



Future Generali Assured Wealth Plan

Option 1 *Safeguard your capital and watch it grow.....*


USPs




Increasing Death Benefit



Guaranteed Addition* throughout policy term




Flexibility of PPT and PT



Tax benefit as any be available u/s 80 C and 10(10)D#

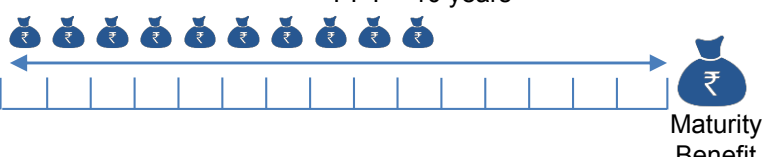
Benefits



Mr. Sumit, aged 36, works as a manager in MNC. He is looking for a plan with guaranteed Lumpsum amount & insurance cover as well. He has taken Future Generali Assured Wealth Plan Option 1 with a policy term of 15 years, PPT of 10 years, SA of 9 lacs for annual premium Rs 1,05,777**.

Maturity Benefit

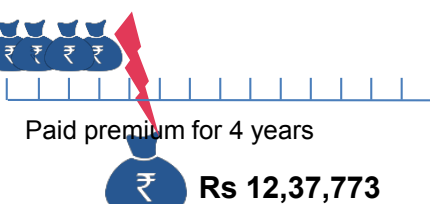
PT – 15 years
PPT – 10 years



He gets **Rs 18,00,015** at Maturity as lumpsum at the end of 15th year

- Maturity Sum Assured of **Rs 9,00,000**
- And Accrued Guaranteed Addition* of **Rs 60,001** every year for 15 Years = **Rs 9,00,015**

Death Benefit :-



Paid premium for 4 years

Rs 12,37,773


Death Sum Assured will be get highest of :

- 10 times the Annualized Premium i.e. **Rs 10,57,770**
- 105% of total premiums paid as on date of death i.e. **Rs 4,44,263**
- Guaranteed Sum Assured on Maturity i.e. **Rs 9,00,000**
- Absolute amount assured to be paid on death i.e. **Rs 9,00,000**

Death Benefit = Death Sum Assured + Accrued Guaranteed Additions* = 10,57,770 + 60,001*3= 12,37,773

Give & Get


Age	PPT	Policy Term	Annual Premium (At the start of the year for 10 years)	Sum Assured	Total Maturity Benefit (At the end of 15 th year)
36	10	15	Rs. 1,05,777**	Rs. 9 Lacs	Rs. 18,00,015



Rs. 10,57,700**
Total Amount Paid

↔

Rs. 18,00,015
Total Amount Received



Eligibility

Entry Age
Opt 1 : 0 – 60 years
Maturity Age
Opt 1: 18 to 75 years

Policy Term
Opt1 : 10 to 25 years
(Regular and Limited Pay)

Premium Payment Term
5 years to 15 years

Premium Mode
Annual, Half yearly, Quarterly, Monthly

Minimum Premium (Annual)
For entry age 0 yrs. to 50 yrs: Min. Premium Rs. 15,000 & Entry age greater than 50 yrs. Min. premium : Rs. 50,000

Above benefits are payable subject to the policy remaining in force
Tax benefits are subject to change

*The Guaranteed Additions accrue at the end of the policy year as a percentage of Sum Assured subject to payment of all due premiums."

**All premiums are excluding excluding modal loading, extra premium