

# BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

www.bluechipindia.co.in

## TATA AIA LIFE INSURANCE FORTUNE PRO

### A NON-PARTICIPATING UNIT LINKED ENDOWMENT INSURANCE PLAN

Tata AIA Life Insurance Fortune Pro, is non-participating Unit Linked Endowment Insurance plan that makes your money grow steadily over time and also provide protection to your loved ones. The plan offers flexibility of policy duration which allows you to mould it in to your difference financial needs and adjusts itself to your desired level of growth

#### Salient Features :

- ✓ Regular Loyalty Additions to boost investments.
- ✓ Flexibility to choosed from 6 Fund options for enhanced investment opportunities.
- ✓ Option to customise your plan with three additional unit deducting riders.
- ✓ Choice of Enhanced Systematic Money Allocation & Regular Transfer Investment Portfolio Strategy.

#### BENEFITS UNDER THE PLAN :

**Maturity Benefit :** At the end of the Policy Term your risk cover ceases and you can redeem your accrued units at the then prevailing unit price and take the sum of Regular / Single Premium Fund Value and Top-Up Premium Fund Value valued at applicable NAV on the date of Maturity.

**Loyalty Addition :** 0.35% of units in each of the funds under Single Premium Account & 0.20% of the units in each of the funds under the Regular Premium Account will be credited (post deduction of applicable charges) to respective funds every Policy Anniversary starting from sixth (6th) Policy Anniversary and eleventh (11th) Policy Anniversary till the end of Policy term for Single Pay and Regular Pay respectively. Loyalty additions will be paid only if the Policy is in force and all due premiums till date have been paid. The above Loyalty Additions are not applicable for Top up Premium Account.

**Death Benefit :** In case of unfortunate demise of the Life Assured, the nominee will get the greater of a) Basic Sum Assured net of all "Deductible Partial Withdrawals", b) Regular/ Single Premium Fund Value c) 105% of the total Regular/ Single premiums paid or d) 10 times Annualised Premium (in case of both Limited premium payment term/Regular premium payment term.

In addition highest of a) approved Top-Up Sum Assured(s) b) Top-Up Premium Fund Value of this Policy or c) 105 % of total Top-up premium paid, is also payable provided the Policyholder has a Top-Up Premium Fund Value. Deductible Partial Withdrawals are not applicable in case of Top-Up Sum Assured. For purpose of determining the Death Benefit, the Deductible Partial Withdrawals mentioned above shall mean the Partial withdrawals made, (i) during the last two years immediately preceding the date of death of the Insured, if the age of the Insured at death is less than 60 years of Age; or (ii) after Insured attaining the age of 58 years, if the age of the Insured at death is greater than or equal to 60 years, as the case may be

**Tax Benefit :** Tax benefit under the policy are subject to prevailing tax laws (Section 80C and Section 10(10D) of the Income Tax Act, 1961) and subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you.

#### CHARGES UNDER THE PLAN

The Following Charges will be applicable on the policy, For details refer the policy Brochure

- ❖ Premium Allocation Charges
- ❖ Policy Administration Charges
- ❖ Fund Management Charges
- ❖ Mortality Charges
- ❖ Top-Up Premium Allocation Charges
- ❖ Discontinuance Charges
- ❖ Fund Switching Charges
- ❖ Partial Withdrawal Charges

#### BASIC POLICY CONDITIONS :

Entry age	: Min. 0 Yrs, Max : 59 Years
Policy Term	: 15 Yrs to 40 Years
Premium	: Single   Limited -
Paying Term	: 5 / 7 and 10 Years
Term	: Regular- 15 and 20 Years
Min. Annulised : Premium	: Single Pay - Rs.1,00,000/- Limited / Regular - Rs.50,000/-
Max. Annulised : Premium	: Single / Limited / Regular Pay - Rs.5,00,000/-

