

### Product Related FAQs:

#### 1. What is Future Generali Easy Invest Online Plan?

This is a Unit Linked Insurance Plan which will be sold only through Company (Future Generali) Website. In this product, the investment risk in the investment portfolio is borne by the Policyholder.

#### 2. How Does Future Generali Easy Invest Online Plan work?

- The plan is offered basis declaration of good health till a defined Sum assured limit/premium and age.
- On death, higher of sum assured or fund value subject to a minimum of 105% of total premium paid till date of death is payable to the nominee.
- On maturity, fund value is payable to the life assured
- Loyalty Additions in last 5 years will be provided
- The plan provides 5 fund options to choose depending on the risk appetite of customer

#### 3. What are the eligibility criteria for taking this policy?

Minimum Entry Age	Maximum Entry Age
0 years (age last birthday)	50 years (age last birthday)

#### 4. What is the minimum / maximum age at which policy will mature?

Minimum Maturity Age	Maximum Maturity Age
18 years (age last birthday)	70 years (age last birthday)

#### 5. What is the term of the policy?

All terms in whole years between 10 to 20 years, including 10 and 20 years

#### 6. What is the minimum premium under the plan?

Mode	Minimum premium
Annual	Rs. 40,000
Monthly	Rs. 4,000

No maximum limit (subject to underwriting)

#### 7. What are the premium modes available in Future Generali Easy Invest Online Plan?

- Annual/Monthly
- Monthly premiums can only be paid by Electronic Clearing System (ECS).
- ECS methods of payment are available in all premium modes.

#### 8. How long do I have to pay premiums if I buy this plan?

FG Easy Invest Online Plan offers regular premium payment term i.e. equal to the Policy Term

### 9. Can I change the premium payment mode in this plan?

Yes, Premium payment mode can be changed from Annual to Monthly or Monthly to Annual.

### 10. What is the minimum and maximum sum assured conditions?

Sum Assured is equal to 10 times Annualized Premium.

Mode	Minimum Sum Assured	Maximum Sum Assured
Annual	Rs. 4,00,000	Maximum sum assured shall be as per board approved underwriting policy
Monthly	Rs. 4,80,000	

### 11. What is the death benefit under this plan?

In case of demise of the life assured, the nominee receives the highest of

- Sum Assured less deductible partial withdrawals, if any, or
- Fund Value under the policy, or
- 105% of the total premiums paid

Deductible partial withdrawals are partial withdrawals made in the 2 years prior to the date of death of the life assured, in case of death before age 60 years. In case of death after attaining age 60 yrs, partial withdrawals made under the policy two years before attaining age 60yrs and all the partial withdrawals after attaining age 60yrs will be considered as deductible partial withdrawal

### 12. What is maturity benefit under the plan?

On maturity of the policy, Fund Value as on the date of Maturity is paid to the life assured. The life assured may also choose to receive the maturity benefit under Settlement Option as mentioned below.

### 13. What is the Settlement Option under this plan?

- This option enables the policyholder to take the maturity proceeds in periodical payments after the maturity date as per the options given below, instead of a lump sum on maturity.
- The policyholder must give a notice at least 30 days before the maturity date. The units in the unit fund can be redeemed any time up to 5 years from the date of maturity. During this settlement period, there will be no life cover.
- Only fund management charges will continue to be deducted during the settlement period.
- Partial withdrawals and switching will not be allowed during the settlement period
- On death of the life assured during the settlement period, the balance fund value will be payable to the nominee/legal heirs as applicable.
- During the settlement period, the investment risk in investment portfolio will continue to be borne by the policyholder
- The units in the unit fund can be redeemed any time up to 5 years from the date of maturity.
- Customer can choose one from the options mentioned below:

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Option	Payment Pattern from the Maturity Date
A	5 annual payments for next 5 years. 20% of the available fund value at the time of making such payment is payable for the first 4 annual payments. The balance fund value will be payable on 5 <sup>th</sup> annual payment.
B	10 half yearly payments for next 5 years. 10% of the available fund value at the time of making such payment is payable for first 9 payment. The balance fund value will be payable on 10 <sup>th</sup> installment.
C	One Lump sum payment any time during next 5 years.

### 14. What are the loyalty additions under this plan and how is it calculated?

Loyalty Additions as a % of Average Fund Value in the last 5 policy years shall be payable as per the below table, subject to policy being in-force at the time of payment of loyalty additions and all due premiums have been paid till date of payment of Loyalty Additions. Loyalty additions shall be added to the fund value on the applicable Policy Anniversary. However. The last (Final) Loyalty addition shall be payable on date of Maturity.

