LIFE INSURANCE Customer Information Sheet / Know Your Policy

This document provides key information about your policy. You are also advised to go through your Policy Document provides in simple words (Please refer applicable Policy Clause Number in next column) Suturo Gonorali I ifatimo Partner Plan /I IIN: 122N/096\/02 Name of the Insurance Pr and Unique Identification ort A 1 Number (UIN) Type of Insurance P Basic Policy Details is an individual non-linked, participating (with profits), savings, life insurance pla /our Survival Benefit Frequency is <<XXX>> .

/our chosen Premium Payment Frequency is <<XXX>> and your Installment Premium (without applicable taxes) is Rs. <<XXX> Policy Coverage/ Be Port C E maturity benefit. In Sum Assured on Maturity plus Terminal Bonus, if declared. Where, Sum Assured on Maturity is equal to 2 times the Sum Assured. Your Sum Assured on Maturity is Rs. <<XXX/>> Part C. 2 Death Benefit:
In case of unfortunate demise of the life assured during the Policy Term, the life assured's nominee/beneficiary shall receive the Death Benefit. he Death Benefit shall be higher of the following: 105% of total premiums paid as on date of death (excluding any extra premium, any rider premium and applicable taxes) or Sum Assured on Death Le. Ra-XXXXV> plus Terminal Bonus, if declared. re Sum Assured on Death is equal to 10 times the Annualized Premium (excluding applicable taxes, rider premiums and underwriting extra premiums, if any)
Folicy will terminate on payment of entire Death Benefit. Part C 4 Survival Benefit:
You will receive a Guaranteed Income and Annual Cash Bonus, if declared, on survival and subject to payment of all due premiums. Option 1: Immediate income Option
You will receive a sum of.
Quaranteed forcome, psyable in arrears from the first policy year till the end of 25th policy year and
Annual Cash Bonus, if declared, as a percentage of Sum Assured, payable in arrears, starting from the first policy year till the end of the policy term. The amount of bonus will depend upon the Option, Sum Assured and the policy year.

Where Guaranteed Income is calculated by multiplying Guaranteed Income Rate by Sum Assured. Part D. 3 Surreneur: We recommend you to continue paying the premiums regularly to enjoy all the benefits in the policy and achieve your planned milestones. You do have an option to cash-in (surrender) after completion of first policy year provided one full year premium has been received. The surrender value may be less than the sum of premiums paid. You may evaluate boan option allowed under this policy instead of surrender in case of emergency. The policy premiums on surrender and no further benefits are payable under the Policy, Pleaser effect or your Expertill full stration and Policy Document for more details. Riders opted, if any Exclusions (What the policy does not cover) 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 Policycloted rishal 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 /lien Period, if Grace period means the time granted by the Company from the due date of payment of premium, without any penalty or late fee, during which time the policy is considered to be in-force with the risk cover without any interruption, as per the terms & conditions of the policy. As you have opted for <<XXX>> premium payment frequency, the grace period applicable to you is <<XXX>> days. Free Look Period If you disagree with any of the terms and conditions, you have a right to return the Policy within 30 days of receipt of the Policy Document and the Company will refund the premium if no claim made. art D. 6 Lapse, paid-up and Lapse
If due premiums for first (1) year have not been paid in full within the grace period, the policy shall lapse and will have no value. All risk cover and benefit cease while the policy is in lapsed status Paid-Up
If the premiums for the first one (1) or more policy years have been paid in full and any subsequent premium is not paid within the grace period, the policy will be converted into a paid-up policy.
If a policy is converted into a reduced paid-up policy, Death Benefit, Survival Benefit (Guaranteed Income) and Maturity Benefit will be reduced. No Annual Cash bonuses shall be paid while the policy is in reduced paid up status. Part D 2 Rentral

*You have the option to revive a lapsedipaid-up policy within five (5) consecutive years from the date of the first unpaid premium.

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*You review! will be considered on the receipt of the application from the policyholder along with the proof of continued insurability of life assured and on payment of all overdue premiums with interest, if any.

*You review! The review is a provided in the policyholder along with the proof of continued insurability of life assured and on payment of all overdue premiums with interest, if any.

*You review! The review is a lapsed paid-up policy within five (5) consecutive years from the policyholder along with the proof of continued insurability of life assured and on payment of all overdue premiums with interest, if any.

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*You review is a lapsed paid-up policy within five (5) consecutive years from the date of the first unpaid premium.

