In this policy, the investment risk in the investment portfolio is borne by the policyholder. The linked insurance plans do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in linked insurance plans completely or partially until the end of the fifth year

GENERALI Central
LIFE INSURANCE

GENERALI CENTRAL COMPREHENSIVE EMPLOYEE BENEFITS PLAN

Unit-linked, non-participating (without-profits), fund based yearly renewable group insurance plan

ONE PLAN. THREE SOLUTIONS.



- A flat fund management charge of 0.55% of your fund value.
- Offers unlimited free switches and contribution re-direction.
- Provides loyalty additions* of up to 0.25% of Average Fund Value every year.
- Benefit of clubbing while arriving at the rate of loyalty addition for companies under the same parent group.



GRATUITY | LEAVE ENCASHMENT | SUPERANNUATION

THIS IS A UNIT LINKED INSURANCE PLAN. IN THIS POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

Generali Central Comprehensive Employee Benefits Plan

Unit-linked, non-participating (without-profits), fund based yearly renewable group insurance plan.

As an employer, managing Employee Benefits across the lifecycle of an employee is a critical as well as a statutory responsibility. There are specialized plan available for each employee benefit and the task of selecting and servicing each one can be very tedious.

As an insurance provider, we understand the challenges of managing different policies and therefore bring you the Generali Central Comprehensive Employee Benefits Plan. A Unit Linked Fund Based Group Life Insurance plan, which has been designed specifically for employers as a single solution to manage the statutory responsibility of providing Gratuity and various other employee benefits such as Leave Encashment and Superannuation.

Unique Product Features

- All-in-one employee benefits solution: A single plan to manage all employee benefits – gratuity, leave encashment and superannuation.
- Get rewarded with Loyalty Additions : Depending upon the size of your fund, loyalty units will get added every year which will boost your fund value
- Systematic Transfer of Funds : To safeguard the value of your funds from eroding due to the volatility of equity markets, you have the option to begin your investment in any of our Debt Funds and use the option of Systematic Transfer to automatically switch your investments to any of our Equity Funds in parts over a period of time

Plan Summary

Eligibility

Entry age	Minimum: 18 years (as on last birthday) Maximum: 79 years (as on last birthday)
Maximum Maturity Age	80 years
Type of Schemes	i) Gratuity ii) Leave Encashment iii) Superannuation a) Defined Benefit (DB) Scheme b) Defined Contribution (DC) Scheme c) Combination of Defined Benefit and Defined Contribution Scheme
Sum Assured	₹10,000 per member for Gratuity and Leave Encashment and NIL for Superannuation
Policy Term	Yearly renewable plan
Minimum Group Size	10 members

Minimum Contribution	Minimum Contribution: Minimum contribution at inception: ₹50,000/- on a scheme level Minimum subsequent instalments is ₹5,000/- per scheme. For Defined Contribution Superannuation scheme :Minimum contribution per member per instalment is ₹100/- There are no restrictions on number of installments to be paid either by Master Policyholder or Member in a year.
Premium Frequency	The contributions or premiums to group schemes by the master policyholder shall be made in accordance with the funding requirements as per the scheme rules. The trustee or employer or Master Policyholder shall confirm that such funding is required as per the extant accounting standard governing the measurement of long term employee benefits. The master policyholder may not pay future contributions or premiums under the policy and the policy shall not be treated as discontinued. The policies will participate in the fund performance, subject to deduction of all applicable charges.
Top Up	No top-up contributions shall be allowed, unless required to address the underfunding of the scheme as per the extant accounting governing the measurement of long term employee benefits.

Fund options for your investment

Depending on your ability to expose yourself to risks associated with the markets, choose to invest your premiums in any of the following 6 funds. Your premium, net of applicable charges, will be invested in funds of your choice. The funds in turn, are segregated into liquid investments, fixed income securities and equity investments in line with their risk profile.