For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Insurance cover is available under this product. This product is underwritten by Tata AIA Life Insurance Company Ltd. All taxes, duties, surcharge, cesses or levies, (including but not limited to Service Tax and TDS), as may be imposed by Government or any statutory authority from time to time, on the premiums payable and benefits secured under Policy, shall be borne and paid by the Policyholder. Kindly refer to the sales illustration for exact premium. Unit Linked Life Insurance products are different from traditional insurance products and are subject to risk factors. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you. Tata AIA Life Insurance Company Limited is only the name of the Insurance Company & Tata AIA Life Insurance Fortune Pro 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. The premium paid in Unit Linked Life 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 insured is responsible for his/her decisions. 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. Please know the associated risks and the applicable charges, from your Insurance Agent or the Intermediary or Policy document issued by the insurance company. Linked insurance products 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 products completely or partially till the end of the fifth year. Riders are not mandatory and are available for a nominal extra cost. Buying a Life Insurance Policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premium paid. This is not a contract of Insurance. The precise terms and condition of this plan are specified in the policy contract. For more details on benefits, premiums and exclusions under the Rider(s), please refer to the product brochure or contact Tata AIA Life's Insurance Advisor/ Branch. Tata AIA Life Insurance Waiver of Premium (Linked) Rider (UIN: 110A026V01); Tata AIA Life Insurance Waiver of Premium Plus (Linked) Rider (UIN: 110A025V01); Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Linked Rider (UIN: 110A027V01) • UIN: 110L112V01. Tata AIA Life Insurance Company Limited (IRDAI Registration No. 110. CIN: U66010MH2000PLC128403). Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. For any information including cancellation, claims and complaints, please contact our Insurance Advisor or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com or SMS 'LIFE' to 58888, Approval ID: LD/CAdvt/2016/Dec/620.

## ICICI PRU LIFE SAVINGS SURAKSHA

### A NON LINKED INSURANCE PLAN PARTICIPATION PLAN WITH GUARANTEED MATURITY BENEFITS.

#### CONDITIONS APPLY #

ICICI Pru Savings Suraksha is Participating savings and protection oriented Plan.

#### Key Benefits of ICICI Pru Savings Suraksha

- ✓ **Protection:** Get life cover for entire policy term
- ✓ **Savings with the comfort of guarantees:** At maturity of the policy, you receive
  - ◆ **Accrued Guaranteed Additions (GAs):** During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy
  - ◆ **Vested Reversionary Bonuses and Terminal Bonus,** if any
- ✓ **Tax benefits :** apply to premiums paid and benefits received as per the prevailing tax laws.

#### Benefits in detail:

**Maturity Benefit:** On Maturity of the policy the policy holder will get a) **Guaranteed Maturity Benefit, Plus b) Accrued Guaranteed Additions, plus c) Vested Reversionary bonuses, if any, plus d) Terminal Bonus, if any.**

**Guaranteed Maturity Benefit (GMB) :** The Guaranteed Maturity Benefit is decided in the beginning of the Policy, depending on the age as well as premium amount selected.

**Guaranteed Additions (GAs) :** During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy

**Reversionary Bonus :** if any, will be declared each year during the term of the policy starting from the first policy year. Bonuses will be applied through the compounding reversionary bonus method.

**Terminal Bonus** if any, will be declared and paid on Maturity or in case of death whichever is earlier.

**Death Benefit:** On death of the life assured during the policy term, the nominee will get higher of a) Sum Assured plus accrued

Guaranteed Additions and Bonuses\* or b) GMB plus accrued Guaranteed Additions and Bonuses\* or c) Minimum Death Benefit equal to 105% of sum of premiums paid till date.

\*Bonuses consist of vested reversionary bonuses, interim bonus and terminal bonus, if any.

#### Sum Assured on Death :

<b>Age at Entry</b>	<b>Multiple of Annual Premium</b>
Upto 44 Yrs	10 times
Age 45 to 54 Yrs	10 times or 7 times
Age 55 Yrs & above	7 times

#### Basic Eligibility Conditions of the Plan:

Min. & Max. Entry Age :	0 Yrs & 60 Yrs
Min. & Max. Maturity :	18 Yrs & 70 Yrs
Premium Modes :	A / H / M
Min. Annual Premium :	Rs.12,000/-

#### Premium Payment Term & Policy Terms :

<b>PPT 5 Years</b>	<b>: Term 10 to 30 Years</b>
PPT 7 Years	: Term 12 to 30 Years
PPT 10 Years	: Term 15 to 30 Years
PPT 12 Years	: Term 17 to 30 Years

# Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is in force till the completion of entire policy term. ICICI Prudential Life Insurance Company IRDAI Regn No. 105 Call us on 1-860-266-7766 (9am-9pm, Monday to Saturday, except national holidays. Valid only for calls made from India). © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. Insurance is the subject matter of the solicitation. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Tax laws are subject to amendments from time to time. UIN: 105N135V01. Advt no : P/II/1312/2013-14

## ICICI PRU LIFE CASH ADVANTAGE

### A SAVINGS AND PROTECTION ORIENTED PLAN.

ICICI Prudential introduces ICICI Pru Cash Advantage, a unique savings and protection oriented plan which offers you a guaranteed amount every month for 10 years, a guaranteed lump sum at maturity, along with bonuses and life cover that provides financial security to your family in case of your death.

