

Future Generali
Wealth Protect

Why choose?

Get it all.



This is a Unit Linked Insurance Plan.

Future Generali Wealth Protect is an insurance product with life insurance coverage.

 **FUTURE
GENERALI**
TOTAL INSURANCE SOLUTIONS

UNDER THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

Stay protected, and wealthy.

Life poses ever increasing demands. With needs always growing, it is imperative that you plan your finances wisely so that you have enough resources when you or your family needs them. Keeping this in mind, we bring to you Future Generali Wealth Protect, a Unit Linked Insurance Plan that offers not only protection, but also an opportunity to create the wealth you desire.

This plan gives you the freedom to decide how much wealth you want to create for yourself and your family and also the flexibility to decide where you want to invest your money, at any point in time.

UNIQUE PRODUCT BENEFITS:

- Comprehensive protection of upto 7 to 30 times your annual premium depending upon your age and term, as per choice
- Guaranteed loyalty addition* on maturity, based on premium paid in the first year
- Distinguished investment opportunity with an option to choose from over 6 investment funds
- Flexibility in choosing the Policy Term, Premium Payment mode, Sum Assured multiplier and a host of other options like Switching and Premium Redirection to maximise your returns
- Access to funds by way of Partial Withdrawals and Surrender Benefits

HOW DOES IT WORK?

- Step 1**
Decide your premium amount Based on your financial/savings plan, decide the amount you want to invest as premium under the policy.
- Step 2**
Decide your Policy Term Depending upon your financial plan, you may decide a Policy Term which helps to fulfill your financial goals. You have to pay the premium throughout the Policy Term.
- Step 3**
Decide your Sum Assured Based on your choice of risk coverage, choose your Sum Assured multiple, as desired, from the table given.
- Step 4**
Choose your investment funds Depending upon your risk appetite, you can choose to invest in any one or all or in a combination of all the six available funds.

WHAT ARE YOUR BENEFITS?

Maturity Benefit:



On maturity of the policy, the Fund Value plus guaranteed loyalty addition, as on the date of maturity, becomes payable to the Life Assured.

The Life Assured may also choose to receive the Maturity Benefit under the Settlement Option as explained later in this brochure.

Death benefit:

In case of demise of the Life Assured during the Policy Term, while the policy is in force, the nominee receives the higher of:

- Sum Assured less deductible Partial Withdrawals, if any, or
- Fund Value under the policy, or
- 105% of the total premiums paid, less deductible Partial Withdrawals, if any

Deductible Partial Withdrawals are Partial Withdrawals made 2 years prior to the date of death of the Life Assured. The above said Death Benefit becomes payable even in case of the death of the Life Assured during the notice period.

If the Life Assured is a minor at the time of issuance of the policy and the proposer predeceases, the Life Assured during the minority of the Life Assured, no immediate benefit will be payable. If the Life Assured is a minor at the time of the death of the proposer, a new proposer would have to be appointed.

Guaranteed Loyalty Addition

Loyalty addition as mentioned below is payable at maturity of an in force policy:

| Gold (for Annual Premium = ₹25,000) | Platinum (for Annual Premium > ₹25,000) |
|--|---|
| 5% of the first year Annualised Premium | 7.5% of the first year Annualised Premium |

Your Investments:

Your premium is invested in unit funds of your choice. Currently, you have a choice of six investment funds, thereby, providing you the flexibility in directing your investments to any or all of the following Unit Linked Funds of the company. The funds are invested in a mix of cash/other liquid investments, fixed income securities and equity investments in line with their risk profile.