The following is a summary of funds available under this product and investment strategy of each fund:

Segregated Fund Name	Investment Strategy	Investment Objective	Portfolio Allocation	Risk Profile
Group Cash Fund (SFIN: ULGF004010118GRPCSHFUND133)	This fund aims to safeguard the nominal value of investment through investment in short maturity liquid instruments. This fund will largely invest in money market instruments.	• To provide steady returns to investors by investing in short term debt securities with very high liquidity.	• Money market instruments and Cash – 75% to 100% • Debt Securities – 0% to 25% • Equity – 0%	Very low Risk

Segregated Fund Name	Investment Strategy	Investment Objective	Portfolio Allocation	Risk Profile
Generali Central Group Income Fund (SFIN: ULGF005010118GRPINCFUND133)	This fund aims to provide stable returns by investing in assets with relatively low to moderate level of risk. The fund will invest in fixed income securities such as Govt. Securities, Corporate Bonds & any other fixed income investments along with Money Market Instruments for liquidity.	• To provide steady returns to investors by investing in debt securities.	• Money market instruments and cash: 0% – 40% • Debt Securities – 60% to 100% • Equity – 0%	Low Risk
Group Enhanced Income Fund (SFIN: ULGF006010118GRPEINFUND133)	This fund aims to provide stable returns by investing in assets with relatively low to moderate level of risk. The fund will invest primarily in fixed income securities, such as Govt. Securities, Corporate Bonds, Money Market Instruments and other fixed income investments	• To provide strong risk adjusted returns to investors by investing in debt securities with minimum 30% allocation to corporate bonds/other fixed Income instruments.	• Money market instruments and cash : 0% to 40% • Government Securities: 0% to 30% • Corporate Bonds/Other Fixed Income Investments: 30% to 100% • Equity – 0%	Low Risk
Generali Central Group Secure Fund (SFIN: ULGF007010118GRPSECFUND133)	This fund aims to provide progressive returns compared to fixed income instruments by taking a low exposure to high risk assets like equity. Fund aims to provide stable return due to high exposure to Fixed Income instruments while generating additional return through small exposure to equity.	• To provide strong risk adjusted returns to investors by taking low exposure to Equities while ensuring steady returns through Fixed Income investments.	• Money market instruments and Cash: 0% – 40% • Debt Securities – 60% to 100% • Equity: 0% – 20%	Low to Moderate Risk
Generali Central Group Balanced Fund (ULGF008010118GRPBALFUND133	This fund aims to provide capital growth by availing opportunities in debt and equity markets while maintaining a good balance between risk and return. The fund will also invest in money market instruments to provide liquidity.	• To provide long term capital appreciation for the investors by investing in a mix of Equities and Fixed Income instruments	• Money market instruments and cash: 0% – 40% • Debt Securities – 40% to 80% • Equity: 20% – 40%	Moderate Risk

Segregated Fund Name	Investment Strategy	Investment Objective	Portfolio Allocation	Risk Profile
Generali Central Group Growth Fund (SFIN: ULGF009010118GRPGTHFUND133)	This fund aims to provide potentially high returns by investing a significant portion in equities to target growth in capital value of assets. The fund will also invest to a certain extent in govt. securities, corporate bonds and money market instruments to generate stable return.	• To provide long term capital appreciation for the investors by investing in a mix of Equities and Fixed Income instruments.	• Money market instruments and cash: 0% – 40% • Debt Securities – 30% to 70% • Equity: 30% – 60%	High Risk

In case of Gratuity, Leave Encashment or Defined Benefit Superannuation schemes, the Master Policyholder reserves the right to choose Investment Fund(s) and the Member shall not have any such rights.
In case of Defined Contribution Superannuation scheme, the right to choose Investment Fund(s) can be either with Master Policyholder or the Members as per the scheme rules.

