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Bonus declaration for the year 2014-15



FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

Disclaimer: Bonus would accrue for the valuation year 2014-15 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. Insurance is the subject matter of the solicitation. 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: www.futuregenerali.in | email: care@futuregenerali.in | ARN No FG-L/PD/MKTG/EN/BR-002W

Product Name	Compounded Reversionary Bonus						
	Apr '08-Mar '09	Apr '09-Mar '10	Apr '10-Mar '11	Apr '11-Mar '12	Apr '12-Mar '13	Apr '13-Mar '14	Apr '14-Mar '15
Future Generali Assure - 133N001V01	1.85%	1.85%	1.85%	2.15%	2.15%	2.15%	2.15%
Future Generali Assure Plus - 133N052V01	N/A	N/A	N/A	N/A	N/A	2.75%	2.75%
Future Generali Anand Plan - 133N018V01	N/A	N/A	N/A	N/A	N/A	N/A	2.75%
Future Generali Bima Guarantee - 133N038V01	N/A	N/A	N/A	2.75%	2.75%	2.75%	2.75%
*Future Generali Flexible Money Back Plan (Future Generali Child Benefit Plan) - 133N013V01	N/A	N/A	N/A	N/A	N/A	N/A	2.50%
Future Generali Dream Guarantee Plan - 133N029V01	N/A	N/A	N/A	N/A	N/A	N/A	2.15%
Future Generali Family Income Plan - 133N040V01	N/A	N/A	N/A	5.05%	5.05%	5.05%	5.05%
Future Generali Family Secure Plan - 133N041V01	N/A	N/A	N/A	4.75%	4.75%	4.75%	4.75%
Future Generali InstaLife - Regular pay - 133N004V01	1.85%	1.85%	1.85%	2.15%	2.15%	2.15%	2.15%
Future Generali InstaLife - Single pay - 133N004V01	1.85% ↑	1.85%	1.85%	2.15%	2.15%	2.15%	2.50%
Future Generali Pension Guarantee - 133N046V01	N/A	N/A	N/A	N/A	N/A	2.75%	2.75%
Future Generali Saral Anand Plan - 133N019V01	N/A	N/A	N/A	N/A	N/A	N/A	2.75%
Future Generali Secure Income Plan - 133N039V01	N/A ↑	N/A	N/A	2.75%	2.75%	2.75%	3.00%
Future Generali Triple Anand Advantage - 133N055V01	N/A	N/A	N/A	N/A	N/A	N/A	3.00%

Please note: N/A stands for Not applicable for the product.

*Future Generali Child Benefit Plan is renamed as Future Generali Flexible Money Back Plan from November 28, 2011



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Product Name	Bonus declared on Policyholder Pension Fund Account on 31st March every year on pro rata basis						
	Apr '08-Mar '09	Apr '09-Mar '10	Apr '10-Mar '11	Apr '11-Mar '12	Apr '12-Mar '13	Apr '13-Mar '14	Apr '14-Mar '15
Future Generali Pension Plan - 133N009V01	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%

Product Name	Terminal Bonus (as % of compound reversionary bonuses declared)	
	Apr '13-Mar '14	Apr '14-Mar '15
Future Generali Assure Plus - 133N052V01	6.50%	6.50%

INTERIM BONUS RATES APPLICABLE TILL NEXT DECLARATION OF BONUS:

The interim bonus rates applicable till next declaration of bonus will be the same as that declared as on 31st March 2015 as per above table.

Any claims arising during the period from the current bonus declaration till the next bonus declaration will be paid as per the interim bonus rates in table above.



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