

Future Generali Linked Term Rider

Non- Par, Linked, Life, Individual, Pure risk (or Savings in case of ROP option) Rider

Because Protecting Your Family Means Going Beyond the Minimum

A Term Rider is not just insurance—it's added peace of mind. As a supplementary benefit to your base life insurance policy, a Term Rider helps you stay prepared by adding extra life cover to your existing policy for a specific period, giving your loved ones extra security without the cost of a separate policy. Whether you're entering a new life stage, taking on new responsibilities, or simply on your budget, and designed to grow with you through life's key milestones.

KEY FEATURES

- Flexibility to pay premiums as per your convenience – Single, Limited and Regular payments
- Flexibility to receive Rider Sum Assured as lump sum benefit, income for the income period chosen and a combination of both
- Option to get your Premiums back with Return of Premium (ROP) option.
- Ensures an added layer of financial support for your loved ones in the event of your death during the rider term.

RIDER SUMMARY

Min/ Max Entry Age	Minimum	18 years of age (age on last birthday)
	Maximum	As per base plan, subject to maximum 65 years of age (as on last birthday)
Min / Max Maturity Age	Minimum – 23 years under without ROP (age as on last birthday) 33 years under ROP (age as on last birthday) Maximum – As per base plan, subject to maximum 85 years of age (as on last birthday)	
Premium Paying Frequency	Yearly, Half-Yearly, Quarterly and Monthly	
Premium Payment Option	Regular, Limited and Single pay	
Rider Sum Assured	Minimum	5 Lakhs
	Maximum	The rider Sum Assured shall not exceed the sum assured of the base policy
Rider Term	Minimum	Under ROP option - 15 years Under without ROP option - 5 years
	Maximum	As per base policy term or maximum maturity age of 85 years, whichever is lower
Premium Paying Term	Minimum	Single premium – 1 year
		Limited premium – 5 years
		Regular premium – as per policy term
	Maximum	Single premium – 1 year
		Limited premium – 30 years, subject to maximum of premium paying term of base policy
		Regular premium – as per policy term
Annualized Premium	As per Sum Assured	



A Policyholder can avail the rider policy from the policy commencement date or within one year of the policy commencement date, subject to the Rider policy term, Rider PPT being aligned to the remaining base Policy Term and PPT, and subject to underwriting as per the prevailing Board Approved Underwriting Policy (BAUP) of the Company.

WHAT ARE YOUR BENEFITS?

1. Death Benefit:

If the life assured dies during the rider term, the Linked Term Rider Sum Assured will be payable along with death benefit of the base policy, provided all due premiums till the date of death are paid.

The Policyholder has following options to receive Rider Sum Assured:

- (a) Lump sum benefit- Rider Sum Assured will be payable as lump sum.
- (b) Income for the income period chosen (from 2 to 10 years) - The income will be paid starting from the date of occurrence of insured event at a frequency (Yearly / Half Yearly / Quarterly / Monthly) and for the income period chosen. The payment frequency can't be changed once the regular income commences.
- (c) Combination of lump sum and income for the income period chosen (from 2 to 10 years)

The default option to receive Rider Sum Assured is lump-sum benefit. The Policyholder can change it to any of the options during the Rider Term but before the occurrence of insured event.

The rider will terminate on payment of complete Rider Sum Assured.

2. Maturity Benefit:

- i. ROP option - The Policyholder will get Total Premiums Paid (excluding any extra premium and taxes, if collected explicitly) upon maturity, if there was no Rider claim made during the Rider Term.
- ii. Without ROP option – No Maturity Benefit shall be payable.

LITTLE PRIVILEGES JUST FOR YOU

1. Premium payment mode

Premium can be paid in Single premium, Yearly, Half-yearly, Quarterly or Monthly modes which shall be same as the base policy.

2. Return of Premium (ROP) option

Under ROP option, the Policyholder will get Total Premiums Paid (excluding any extra premium and taxes, if collected explicitly) upon maturity, if there was no Rider claim made during the Rider Term. This option can be chosen only at inception and cannot be changed thereafter.

3. Grace Period

Grace Period means the time granted by the insurer from the due date for the payment of premium, without any penalty or late fees, during which time the Policy is considered to be In-force with the risk cover without any interruption, as per the terms & conditions of the Policy. The Grace Period for payment of the premium for all types of life insurance policies shall be fifteen (15) days, where the Policyholder pays the premium on a monthly basis and thirty (30) days in all other cases.

**4. Free Look Period**

Same as Base Policy.