Policy Term	Loyalty Additions as % of average fund value payable on the last 5 policy anniversaries
10 to14 years	1.1%
15-19 years	1.15%
20 years	1.20%

### 15. What riders are available with Future Generali Easy Invest Online Plan?

No riders are available with this plan.

### 16. What are the investment options available under FG Easy Invest Online Plan?

Segregated Fund Name	Investment Strategy	Portfolio Allocation	Risk Profile
<b>Future Income Fund (SFIN: ULIF002180708FUTUINCOME133)</b>	Investments in assets of low risk	<ul style="list-style-type: none"> <li>Money market instruments – 0% to 50%</li> <li>Fixed Income investments – 50% to 100%</li> <li>Equity Instruments - NIL</li> </ul>	Low Risk
<b>Future Balance Fund (SFIN:ULIF003180708FUTBALANCE133)</b>	Balance of high return and risk balanced by stability provided by fixed interest instruments	<ul style="list-style-type: none"> <li>Money market instruments: 0% – 30%</li> <li>Fixed income Instruments – 40% to 70%</li> <li>Equity Instruments: 30% – 60%</li> </ul>	Moderate Risk
<b>Future Maximize Fund (SFIN:ULIF004180708FUMAXIMIZE133)</b>	Investment in a spread of equities. Diversification by sector, industry and risk	<ul style="list-style-type: none"> <li>Money market instruments: 0% – 40%</li> <li>Fixed income Instruments – 10% to 50%</li> <li>Equity Instruments: 50% – 90%</li> </ul>	High Risk

<p><b>Future Apex Fund</b> (SFIN: ULIF010231209FUTUREAPEX133)</p>	<p>Investment in a spread of equities. Diversification by sector, industry and risk</p>	<ul style="list-style-type: none"> <li>• Money market instruments: 0% – 50%</li> <li>• Fixed income Instruments – 0% to 40%</li> <li>• Equity Instruments: 50% – 100%</li> </ul>	<p>High Risk</p>
<p><b>Future Opportunity Fund(SFIN: ULIF012090910FUTOPPORTU133)</b></p>	<p>Investment in a spread of equities. Diversification by sector, industry and risk</p>	<ul style="list-style-type: none"> <li>• Money market instruments: 0% – 20%</li> <li>• Fixed income Instruments – 0% to 15%</li> <li>• Equity Instruments: 80% – 100%</li> </ul>	<p>High Risk</p>

**17. Are top ups allowed under this plan?**

Not Allowed

**18. Is premium reduction allowed under this plan?**

Not allowed

**19. Whether increase / decrease in sum assured allowed in this plan?**

Not allowed

**20. Can I withdraw money from my Policy?**

Yes, the Partial Withdrawal facility available with this plan gives you the option to withdraw money from your Fund Value subject to below conditions:

- Partial withdrawals can be made after the completion of lock in period of 5 policy years from the policy commencement date
- 4 Partial Withdrawals in a Policy Year are allowed with the minimum amount that can be withdrawn being Rs.5, 000. Subsequent partial withdrawal in a policy year shall attract a charge of Rs 200 per withdrawal thereafter.
- The Fund Value after a partial withdrawal should be at least 2 year's annualized premium.
- Unused free partial withdrawals cannot be carried forward to the following years.
- Partial withdrawals which would result in termination of a contract are not allowed.
- Partial Withdrawal will not be allowed if the age of the insured is less than 18 years

**21. Do I have the option to change my fund choice during the policy term**

Yes, you can change your fund selection at any time during the Policy Term using the features of Switch and Premium Re-direction available with this plan.

1. Switch - This feature helps you shift your investments from one fund to another.
2. Premium Re-direction - This feature allows you to alter the premium allocation to be applied to your future premiums.

**22. What are the “Switching” options under FG Easy Invest Online Plan?**

- At any time the policyholder may instruct us in writing to switch some or all of the units from one unit linked fund to another. The company will give effect to this switch by cancelling units in the old fund(s) and allocating units in the new fund(s) at the applicable unit price.
- The amount to be switched should be at least Rs.5,000/-(in multiples of '000).
- Twelve free switches are allowed each policy year.

- Subsequent switches in that policy year will attract a charge of Rs.100 per switch.
- Unused free switches cannot be carried forward.
- The switch request shall be processed as per IRDAI guidelines.

### 23. How can I redirect my premiums in FG Easy Invest Online Plan?

At any time after completion of one year, the policyholder may instruct us in writing 30 days before the next premium due date to redirect all future premiums in an alternative proportion to the various unit funds available. Redirection will not affect the premium paid prior to the request. A maximum of two premium redirections are allowed in a policy year. Charge of Rs. 250 will be applicable per redirection.