Future Secure

(SFIN: ULIF001180708FUTUSECURE133)

Objective:

To provide stable returns by investing in relatively low risk assets. The funds will be invested exclusively in treasury bills, bank deposits, certificate of deposits, other money market instruments and short-duration Government securities.

| Composition | Min. | Max. | Risk Profile |
|--|-------------|-------------|---------------------|
| Money Market, Cash and Short-Term Debt | NIL | 100% | Low |
| Equity Instruments | NIL | NIL | |

Future Income

(SFIN: ULIF002180708FUTUINCOME133)

Objective:

To provide stable returns by investing in assets of relatively low to moderate levels of risk. The interest credited will be a major component of the fund's return. The funds will be invested primarily in fixed income securities, such as Government securities of medium to long duration, corporate bonds and money market instruments for liquidity.

| Composition | Min. | Max. | Risk Profile |
|---|------|------|--------------|
| Fixed Income Investments and Money Market Instruments | NIL | 100% | Low |
| Equity Instruments | NIL | NIL | |

Future Balance

(SFIN: ULIF003180708FUTBALANCE133)

Objective:

To provide a balanced return from investing in both fixed income securities as well as equities, so as to balance stability of return through the former and growth in capital value through the latter. The funds will also be invested in money market instruments to provide liquidity. The risk profile of the funds is medium.

| Composition | Min. | Max. | Risk Profile |
|---|------|------|--------------|
| Fixed Income including Money Market Instruments | 10% | 70% | Medium |
| Equity Instruments | 30% | 90% | |

Future Maximise

(SFIN: ULIF004180708FUMAXIMIZE133)

Objective

To provide potentially high returns to Unitholders by investing primarily in equities to target growth in capital value of assets. The fund will also be invested to a certain extent in Government securities, corporate bonds and money market instruments. The risk profile of the fund is high.

| Composition | Min. | Max. | Risk Profile |
|--|------|------|--------------|
| Fixed Income including Cash and Money Market Instruments | 10% | 50% | High |
| Equity Instruments | 50% | 90% | |

Future Apex

(SFIN: ULIF010231209FUTUREAPEX133)

Objective:

To provide potentially high returns to Unitholders by investing primarily in equities to target growth in capital value of assets. The fund will also be invested to a certain extent in Government securities, corporate bonds and money market instruments. The risk profile of the fund is high.

| Composition | Min. | Max. | Risk Profile |
|---|------|------|--------------|
| Fixed Income including Money Market Instruments | 0% | 50% | High |
| Equity Instruments | 50% | 100% | |

Future Opportunity Fund

(SFIN: ULIF012090910FUTOPPORTU133)

Objective:

To generate capital appreciation and provide long-term growth opportunities by investing in a portfolio which predominantly comprises of equity and equity-related instruments, generally in S and P, CNX, Nifty stocks, and to generate consistent returns by investing in debt and money market instruments. The risk profile of the fund is high.

| Composition | Min. | Max. | Risk Profile |
|---|------|------|--------------|
| Fixed Income including Money Market Instruments | 0% | 20% | High |
| Equity Instruments | 80% | 100% | |

FLEXIBILITY UNDER YOUR PLAN:

Premium Redirection:

At any time after the completion of one year, you may instruct us in writing to redirect all the future premiums in an altered proportion to the various unit funds available. Redirection will not affect the premium paid prior to the request. Premium Redirection can be done maximum twice in a year.

Switching between the funds:



Switch from your existing fund to another fund option available and, thus, actively manage your own investment. Twelve switches are free in a policy year. The minimum amount that can be switched is ₹5,000. Any switch over and above the available free switches in a policy year is subject to a charge. The unused free switches in a policy year cannot be carried forward to the following policy year.

Surrender:



The policy can be surrendered any time during the Policy Term. The Surrender Value will be the Fund Value less Discontinuance Charge, if any. If policy is surrendered before the completion of Lock-in Period of 5 policy years from the policy commencement date, the Surrender Value equal to Fund Value less applicable Discontinuance Charge, will be kept in the Discontinued Policy Fund of the Company. No subsequent charges except Fund Management Charge for the Discontinued Policy Fund will be deducted, subject to a minimum guarantee of interest,

as prescribed by the IRDAI from time to time. The proceeds of the discontinued policy will be paid only after the completion of 5 policy years from the policy commencement date. In case of death of the Life Assured during this period, the proceeds will be payable to the nominee/legal heirs as applicable. If the policy is surrendered after the Lock-in Period, then the Surrender Value is the Fund Value and will be paid immediately.

