

1. PLEASE READ THIS DOCUMENT CAREFULLY BEFORE SIGNING IT.
- 2) THIS IS NOT A SINGLE PREMIUM PLAN, YOU NEED TO PAY REGULAR PREMIUMS TILL YOUR CHILD IS 17 YEARS OF AGE.
- 3) ONLY ANNUAL AND MONTHLY PREMIUM MODE IS ALLOWED UNDER THIS PLAN.
- 4) THIS IS A NON PARTICIPATING PLAN, ALL THE BENEFITS ARE GUARANTEED, EXCEPT THE SPECIAL SURRENDER VALUE.
- 5) THIS IS CHILD PLAN AND HAVING A CHILD OF AGE BETWEEN 0-10 YEARS.

Benefit Illustration for Future Generali Assured Educ Plan - Opt B

(UIN: 133N057V01)

This illustration will show how this plan helps in providing money for Child's key education milestones
This illustration shall form a part of your policy document

Date of Illustration: 17-Apr-2018

Your Personal Details		Your Plan Details		You Pay	
Name of the Proposer:	SAMPLE	Plan Name	Future Generali Assured Educ Plan - Opt B	You have chosen to Pay Premium	Annually
Name of the Life to be Assured	SAMPLE	Sum Assured (in Rs):	3000000	Your Installment Premium (in Rs):	104220
Age last Birthday of the Life to be Assured (in years):	35 Years	Policy Term (in years):	17	Your First Year Installment Premium Inclusive of Goods and Service Tax (in	108910
Name of the Child	CHILD	Premium Payment Term (in years):	17	Your Subsequent Years Installment Premium Inclusive of Goods and Service Tax (in Rs)	106565
Age as on last Birthday of the Child (in years):	0 Years	Annualized Premium (in Rs)	104220		
Gender of the Life to be Assured	Male	Maturity Option^	B		
Category	None				

Year	Annualized Premium* (in Rs)	Guaranteed Benefit (In Rs)						Non Guaranteed Benefits (in Rs.)	
		Payout On Maturity (end of the year) (A)	Death Benefit(A)					On Surrender (Guaranteed Surrender Value)	Higher of Guaranteed Surrender Value or Special Surrender Value
			Lumpsum Payable Immediately on death (B)	5% of SA payable every year on death anniversary in the policy year	Sum total of 5% of Sum Assured Instalments payable on death (C)	Maturity Sum Assured payable on death as per (A) (D)	Total Payout On Death ^^ (B) + (C) + (D)		
1	104220	0	3000000	1 to 17	2550000	3000000	8550000	0	0
2	104220	0	3000000	2 to 17	2400000	3000000	8400000	62532	77647
3	104220	0	3000000	3 to 17	2250000	3000000	8250000	93798	127059
4	104220	0	3000000	4 to 17	2100000	3000000	8100000	208440	208440
5	104220	0	3000000	5 to 17	1950000	3000000	7950000	260550	260550
6	104220	0	3000000	6 to 17	1800000	3000000	7800000	312660	317647
7	104220	0	3000000	7 to 17	1650000	3000000	7650000	364770	407647
8	104220	0	3000000	8 to 17	1500000	3000000	7500000	458568	508235
9	104220	0	3000000	9 to 17	1350000	3000000	7350000	515889	619412
10	104220	0	3000000	10 to 17	1200000	3000000	7200000	625320	741176
11	104220	0	3000000	11 to 17	1050000	3000000	7050000	687852	892941
12	104220	0	3000000	12 to 17	900000	3000000	6900000	812916	1058824
13	104220	0	3000000	13 to 17	750000	3000000	6750000	880659	1238824
14	104220	0	3000000	14 to 17	600000	3000000	6600000	1021356	1457647
15	104220	0	3000000	15 to 17	450000	3000000	6450000	1094310	1694118
16	104220	0	3000000	16 to 17	300000	3000000	6300000	1334016	1948235
17	104220	300000	3000000	17	150000	3000000	6150000	1594566	2250000
18	0	300000	0		0	0	0	0	0
19	0	300000	0		0	0	0	0	0