### 24. Can I surrender FG Easy Invest Online Plan?

To get the maximum benefit from this Policy, we encourage you to continue your Policy for the complete Policy Term. However, in case you still want to surrender your Policy, you can do so at any time during the Policy Term.

In case of surrender during the first 5 Policy Years, the Surrender Value will be paid only after the completion of first 5 policy years and in such a case,

Surrender value = Fund Value minus (-) the discontinuance charge of the year in which the premium payment is discontinued.

In case of surrender after the first 5 Policy Years, the Surrender Value is Fund Value at the prevailing NAV. It becomes payable immediately

### 25. What happens in case of “Discontinuance” of policy, how will it affect my policy?

Please refer to the product brochure for details on Policy Discontinuance

### 26. What are the charges under this plan?

#### Premium Allocation Charge:

The premium allocation charge as a percentage of Annualised Premium is as per the table below:

Policy Year 1	Policy Year 2 to 5	Policy Year 6+
5%	3.5%	Nil

Premium allocation charges are deducted from premiums paid and the premiums, net of premium allocation charges, are used to purchase units in any of the five underlying funds.

#### Policy Administration Charge:

The policy administration charges expressed as a percentage of premium is 0.1% of Annualized Premium per month subject to a minimum of Rs. 50 p.m and maximum of Rs. 500 p.m.

The policy administration charges given above are deducted from the unit account on monthly basis at the beginning of each monthly anniversary (including the policy commencement date) of a policy by cancellation of units.

**Discontinuance Charge**

In case of discontinuance of the policy during first 4 policy years, the following charges will apply

Discontinuance during the policy year	Discontinuance charge
1	Lower of 6% x (AP or FV), subject to a maximum of Rs. 6,000
2	Lower of 4% x (AP or FV), subject to a maximum of Rs. 5,000
3	Lower of 3% x (AP or FV), subject to a maximum of Rs. 4,000
4	Lower of 2% x (AP or FV), subject to a maximum of Rs. 2,000
5 and onwards	Nil

Where,

AP = Annualized Premium under the policy

FV = Fund Value on the date of discontinuance

**Fund Management Charge**

Fund Management charge (% p.a.)	
Future Income Fund	1.35%
Future Balance Fund	1.35%
Future Apex Fund	1.35%
Future Opportunity Fund	1.35%
Future Maximise Fund	1.35%

Fund Management Charges are deducted on a daily basis at 1/365th of the annual charge in determining the unit price.

**Switching Charge:**

- Twelve free switches are allowed each policy year. Subsequent switches in that policy year will attract a charge of Rs.100 per switch. Unused free switches cannot be carried forward.
- This charge will be levied at the time of effecting switch and will be deducted from the unit account by cancellation of units.
- This charge is also subject to increase in future upto Rs.250 per switch, subject to prior approval of IRDAI.

**Partial Withdrawal Charge**

Four free partial withdrawals are allowed each policy year. Subsequent partial withdrawal in a policy year shall attract a charge of Rs 200 per withdrawal.

**Mortality Charge**

- The mortality charges are determined using 1/12th of the annual mortality charge and are deducted from the unit account monthly at the beginning of each monthly anniversary (including the policy commencement date) of a policy by cancellation of units.

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- The mortality charges are levied on Sum at Risk. The Sum at Risk at any point of time is the Higher of (Sum assured less Deductible Partial Withdrawal, 105% of premiums paid) less Fund Value under the policy.
- For Female lives a 3 year age set back shall be used except for female lives aged 0 to 9 years. For example mortality charge for a 30 year old female shall be that of a 27 year old male. However, mortality charge for 9 year old female shall be that of a 9 year old male.

### **Miscellaneous Charge:**

This charge is levied for alterations within the insurance contract. The alterations admissible are change in premium mode and premium redirection. The charge is expressed as a flat amount levied by cancellation of units and is equal to Rs.250 per alteration.

- One month notice period will be given to the policyholder in case of an increase in charges. The increase, if any will apply from the policy anniversary coinciding with or following the increase.
- Any change in amount or rate of charges as stated above will be subject to prior approval of IRDAI. All charges are subject to service tax, if any, as prescribed by the Government from time to time.

### **27. Is loan available under this plan?**

No

### **28. When can I place a request for free look?**

In case you are not satisfied with the terms and conditions of the policy, you can request for free look cancellation within 30 days from the date you receive the policy documents. We will refund the premium paid subject to the deduction of the proportionate risk premium for the period of cover and expenses incurred by us towards medical examination, if any and stamp duties

### Technology Related FAQs:

#### **1. What hardware do I need?**

We recommend the following for best user experience.