'Proceeds of the discontinued policies' means the Fund Value as on the date the policy has been discontinued, after addition of the entire income earned and after deduction of the Fund Management Charges, subject to a minimum guarantee of the interest, as prescribed by the IRDAI from time to time.

Discontinued Policy Fund

(SFIN: ULIF013011111FUTDISCONT133)

Objective: The investment objective of this fund is to provide return, subject to a minimum guarantee of interest, as prescribed by the IRDAI from time to time.

Strategy: **Low-risk Investment:** The Fund Management Charge for the fund will be 0.5% per annum of the total value of assets after ensuring the minimum guaranteed return, as specified above.

Partial Withdrawal: Partial Withdrawals can be made after the completion of Lock-in Period of 5 policy years. Four Partial Withdrawals are allowed per policy year free of cost and thereafter, they are subject to a Partial Withdrawal Charge. Partial Withdrawal can be made if the attained age of the Life Assured at the time of withdrawal is 18 years or above, or by the proposer during his/her lifetime if the Life Assured is a minor. The minimum amount that can be withdrawn is ₹5,000 (in multiples of '000). The Fund Value after a Partial Withdrawal should be equal to at least one year's Annualised Premium.



Loan: Not allowed under the policy.

Settlement Option: This option enables the Policyholder to take the maturity proceeds in periodical payments after the maturity date instead of a Lump Sum on maturity.



The Policyholder must give a notice to us, at least 30 days before the maturity date stating his intention of exercising the settlement option. The units in the unit fund can be redeemed any time within 5 years from the date of maturity. During this settlement period, there will be no life cover. The Fund Management Charges will continue to get deducted.

On death of the Life Assured during the settlement period, the Fund Value becomes payable.

Partial Withdrawals and switching will not be allowed during the Settlement Period. During the Settlement Period, the investment risk in investment portfolio will continue to be borne by the Policyholder.

Decrease in Sum Assured: Decrease in Sum Assured is allowed during the Policy Term, subject to satisfying minimum conditions. However, the premium cannot be reduced and will remain the same as at the inception of the policy.

**Change in Premium
Payment Mode:**

Mode of premium payment can be changed any time during the Policy Term. The change of premium mode will be allowed subject to the minimum modal premium conditions mentioned in the later portion of this brochure. At any point of time, the Annualised Premium cannot be changed from what has already been paid at the inception.

Top-ups:

Top-ups are not allowed under the plan.

**Charges under your Policy
Premium Allocation Charge:**

The Premium Allocation Charge will be deducted from the premium amount at the time of premium payment and the remaining premium will be used to purchase units in various investment funds, according to the fund allocation specified by you.

| Policy Year | Gold (for Annual Premium = ₹25,000) | Platinum (for annual premium > ₹25,000) |
|-------------|-------------------------------------|---|
| 1 | 5% | 5% |
| 2 - 5 | 3% | 3% |
| 6 onwards | 2% | 2% |

Fund Management Charge (FMC): FMC will be charged at the time of computation of the NAV, which will be done on a daily basis. This will be charged as a percentage of the value of the assets and will be adjusted towards the NAV.

| Fund Management Charge (% p.a.) | |
|--|-------|
| Future Secure Fund (SFIN: ULIF001180708FUTUSECURE133) | 1.10% |
| Future Income Fund (SFIN: ULIF002180708FUTUINCOME133) | 1.35% |
| Future Balance Fund (SFIN: ULIF003180708FUTBALANCE133) | 1.35% |
| Future Apex Fund (SFIN: ULIF010231209FUTUREAPEX133) | 1.35% |
| Future Opportunity Fund (SFIN: ULIF012090910FUTOPPORTU133) | 1.35% |
| Future Maximise Fund (SFIN: ULIF004180708FUMAXIMIZE133) | 1.35% |