#### How does ICICI Pru Cash Advantage work?

At policy inception, you choose your premium, premium payment option, premium payment mode, Sum Assured and cash benefit mode. The GCB and GMB are calculated using the parameters as mentioned earlier along with your age and gender. GCB is payable in advance during the payout term. Payout term begins as soon as the premium payment term is over and terminates at the end of the policy term. In the unfortunate event of death of the life assured during the policy term, death benefit is payable to the nominee. On survival of the life assured till the end of the policy term, Guaranteed Maturity Benefit (GMB)<sup>T&C2</sup> is payable along with vested reversionary bonuses (RB) plus terminal bonus, if any.

#### Benefits in detail

**Cash Benefit :** Throughout the payout term, Guaranteed Cash Benefit (GCB) is payable in <sup>(T&C1)</sup> advance , provided the life assured is alive and the policy is fully paid<sup>(T&C3)</sup>. GCB can be received in monthly or annual instalments. GCB is a percentage of the Guaranteed Maturity Benefit (GMB) and depends on cash benefit mode as per the table below.

<b>Cash benefit mode</b>	<b>Gua. Cash Benefit</b>
Monthly	1.00 % of GMB
Annual	11.50 % of GMB

**Maturity Benefit:** On Maturity of the policy the policy holder will get a) **Guaranteed Maturity Benefit, Plus b) Vested Reversionary bonuses, if any, plus c) Terminal Bonus, if any.**

**Guaranteed Maturity Benefit (GMB) :** GMB is the Sum Assured on Maturity and will be calculated, at inception, based on your premium, premium payment option, premium payment mode, Sum Assured, cash benefit mode, age and gender.

**Reversionary Bonus :** if any, will be declared each year during the term of the policy starting from the first policy year. Bonuses will be applied through the compounding reversionary bonus method.

**Terminal Bonus :** if any, will be declared and paid on Maturity or in case of death whichever is earlier.

**Death Benefit:** On death of the life assured during the policy term, the nominee will get higher of a) Sum Assured plus accrued Bonuses\* or b) GMB plus accrued Bonuses\* or c) Minimum Death Benefit equal to 105% of sum of premiums paid till date.

\*Bonuses consist of vested reversionary bonuses, interim bonus and terminal bonus, if any.

#### Sum Assured on Death :

<b>Age at Entry</b>	<b>Multiple of Annual Premium</b>
Upto 44 Yrs	10 times
Age 45 to 54 Yrs	10 times or 7 times
Age 55 Yrs & above	7 times

#### Basic Eligibility Conditions of the Plan:

Min. & Max. Entry Age :	0 Yrs & 60 Yrs
Min. & Max. Maturity :	18 Yrs & 80 Yrs
Premium Modes :	A / H / M

#### Premium Payment Term & Policy Terms :

For **PPT – 5/7/15 Years, Policy term** is 15/17/20 years respectively

Terms & Conditions: 1. Guaranteed benefits are available only if all premiums are paid as per the premium paying term and the policy is in-force till the completion of entire policy term opted. Guaranteed Cash Benefit is payable at the beginning of each policy month during the payout term in case the cash benefit mode is monthly and at the beginning of each policy year during the payout term in case the cash benefit mode is annual. 2. Reversionary bonuses may be declared every financial year and will accrue to the policy if it is premium paying or fully paid T&C3. Reversionary bonus once declared is guaranteed and will be paid out at maturity or on earlier death. Contingent reversionary bonus may be declared every financial year and will accrue only when a policy is made paid-up or a fully paid policy is surrendered. Contingent reversionary bonus, if any, will be paid on maturity, surrender or earlier death. A terminal bonus may also be payable at maturity or on earlier death. 3. A fully paid policy is a policy for which all premiums have been paid, as per the PPT selected, and no further premiums are due. A premium paying policy is policy for which all due premiums have been paid till date, but future premiums are payable for the rest of the PPT. ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: U66010MH2000PLC127837. © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address: ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. ICICI Pru Cash Advantage Form No.: E10, UIN: 105N132V01. Advt No.: L/II/1335/2015-16. Call us on 1-860-266-7766 (10am - 7pm, Monday to Saturday, except national holidays. Valid only for calls made from India).

## BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI clarifies to public that

- \* **IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.**
- \* **IRDAI does not announce any bonus.** Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.



## Bluechip Corporate Investment Centre Limited

CIN : U65990MH1996PLC096899 Regd. Off. : 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001. Tel.: 2265 9033 / 2265 9034 Email: support@bluechipindia.co.in www.bluechipindia.co.in



# INSURANCE

## HDFC SL PROGROWTH FLEXI

### A UNIT LINKED INSURANCE PRODUCT WITH LIFE INSURANCE COVERAGE

HDFC SL ProGrowth Flexi, is a smart savings-cum-insurance plan that will enable you to simply provide the finest for your loved ones. In this plan you also enjoy life insurance coverage so that your loved ones financial future is secured even in your absence.