UNDER SUPERANNUATION SCHEME:-

- Contributions shall be mandatorily invested in '**Group Cash Fund (SFIN: ULGF004010118GRPCSHFUND133)**' or '**Generali Central Group Income Fund (SFIN: ULGF005010118GRPINCFUND133)** or in certain proportion in these funds, depending upon the choice of Master Policyholder or the Member.
- Excess of fund value compared to the Assured Benefit (as defined under Benefits section) can be switched to any of the above 6 segregated funds as per the choice of the Member except where a scheme is entirely funded by the Master Policyholder, where the right to switch shall be with the Master Policyholder.
- At the end of each financial year i.e. on 31-March, if the sum of Fund Value of **Group Cash Fund (SFIN: ULGF004010118GRPCSHFUND133)** and **Generali Central Group Income Fund (SFIN: ULGF005010118GRPINCFUND133)** is less than the Assured Benefit, then, the shortfall amount shall be met by switching units from other segregated funds to 'Group Cash Fund'.

Default Fund (in case of closure)

A fund can be closed with appropriate approval. In case the existing fund is closed the default fund is **Generali Central Group Income Fund (SFIN: ULGF005010118GRPINCFUND133)**

In case any existing fund is closed, the company shall seek prior instructions from the master policyholder for switching units from the existing closed fund to the any other available fund under the policy.

Company will also seek instructions for future contribution redirections in case of closure of the existing fund.

On such closure of fund, if the company do not receive the choice of the fund from the Master Policyholder, the company shall transfer the units of the master policyholder in the fund which is intended to be closed to Generali Central Group Income Fund (SFIN: **ULGF005010118GRPINCFUND133**) and all future redirections related to the closed fund shall be redirected to Generali Central Group Income Fund (SFIN: **ULGF005010118GRPINCFUND133**).

Modification of Fund

A fund can be modified with appropriate approval.

In case any existing fund is modified, the company shall seek prior instructions from the Master Policyholder/Member for switching units from the existing modified fund to the any other available funds under the policy.

Company will also seek instructions for future contribution redirections in case of modification of the existing fund.

On such modification of the fund, if the company does not receive the choice of the fund from the Master Policyholder/Member, the company shall continue to invest in such modified fund.

Benefits

Death Benefit

In case of death of a member,

- Death benefit will be paid as per scheme rules
- However, at all times, the liability of company is limited to the fund value subject to minimum Assured Benefit applicable in case of Supernannuation scheme.
- In case of gratuity or leave encashment, an additional amount equal to Sum Assured of ₹10,000/- shall be paid over and above the fund value.

Other Benefits as defined in Scheme rules

- The claim amount requested by the Master policyholder will be paid from the policy fund to the Master policyholder, to allow them to make benefit payment to the beneficiary.

- At all times, the liability of company is limited to the fund value.

Under superannuation schemes,

1. For schemes where defined benefits are subscribed to by an employer, where the scheme does not maintain individual member accounts and only maintains a superannuation fund:
    a. The company shall make payments from such funds only subject to the availability of funds in the respective unit fund of the respective group policyholder's superannuation fund.
    b. Except for exits as per the scheme rules, no other withdrawals shall be allowed.

2. For schemes where defined contributions are subscribed to by an employer, where the scheme maintains individual member accounts:

a. The company shall make payments from such individual member funds only subject to the availability of funds in the respective unit fund of the respective member of the group policyholder.
b. Except for exits as per the scheme rules, no other withdrawals shall be allowed.

3. Where the master policyholder maintains superannuation funds with more than one insurer, the master policyholder shall have the option to choose any insurer to purchase available annuity.

Assured Benefit in Superannuation Schemes:-

Assured Benefit payable on exit is equal to 100.1% of (Total contributions paid net of withdrawals already made from the account).

For Superannuation schemes where only master policyholder's account is maintained and member level accounts are not maintained, Assured Benefit shall be applicable at the time of exit of the master policyholder.

For Superannuation schemes where individual members' account are maintained, Assured Benefit shall be applicable at the member level at the time of exiting the scheme.

Little Privileges for you

A. Loyalty Additions

Loyalty Additions as a % of average fund value shall be added at the end of each financial year i.e. on every 31st March as per the below table, subject to policy being in-force at the time of payment of loyalty additions.

