

Below are our details of products

Featured products:

Future Generali single premium anchor plan
future generali new assured wealth plan
future generali long term income plan
future generali money back super plan
future generali lifetime partner plan
future generali assured income plan
future generali new assure plus
future generali bima advantage plus
future generali dhan vridhi
future generali Heart and health insurance plan

Services offered:

Term Insurance plans
Endowment Plan
ULIPs (Unit Linked Insurance Plans)
Health insurance plans
child plans
retirement plans
savings plan

Office location *Redirect to branch locator*

<https://life.futuregeneraliali.in/branch-locator/>

The pricing or premiums for products can be calculated using the calculator under the calculate premium tab in the website

How are our products better than competition

95.04% Individual claims settlement ratio for FY 2022-23
1.5 Million lives covered

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.

Established in 1831, it is present in over 50 countries in the world, with a total premium income of €82.5 billion in 2023. With 82,000 employees serving 70 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America.

Below are the details for the features of products

Future Generali single premium anchor plan: An Individual, Non-Linked, Non-Participating (without profits), Savings, Life Insurance Plan. By just making a single premium payment in the Future Generali Single Premium Anchor Plan, you can get a lumpsum payment or a steady income as per the plan option chosen. Know more at:
<https://life.futuregenerali.in/insurance-plans/savings-plans/single-premium-anchor-plan>

Future generali new assured wealth plan: the Future Generali New Assured Wealth Plan is a Life Insurance Plan that gives you financial security in form of lumpsum death benefit and a guaranteed lump sum amount at the end of your policy term. It also gives you Guaranteed Additions every year from 8th year, calculated at a simple percent rate of the Sum Assured. So that you don't have to worry about the rising cost of living. Know more at:
<https://life.futuregenerali.in/insurance-plans/guaranteed-plans/new-assured-wealth-plan-non-pos-variant>

future generali long term income plan: A Life Insurance Savings Plan that provides you long-term financial support through guaranteed long-term income, that too increasing with time along with much-needed life protection for you and your family, so that you enjoy all your life milestones without any worry. Know more at:
<https://life.futuregenerali.in/insurance-plans/guaranteed-plans/future-generali-long-term-income-plan>

future generali money back super plan: the Future Generali Money Back Super Plan is a savings life insurance plan which offers guaranteed money backs at defined intervals along with the benefit of a life insurance cover. With the promise of stable returns and adequate protection coverage, you can now prepare for a comfortable life. Know more at:
<https://life.futuregenerali.in/insurance-plans/guaranteed-plans/money-back-super-plan-non-pos-variant>

future generali lifetime partner plan: Presenting the Future Generali Lifetime Partner Plan, a Life Insurance Plan that provides a much needed protection to your family, along with a regular income for whole of your life, up to age 100. It also provides you potential upside on the income, through cash bonuses (if declared). There are two options to choose from:
Option 1) Immediate Income - With this option, get a guaranteed income along with

cash bonus, if declared, from the first year as defined below under the survival benefits section.

Option 2) Deferred Income - With this option, get a guaranteed income along with cash bonus, if declared, from premium payment term plus 3 years as defined below under the survival benefits section. Know more at:
<https://life.futuregenerali.in/insurance-plans/traditional-plans/future-general-li-fetime-partner-plan>

future generali assured income plan: Our Future Generali Assured Income Plan is a life insurance plan that provides life cover and ensures that you get guaranteed returns on your premiums. This plan comes with 2 term options, at the end of which you enjoy regular assured annual income plus an additional benefit ranging from 1 to 4.5 times your annualized premium depending on life assured's age. What's more, the life assured gets a death cover and is sure that his/her savings are safe and multiplying. Know more at:
<https://life.futuregenerali.in/insurance-plans/guaranteed-plans/assured-income-plan>

future generali new assure plus: It is a life insurance plan which empowers you to fortify your family's financial future with one or two payouts, depending on the choice of plan you make. With this plan in your portfolio, you can be rest assured that the hard work you've put in to keep your family safe and sound will never get undone. It has the following features:

- 1) Flexibility to choose any combination of Policy Term and Premium Payment Term based on your financial goals.
- 2) Opportunity to enhance your Maturity Payout by way of Bonuses.
- 3) Option to choose between 2 Death Benefit Payout Options.
- 4) Tax Benefits under section 80C and 10(10D) as per the prevailing tax laws

future generali bima advantage plus: Future Generali Bima Advantage Plus is an individual, unit-linked, non participating life insurance plan that not only helps you build wealth, but also offers you the added advantage of protection. It also offers a wide choice of investment funds to match your risk appetite and a host of other flexible options for your unique needs. So, don't settle for just any ULIP. Demand more with Future Generali Bima Advantage Plus.

Maturity Benefits) On maturity of the policy, the fund value as on the date of maturity is payable to the life assured.

Death Benefits) In case of an unfortunate demise of the life assured during the policy term while the policy is in force, the nominee receives the higher of Sum Assured less Deductible Partial Withdrawal, if any or Fund Value or 105% of basic premiums paid till date of death less deductible partial withdrawals, if any. Know more at:

<https://life.futuregenerali.in/insurance-plans/ulip-plans/bima-advantage-plus>

future generali dhan vridhi: This is a Limited Premium Payment ULIP with the right blend of Protection & Investment to meet your medium to long term financial goals.

features are:

Flexibility to make fund switches to maximize returns

Partial withdrawal can be made after 5 policy years from inception.

Choice of seven robust unit funds to match your risk appetite.

Premium(s) paid are eligible for tax benefit as may be available under the provisions of Section(s) 80C and 10(10D) as applicable.

Know more at: <https://life.futuregenerali.in/insurance-plans/ulip-plans/dhan-vridhi>

future generali Heart and health insurance plan: Presenting the Future Generali Heart and Health Insurance Plan, a comprehensive health protection plan, that safeguards you and your family against financial risks arising out of any defined unforeseen medical emergency. The health insurance plan provides a fixed financial benefit that will help you cover medical costs, especially in case of critical illness which require a long term treatment, cost of second opinions, post treatment nursing and above all a loss of income during the affected period. Know more at:

<https://life.futuregenerali.in/insurance-plans/health-insurance-plans/heart-and-health-insurance-plan>

Features of Future Generali single premium anchor plan are:

1) One Payment Many Benefits: Get the convenience of a single premium policy and avoid the hassle of remembering and making multiple payments.

2) Choice of Options: Choose according to your goals! With the Future Generali Single Premium Anchor Plan you can decide which plan option and payout option works best for you and your loved ones.

3) Assured Protection: Secure your family's happiness as the Future Generali Single Premium Anchor Plan offers life cover throughout the policy term.

4) Guaranteed Lumpsum Benefit: Whether you choose the wealth option or the income option, you get a guaranteed lumpsum benefit at the maturity.

5) Guaranteed Long-Term Income: You get an option to earn guaranteed income from as early as next month till the end of the Policy Term (Max term-40 years; Max Age to earn income- 90 years old)

6) Tax Benefits: : You may be eligible for tax benefits according to the provisions of Income Tax laws as amended from time to time

Features of future generali new assured wealth plan are:

Choose from 2 product options The plan provides 2 flexible options to ensure that you have an ideal cover which is best suited to your savings goals. The option has to be chosen at inception and cannot be changed during the term of the policy.

Guaranteed Additions and Increasing Death Benefit Enjoy the added benefit of

Guaranteed Additions which get accumulated, from eighth policy year till the end of the policy term, at a simple rate as a percentage of the Sum Assured under both the options, subject to payment of all due premiums. The Death Benefit increases with the accrual of the Guaranteed Additions under Option 1.

Choose your Policy Term and Premium Payment Term Get the flexibility to select your Policy Term and Premium Payment Term as per the available options and depending on your needs and fulfill your savings goals.

You can buy this plan up to the age of 60 years under Option 1

Tax benefits You may be eligible for tax benefits on the premium(s) you pay and benefit proceeds, according to the provisions of Income Tax laws. These benefits are subject to change as per the current tax laws. Please consult your tax advisor for more details

Features of future generali long term income plan are:

Choose from 2 product options The plan provides 2 flexible options to ensure that you have an ideal cover which is best suited to your savings goals. The option has to be chosen at inception and cannot be changed during the term of the policy.

Guaranteed Additions and Increasing Death Benefit Enjoy the added benefit of Guaranteed Additions which get accumulated, from eighth policy year till the end of the policy term, at a simple rate as a percentage of the Sum Assured under both the options, subject to payment of all due premiums. The Death Benefit increases with the accrual of the Guaranteed Additions under Option 1.

Choose your Policy Term and Premium Payment Term Get the flexibility to select your Policy Term and Premium Payment Term as per the available options and depending on your needs and fulfill your savings goals.

You can buy this plan up to the age of 60 years under Option 1

Tax benefits You may be eligible for tax benefits on the premium(s) you pay and benefit proceeds, according to the provisions of Income Tax laws. These benefits are subject to change as per the current tax laws. Please consult your tax advisor for more details

Features of future generali money back super plan are:

Enjoy guaranteed benefits on death, survival and maturity.

A Regular pay product with guaranteed money backs at defined intervals that can be used to take care of planned financial milestones or unplanned expenses.

Two Plan Options Choose from two plan options i.e. Option 1 & Option 2, based on your planned financial milestones. These options vary by Sum Assured and the amount of survival benefit payable.

Survival Benefits

Enjoy survival benefits during the policy term based on the category chosen within each option:

Platinum: Every year from the end of 6th year till the end of (Policy term minus 1) years.

Gold :Every year from the end of 8th year till the end of (Policy term minus 1) years.

Silver :Every year from the end of 10th year till the end of (Policy term minus 1) years.

Guaranteed Additions

The plan offers guaranteed additions at a simple rate as a percentage of the Sum Assured for each completed policy year, starting from the end of 8th Policy year till the end of the policy term, subject to payment of all due premiums.

Tax Benefits

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. These benefits are subject to change as per the current tax laws. Please consult your tax advisor for more details.

Features of future generali lifetime partner plan are:

Increasing Guaranteed Income: This plan provides an increasing guaranteed income, in addition to an annual cash bonus, if declared.

Choose from 2 Plan Options:

Option 1: Immediate Income - With this option, get a guaranteed income along with cash bonus, if declared,

Option 2: Deferred Income - With this option, get a guaranteed income along with cash bonus, if declared, from premium payment term plus 3 years as defined below under the survival benefits section.

Enjoy whole - life cover: Get a whole - life cover till 100 years of age

Flexibility to receive income: Choose among yearly, half-yearly, quarterly and monthly frequencies to receive income, as per your need.

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

Features of future generali assured income plan are:

Guaranteed Income - Pay premiums only for 11/15 years and get guaranteed payout for the next 11/15 years.

Additional Income - Receive additional benefit ranging from 1 to 4.5 times your annualised premium along with the last payout.

Death Benefit - Depending on life assured's age and the term you choose for your policy, life assured will be covered for amounts ranging from 15.3 to 27.0 times your annualised premium, which includes the additional benefit.

Tax Benefit - You may be eligible for tax benefits on the premium(s) you pay and benefit proceeds, according to the provisions of Section 80C and 10(10D) whichever is applicable, subject to fulfillment of conditions as specified in the respective sections. These benefits are subject to change as per the current tax laws. Please consult your tax advisor for more details

Features of future generali new assure plus are:

Flexibility to choose any combination of Policy Term and Premium Payment Term based on your financial goals.

Opportunity to enhance your Maturity Payout by way of Bonuses.

Option to choose between 2 Death Benefit Payout Options.

Tax Benefits under section 80C and 10(10D) as per the prevailing tax laws.

Features of future generali bima advantage plus are:

A unique combination of protection and investment that helps fulfil your medium to

long term financial goals.

Helps maximize your returns by investing in a choice of 7 investment funds to match your risk appetite.

Flexibility to choose policy term, sum assured and other optional features like switching, re-direction & partial withdrawals.

Premium(s) paid are eligible for tax benefit as may be available under the provisions of Section(s) 80C and 10(10D) as applicable.

Features of future generali dhan vridhi are:

This is a Limited Premium Payment ULIP with the right blend of Protection & Investment to meet your medium to long term financial goals.

Flexibility to make fund switches to maximize returns

Partial withdrawal can be made after 5 policy years from inception.

Choice of seven robust unit funds to match your risk appetite.

Premium(s) paid are eligible for tax benefit as may be available under the provisions of Section(s) 80C and 10(10D) as applicable.

Features of future generali Heart and health insurance plan are:

Comprehensive Critical Illness Cover

The plan provides comprehensive cover against 59 Critical Illnesses and surgical procedures including Heart and Cancer related ailments.

Cover from Early Stages

The plan covers you on diagnosis of any of the listed conditions whether it is in Minor, Moderate or Major Stage.

Inbuilt Death Benefit

The death benefit will be available from day 1 i.e. without any waiting period.

Flexibility to Choose Your Protection Plan

The plan provides 4 flexible options. a) Heart Cover , b) Critical Illness Cover, c) Heart Cover with Return of Premium, d) Critical Illness Cover with Return of Premium.

Fixed Benefit Payout

The plan ensures a fixed lumpsum payout on diagnosis of critical illness or undergoing surgical procedure covered under the plan.

Online Discount

You can avail of an online discount of 5% on buying it directly from our website <https://life.futuregenerali.in>

Future Generali India Life Insurance Company Ltd. is headquartered in Mumbai and was established in 2006. The company has a presence in 1300+ owned and partnered locations in India and offers total insurance solutions across both, the individual and group front. As of today, Generali is the largest shareholder in Future Generali India Life Insurance with a stake of 73.99% in the Company. Generali brings in 190+ years of insurance expertise as well as its global network's best practices, capabilities, and resources, driving sustainable and profitable growth for communities, clients, employees, and shareholders. Established in 1831, Generali is present in over 50 countries in the world, with 82 thousand employees serving 68 million customers globally.

*MIT Technology Review (2015)

OUR JOURNEY

Proven Credentials, Consistent Performance, Pedigree Investors

1357

Self & Partner Branches

1.5 Million

Lives covered since inception

₹70.74 Billion

Worth of Asset Under Management

95.04%

Individual claims settlement ratio for FY 2022-2023

Data as on 31st March 2023

OUR PARTNERS

Future Group

Future Group operates some of India's most popular retail chains like Central, Big Bazaar, Food Bazaar, Home Town and eZone.

Know More

Generali

Generali is an independent, Italian Group, with a strong international presence.

Established in 1831, it is among the world's leading insurers and it is present in over 60 countries with total premium income exceeding €70 billion in 2016.

Know More

OUR TEAM

Board of Directors

Vision, Mission and Values

T & C of Appointment of Independent Directors

Key Management Person

Why Choose Us

T & C of Appointment of Independent Directors

REPORTS AND DISCLOSURES

This section lists Future Generali Life's performance information including annual reports, bonus declaration and public disclosures.