#### PLAN OPTIONS AVAILABLE :

You can opt for any one of the following 2 Plan Options:

Plan Option	Cover
Life Option	Death Benefit
Extra Life Option	Death Benefit + Accidental Death Benefit

#### BENEFITS UNDER THE PLAN :

**Maturity Benefit :** At the End of the Policy Term your risk cover ceases and you can redeem your accrued units at the then prevailing unit price and take the fund value.

**Death Benefit :** in case of unfortunate demise of the life assured the nominee will get the greater of a) Sum Assured, b) The Fund Value or c) Min. death benefit of 105% of the premiums paid.

**Accidental Death Benefit :** in addition to the Death Benefit, the nominee will get an additional Sum Assured.

**Tax Benefit :** Tax benefit under the policy are subject to prevailing tax laws (Section 80C and Section 10(10D) of the Income Tax Act, 1961.)

#### CHARGES UNDER THE PLAN

##### Premium Allocation Charges :

Policy Year	Yr1 & Yr2	Yr3 to Yr5	Yr6+
Charge	7.50%	5.00%	0.00%

**Policy Administration Charge :** No policy administration charges will be charged in the initial 5 policy yrs. A Policy Administration

Charge of 0.46% per month of the original annualised premium will be deducted monthly from 5th Policy anniversary, subject to maximum charge of Rs.500 Per month

**Discontinuance Charge :** There is no charge after 5th Policy Yr.

#### BASIC POLICY CONDITIONS :

Policy Term : 10 Yrs, 15 Yr to 30 Yrs

Sum Assured	Minimum	Max.
Less than 45 Yrs	Higher of 10X AP or 0.5 X PT X AP	40XAP
45 Yrs & above	Higher of 7X AP or 0.25 X PT X AP	40XAP

  

Entry Age	Min.	Max.	Max.Maturity
Life Option	14 Yrs	65 Yrs	75 Yrs
Extra Life Option	18 Yrs	55 Yrs	70 Yrs

Insurance is the subject matter of the solicitation. HDFC SL ProGrowth Flexi (Form No: P501 UIN: 101L072V02) is a unit linked plan with life insurance coverage. This product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Please know the associated risks and applicable charges from your insurance agent or the intermediary or the policy document of the insurer. HDFC Standard Life Insurance Company Limited. IRDA I Registration No. 101. ARN: PP/08/2015/6758. CIN: U99999MH2000PLC128245

## TATA AIA LIFE INSURANCE MONEY BACK PLUS

### A NON LINKED PARTICIPATING ENDOWMENT ASSURANCE PLAN

Tata AIA Life Insurance Money Back Plus is a participating non linked Money Back Insurance Plan, which caters to your need for guaranteed Cash inflow at regular intervals along with the protection of a life cover from uncertainties of life.

The plan offers the advantage of paying for only half of the policy term along with enhancement of your savings through accumulation of Compound Reversionary Bonuses (if any) throughout the Term.

#### Benefits under the Plan

**Survival Benefit:** The plan provides you with regular payouts as a percentage of the Basic Sum Assured (BSA) as per the table below

End of Policy Year	Yr 4	Yr 8	Yr 12	Yr 16
% of Basic Sum Assured	20%	20%	20%	50%

**Maturity Benefit :** On Maturity (at the end of policy term), Guaranteed Sum Assured on maturity along with vested Compound Reversionary Bonus and Terminal Bonus, if any, is payable, where Guaranteed Sum Assured on maturity is 50% of Basic Sum Assured.

**Death Benefit:** In case of unfortunate event of the death of the insured; Sum Assured on death plus vested Compound Reversionary Bonus and Terminal Bonus, if any, is payable. This total amount will be subject to a minimum of 105% of Total Premiums Paid, as on the date of death.

Where 'Sum Assured on death' shall be higher of a) 10 times Annualised premium or b) Basic Sum Assured. The above benefit will be paid irrespective of the regular payouts already paid.

**Inbuilt Accidental Death Benefit:** We will pay an additional amount equal to the Basic Sum Assured in case of unfortunate death due to accident. This benefit is applicable only for entry age of 18 yrs or more

#### Boundary Conditions

Age at Entry : Min - 2 Yrs, Max - 51 Yrs    Age at Maturity : Min - 18 Yrs, Max - 75 Yrs  
 Policy Term & PPT : Term - 16 Yrs, PPT - 8 Yrs    Min. Sum Assured : Rs.2,00,000/-  
 Premium Mode : M / H / A

