

#### Future Generali India Life Insurance Company Limited

IRDA Registration No. 133; CIN No: U66010MH2006PLC165288

PART A

#### **POLICY SCHEDULE**

#### PLEASE GO THROUGH POLICY SCHEDULE CAREFULLY

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# THIS SCHEDULE IS PART OF THIS POLICY AND IS SUBJECT TO AND HAS TO BE READ ALONG WITH THE ATTACHED POLICY DOCUMENT.

Policy number:	Customer ID:
Application Date :	Proposal No
Name of the Policyholder: Age admitted (Yes/No) : Gender: Date of birth of the Policyholder: Email address: Mobile phone no:	Residence No: Address: Landmark: City: Pincode:
Name of the Life Assured: Age admitted (Yes/No) : Gender: Date of birth of the Life Assured: Email address: Mobile phone no:	Residence No: Address: Landmark: City: Pincode:
Nominee(s):	Appointee (if Nominee is a minor):
Full Name:	Full Name:
Date of Birth:	Date of Birth:
Age:	Gender:
Gender:	
Relationship with Policyholder and % Share:	Address: Relationship with Nominee:



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Address: Percentage share of Benefit:

#### **3c) Policy Details**

The Premium amount, Premium Payment Term, Policy Term, Death Benefit Multiple, Maturity Benefit instalment frequency and Payout Option is chosen by the Policyholder at inception of the Policy. Once chosen, the Policyholder shall not be allowed to change any of these parameters during the term of the Policy.

Plan Name	Plan Option	UIN	Policy Commence ment Date	Date of Risk Commence ment	Policy Term	Premium Payment Term	Maturit y Date	Payout Period	Sum Assured on Maturit y	Sum Assured on Death	Death Benefit Multiple

#### Payout Option: <</Instalment/Lumpsum>>

#### 3d) Premium Details

Plan / Rider name	Annualize d Premium (Rs.)	Instalment Premium (Rs.)		Total Instalment Premium	Premium Frequenc y	Last Premium Due Date

	First Year	Renewal Years
Total Instalment Premium		
Applicable Taxes*		
Total Instalment Premium after Applicable Taxes*		

#### 3e) Disclaimers

- \*Includes applicable taxes at prevailing rates under applicable laws and amendments thereto.
- Total premium is subject to change in case of any variance in the present tax rates or in the event of any new or additional tax/cess/by whatever name called levy being made applicable/ imposed on the premium(s) under applicable laws and amendments thereto.

Tax benefits under this Policy shall be subject to applicable laws as amended from time to time. Any payment made under this Policy shall be subject to deduction of applicable taxes, if applicable as per law from time to time. You are advised to consult your tax consultant for details.

#### **3f) Stamp Duty**

Final Policy Document Dated: Future Generali Assured Income Plan UIN: 133N054V05



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The stamp duty of Rs. Xxx (xxxx ONLY) paid by Payorder no.XXXXX dated DD/MM/YYYY. Government Notification Revenue and Forest Department No.Mudrank 2004/4125/CR 690/M-1, Dt.31/12/2004.

#### 3g) What You are covered for:

#### **Policy Benefits (Please refer Part C for details)**

#### **Maturity Benefit**

SI. No.	Maturity Benefit Payment Date	Maturity Benefit Amount
1	< <instalment benefit:<br="">Every &lt;<frequency>&gt; starting from &lt;<start date="" dd="" mm="" yyyy="">&gt; till &lt;<end date="" dd="" mm="" yyyy="">&gt;&gt;&gt;</end></start></frequency></instalment>	< <instalment benefit:<br="">Rs. &lt;<instalment amount="">&gt; every &lt;<year half-year="" month="" quarter="">&gt; for &lt;<payout out="" period="">&gt; years plus Additional Benefit of Rs. &lt;<additional amount="" benefit="">&gt; will be paid along with last instalment&gt;&gt;&gt;&gt;</additional></payout></year></instalment></instalment>
	< <lumpsum :<br="" benefit="" maturity="">&lt;<dd mm="" yyyy="">&gt;&gt;&gt;</dd></lumpsum>	< <lumpsum benefit:<br="" maturity="">Rs. &lt;<maturity assured="" sum="">&gt;&gt; will be paid.&gt;&gt;</maturity></lumpsum>

Death Benefit	The Death Benefit shall be highest of the following:	
	i. Rs. < <sum assured="" benefit="" death="" i.e.="" multiple="" on="" x<br="">Annualized Premium (excluding the taxes, rider premiums, underwriting extra premiums, if any)&gt;&gt;</sum>	
	ii. 105% of total premiums paid (excluding taxes, rider premiums and extra premiums, if collected explicitly) as on date of death, or	
	iii. Rs. <Term>>	



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#### 3h) What You are not covered for

#### 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 Policyholder shall be 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.

For and on behalf of Future Generali India Life Insurance Company Ltd

Authorised Signature

Final Policy Document Dated: Future Generali Assured Income Plan UIN: 133N054V05