5. Discounts**(a) Staff Discount:**

Policies taken directly (i.e. without involving any channel) by Employees of the Company and Promoter group, spouse of the employees and their blood relatives will be eligible for a staff discount of 5% of each annualized premium and single premium. Blood relatives include children of the employee, parents of the employee, siblings of the employee (brothers / sisters).

(b) Other Discounts:

5% online discount on Rider Premium will be applicable for the policies bought through 'Online' channel. Staff buying 'Online' will only be eligible for 'Online discount'. Staff discount will not apply in such case.

TERMS AND CONDITIONS**1. Exclusions****Suicide Exclusion:**

In case death of life insured due to suicide within one year from the date of commencement of risk under the policy, at least 80% of the total premiums paid till the date of death shall be payable. In case of suicide within one year from the date of revival, where revival is done within 6 months from the date of first unpaid premium, Suicide Exclusion shall not be applicable and the death benefit under the rider shall be payable. However, in case of suicide within one year from the date of revival, where revival is done after 6 months from the date of first unpaid premium, the benefit payable shall be higher of 80% of total Premiums Paid till the date of death of Surrender Value (if any) at the date of death provided the rider cover is still in force.

Other Exclusions

The Company shall not be under any obligation to provide cover and we shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the insurer to any sanction, prohibition or restriction under OFAC, United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America or as directed by the Government of India, from Time to time.

2. Lapse**i. For Regular / Limited Pay:**

- (a) If all due premiums for the first policy year have not been paid in full within the grace period, the rider shall lapse and will have no value.
- (b) All risk cover ceases while the rider is in lapsed status.
- (c) The Policyholder has the option to revive a lapsed rider within three (3) years from the due date of first unpaid premium.
- (d) For without ROP Regular Pay Option, in case the rider is not revived during the revival period, no benefit shall be payable at the end of revival period and the rider will terminate thereafter.



- (e) For without ROP Limited Option, in case the rider is not revived during the revival period, Policy Cancellation Value shall be payable at the end of the revival period or Maturity Date, whichever is earlier, and the policy will terminate thereafter.
- ii. For Single Pay:
Not Applicable

3. Revival

- i. Regular / Limited Pay:
 - (a) Revival Period means the period of three (3) consecutive years from the due date of first unpaid Rider premium during which period the Policyholder is entitled to revive the Rider which was discontinued due to the non-payment of premium.
 - (b) Revival of a Rider cannot be done once the Rider Term is over.
 - (c) The Revival will be considered on receipt of application from the Policyholder along with the proof of continued insurability of Life Assured and on payment of all overdue Rider premiums with interest, if any. The Company, however, reserves the right to accept at original terms, accept with modified terms or decline the Revival of a discontinued Rider. The Revival of the discontinued Rider shall take effect only after the same is approved by the Company and is specifically communicated to the Policyholder.
 - (d) The interest rate applicable on Revival should be the same as that applicable in the Base Policy.
 - (e) The Rider cannot be revived independently and can only be revived along with the Revival of the Base Policy.
- ii. Single Pay:
Not Applicable

4. Surrender

You may Surrender this Rider at any time within the Rider Term. Upon Surrender, you will be eligible for Surrender Value, if any, as per the provisions given under this clause.

There would be no Surrender Benefit for without ROP option.

For ROP option, the rider acquires a Surrender Value after completion of first policy year provided one full year premium has been received. Once this Rider has acquired a Surrender Value, the Rider or the reduced paid-up Rider may be Surrendered during the Rider Term and We will pay You the Surrender Value.

The Surrender Value on this Rider shall be the Special Surrender Value or the Guaranteed Surrender Value, whichever is higher, as defined below.

(a) **Guaranteed Surrender Value (GSV)**

With ROP option:

The company guarantees a minimum non-negative surrender value which is equal to GSV factor x Total Premiums Paid (excluding loading for modal premiums and discount) up to the date of surrender.

GSV factors for regular premium and limited premium:

Policy Year	GSV rates
1	0%
2	30%
3	35%
4 to 7	50%
8 to (Rider Term - 2)	Interpolation between (Rider Term 7) to (Rider Term - 1)
(Rider Term - 1)	90%
Rider Term	90%

GSV factors for single premium:

Policy year	GSV rates
1	75%
2	75%
3	75%
4 to (Rider Term - 2)	Interpolation between (Rider Term 3) to (Rider Term - 1)
(Rider Term-1)	90%
Rider Term	90%

(b) Special Surrender Value (SSV)

The Rider acquires a Special Surrender Value immediately after the Rider is issued in case of single pay and after completion of first Policy year provided one full year premium has been received in case of limited & regular pay.