Tata AIA Life Insurance Company Ltd. (IRDA of India Regn. No. 110) (CIN: U66010MH2000PLC128403), 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Service tax, Swachh Bharat Cess and TDS are applicable as per governing laws. Tata AIA Life Insurance Company Limited reserves the right to recover/ deduct from the policyholder, any levies and duties (including Service Tax, Swachh Bharat Cess and TDS), as imposed by the government from time to time. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you. Insurance cover is available under this product. This product is underwritten by Tata AIA Life. The plan is not a guaranteed issuance plan and will be subject to Company's underwriting and acceptance Approval Number: L&C/Adv1/2016/Mar/239 UIN: 110N119V01

## BHARTI AXA LIFE MONTHLY ADVANTAGE

### A LIMITED PAY TRADITIONAL PARTICIPATING LIFE INSURANCE PLAN

#### How does the Plan Work ?

It is a Limited premium payment, Traditional Participating Plan. You pay premiums for the chosen Premium Payment Term. At the end of the PPT, you start receiving your Guaranteed+ Monthly Income until Maturity. On Maturity, you receive accrued Non-Guaranteed Annual Reversionary bonus (if any) and Non-Guaranteed Terminal bonus (if any).

#### Non Guaranteed Bonuses under the Plan

Reversionary Bonuses : Simple Non-Guaranteed Annual Reversionary Bonuses (if any), get accrued to the policy from the end of 1st Policy Year.

Terminal Bonus : On Maturity / Death You may get Non-Guaranteed Terminal Bonus (if any).

#### Benefits Under the Plan

**Regular Income :** You will Receive Guaranteed+ Regular Monthly Income starting from the end of the next month after the completion of the premium payment term. till Maturity.

**Maturity Benefit :** On Maturity you will get Accrued Non-Guaranteed Annual Reversionary Bonus (if any) & Non-guaranteed Terminal Bonus (if any).

**Tax Benefits\$ :** a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D). [You will receive tax benefits on the premiums paid and benefits received, are as per the prevailing tax laws]

**Death/ATPD\*\* Benefit :** the Sum Assured on Death is payable in equal installments to the nominee from the next policy month onwards and continues for a stipulated number of months, which depends on the PPT/Term selected by you.

The Bonuses (Non-Guaranteed Reversionary Bonus (if any) and Non-Guaranteed Terminal Bonus (if any)), accrued till the date of Death or ATPD (whichever is earlier) are paid out immediately.

#### \*\* Accidental Total Permanent Disability

This writup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. All the tax benefits under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. \$Tax benefits are as per the Income Tax Act, 1961, and are subject to any amendments made thereto from time to time. Please consult your own tax consultant to know the tax benefit available to you. Bharti AXA Life Monthly Advantage, UIN: 130N068V02 \* Provided all due premiums are paid. In case of paid up policies, the monthly income benefit will be reduced as per the policy provision. # - also available for 16/24 year term. Maturity Benefit & Benefit in case of Death/ATPD are payable for 72 months for 12 years term, 96 months for 16 years term and 144 months for 24 years term @ +Subject to the policy being in force, the guaranteed monthly income will be payable after the completion of the premium payment term. Bharti AXA Life Insurance Company Limited, Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation.

## KOTAK ACE INVESTMENT

### A UNIT LINKED LIFE INSURANCE PLAN

Kotak Ace Investment, is an investment oriented unit linked life insurance plan. This plan offers you Investment Strategies along with convenient payment options to ensure efficient wealth Creation.

#### Key Advantages :

- Option to choose from multiple investment strategies
- Convenient premium payment options
- Life Insurance cover as per your need
- Choice of Riders to enhance protection
- Flexibility through partial withdrawal

#### BENEFITS UNDER THE PLAN :

**Maturity Benefit :** At the End of the Policy Term your risk cover ceases and fund value as on the date of maturity will be paid.

**Death Benefit :** in case of unfortunate demise of the life assured the nominee will get the greater of a) Basic Sum Assured, b) The Fund Value or c) Min. death benefit of 105% of the premiums paid.

**Tax Benefit :** Tax benefits are subject to conditions specified under section 10(10D) and section 80C of the Income-tax Act, 1961. Tax laws are subject to amendments from time to time. Service Tax and Cess, as applicable, shall be deducted from the Fund as per applicable tax laws

#### CHARGES UNDER THE PLAN

##### Premium Allocation Charges :

Policy Year	Yr1&Yr2	Yr3toYr5	Yr 6+
Charge	6.00%	4.00%	2.00%

##### Policy Administration Charge :

Annualised Premium Bands	Charge*
Upto Rs.9,99,999/-	0.10% p.m
Rs.10,00,000/- & above	Nil

(\*Charge will not exceed Rs.500/- Per Month)

**Discontinuance Charge :** Applicable discontinuation charges are levied in the first 5 years, thereafter there will be no discontinuation charge.