Policy Administration Charge

The Annual Policy Administration Charges as a percentage of Annualised Premium are given below, but it is subject to a maximum of ₹6,000 p.a.:

| Policy Year | Gold (for Annual Premium = ₹25,000) | Platinum (for Annual Premium > ₹25,000) |
|------------------------------|-------------------------------------|---|
| 1 st year | 3.75% | 3.00% |
| 2 nd year onwards | 2.85% | 2.45% |

The Policy Administration Charges are determined using 1/12th of the annual charges given above and are deducted from the unit account monthly, at the beginning of each monthly anniversary of a policy by cancellation of units.

Switching Charge:

Twelve free switches are allowed in each policy year. Subsequent switches will attract a charge of ₹100 per switch. The Switching Charges can be increased up to ₹250 per switch, subject to approval by the IRDAI.

Insurance Charge:

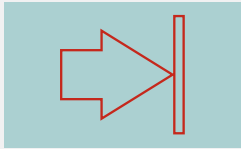
Below mentioned are the sample insurance charges for various age groups for ₹1,000 of sum at risk:

| Age | 25 | 35 | 45 | 55 |
|------------------|------|------|------|------|
| Insurance Charge | 1.14 | 1.39 | 3.27 | 9.05 |

At the given point of time, the Sum at risk = Sum Assured - Fund Value

Discontinuance Charge:

In case of discontinuance of policy during the first 4 policy years, the following charges will apply:



| Discontinuance during the policy year | Discontinuance charge where Annualised Premium = ₹25,000 |
|---------------------------------------|---|
| 1 | 20% of Annualised Premium or Fund Value, whichever is lower, subject to a maximum of ₹3,000 |
| 2 | 15% of Annualised Premium or Fund Value, whichever is lower, subject to a maximum of ₹2,000 |
| 3 | 10% of Annualised Premium or Fund Value, whichever is lower, subject to a maximum of ₹1,500 |
| 4 | 5% of Annualised Premium or Fund Value, whichever is lower, subject to a maximum of ₹1,000 |

| Discontinuance during the policy year | Discontinuance charge where Annualised Premium > ₹25,000 |
|---------------------------------------|--|
| 1 | 6% of Annualised Premium or Fund Value, whichever is lower, subject to a maximum of ₹6,000 |
| 2 | 4% Annualised Premium or Fund Value, whichever is lower, subject to a maximum of ₹5,000 |
| 3 | 3% Annualised Premium or Fund Value, whichever is lower, subject to a maximum of ₹4,000 |
| 4 | 2% Annualised Premium or Fund Value, whichever is lower, subject to a maximum of ₹2,000 |

Partial Withdrawal Charge:

After 4 free Partial Withdrawals in a policy year, a charge of ₹200 will be levied per withdrawal.

Miscellaneous Charge:

This charge is levied for any alteration within the insurance contract, such as; change in Premium Payment Mode, Premium Redirection and reduction in Sum Assured. The charge is expressed as a flat amount levied by the cancellation of units. This charge is levied only at the time of alteration and is charged as ₹250 per alteration.

Goods and Services Tax will be applicable as per the prevailing tax rules.

PLAN SUMMARY:

| Base Plan | | | |
|-----------------------------------|---|---|---|
| Minimum - Maximum Entry Age | Minimum: 7 years (as on last birthday) Maximum: 60 years (as on last birthday) | | |
| Minimum - Maximum Age at Maturity | Minimum: 22 years (as on last birthday) Maximum: 75 years (as on last birthday) | | |
| Premium Modes | Gold (Annual Premium = ₹25,000) | Platinum (Annual Premium > ₹25,000) | |
| | Yearly/Half-Yearly mode | Yearly/Half-Yearly/Quarterly/ Monthly (ECS) mode | |
| Policy Term | 15 years to 40 years | | |
| Premium Paying Term | Equal to the Policy Term | | |
| Minimum Sum Assured | <ul style="list-style-type: none"> For age less than 45 years: Half the Policy Term or 10, whichever is higher the number of times of Annualised Premium For age 45 years and above: 0.25 times the Policy Term or 7, whichever is higher the number of times of Annualised Premium | | |
| Maximum Sum Assured | M * Annualised Premium, where M is a factor which depends upon the entry age (of the Life Assured) | | |
| | Entry Age (in years) | Maximum Multiple | |
| | 7 to 44 | 30 | |
| | 45 to 50 | 20 | |
| | 51 to 55 | 15 | |
| 56 to 60 | 10 | | |
| Minimum Premium | Premium Payment Mode | Premium Amount (₹) | |
| | | Gold (Annual Premium = ₹25,000) | Platinum (Annual Premium > ₹25,000) |
| | Yearly | 25,000 | 25,001 |
| | Half-Yearly | 12,500 | 12,501 |
| | Quarterly | NA | 6,251 |
| Monthly (by ECS) | NA | 2,500 | |
| Maximum Premium | Gold option: ₹25,000/- The maximum Annualised Premium that can be opted for under the Platinum option is ₹2,00,000 | | |

LITTLE PRIVILEGES, JUST FOR YOU:

Rider:

You can further strengthen your financial security by opting to purchase suitable rider(s). There are two rider options available under along with this plan - **Future Generali Linked Accidental Death Rider (UIN: 133A025V01)** and **Future Generali Linked Accidental Total & Permanent Disability Rider (UIN: 133A026V01)**. Please refer rider brochure for details.

Free-Look Period:



If you are not satisfied with the terms and conditions under your policy, you may cancel the policy within the Free-Look Period of 15 days from the date of receipt of the policy document. We will refund the premium paid, subject to the deduction of the proportionate risk premium for the period of cover, the expenses incurred by us towards medical examination, if any, and stamp duties. Where premiums have been allocated to units, the Fund Value as on the date of cancellation will become payable.

Grace Period:

A Grace Period of 30 days from the premium due date will be allowed for payment of yearly, half-yearly and quarterly premium payment modes. 15 days Grace Period will be given for monthly premium mode. The policy will remain in force during the Grace Period.

Revival:

If any premium remains unpaid at the end of the Grace Period, the company will send a premium default notice to the Policyholder within a period of 15 days from the end of the Grace Period, asking the Policyholder to revive the policy within 30 days from the receipt of such notice.

A policy which has moved into Discontinuance Fund before completion of the first 5 policy years, can be revived within two years from the date of discontinuance and not later than the expiry of Lock-in Period. On revival of a policy which has moved into Discontinuance Fund, the company shall add back the Discontinuance Charges deducted from the fund at the time of discontinuance of the policy and allot units of the segregated fund, chosen by the Policyholder at the NAV as on the date of such revival. If the policy is discontinued after completion of first 5 policy years, the Company will then withdraw the Fund Value of the policy from the Unit Linked Funds chosen by you and the proceeds will be paid to you immediately.

Revival of policy will be considered upon the receipt of:

- Written application from the Policyholder, along with the proof of continued insurability of Life Assured and
- On payment of all overdue premiums

Revival of policy will be subject to Company's discretion and to such conditions as the Company, at its discretion, may deem fit.

If the policy is not revived during the notice period, the risk cover on the base policy will cease immediately.

Non-Forfeiture:

'Discontinuance' means the state of a policy that could arise on account of non-payment of the contracted premium due, before the expiry of the notice period as explained above.

The policy will be considered to be in force during the notice period. In case of death of the

Life Assured during the notice period, the Death Benefit as mentioned in 'Your Benefits' becomes payable.