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*You review is a lapsed paid up policy within five (5) consecutive years from the date of the first unpaid years from the date of the first unpaid years from the date of the first unpaid years from the date of the fir Part D. 4 Policy Loan, if applicable /ou may avail a loan once the policy has acquired a Surrender Value. The maximum amount of loan that can be availed is up to 85% of the Surrender Value. For more details, please refer to the policy document Part D. 5 Claims / Claims Procedure Claims TAT Part F.4 Claims TAT

1. Raising claim requirements after lodging the claim- Within 10 days

2. Death claim decision for cases without investigation requirement- Within 15 days

3. Death claim decision for cases with investigation requirement- Within 45 days Part F.4 Claims Procedures
a) The death of the Life Assured must be notified to us in writing along with proof of death, mandatory documents and any other available appropriate documents, not later than 90 days from the date of death of the Life b) The Claim Procedure is detailed at the company website https://life.futuregenerali.in/claims Call centre number of the insurer: 18001022355 Customer Service email: care@futuregenerali.in or claims.support@futuregenerali.in Website: Life.futuregenerali.in Customer Pottal: Customer Pottal: Customer Insured: Customer Pottal: Customer Pottal: Customer Insured: Customer Pottal: Customer Insured: Part F.4 Tel: + 91-22-4097 6666 Details of Company officials Chief Operating Officer Unit 801 and 802, 8th loor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083 ebsite link for downloading the Claim forms: https://life.futuregenerali.in/claims/claim-forms Policy Servicing TAT: Financial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. olicy Servicing Website link for downloading the policy servicing forms: https://life.futuregenerali.in/customer-service/forms-downloads Grievances/Complaints Part G.1 - Grievance Redressal Procedure & List of Insurance Ombudsmen You may also reach out to Your nearest branch. You can locate Your nearest branch on Our Website at https://life.futuregenerali.in/customer-service/branch-loca Raise your concern online at https://life.futuregenerali.in/customer-service/enquiry-form
If you are a Senior citizen, you may write to us at the following id: senior.citizens@futuregenerali.in for priority assistance In case not satisfied with the resolution of your grievance:

Write to our Grievance Redressal Officer at großthursepeneral.in, or

*Approach IRDA (Insurance Regulatory and Development Authority of India)

* Online portal: http://www.igms.inda.gov/in

**Online portal: http://www.igms.inda.gov/in

**ToTI Free Number: 155255 / 1800 254 732; or

*Approach Insurance Ombudsman; please visit https://www.cioins.co.in/ombudsman for details

Declaration by the Policy Holder: I have read the above and confirm having noted the details.

Practice: (Signature of the Policyholder)

Note: The information must be read in conjunction with the product brochuse and policy document in case of any conflict between Customer Information Sheet (CIS) and the policy document the terms and conditions mentioned in the policy document shall prevail (VIS) and the policy document the terms and conditions mentioned in the policy document shall prevail (VIS) and the policy document the terms and conditions mentioned in the policy document shall prevail (VIS) and the policy document the terms and conditions mentioned in the policy document shall prevail (VIS) and the policy document the terms and conditions mentioned in the policy document shall prevail (VIS) and the policy document the terms and conditions mentioned in the policy document shall prevail (VIS) and the policy document the terms and conditions mentioned in the policy document shall prevail (VIS) and the policy document the terms and conditions mentioned in the policy document shall prevail (VIS) and the policy document the terms and conditions mentioned in the policy document shall prevail (VIS) and the policy document the terms and conditions mentioned in the policy document shall prevail (VIS) and the policy document the terms and conditions mentioned in the policy document shall prevail (VIS) and the policy document the terms and conditions mentioned in the policy document shall prevail (VIS) and the policy document the terms and conditions mentioned in the policy document shall prevail (VIS) and the policy document the terms and conditions mentioned in the policy document shall prevail (VIS) and the policy doc 1800 102 2355

The Company has an Anti-Fraud Policy in place. Life coverage is included in this product. Please visit the website for more details. If you have any request, grievance, complaint or feedback, you may reach out to us at care @futuregeneral.in. For further details please access the link: https://life.futuregeneral.in.in.customer-sen/cepigeneance-endessal-procedure. Future Groups and General Groups liability is restricted to the extent of their shareholding in Future General India Life Insurance Company Limited. (IRDAI Repn. No. 133) (CNLUGBOI MPL006FL/165288). Regd. Office & Corporate Office address: Unit 801 and 802.6° floor. Towore. Climatesy 247 PAFY. L.B.S. Marg. Victori (IV), Mumber 240, 040085 [Famil: recurregenerial.] in Clim Code: Comp-October 2404. 2271

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS
RDAI is not involved in activities like selling insurance policies, amouncing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



LIFE INSURANCE Customer Information Sheet / Know Your Policy

This document provides key information about your policy. You are also advised to go through your Policy Document.