Year	Annualized Premium* (in Rs)	Guaranteed Benefit (In Rs)						Non Guaranteed Benefits (in Rs.)	
		Payout On Maturity (end of the year) (A)	Death Benefit(A)				On Surrender (Guaranteed Surrender Value)	Higher of Guaranteed Surrender Value or Special Surrender Value	
			Lumpsum Payable Immediately on death (B)	5% of SA payable every year on death anniversary in the policy year	Sum total of 5% of Sum Assured Instalments payable on death (C)	Maturity Sum Assured payable on death as per (A) (D)			Total Payout On Death ^^ (B) + (C) + (D)
20	0	2100000	0		0	0	0	0	
Total	1,771,740	3,000,000							
This is what you pay		This is what you get				Amount you get when you foreclose the plan before maturity			

Maturity Option[^]: On the basis of Maturity Option selected by you, Maturity payout will be done in the following manner. The maturity option cannot be changed during the policy term or payout period.

End of Year	Option B
17	10% of Sum Assured
18	10% of Sum Assured
19	10% of Sum Assured
20	70% of Sum Assured

Payout on Death ^{^^} :

Incase of death of the Life Assured during the Policy Term, a total of:

- a) Death Sum Assured shall be paid to the Nominee plus,
- b) An additional 5% of the Sum Assured shall be paid immediately and on every death anniversary of the Life assured till the end of the Policy Term subject to minimum of one payment, plus
- c) Maturity Sum Assured shall be paid as mentioned above.

No future premiums are payable in case of death of the life assured during the policy term.

For Example if death happens in policy year 1, lumpsum equal to Rs.3000000 will be payable immediately.

An additional amount of Rs.150,000 shall be paid immediately and on every death anniversary of the Life assured in policy years 1 to 17, i.e. a total of Rs.2550000 in 17 instalments.

Further, the maturity sum assured of Rs.3,000,000 will be paid in instalments of Rs.300000; Rs.300000; Rs.300000 and Rs.2100000 at the end of the years 17, 18, 19, 20 respectively, as shown in (A) of the illustration above.

Incase of death after the Policy Term, maturity sum assured as mentioned above shall be paid to nominee as and when due.

Nominee can opt for receiving lump sum payment at the time of claim intimation. The amount paid will be a present value of all remainder payouts discounted at 6.5% compounded annually.

Please Note:

1. This is a customized benefit illustration which has been generated based on the information provided by you. In case the information mentioned above does not pertain to you, ask your advisor to provide you with benefit illustration customized for you.
2. This benefit illustration is indicative. The actual premium applicable to you may be different depending on the assessment of your health and other factors as per the underwriting guidelines of the company.
3. *Annualized premium in the illustration table above does not include Goods and Service Tax, rider premiums, modal loadings or any extra premiums.

4. Death Sum Assured: Death Sum Assured is the amount paid on death and is highest of the following:

- i. 10 times Annualised Premium(excluding Goods and Service Tax and extra premiums, if any) , or
- ii. 105% of total premiums paid (excluding Goods and Service Tax and extra premiums, if any) as on date of death ,or
- iii. Sum Assured

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5. This policy will acquire a surrender value after two full annual premiums are paid. The surrender value is payable to you on the date of surrender.
 6. Special surrender value is not guaranteed and declared at discretion of the company subject to IRDA approval. You will receive higher of Guaranteed surrender value or Special Surrender Value (If any) on surrender.
 7. If the Nominee is minor then the Death Benefit will be paid to the Appointee
 8. The rate of the Goods and Service Tax is charged as per prevailing rate. Tax laws are subject to amendments from time to time.
 9. You may avail of tax benefits under this policy as per prevailing tax laws. Please consult your tax advisor to understand the applicable tax benefits. The tax laws are subject to change.
 10. For any further clarifications, please feel free to contact your advisor or e-mail us on care@futuregeneralii.in
 11. In case of any conflict between the benefit illustration and your policy document, the latter shall prevail
 12. Please read the sales brochure carefully before concluding the sale.

Declaration by the proposer:

I, SAMPLE have read the information and have understood the above illustration before purchasing this insurance product and the Marketing Official has explained me the benefit illustration and the product in the language known and understood by me.

Signature: _____ Date: _____ Place: _____

Declaration by the Marketing Official

I have explained the benefit illustration and details of the product to the proposer in the language known and understood by the proposer

Signature & Seal: _____ Date: _____ Place: _____