Average Fund Value (AFV)	Loyalty Additions Rate
AFV < 1 Crore	NIL
1 Crore <= AFV < 3 Crore	0.10%
3 Crore <= AFV < 5 Crore	0.15%
5 Crore <= AFV	0.25%

Where,
Average Fund Value = Average of Fund values on the first day of each of the calendar months falling in the financial year in which loyalty addition is payable starting from calendar month April in Year (X-1) till calendar month March in Year X for determining loyalty units on 31st March of Year X.

The Loyalty Addition Rate to be applied shall be based on Average Fund Value as computed above.
The Loyalty Addition Rate shall be proportioned for number of days the scheme was with the Company in the financial year in question.

The Average Fund Value of all schemes (Gratuity, Leave Encashment and Superannuation) managed by Generali Central for a given Master Policyholder (one company or all companies belonging to same group) under this product shall be clubbed to determine the size of fund for determining applicable loyalty addition rates

B. Ability to switch funds

At any time the master policyholder/member may instruct the Company in writing to switch some or all of the units from one unit linked fund to another. The Company will give effect to such a request for a 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 ₹5,000/-.

Unlimited number of switches are allowed with no switching charge.

The switch request shall be processed as per IRDAI guidelines.

For Superannuation schemes, contributions will be mandatorily invested in Group Cash Fund or Group Income Fund or in certain proportion in only these funds, depending upon the choice of the Master Policyholder or the Member. Only the excess of fund value compared to Assured Benefit can be switched to any of the 6 segregated funds as per the choice of the Member except where a scheme is entirely funded by the Master Policyholder, where the right to switch shall be with the Master Policyholder.

C. Contribution Redirection

Anytime during the currency of the policy, the master policyholder may instruct us in writing withtin 30 days of renewal date to redirect all future contributions in an alternative proportion to the various unit funds available. Redirection will not affect the contribution paid prior to the request. There will be no limit on the number redirections that can be done in this product. There will be no charge for redirection of contributions. All future and subsequent contributions will use the revised redirection.

For Superannuation schemes, contribution redirection request for future contributions will be mandatorily done in Group Cash Fund or Generali Central Group Income Fund or in certain proportion in only these funds, depending upon the choice of Master Policyholder or the Member.

In case of Gratuity, Leave Encashment or Defined Benefit Superannuation schemes, the Master Policyholder has the right of contribution redirection and Member shall not have such rights.

In case of Defined Contribution Superannuation scheme, the right of contribution redirection can be with Master Policyholder or the Members as per the scheme rules.

D. Systematic Transfer Option (STO)

This is a facility of auto switching of units from one fund to another fund called Systematic Transfer Option (STO). STO is not applicable for superannuation schemes (either Defined Benefit or Defined Contributions on either Master Policyholder level or member level). Further, the members of the scheme in case of Gratuity or Leave Encashment scheme shall not have the option of STO and the right lies only with the Master Policyholder. The Master Policyholder has the option to monthly transfer Fund Value available under one specific fund to another fund by making a request for STO. The Master Policyholder can submit STO request anytime, however only one STO request will be taken at one point in time. The Master policyholder shall be able to make further STO requests after the elapse of a previous STO request.

The fund from which fund value will be transferred will be called ‘Selected Fund’ and the fund to which fund value will be transferred will be called ‘Target Fund’. At any point in time, STO is only applicable

between any one selected fund and any one Target fund. The remaining 4 segregated funds will not be affected/participate in STO.

Once a STO request is placed, units from the Selected Fund will get transferred to the Target Fund through 12 automatic switches at the end of respective months. At the end of each calendar month, 1/Xth of units from Selected Fund will get transferred to Target Fund, where X = no of automatic switches which are left to be done in the given STO request i.e. X will be 12 in the first calendar month, it will be 11 in the second calendar month and will be 1 in the twelfth calendar month.

Contributions by Master Policyholder can come in any of the 6 segregated funds. Future contribution redirection can be done in any of the 6 segregated funds. However, during the period in which STO is invoked, no switching can take place in any of the 6 segregated funds.

There will be no charges deducted for any STO request.