- All charges will continue to be deducted during the notice period
- In case the Policyholder does not revive the policy during the stipulated time and the policy is discontinued as complete withdrawal, then the risk cover on the base policy, ceases immediately

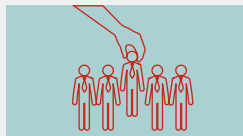
Discontinuance of due premiums before completion of 5 policy years: If the policy is discontinued within the first 5 policy years, the Company will withdraw the Fund Value of the policy from the segregated funds and credit it to the 'Discontinued Policy Fund' of the Company, after deduction of the Discontinuance Charge as mentioned above. No further charges except Fund Management Charge for the Discontinued Policy Fund will be deducted on the policy, subject to a minimum guarantee of interest, as prescribed by the IRDAI from time to time. The proceeds of the Discontinued Policy will be paid to the Policyholder only after the Lock-in Period of 5 policy years from the policy commencement date. In case of death of the Life Assured during this period, the proceeds will be payable to the nominee/legal heir as applicable.

Discontinuance of due premiums after completion of 5 policy years: If the policy is discontinued after first 5 policy years, the proceeds of the Discontinued Policy will be paid to the Policyholder after discontinuance.

The date of discontinuance; is the date on which we receive the intimation from the Life Assured or the Policyholder about discontinuance of the policy or the date of expiry of notice period, whichever is earlier.

Lock-in Period; means the period of 5 consecutive years from the date of policy commencement, during which the proceeds of discontinued policy cannot be paid by the insurer to the insured/Policyholder, except in case of death or upon any contingency covered under the policy.

Nomination and Assignment:



Provided the Policyholder is the Life Assured, he/she may, at any time before the policy matures for payment, nominate a person or persons as per Section 39 of the Insurance Act 1938, to receive the policy benefits in the event of his/her death. It is ensured that the nominee has insurable interest in the life of the assured.

The Policyholder can also assign the policy to a party by filing a written notice to us along with the original policy document. The assignment should either be endorsed upon the policy itself or documented by a separate instrument, signed in either case by the assignor stating specifically the facts of the assignment. The entire policy can be assigned and not individual benefits or any part thereof. Any assignment shall automatically cancel a nomination, except the assignment in favour of the Company.

Net Asset Value (NAV) Calculation: Unit Price: A unit in each fund has its own price called the 'Net Asset Value' (NAV). The NAV of each segregated fund is calculated on daily basis with the following formula:

Market value of investments held by the fund, plus the value of any current assets, less the value of any current liabilities, less provisions, if any, divided by the number of units existing at the valuation date (before creation/redemption of units).

Allocation/redemption of units:

In respect of premiums received up to 3.00 P.M. under a local cheque or a demand draft payable at par or by way of cash, the closing NAV of the day on which the premium is received shall be applicable. In respect of premiums received after 3.00 P.M., the closing NAV of the next business day shall be applicable.

In respect of premiums received under outstation cheques/demand drafts, the closing NAV of the day on which the cheques/demand drafts are realised shall be applicable.

All requests for switch, surrender or Partial Withdrawal received up to 3.00 P.M. will be processed at the closing NAV of the day on which the request is received. All such requests received after 3:00 P.M. will be processed at the closing NAV of the next business day.

Tax Benefits:

Premium(s) paid are eligible for tax benefit as may be available under the provisions of Section(s) 80C, 80CCC(1), 80D, 10.10D as applicable. Please consult your tax advisor for the same.

Exclusions and Other Restrictions: No benefit will be payable with respect to any condition arising directly or indirectly, through or in consequence of the following exclusions and restrictions-

Suicide Exclusion: If the Life Assured commits suicide within one year from the risk commencement date or revival date, if revived, whether sane or insane at that time, the Company will limit the Death Benefit to the Fund Value and no insurance benefit will be payable.

However, for certain hazardous occupations and/or pastimes, exclusions may be made in specific cases as per Company's underwriting policy. Further, such exclusions will be subject to consent of the Policyholder.