Sr.	Title	Description in simple words (Please refer applicable Policy Clause Number in next column)	Policy Clause Number
No 1.	Name of the Insurance Product	Future Generali Lifetime Partner Plan (UIN: 133N086V03)	Part A.1
	and Unique Identification Number (UIN)		
2.	Proposal Number	XXXXXXXXXX	Part A.3a
4.	Type of Insurance Policy Basic Policy Details	You have chosen < <xxx>> Income option</xxx>	Part A.1 Part A 3e, 3f
		Your Policy Term is of < <xxx>> years and Premium Payment Term is of <<xxx>> years. You have chosen Sum Assured OR 8. <<xxx>> </xxx></xxx></xxx>	
		Your Survival Benefit Frequency is < <xxx>> .</xxx>	
- 5	Policy Coverage/ Benefits	Your chosen Premium Payment Frequency is < <xxx>> and your Installment Premium (without applicable taxes) is Rs. <<xxx>> Maturity Benefit</xxx></xxx>	Part C. 5
1	payable	Maturity benefit is equal to Sum Assured on Maturity plus Terminal Bonus, if declared. Where, Sum Assured on Maturity is equal to 2 times the Sum Assured. Your Sum Assured on Maturity is Sx. <<<<>>>>>	
		Toul Julin Assured on Maluriny is no. NAMAZ	
		Death Renefit :	Part C. 2
		In case of unfortunate demise of the life assured during the Policy Term, the life assured's nominee/beneficiary shall receive the Death Benefit.	
		The Death Benefit shall be higher of the following:	
		i. 105% of total premiums paid as on date of death (excluding any extra premium, any rider premium and applicable taxes) or jii. Sum Assured on Death i.e. Rs.< <xxx>> plus Terminal Bonus, if declared.</xxx>	
		Where Sum Assured on Death is equal to 10 times the Annualized Premium (excluding applicable taxes, rider premiums and underwriting extra premiums, if any)	
		The Policy will terminate on payment of entire Death Benefit.	
		Sunwal Benefit	Part C. 4
		Survival Benefit: You will receive a Guaranteed Income and Annual Cash Bonus, if declared, on survival and subject to payment of all due premiums.	Part C. 4
		Option 2: Deferred Income You will receive a sum of:	
		Guaranteed Income, payable in arrears starting from premium payment term plus 3 years till the end of the premium payment term plus 12 years and	
		Annual Cash Bonus, if declared, as a percentage of Sum Assured, payable in arrears, starting from the premium payment term plus 3 years till the end of the policy term. The amount of bonus will depend upon the Option, Sum Assured and the policy year.	
		Where Guaranteed Income is calculated by multiplying Guaranteed Income Rate by Sum Assured.	
			Part D. 3
		Surrender: We recommend you to continue paying the premiums regularly to enjoy all the benefits in the policy and achieve your planned millestones. You do have an option to cash-in (surrender) after completion of first policy year	Part D. 3
		provided one full year premium has been received. The surrender value may be less than the sum of premiums paid. You may evaluate loan option allowed under this policy instead of surrender in case of emergency. The policy terminates on surrender and no further benefits are payable under the Policy. Please refer to you Benefit flustration and Policy Document for more details.	
6.	Riders opted, if any	Not Availiable	
7.	Exclusions (What the policy does not cover)	- 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	Part F. 7
	,	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.	
8.	Waiting /lien Period, if	Not Applicable	
9.	any Grace period	Grace period means the time granted by the Company from the due date of payment of premium, without any penalty or late fee, during which time the policy is considered to be in-force with the risk cover without any	Part C. 7
		interruption, as per the terms & conditions of the policy.	
		As you have opted for < <xxx>> premium payment frequency, the grace period applicable to you is <<xxx>> days.</xxx></xxx>	
10.	Free Look Period	If you disagree with any of the terms and conditions, you have a right to return the Policy within 30 days of receipt of the Policy Document and the Company will refund the premium if no claim made.	Part D. 6
11.	Lapse, paid-up and revival of the Policy	Lacse If doe premiums for first (1) year have not been paid in full within the grace period, the policy shall lapse and will have no value. All risk cover and benefit cease while the policy is in lapsed status.	Part D. 1
	revival of the Folicy	If use premiums for max (1) year never not deen past in full minum use grade period, the pointy shall rappe and with laber to value. An instruction case while the pointy is a rapped status.	
		Paid-Up	Part D. 2
		If due premiums for the first one (1) or more policy years have been paid in full and any subsequent premium in not paid within the grace period, the policy will be converted into a paid-up policy, If a policy is converted into a reduced paid-up policy, Death Benefit, Survival Benefit (Guaranteed Income) and Maturity Benefit will be reduced. No Annual Cash boruses shall be paid while the policy is in reduced paid	
		up status.	
		Revival	Part D. 4
		You have the option to revive a lapsed/paid-up policy within five (5) consecutive years from the date of the first unpaid premium. The revival will be considered on the receipt of the application from the policyholder along with the proof along with the proof of unpaid in support of all overdue premiums with interest, if any,	
