum Assured
13	Future Generali Secure Income - Single	133N039V01	5.0% of Sum Assured
14	Future Generali Family Income Plan	133N040V01 & 133N040V02	5.0% of (Sum Assured + Vested Bonus)

Bonus would accrue for the financial year 2022-23 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.

15	Future Generali Family Secure Plan	133N041V01 & 133N041V02	5.0% of (Sum Assured + Vested Bonus)
16	Future Generali Pension Guarantee – Regular	133N046V01	5.0% of (Sum Assured + Vested Bonus)
17	Future Generali Pension Guarantee – Single	133N046V01	5.0% of (Sum Assured + Vested Bonus)
18	Future Generali Assure Plus	133N052V01	5.0% of (Sum Assured + Vested Bonus)
19	Future Generali Triple Anand Advantage	133N055V01 & 133N055V02	5.0% of (Sum Assured + Vested Bonus)
20	Future Generali New Saral Anand	133N062V01	5.0% of (Sum Assured + Vested Bonus)
21	Future Generali New Assure Plus	133N065V01 & 133N065V02	5.0% of (Sum Assured + Vested Bonus)

Notes:

A. Terminal Bonus on maturity

1. Terminal Bonus will be payable on maturity on or after 1 July 2022, provided all premiums due till end of policy term have been paid.
2. *For Bima Guarantee, return of premium will be given to policyholders where total maturity benefit is lower than total premiums paid (excluding taxes and extra mortality loadings) so as to achieve non-negative IRR.

B. Terminal Bonus on Death

1. Terminal bonus on death is applicable for all participating policies which have been inforce (premium paying or fully paid policies) for at least 5 full years.
2. **Terminal Bonus will be payable on death occurring after 5 complete policy years provided all premiums due till the date of death have been paid. For policies with waiver of premium, no terminal bonus is payable on death as the same is payable on maturity.**

C. Terminal Bonus on Surrender

1. Terminal bonus on surrender is applicable for all participating policies which have been inforce (premium paying or fully paid policies) for at least 10 full years.
2. **Terminal Bonus will be payable on surrender after 10 complete policy years provided all premiums due till the date of surrender have been paid.**
3. The Sum Assured to be used for calculation of terminal bonus on surrender shall be **Paid-up Sum Assured as on the date of surrender.**

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 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 or when due for payment.

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.

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

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Bonus would accrue for the financial year 2022-23 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 and Generali Group's liability is restricted to the extent of their shareholding in Future Generali India Life Insurance Company Limited. (IRDAI Regn. No.: 133) (CIN:U66010MH2006PLC165288). Regd. Office & Corporate

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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.