With ROP option:

SSV Factor for Maturity* Paid up Rider Sum Assured on Maturity + SSV Factor for Death * Paid up Rider Sum Assured on Death

Special Surrender Value (SSV) shall be based on the Company's expectation of future financial and demographic conditions and may be reviewed annually by the Company in accordance with the applicable IRDAI regulations in this behalf.

Riders may be surrendered / discontinued separately or it gets surrendered / discontinued if the base product is surrendered / discontinued or made paid-up .
No surrender benefit is payable if the total claim value paid exceeds the total premiums paid by the Policyholder

5. Policy Cancellation Value

Policy cancellation value gets acquired immediately upon payment of premium in case of Single Pay and upon payment of premiums for at least 1 full year and after completion of first policy year in case of Limited Pay.

For Without Return of Premium:

Premium Payment Option	Policy Cancellation Value
Single Pay	$75\% * (\text{Total Premiums paid}) * (1 - \text{rider premium paying term} / \text{rider term}) * (\text{Balance rider term} / \text{rider term})$.
Regular Pay	Not Available
Limited Pay	$75\% * (\text{Total Premiums paid}) * (1 - \text{rider premium paying term} / \text{rider term}) * (\text{Balance rider term} / \text{rider term})$.

Policy Cancellation value will not be payable if the policy is cancelled in the last policy year.

6. Paid-up Benefit

i. ROP option:

- If the due premiums for the first (1) or more policy years have been paid in full and any subsequent due premium is not paid within the grace period, the rider will be converted into a Paid-Up Rider.
- Paid up Rider Sum Assured on Maturity = $(\text{Number of Rider premiums paid} / \text{Total number of Rider premiums payable}) * \text{Rider Sum Assured on Maturity}$
- Paid up Rider Sum Assured on Death = $(\text{Number of Rider premiums paid} / \text{Total number of Rider premiums payable}) * \text{Rider Sum Assured on Death}$

ii. Without ROP option:

Not Applicable

7. Nomination

Same as Base Policy

8. Assignment

Same as Base Policy

9. Tax Benefit

You may be eligible for tax benefits on the premium(s) you pay and benefit proceeds, according to the provisions of Income Tax laws as amended from time to time.

PROHIBITION OF REBATES

Section 41 of the insurance Act, 1938 as amended from time to time

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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:

- 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.

FRAUD AND 'MISREPRESENTATION

Section 45 of the insurance Act, 1938 as amended from time to time:

- 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.
- 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.

GRIEVANCE REDRESSAL PROCESSES

In case you have any grievances on the solicitation process or on the Product sold or any of the Policy servicing matters, you may approach the Company in one of the following ways:

- (a) Calling the Customer helpline number 1800-102-2355 for assistance and guidance
- (b) Emailing @ care@futuregenerali.in
- (c) You may also visit us at the nearest Branch Office. Branch locator - <https://life.futuregenerali.in/branch-locator/>
- (d) Senior citizens may write to us at the following id: senior.citizens@futuregenerali.in for priority assistance
- (e) You may write to us at:

Customer Services Department
Future Generali India Insurance Co. Ltd,
Unit 801 and 802, 8th floor, Tower C,
Embassy 247 Park, L.B.S Marg, Vikhroli (W)
Mumbai – 400083

We will provide a resolution at the earliest. For further details please access the link:
<https://life.futuregenerali.in/customer-service/grievance-redressal-procedure>

**WHY CHOOSE US?**

Future Generali India Life Insurance Company Limited offers an extensive range of life insurance products, and a distribution network that ensures we are close to you wherever you go.

At the heart of our ambition is the promise to be a lifetime partner to our customers. And with the help of technology, we are making the shift from not only offering protection to our customers but also providing personalized services to them.

It starts with our extensive agent base which is at the core of this transformation. Through our distribution network, we ensure that there is always a caring touch while servicing the individual needs of our customers. With this philosophy, we aim to make simplicity, innovation, empathy and care synonymous with our brand - Future Generali India Life Insurance Company Limited.

DISCLAIMER

This Rider is available for online sale.

Life Coverage is included in this product. For detailed information on this Rider please refer to the policy document and consult your advisor, or, visit our website before concluding a sale. Tax benefits are as per the Income Tax Act 1961 and are subject to any amendment made thereto from time to time. You are advised to consult your tax consultant. Generali Group's and Central Bank of India's liability is restricted to the extent of their shareholding in "**Future Generali India Life Insurance Company Limited**".

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BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.