#### BASIC POLICY CONDITIONS :

Entry age : Min. 0 Yrs, Max : 65 Years (60 Yrs for Limited Pay)  
 Policy Term : 10 / 15 / 20 / 25 / 30 Yrs  
 Premium Payment Term : Regular-Equal to policy Term  
 Limited - 5 Yrs for 10 Yrs policy Term, 10 Yrs for other Terms  
 Mode : Annual, Half-yearly, Quarterly and Monthly  
 Annual Premium : Regular Pay : Min: Annual: Rs.30,000/-, Half-Yearly: Rs.18,000/-,  
 Quarterly: Rs.9,000/- & Monthly: Rs.3,000/- . Max: No limit  
 Limited Pay: Min: Annual: Rs.50,000/-, Half-Yearly: Rs.30,000/-,  
 Quarterly: Rs.15,000/- & Monthly: Rs.5,000/- . Max: No limit

#### Basic Sum Assured :

Age	Regular Pay	Limited pay
Less than 45 Yrs	Min: Higher of 10 times AP or 0.5* PT *AP; Max: 25 times AP	Min: Higher of 10 times AP or 0.5* PT *AP; Max: 15 times AP
45 Yrs	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 25 times AP	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 15 times AP
46 Yrs - 54 Yrs	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 15 times AP	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 15 times AP except for 5 PPT which is 7 times AP
55 Yrs - 60 Yrs	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 10 times AP	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 10 times AP except for 5 PPT which is 7 times AP
61 Yrs and above	7 times AP	NA

AP - AP refers to Annualised Premium, PT - PT refers to Policy Term

Linked Insurance Products 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 Products completely or partially till the end of the fifth year. Kotak Ace Investment (Form No: L064 UIN: 107L064V03) is a unit linked non-participating endowment plan. In this policy, the investment risk in the investment portfolio is borne by the policyholder. Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in Linked Life 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 insured is responsible for his/her decisions. Kotak Mahindra Old Mutual Life Insurance Ltd is only the name of the Insurance Company and Kotak Ace Investment is only the name of the linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. 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. Please know the associated risks and the applicable charges (along with the possibility of increase in charges), from your insurance agent or the intermediary or policy document of the insurer. The Linked Insurance Products 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 Products completely or partially till the end of the fifth year. \*Tax benefits are subject to conditions specified under section 10(10D) and section80C of the Income-tax Act, 1961. Tax laws are subject to amendments from time to time. Customer is advised to take an independent view from tax consultant. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. For more details on riders please read the Rider Brochure Ref No: KLI/16-17/P-MG/355. Kotak Mahindra Old Mutual Life Insurance Ltd. IRDAI Registration No. 107. CIN: U66030MH2000PLC128503



## INVESTMENTS

## LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN &amp; MFG)

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)			Value of 1000 in 3Yrs
				12M Mths	24M Mths	36M Mths	
Bajaj Finance Ltd.	CRISIL FAAA	75000	M/Q/C	7.80	8.00	8.05	1261
Dewan Housing Ltd.	CARE AAA	2000	A/C	7.75	7.80	7.85	1254
GRUH Finance Ltd.	CRISIL FAA+	1000	M/Q/A/C	7.25	7.50	7.50	1242
HDFC Ltd.	CRISIL FAAA	20000	M/Q/A/C	7.40	7.40	7.40	1239
LIC Housing Finance	CRISIL FAAA	10000	H/C	7.30	7.50	7.50	1242
Mahindra Finance	CRISIL FAAA	10000	Q/H/C	7.50	7.50	7.55	1244
PNB Housing Finance	CRISIL FAAA	20000	H/C	7.40	7.40	7.40	1239
Sundaram Home Fin.	ICRA MAA+	10000	M/Q/C	6.75	7.25	7.25	1233
Godrej & Boyce Ltd. (R)	CRISIL FAA+	25000	H	—	—	8.50	—

\* Fixed Deposit Accepted in select cities, please contact our branches for details at the latest Interest rates.

\* Fixed Deposit Investments are unsecured in Nature. Investors are advised to go through the financial reports of the company before investing.

## SELECT ELSS FUNDS (TAX SAVINGS U/S 80C) PERFORMANCE

Fund Name	Corpus(Cr.) 30/12	NAV 27/01	Performance (%)		
			3 Yr	5 Yr	7 Yr
Reliance Tax Saver Fund	5890.60	50.87	29.16%	21.18%	16.42%
DSP BlackRock Tax Saver Fund	1461.32	38.63	25.54%	20.83%	15.19%
IDBI Equity Advantage Fund	525.94	21.13	24.66%	—	—
Birla Sun Life Tax Relief 96	2422.56	134.08	24.16%	19.83%	12.98%
Axis Long Term Equity Fund	10509.09	32.11	24.14%	21.63%	18.23%
Kotak Tax Saver Regular Plan	499.05	34.71	23.88%	15.92%	11.98%
Tata India Tax Savings Fund	422.21	68.72	23.86%	18.36%	14.29%
Invesco India Tax Plan	327.81	38.77	23.12%	18.48%	15.06%
Franklin India Taxshield Fund	2384.12	463.18	22.85%	17.92%	15.31%
Sundaram Tax saver	1331.58	84.21	21.73%	15.89%	11.36%
L&T Tax Advantage Fund	1778.53	43.27	21.65%	16.20%	13.89%
ICICI Pru LT Equity Fund	3584.36	299.56	21.15%	17.91%	14.11%

## SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus(Cr.) 30/12	NAV 27/01	Performance (%)			Fund Name	Corpus(Cr.) 30/12	NAV 27/01	Performance (%)		
			3 Yr	5 Yr	7 Yr				3 Yr	5 Yr	7 Yr
<b>Balanced Funds</b>						<b>Large Cap Funds</b>					
HDFC Prudence Fund	14227.97	434.66	22.40%	16.17%	14.44%	SBI Bluechip Fund	9522.08	31.58	21.61%	18.98%	13.11%
DSP BlackRock Balanced Fund	2298.09	127.03	22.27%	15.00%	12.04%	Birla SL Top 100 Fund	2227.19	47.99	20.55%	17.68%	13.81%
HDFC Balanced Fund	7930.16	124.45	22.10%	17.64%	15.86%	Birla Sun Life Frontline Equity	13962.29	181.26	20.10%	17.50%	13.30%
ICICI Prudential Balanced Fund	4394.87	109.56	21.76%	18.92%	15.93%	ICICI Pru. Top 100 Fund	1487.73	274.11	18.38%	15.49%	12.98%
Birla Sun Life Balanced '95 Fund	4807.28	647.14	21.76%	16.76%	13.90%	ICICI Pru. F. Bluechip Equity	11637.19	32.43	18.24%	15.30%	13.85%
L&T India Prudence Fund	2934.14	21.94	21.45%	17.93%	—	Kotak 50 Regular Plan	1174.32	184.95	18.14%	14.03%	11.05%
Tata Balanced Fund - Regular Plan	6571.32	184.43	21.26%	17.84%	14.48%	IDBI India Top 100 Equity Fund	412.11	20.39	17.92%	—	—
Reliance RSF - Balanced Option	3772.81	45.06	20.68%	16.68%	13.45%	Franklin India Bluechip Fund	7638.63	387.82	17.61%	13.39%	11.71%
Franklin India Balanced Fund	1617.00	100.99	20.54%	16.28%	13.13%	L&T India Large Cap Fund	386.91	21.68	17.15%	13.38%	11.82%
Canara Robeco Balance Fund	749.78	124.96	20.23%	15.99%	13.34%	UTI Top 100 Fund	851.74	51.83	17.02%	13.76%	10.94%
SBI Magnum Balanced Fund	7186.32	105.02	19.20%	18.21%	12.44%	DSPBR Top 100 Equity Fund	3459.55	171.84	16.46%	12.09%	10.48%
UTI Balanced Fund	1694.80	144.64	16.60%	14.15%	10.84%	Reliance Focused Large Cap	1046.92	25.23	16.06%	15.10%	8.39%
ICICI Pru Balanced Advantage	16191.72	29.09	15.94%	16.17%	13.55%	Tata Large Cap Fund	809.77	174.92	15.21%	13.81%	10.73%
Kotak Balance	531.57	16.03	15.69%	13.44%	10.72%	CanRobeco Large Cap+ Fund	108.43	18.59	15.18%	12.90%	—
<b>Midcap Funds</b>						<b>Diversified Funds</b>					
Sundaram S.M.I.L.E. Fund	1085.76	78.61	38.16%	23.98%	14.79%	L&T India Value Fund	2050.82	30.05	33.87%	24.65%	17.81%
CanRobeco Emerging Equities	1323.49	70.41	37.79%	27.96%	21.57%	Tata Equity PE Fund	673.56	108.63	30.98%	20.01%	14.59%
Franklin (I) Smaller Co. Fund	4029.43	47.45	36.60%	30.55%	21.17%	Franklin (I) High Growth Cos.	5088.19	32.47	28.76%	23.35%	16.20%
Birla Sun Life Pure Value	657.91	47.35	36.52%	25.62%	19.10%	ICICIPru Value Discovery Fund	14734.92	123.76	27.99%	22.31%	17.21%
Kotak Emerging Equity Scheme	1191.09	31.76	36.20%	25.19%	17.63%	Birla SL Advantage Fund	1857.45	347.31	27.74%	19.99%	13.68%
L&T Midcap Fund	514.89	107.12	35.57%	25.67%	17.47%	Birla Sun Life Equity Fund	3204.00	594.49	27.62%	21.19%	13.92%
Sundaram Select Midcap	4219.55	417.76	35.35%	24.86%	18.28%	SBI Magnum Multicap Fund	1290.76	37.88	26.00%	19.93%	12.30%
DSPBR Small and Mid Cap	2458.09	45.24	32.99%	23.55%	17.70%	Kotak Select Focus Fund	6726.44	26.77	25.40%	19.81%	15.15%
UTI Mid Cap Fund	3534.00	89.10	32.61%	25.59%	18.42%	DSP BlackRock Opportunities Fund	1266.32	179.92	24.41%	18.58%	14.20%
HDFC Mid-Cap Opportunities	13016.28	45.70	32.28%	25.03%	21.02%	Reliance Growth Fund	5604.45	897.56	23.85%	16.65%	11.90%
Franklin (I) Prima Fund	4586.98	786.10	32.23%	25.75%	18.66%	Franklin (I) Prima Plus	9344.83	484.24	23.21%	18.14%	14.69%
Kotak Midcap Fund	477.40	62.81	31.94%	22.66%	17.28%	HDFC Core & Satellite Fund	546.06	67.85	22.75%	13.99%	10.78%
SBI Magnum Midcap Fund	2890.84	69.03	31.17%	27.50%	18.19%	Sundaram Equity Multiplier Fund	261.26	25.70	22.55%	15.80%	10.42%
Tata Midcap Growth Fund	544.40	111.14	31.05%	23.18%	16.79%	DSP BlackRock Focus 25 Fund	1839.64	19.35	22.43%	14.84%	—
ICICI Pru Midcap Fund	1116.07	78.99	31.03%	22.87%	15.21%	Reliance Vision Fund	2986.18	463.50	22.06%	13.72%	10.12%
Reliance Mid & Small Cap	2419.63	38.33	30.93%	22.99%	16.58%	HDFC Capital Builder Fund	1315.57	226.90	22.00%	18.09%	14.27%
Axis Midcap Fund	1190.85	25.58	24.84%	21.58%	—	SBI Magnum Multiplier Fund	1650.73	171.48	21.82%	18.55%	13.46%