Master Policyholder has the option to stop the STO by providing a request to Company. Once STO is stopped, the Master Policyholder can switch units from funds as per their need.

Master Policyholder shall be able to make further STO requests after the elapse of a previous STO request. STO will apply to both future contributions as well as existing contribution, only for Selected Fund to be moved to Target Fund. The NAV applicable for STO shall be the NAV of the Selected Fund and the Target Fund on the day when the STO takes place.
STO will stop if:

- The fund value of selected fund becomes zero
- 12 months from the STO request date have elapsed
- Master Policyholder has submitted STO stop request

E. Free-Look Period

The master policyholder has a right to return the policy within 30 days of receipt of the policy document whether received electronically or otherwise, if master policyholder disagree with any of the terms and conditions, by giving a request for cancellation of the policy which states the reasons for objection.
On cancelation of the policy after such request, the Fund Value as on the date of cancellation plus non-allocated contribution plus charges levied by cancellation of units less deduction for proportionate cost of insurance cover for the period, if any, and expenses towards policy stamp duty and medical examination, if any, will be refunded.

F. Surrender

The surrender value will be equal to the Fund Value subject to a minimum of Assured Benefit (as defined under Benefits section) less the surrender charges, if any.
The Master Policyholder can surrender the policy at any time by giving a written request.
The surrender charges will be equal to 0.05% of the total Fund Value subject to a maximum of Rs 5,00,000/- if the policy is surrendered within the first policy year.

If the policy is surrendered after the first policy year, then there will be no surrender charges.

Once the policy is surrendered and the surrender value is paid, the Company shall cease to be liable for any benefit payable under the policy and the policy cannot be reinstated.

G. Top-Up Premium

No top-up contributions shall be allowed, unless required to address the underfunding of the scheme as per the the extant accounting standard governing the measurement of long term employee benefits.

H. Tax Benefits

The tax benefits shall be applicable as per prevailing tax laws. Please contact your tax advisor for any details.

I. Riders

No riders are available under this product.

J. Nomination and Assignment

Nomination, in accordance with Section 39 of the Insurance Act, 1938, as amended from time to time, is permitted under this policy.

Assignment, in accordance with Section 38 of Insurance Act, 1938 as amended time to time, is permitted under this policy.

Charges

Premium Allocation Charge:

The premium allocation charge depends on whether the group scheme is bought directly or through a sales intermediary. The premium allocation charge for a scheme as a percentage of contributions is as per the table below:

Policy Bought Through	Premium Allocation Charge (% of contribution)	Maximum Cap for the Year
Direct Marketing	NIL	NIL
Agency, Brokers, Corporate agency and Bancassurance	0.5%	10 Lacs

Premium allocation charges are deducted from contributions paid and the contributions, net of premium allocation charges, are used to purchase units in any of the six underlying funds as per choice of Master Policyholder.

Policy Administration Charge:

Nil

Surrender Charge:

0.05% of Fund Value subject to maximum of ₹5 Lac in the first policy year and Nil thereafter.

Fund Management Charge:

Fund management charge (% p.a.)		
Group Cash Fund	**(SFIN: ULGF004010118GRPCSHFUND133)**	0.55%
Generali Central Group Income Fund	**(SFIN: ULGF005010118GRPINCFUND133)**	0.55%
Group Enhanced Income Fund	**(SFIN: ULGF006010118GRPEINFUND133)**	0.55%
Generali Central Group Secure Fund	**(SFIN: ULGF007010118GRPSECFUND133)**	0.55%
Generali Central Group Balanced Fund	**(SFIN: ULGF008010118GRPBALFUND133)**	0.55%
Generali Central Group Growth Fund	**(SFIN: ULGF009010118GRPGTHFUND133)**	0.55%

Fund Management Charges (FMC) are deducted on a daily basis at $1/365^{th}$ of the annual charge in determining the unit price/NAV. The FMC shall be apportioned by adjusting the NAV and shall be levied at the time of computation of NAV.

Mortality Charge:
₹0.50 per annum per 1000 sum assured per member
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.