Variability of the Charges

- The Premium Allocation Charge and insurance charge under the base plan are guaranteed throughout the Policy Term
- The Policy Administration Charge can be increased by not more than 5% per annum since inception and will not exceed ₹6,000 per annum
- The Switching Charges are subject to an increase of up to ₹250 per switch, subject to approval from the IRDAI
- The Discontinuance Charges are subject to approval from the IRDAI
- The Company may change the Fund Management Charges from time to time
- Charges deducted are subject to a Goods and Services Tax as per the prevailing tax laws

A month's notice will be given to the Policyholder in case of an increase in charges, whenever the charges are increased. The increase, if any, will apply from the policy anniversary coinciding with or following the increase.

Any change in the amount or the rate of charges, as stated above, will be subject to approval from the IRDAI.

Note on the Risk of Investment in the Units of this Policy

- Unit Linked life insurance products are different from the traditional insurance products as in the former; the investment risks in the investment portfolio are borne by the Policyholder.
- 'Future Generali India Life Insurance Company' is only the name of the insurance Company and 'Future Generali Wealth Protect' is only the name of the Unit Linked life insurance contract and does not in any way indicate the quality of the contract, or its future prospects of return.
- Please know the associated risks and the applicable charges from your insurance agent or the intermediary or from the policy document of the insurer
- The various funds offered under this contract are the names of the funds and do not in any way reflect their quality, their future prospects and returns
- The premium paid in Unit Linked life insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of funds and factors influencing the capital market and the insured is responsible for his/her decisions
- Past performance of the funds is no indication of their future performance which may be different
- All premiums/benefits payable under this plan are subject to applicable laws and taxes including Goods and Services Tax, as they exist from time to time

Prohibition on Rebates:

Section 41 of the Insurance Act, 1938 states:



1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

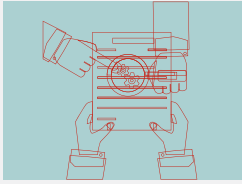
Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this subsection if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Non-disclosure:

Section 45 of Insurance Act, 1938 states:

1. No policy of life insurance shall be called in question on any ground whatsoever after the expiry of 3 years from the date of the policy i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.



2. A policy of Life Insurance may be called in question at any time within 3 years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud.

For further information, section 45 of the Insurance laws (Amendment) Act, 2015 may be referred.

WHY CHOOSE US?

Future Generali is a joint venture between India's leading retailer Future Group, Italy based insurance major Generali and Industrial Investment Trust Ltd. (IITL). The Company was incorporated in 2006 and brings together the unique qualities of the founding Companies - local experience and knowledge with global insurance expertise. Future Generali offers an extensive range of life insurance products, and a network that ensures we are close to you, wherever you go.

For any assistance call us at: 1800 102 2355 | Website: life.futuregenerali.in

Future Group's, Generali Group's and IITL Group'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).

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■ ARN: FG-L/PD/MKTG/EN/FGWP-002WBR ■ UIN: 133L036V02 ■ Version 1: June 2015

Disclaimer:

- Unit Linked Life Insurance products are different from the traditional insurance products as in the former; the investment risk in the investment portfolio is borne by the Policyholder
- 'Future Generali India Life Insurance Company' is only the name of the insurance company and 'Future Generali Wealth Protect' is only the name of the Unit Linked Life Insurance contract and does not in any way indicate the quality of the contract, or its future prospects of return
- Please know the associated risks and the applicable charges from your insurance agent or the intermediary or from the policy document of the insurer
- The various funds offered under this contract are the names of the funds and do not in any way reflect their quality, their future prospects and returns
- The premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of funds and factors influencing the capital market and the insured is responsible for his/her decisions
- Past performance of the funds is no indication of their future performance which may be different
- All premiums/benefits payable under this plan are subject to applicable laws and taxes including Goods and Services Tax, as they exist from time to time

For more details on risk factors, terms and conditions, please read the sales brochure carefully and/or consult your Advisor and/or visit our website before concluding a sale. The sales brochure is consistent with the product features filed with the Authority. Tax benefits are subject to change. Insurance is the subject matter of the solicitation.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS. IRDAI clarifies to the public that: IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums

- IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.



FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS