

ADDING MORE TO FUEL YOUR DREAMS



Bonus Declared for the year ended 31st March 2025

ALL THE BELOW BONUS RATES ARE APPLICABLE ON OR AFTER 1 JULY 2025.

INDIVIDUAL REVERSIONARY BONUS RATES:

Sr. No.	Product	UIN	Regular Reversionary bonus rate for FY 2025-26 – Effective 1 July 2025
1	Future Generali Assure	133N001V01	2.00% per annum compound Reversionary Bonus
2	Future Generali InstaLife - Regular pay	133N004V01	2.00% per annum compound Reversionary Bonus
3	Future Generali InstaLife - Single pay	133N004V01	4.50% per annum compound Reversionary Bonus
4	Future Generali Pension - Regular pay*	133N009V01	5.00% of Policyholder Pension Fund Account as at 31 st March 2025 on pro rata basis
5	Future Generali Pension - Single pay*	133N009V01	5.00% of Policyholder Pension Fund Account as at 31 st March 2025 on pro rata basis
6	Future Generali Child - Regular Pay	133N013V01	2.50% per annum compound Reversionary Bonus
7	Future Generali Child - Single Pay	133N013V01	5.00% per annum compound Reversionary Bonus
8	Future Generali Anand	133N018V01	2.75% per annum compound Reversionary Bonus
9	Future Generali Saral Anand	133N019V01 133N019V02	2.75% per annum compound Reversionary Bonus
10	Future Generali Dream Guarantee	133N029V01	2.15% per annum compound Reversionary Bonus
11	Future Generali Bima Guarantee	133N038V01	2.75% per annum compound Reversionary Bonus
12	Future Generali Secure Income - Regular	133N039V01	3.00% per annum compound Reversionary Bonus
13	Future Generali Secure Income - Single	133N039V01	6.00% per annum compound Reversionary Bonus
14	Future Generali Family Income Plan	133N040V01 133N040V02	5.05% per annum compound Reversionary Bonus
15	Future Generali Family Secure Plan	133N041V01 133N041V02	4.75% per annum compound Reversionary Bonus
16	Future Generali Pension Guarantee – Regular	133N046V01	3.00% per annum compound Reversionary Bonus
17	Future Generali Pension Guarantee – Single	133N046V01	5.00% per annum compound Reversionary Bonus
18	Future Generali Assure Plus	133N052V01	2.75% per annum compound Reversionary Bonus
19	Future Generali Triple Anand Advantage	133N055V01 133N055V02	3.00% per annum compound Reversionary Bonus
20	Future Generali New Saral Anand	133N062V01	2.25% per annum compound Reversionary Bonus
21	Future Generali New Assure Plus	133N065V01 133N065V02 133N065V03	2.50% per annum compound Reversionary Bonus

Notes:
 1.* All reversionary bonus rates are per annum compound reversionary bonus except for Future Generali Pension (133N009V01).
 2. The bonuses declared are applicable for policies with policy anniversary due on or after 1 July 2025, as per policy terms and conditions.
 3. Reversionary Bonus rates as above shall continue to be applicable till the next reversionary bonus declaration.

Bonus would accrue for the financial year 2025-26 at the bonus rates declared as per this communication and is payable to the policyholders as per the terms and conditions of the policy document of the respective product. Bonuses, once declared form a part of the guaranteed benefits. Past bonus rates and current bonus rates are not a reflection of future bonus rates

INDIVIDUAL CASH BONUS RATES:

Sr. No.	Product Name	UIN	Cash Bonus Rates – Effective 1 July 2025
1	Future Generali Secure Income - Regular	133N039V01	2.50% per annum Cash Bonus
2	Future Generali Secure Income - Single	133N039V01	2.50% per annum Cash Bonus
3	Future Generali Lifetime Partner Plan – Option 1	133N086V01 133N086V02 133N086V03	2.05% per annum Cash Bonus

Notes:
1. All cash bonus rates are per annum as a percentage of sum assured.
2. The bonuses declared are applicable for policies where cash bonus is due for payment on or after 1 July 2025, as per policy terms and conditions.
3 .Cash Bonus rates as above shall continue to be applicable till the next cash bonus declaration.

INDIVIDUAL TERMINAL BONUS RATES ON MATURITY, DEATH AND SURRENDER:

Sr. No.	Product	UIN	Terminal bonus rates – Effective 1 July 2025
1	Future Generali Assure	133N001V01	10% of (Sum Assured + Vested Bonus)
2	Future Generali InstaLife - Regular pay	133N004V01	15% of (Sum Assured + Vested Bonus)
3	Future Generali InstaLife - Single pay	133N004V01	20% of (Sum Assured + Vested Bonus)
4	Future Generali Pension - Regular pay	133N009V01	125% of Vested Bonus
5	Future Generali Pension - Single pay	133N009V01	55% of (Premiums Paid + Vested Bonus)
6	Future Generali Child - Regular Pay	133N013V01	30% of (Sum Assured + Vested Bonus)
7	Future Generali Child - Single Pay	133N013V01	35% of (Sum Assured + Vested Bonus)
8	Future Generali Anand	133N018V01	35% of Sum Assured
9	Future Generali Saral Anand	133N019V01 133N019V02	45% of Sum Assured
10	Future Generali Dream Guarantee	133N029V01	10% of (Sum Assured + Vested Bonus)
11	Future Generali Bima Guarantee	133N038V01	10% of (Sum Assured + Vested Bonus)
12	Future Generali Secure Income - Regular	133N039V01	5% of Sum Assured
13	Future Generali Secure Income – Single	133N039V01	5% of Sum Assured
14	Future Generali Family Income Plan	133N040V01 133N040V02	5% of (Sum Assured + Vested Bonus)
15	Future Generali Family Secure Plan	133N041V01 133N041V02	5% of (Sum Assured + Vested Bonus)
16	Future Generali Pension Guarantee – Regular	133N046V01	25% of (Sum Assured + Vested Bonus)
17	Future Generali Pension Guarantee – Single	133N046V01	25% of (Sum Assured + Vested Bonus)
18	Future Generali Assure Plus	133N052V01	5% of (Sum Assured + Vested Bonus)

Bonus would accrue for the financial year 2025-26 at the bonus rates declared as per this communication and is payable to the policyholders as per the terms and conditions of the policy document of the respective product. Bonuses, once declared form a part of the guaranteed benefits. Past bonus rates and current bonus rates are not a reflection of future bonus rates

Sr. No.	Product	UIN	Terminal bonus rates – Effective 1 July 2025
19	Future Generali Triple Anand Advantage	133N055V01 133N055V02	5% of (Sum Assured + Vested Bonus)
20	Future Generali New Saral Anand	133N062V01	5% of (Sum Assured + Vested Bonus)
21	Future Generali New Assure Plus	133N065V01 133N065V02 133N065V03	5% of (Sum Assured + Vested Bonus)

- A) Terminal Bonus on maturity**
1. Terminal Bonus on maturity will be payable to all fully paid-up participating policies. Further, terminal bonus on maturity will also be payable to reduced paid-up participating policies which have paid premiums for at least 10 full years.
 2. The Sum Assured to be used for calculation of terminal bonus on maturity for fully paid-up policies shall be **Full Sum Assured**.
 3. The Sum Assured to be used for calculation of terminal bonus on maturity for reduced-paid up policies shall be **Paid-up Sum Assured**.
 4. Return of premium will be given to fully paid-up participating policies where total maturity benefit is lower than total premiums paid (excluding taxes and extra mortality loadings) so as to achieve non-negative IRR.

- B) Terminal Bonus on Death**
1. Terminal Bonus on death will be payable to all participating policies (premium paying / fully paid-up / reduced paid-up) which have paid premiums for at least 5 full years.
 2. Terminal Bonus will be payable on death occurring after 5 complete policy years.
 3. The Sum Assured to be used for calculation of terminal bonus on death for premium paying or fully paid-up policies shall be **Full Sum Assured**.
 4. The Sum Assured to be used for calculation of terminal bonus on death for reduced paid-up policies shall be **Paid-up Sum Assured**.
 5. **For policies with waiver of premium, no terminal bonus is payable on death as the same is payable on maturity. Similar logic to be used for fully paid-up and reduced paid-up policies.**

- C) Terminal Bonus on Surrender**
1. Terminal bonus on surrender will be payable to all participating policies which have been in-force (premium paying or fully paid-up policies) for at least 10 full years. Further, terminal bonus on surrender will also be payable to reduced paid-up participating policies which have paid premiums for at least 10 full years.
 2. Terminal Bonus will be payable on surrender after 10 complete policy years.
 3. The Sum Assured to be used for calculation of terminal bonus on surrender shall be **Paid-up Sum Assured as on the date of surrender**.

The bonuses declared are applicable for policies with maturity/death/surrender on or after 1 July 2025, as per policy terms and conditions. The Terminal Bonus rates as above shall continue to be applicable till the next terminal bonus declaration.

INTERIM BONUS RATES APPLICABLE TILL NEXT DECLARATION OF BONUS:

The interim bonus rates applicable till next declaration of bonus will be the same as per above table.
The bonus declared at the end of any financial year shall be attached to the policy on the following policy anniversary or when due for payment.
For any exit (death or surrender), after the following policy anniversary but before the next bonus declaration, declared interim bonus shall get attached on exit over and above the declared bonus.

Bonus is payable to policyholders as per the terms and conditions of the policy document of the respective product.
Please take note on this and update the systems with the declared rates.



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Bonus would accrue for the financial year 2024-25 at the bonus rates declared as per this communication and is payable to the policyholders as per the terms and conditions of the policy document of the respective product. Bonuses once declared form a part of the guaranteed benefits. Past bonus rates and current bonus rates are not a reflection of future bonus rates. The Company has an Anti-Fraud Policy in place. Please visit the website for details. Future Group's and Generali Group's liability is restricted to the extent of their shareholding in Future Generali India Life Insurance Company Limited. (IRDAI Regn. No.: 133) (CIN:U66010MH2006PLC165288). Regd. Office & Corporate Office address: Unit 801 and 802. Mumbai - 400083 Email: care@futuregenerali.in Call us at 1800 102 2355 | Website: life.futuregenerali.in | Comp Code - Comp-October-2025_4348.

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