Switching Charge:
Nil

Premium Re-direction Charge:
Nil

Systematic Transfer (STO) Charge:
Nil

Revision of Charges:
After taking appropriate approval, the Company reserves the right to revise Fund Management Charges. Fund Management Charge can be up to a maximum of 1.35% per annum.
The Company will give the Master Policyholder/Member a notice of 30 days before any revision in charges. In case the Master Policyholder/Member does not agree with the modified charges then the Master Policyholder shall be allowed to surrender the scheme and terminate the policy.

Terms and Conditions

Under this plan, the liability of Generali Central Life Insurance Company Limited (GCLICL) at any time will be limited to the Fund Value of the Scheme. GCLICL will only be concerned with fund management, and the Master Policyholder will have to bear any shortfall in funds, if it arises at any time. The liability of the company at all times will be limited to the balance of the Fund Value in the scheme.

Auto Renewal
On non-receipt of contribution, the policy will automatically get renewed as per the existing terms and conditions on each renewal date.

Partial Withdrawal
Partial withdrawal is not allowed under the product.
Except for exits as per the scheme rules, no other withdrawals will be allowed.
The amount payable pertaining to that member on exits shall be as communicated by the Master Policyholder to us.

Foreclosure of Policy
The Master Policyholder should maintain a minimum total fund value of ₹25,000 under a particular policy at end of each calendar month.

The company will send a notice of 30 days period to the Master Policyholder if the Total Fund value under a particular policy on any calendar month falls below ₹25,000.

If at the end of 30 days' notice period the Fund Value continues to remain below ₹25,000/- then the company will terminate the policy and refund the entire amount available in the fund post deductions (surrender charges, if any) to the Master Policyholder. Thereafter the Company shall cease to be liable for any benefit payable under the policy. Once policy is terminated, it cannot be reinstated.

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@generalicentral.com

(c) You may also visit us at the nearest Branch Office. Branch locator - https://generalicentrallife.com/branch-locator/

(d) Senior citizens may write to us at the following id: senior.citizens@generalicentral.com for priority assistance

(e) You may write to us at:

Customer Services Department
Generali Central 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://generalicentrallife.com/customer-service/grievance-redressal-procedure

Prohibition of rebates

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

1. 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:

2. 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.

Non-disclosure

Section 45 of the Insurance Act 1938, as amended from time to time, states

1. 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.

2. 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.

Why Choose Us

Generali Central Life Insurance Company Limited offers an extensive range of life insurance products, and a distribution network which ensures that we are close to you wherever you go. At the heart of our ambition is the promise to be a life-time 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 who 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 - Generali Central Life Insurance Company Limited.

RISK OF INVESTMENT IN THE UNITS OF THE PLAN

- Unit Linked Insurance products are different from the traditional insurance products and are subject to the risk factors.
- The Premium paid in Unit Linked Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the policyholder/insured is responsible for his/her decisions.
- Generali Central Life Insurance Company Limited is only the name of the life Insurance Company and Generali Central Comprehensive Employee Benefits Plan is only the name of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- Please know the associated risks and the applicable charges, from your insurance agent or the intermediary or policy document of the Company.
- The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Past performance is not indicative of future performance, which may be different.
- Tax benefits are subject to change in law from time to time. You are advised to consult your tax consultant.

This Product is not available for online sale.

Generali Central Life Insurance Company Limited (Formerly known as 'Future Generali India Life Insurance Company Limited')
For detailed information on this plan including risk factors, exclusions, terms and conditions etc., please refer to the policy document or consult your advisor or visit our website before concluding a sale. Tax benefits are as per the Income Tax Act 2025 and are subject to any amendment made thereto from time to time. You are advised to consult your tax consultant. Generali Central Life Insurance Company Limited (IRDAI Regn. No.: 133) (CIN: U66010MH2006PLC165288). Regd. Office & Corporate Office address: Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083 | Email: care@generalicentral.com | Call us at 1800 102 2355 | Website: www.generalicentrallife.com | UIN: 133L080V02 | ARN: ADVT/Comp/2026-27/June/4494

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.