

PART A
3. POLICY SCHEDULE

PLEASE GO THROUGH THE POLICY SCHEDULE CAREFULLY

<<Future Generali Long Term Income Plan >>
<<Individual, Non Linked, Non-Participating (without profits), Savings, Life Insurance Plan>>

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

3(a) Your Customer Id: _____ **Your Proposal No.** _____


3(b) Details of the Life Assured and Policyholder

Details of	Life Assured	Policyholder
Full Name:		
Date of Birth:		
Age Admitted:	Yes/No	
Gender		
Email address:		
Mobile phone no:		
Residence No:		
Address:		
Landmark:		
City:		
Pin Code:		

3(c) Nominee(s) to this Policy are:

Detail of	Full Name	Date of Birth	Age	Gender	Relationship with Policyholder	Address	Percentage share of Benefit
Nominee 1							
Nominee 2							

3(d) The Appointee of this Policy is (in case the Nominee mentioned is a minor):

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Full Name:	
Date of Birth:	
Gender	
Address of the Appointee:	
Relationship with Nominee:	

3(e) Policy Details

The Premium amount, Premium Payment Term, Policy Term, Plan Option, Death Benefit Multiple and Income 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/Rider Name	UIN	Plan Option	Income Option	Policy/Rider Term	Plan/Rider Premium Payment Term	Maturity Date/Rider Expiry Date	Plan/Rider Sum Assured	Death Benefit Multiple	Sum Assured on Death	Sum Assured on Maturity	Policy Commencement Date	Date of Commencement of Risk

Survival Benefit Payout Frequency: <<Yearly/Half-Yearly/Quarterly/Monthly>>

Guaranteed Income Amount as per frequency: <<Guaranteed Income as per Frequency>>

3(f) Premium Details

Plan/Rider Name	UIN	Annualized Premium (Rs.)	Instalment Premium (Rs.)	Relevant Modal Factor	Applicable Taxes*	Total Instalment Premium	Premium Frequency	Premium Due Dates	Last Premium Due Date

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

3(g) Disclaimers

- *Includes applicable taxes at prevailing rates under applicable laws and amendments thereto.

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- 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.

3(h) Stamp Duty

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


3(i) What You are covered for:

Policy Benefits when all due premiums are paid (Please refer Part C of the Policy for details)

Guaranteed Income Amount as per frequency: <<Guaranteed Income as per Frequency>>

Survival Benefit starts from the payout dates as mentioned in the table below and continues till the Maturity Date as specified in the Schedule.

Survival Benefit	Survival Benefit payout dates	Survival Benefit amount
	Every <<frequency>> starting from <<Start date in policy year 1 or in policy year 6 - depending upon income option chosen>> till <<end date in policy year 10>>	<<Guaranteed Income >>
	Every <<frequency>> starting from <<Start date in policy year 11>> till <<end date in policy year 15>>	<<Guaranteed Income plus Income Loyalty Addition >>
	Every <<frequency>> starting from <<Start date in policy year 16>> till <<end date in policy year 20>>	<<Guaranteed Income plus Income Loyalty Addition >>
	Every <<frequency>> starting from <<Start date in policy year 21>> till <<end date in policy year 25>>	<<Guaranteed Income plus Income Loyalty Addition >>
	Every <<frequency>> starting from <<Start date in policy year 26>> till <<end date in policy year 30>>	<<Guaranteed Income plus Income Loyalty Addition >>
	Every <<frequency>> starting from <<Start date in policy year 31>> till <<end date in policy year 35>>	<<Guaranteed Income plus Income Loyalty Addition >>
	Every <<frequency>> starting from <<Start date in policy year 36>> till <<end date in policy year 40>>	<<Guaranteed Income plus Income Loyalty Addition >>
	Every <<frequency>> starting from <<Start date in policy year 41>> till <<end date in policy year 45>>	<<Guaranteed Income plus Income Loyalty Addition >>

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	Every <<frequency>> starting from <<Start date in policy year 46>> till <<end date in policy year 50>>	<<Guaranteed Income plus Income Loyalty Addition >>
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Maturity Benefit	Maturity Benefit payout date	Maturity Benefit amount
	<<DD/MM/YYYY>>	<<Sum Assured on Maturity plus Maturity Loyalty Addition >>

Death Benefit	<p>For Option 1</p> <p>Death Benefit payable immediately on death will be the highest of -</p> <ul style="list-style-type: none"> • << Sum Assured on Death >> OR • 105% of the Total Premiums Paid as on date of death OR • 150% of Total Premiums Paid as on date of death less total Survival Benefits already paid OR • Surrender Value as on date of death of Life Assured <p>For Option 2</p> <p>Death Benefit payable shall be:</p> <ul style="list-style-type: none"> • Rs. << Sum Assured on Death >> payable immediately on death <p>In addition, under Option 2, after death of the Life Assured:</p> <ul style="list-style-type: none"> • No future premiums are payable by the Policyholder • The Policy will continue to pay the Survival Benefits till the end of Policy Term as and when due. The Maturity Benefit shall be payable at the end of the Policy Term to the Nominee. • The Nominee or beneficiary will have no right to Surrender or alter any of the conditions of the Policy after death of the Life Assured, except the change in frequency of Survival Benefit payouts.
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3(j) What happens if you discontinue premium payment:

Policy Benefits when due Instalment Premiums are not paid (Please refer Part D of the Policy for details)

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Lapse: If you stop paying due Instalment Premiums before the first (1) Policy Years premiums are paid in full, the Policy shall lapse and shall have no value. All risk cover ceases if due Instalment Premium is not paid by the end of the grace period.

Reduced Paid-Up: If you stop paying due Instalment Premiums after at least first (1) Policy Year premiums are paid in full, the Policy shall become Reduced Paid-up Policy with reduced benefits. You will not be eligible for any Income Loyalty Addition and Maturity Loyalty Addition.

Revival: You can revive your Lapsed/Reduced Paid-up Policy within five (5) consecutive years from the due date of first unpaid premium.

3(k) What are my options in case I want to cash-in my Policy before Maturity Date (Please refer Part D of the Policy for details):

You may **Surrender** the Policy any time after the payment of at least first (1) Policy Year's premium in full. You will receive the Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV), whichever is higher and the Policy will terminate. Please note, the Surrender Value may be less than the sum of Total Premiums Paid by You at said point of time

Loan may be availed against this Policy in case of any temporary financial exigency based on the eligible surrender value after the due Instalment Premiums have been received in full for at least first (1) Policy Year.

3(l) 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 entitled to 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