		• On revival, the simple interest rate of 9% p.a. shall be charged by the Company for the Financial Year 2024 -2025. However, the company may decide to increase the interest charged on revival from time to time with a prior approval from IRDAL	
12.	Policy Loan, if applicable	You may avail a loan once the policy has acquired a Surrender Value. The maximum amount of loan that can be availed is up to 85% of the Surrender Value. For more details, please refer to the policy document.	Part D. 5
13.	Claims / Claims Procedure	Claims TAT	Part F.4
1		1. Raising claim requirements after lodging the claim: Within 10 days 2. Death claim decision for cases without investigation requirement- Within 15 days	
		2. Death claim decision for cases without investigation requirement-life viniting 5. Death claim decision for cases with our investigation requirement. Within 45 days 3. Death claim decision for cases with investigation requirement. Within 45 days	
		Claims Procedures	Part F.4
		Liaims Procedures a) The death of the Life Assured must be notified to us in writing along with proof of death, mandatory documents and any other available appropriate documents, not later than 90 days from the date of death of the Life	Part F.4
1		Assured. b) The Claim Procedure is detailed at the company website https://life.futuregenerali.in/claims	
		Call centre number of the insurer: 18001022355 Customer Service email: care@futuregenerali.in or claims.support@futuregenerali.in Website: Life.futuregenerali.in	Part F.4
1		Customer Portal: Customer.life.futuregenerali.in OR FG Life App	1 Mary 1 -4
		Tal: +91-22-4097 6666 Details of Company officials	
1		Chief Operating Officer Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park,	
1		Unit Of and Obe, Unit (Ind., Towler E. 2008) LES. Mary, Micro(W), Mumbel - 40083	
		Website link for downloading the Claim forms: https://life.futuregenerali.in/claims/claim-forms	
14.	Policy Servicing	Policy Servicing TAT: Financial Transaction - 7 days from the date of request received.	Part A.1
1		Financia i fainsaction - 7 days from the date of request received. Nor-Finacial Transaction - 7 days from the date of request received.	
		Website link for downloading the policy servicing forms: https://life.futuregenerall.in/customer-service/forms-downloads	
		Website link for List of documents required for policy servicing: https://life.futuregenerali.in/customer-service/customer-service/ags	
		Vedicentre unber of the insurer (Customer Sequence on) pointy servicing, impositive touch indicated in Customer (Customer Service on) pointy servicing, impositive touch indicated in Customer Centre (Customer Service on) (Vestioner Service on)	
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15.	Grievances/Complaints		Part G.1 - Grievance Redressal Procedure &
		•Email us at care@futuregenerali.in, or	List of Insurance Ombudsmen
		-Write in to our below Communication address:	
		Customer Services Department	
		Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park,	
		L.B.S. Marg. Vikhroli (W), Mumbai – 400083, or	
		*You may also reach out to Your nearest branch. You can locate Your nearest branch on Our Website at https://life.futuregenerali.in/customer-service/branch-locator/	
		*Raise your concern online at https://life.futuregenerali.in/customer-service/enquiry-form	
		•If you are a Senior citizen, you may write to us at the following id: senior.citizens@futuregenerali.in for priority assistance	
		In case not satisfied with the resolution of your grievance:	
		-Write to our Grievance Redressal Officer at gro@futuregenerali.in, or	
		*Approach IRDAI (Insurance Regulatory and Development Authority of India)	
		Online portal: http://www.iams.irda.gov.in	
		* Toll Free Number: 156255 / 1800 425 4732. or	
		*Approach Insurance Ombudsman: Jelease visit https://www.cioins.co.in/ombudsman for details	
		-Approach illiadrance Onlibroushian, please visit https://www.cioliis.co.infoliibudshian or details	
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The Company has an Anti-Fraud Policy in place. Life coverage is included in this product. Please visit the website for more details. If you have any request, grievance, complaint or feedback, you may reach out to us at care effluturegeneral.in. For further details please access the link. The Company has an Anti-Fraud Policy in place. Life coverage is included in this product. Please visit the website for more details. If you have any request, grievance, complaint or feedback, you may reach out to us at care effluturegeneral.in. For further details please access the link. This product of the extent of their shareholding in Future General India Life Insurance Company Limited, PRION Rep. No. 133) (CNUSSOMM+2006PLC165288). Regd. Office & Corporate Office address: Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai -400085 | Email: care@futuregeneral.in. | Call us at 1800 102 2355 | Website: Ille-futuregeneral.in. | Comp Code: Comp-October-2024, 2271

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