- Hardware Requirement
- PC with Pentium 233Mhz processor or higher
- 64MB Ram or above
- 28.8Kbps or higher Internet connection
- SVGA monitor

#### **2. What software do I need?**

Software Requirement

- Microsoft Internet Explorer 7.0 and 8.0
- Mozilla Firefox 3.5 (with 128-bit encryption) and above
- Google chrome
- Windows XP Service Pack 2/Vista (Chinese or English) or above
- Firefox 2.0 or above
- If you are using Windows XP Service Pack 2, you must enable pop-up window from this website.
- You can go to the website of Microsoft to download the latest Internet Explorer. We do not recommend the use of beta versions of the browsers.

For Apple Mac OS X

- Safari 3.21 and above
- For all users, additionally, your browser must also:
  - Be upgraded to 128-bit encryption to access this site. You can check your browser version and encryption level by clicking on 'About' under 'Help'.
  - have cookies enabled
  - have JavaScript enabled
  - have SSL enabled

#### **3. What are the compatible operating systems?**



Windows 2000 or XP

- If you use Windows 2000 or XP operating system then,
- Go to the Control Panel and click Accessibility Options.
- Click on the Display option at the top of the dialog box and then deselect the Use High Contrast setting.
- Click Apply to apply the settings, once changed click OK

Windows Vista

- If you use Vista operating system then,
- Go to the Control Panel and click Ease of Access and click Ease of Access Centre.
- Click on Set your High contrast and make sure that high contrast is disabled and try to access the website again.

#### 4. How do I determine the version of my browser?

Click Help at the menu bar and select About Internet Explorer or About Communicator to check the browser's version number.

#### 5. How do I upgrade my browser?

- For Internet Explorer: Click on the free downloads link on the Microsoft site at [www.microsoft.com/ie](http://www.microsoft.com/ie)
- For Mozilla Firefox: Click on the free downloads link on the Mozilla site at <http://www.mozilla.com/firefox/>
- For Safari on Mac OS X: Click on the free downloads link at the Apple site at [www.apple.com/safari/](http://www.apple.com/safari/)

#### 6. Why should I upgrade from IE6? How can I do it?

The latest browsers offer the following which IE6 does not. Improved security features, helping protect you against fraud, hackers and viruses. Support for modern web standards and technologies used to build websites today. A faster browsing experience. Great features like tabbed browsing meaning you can open multiple sites in one window.

##### Internet Explorer 7

If you use Internet Explorer 7 go to tools, select Internet options, under browsing history press the settings button, select "Every time I start Internet Explorer" under the check for newer versions of stored pages. Click OK. Delete all browser history by selecting the button marked "Delete..." Restart internet explorer and log in.

##### Safari

If you use Safari go to the menu bar option - Safari | Empty Cache and then press the 'Empty' button, please do not be on the Future Generali Life Website when doing this. Close all instances of Safari, open a new window of Safari and try again.

### Firefox

If you use Firefox go to options, select the privacy tab, and select "clear now" under private data. Also select "keep until: I close firefox" under the cookies section. Then select the advanced: network tab and select "clear now" under the cache section. Under the content tab, make sure that "java" and "javascript" are enabled.

### 7. What can I do if my Internet browser frequently hangs?

You may need to check:

- Whether your PC meets our recommended minimum hardware requirements
- Whether your PC is running many other applications at the same time
- Whether the connection between the PC and the modem and that between the modem and the telephone line are proper

### 8. How do I print the web page / document?

On your browser, select 'File' from the menu and then click 'Print'. From the pop-up window that appears select the printer you want and click the 'Print' button. If you download a document in PDF format, click the Print icon from the PDF menu bar.

### 9. What can I do if the system does not respond immediately after I confirm a transaction or select a service?

If there is a delay in response after you have clicked a hyperlink or an icon, please wait patiently and do not click "Confirm", "Refresh", "Reload" or the same link / icon again.

Note: Clicking "Refresh" or "Reload" during a login session will terminate the current session.

### 10. What is the minimum resolution for scanning documents?

The recommended resolution is 200 dpi X 200 dpi or 300 dpi X 300 dpi (dots per inch), black and white.

### 11. When should I review a scanned image to make sure it can be read - before or after it is uploaded to the Future Generali India Life Insurance system?

To ensure unclear scans (crooked, blurry, cut off, etc.) are not uploaded, it is recommended that you should verify it is a good image before it is uploaded. After it is uploaded, you can open / view the image in the system to make sure the upload was successful and the image can be read.

### 12. What precautions should I take when using public PCs?

We strongly recommend that you do not conduct your Future Generali India Life Insurance online transactions on any such PCs. Please clear the browser cache after each session so that your account information is removed from such PCs.

### 13. What is encryption and how is it used to protect my information?

Encryption is the process to protect the privacy and confidentiality of your account information from any unauthorized access.