

# A little extra to help you achieve more

Bonus Rate Declaration  
for the year ended 31<sup>st</sup> March 2019



**FUTURE GENERALI**  
TOTAL INSURANCE SOLUTIONS

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: U66010MH2006PLC165288). Regd. Office & Corporate Office Address: Indiabulls Finance Centre, Tower 3, 6<sup>th</sup> Floor, Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400013. Fax: 022-4097 6600 | Email: [care@futuregenerali.in](mailto:care@futuregenerali.in) | Call us at 1800 102 2355 | Website: [life.futuregenerali.in](http://life.futuregenerali.in) |

## INDIVIDUAL BONUS RATES:

Sr.No.	Product Name	UIN	Regular Bonus Rates
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 Plan	133N009V01	4.50% of Policyholder Pension Fund Account as at 31 <sup>st</sup> March 2019, on Pro Rata Basis
5	Future Generali Flexi Money Back - Regular Pay	133N013V01	2.50% per annum compound Reversionary Bonus
6	Future Generali Flexi Money Back - Single Pay	133N013V01	5.00% per annum compound Reversionary Bonus
7	Future Generali Anand Plan	133N018V01	2.75% per annum compound Reversionary Bonus
8	Future Generali Saral Anand Plan	133N019V01 & 133N019V02	2.75% per annum compound Reversionary Bonus
9	Future Generali Dream Guarantee Plan	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 Plan- Regular Pay	133N039V01	3.00% per annum compound Reversionary Bonus
12	Future Generali Secure Income Plan- Single Pay	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:

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 2019-20, 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 2018 -19 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.

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## TERMINAL BONUS RATES:

Sr. No.	Product Name	UIN	Terminal Bonus Rates
1	Future Generali Assure	133N001V01	4.50% of (Sum Assured + Vested Bonus)
2	Future Generali Pension Plan- Regular Pay	133N009V01	5.00% of (Vested Bonus)
3	Future Generali Pension Plan- Single Pay	133N009V01	20.00% of (Premiums Paid + Vested Bonus)
4	Future Generali Insta Life- Single Pay	133N004V01	10.00% of (Sum Assured + Vested Bonus)
5	Future Generali Flexi Money Back - Regular Pay	133N013V01	10.00% of (Sum Assured + Vested Bonus)
6	Future Generali Flexi Money Back - Single Pay	133N013V01	15.00% of (Sum Assured + Vested Bonus)

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.

Terminal Bonus shall continue to be applicable till 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.
- Terminal Bonus shall be applicable only on maturity or on death in the last policy year, whichever is earlier; provided all premiums due till the end of the policy term have been paid.
- Bonus is payable to policyholders as per the terms and conditions of the policy document of the respective product.



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