Disclaimer : All Mutual Fund Investments are subject to market risks, the above given information is of the past performance of growth option of various mutual fund schemes, Past performance may or may not be sustained in the future, prospective investors are advised to read the Scheme Information Document and Statement of Additional Information of the respective mutual fund scheme before investing.

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Santacruz (E)	: 022 - 2616 4063 / 2616 4066
Santacruz (W)	: 022 - 2600 0093 / 2605 4020
Santacruz - Kalina	: 022 - 2666 3597 / 2666 3670
Sion	: 022 - 2403 3567 / 2403 3568
Tardeo	: 022 - 2388 5106 / 2381 4365
Thane (W)	: 022 - 2537 6719 / 2537 6187
Th - Ghodbunder	: 022 - 2597 4537 / 2597 4538
Th - Kalwa	: 022 - 2538 9013 / 2538 9014
Th - Kolbad Road	: 022 - 2547 7305 / 2547 7310
Th - Panchpakhadi	: 022 - 2538 0320 / 2538 0321
Th - Vartak Nagar	: 022 - 2588 1451 / 2588 1452
Th - Vasant Vihar	: 022 - 2173 0446 / 2171 2295
Vasai (E)	: 0250 - 690 6663 / 690 6664
Vasai (W)	: 0250 - 233 6086 / 233 6087
Vashi	: 022 - 2782 1286 / 2782 0587
Vikhroli (W)	: 022 - 2579 5095 / 2579 5096
Vile Parle (E)	: 022 - 2618 6302 / 2663 1590
Vile Parle (W)	: 022 - 2615 3174 / 2615 5572
Virar	: 0250 - 250 4566 / 250 4567

### Pune

Aundh	: 020 - 2729 7006 / 6523 4651
Bibwewadi	: 020 - 2441 2227 / 6401 9082
Chinchwad	: 020 - 2745 5108 / 2745 5107
Chandan Nagar	: 020 - 6570 2122 / 6570 2123
Kothrud	: 020 - 6529 6404 / 2539 4884
Nigdi	: 020 - 2764 0668 / 2765 0667
Pimple Gurav	: 020 - 2730 5357 / 2730 5358
Sadashiv Peth	: 020 - 6520 9775 / 2432 1361

Sinhagad Rd	: 020 - 2434 5013 / 2434 5313
Vishrantwadi	: 020 - 4122 3737 / 4122 3838
Ahmednagar	: 0241 - 242 2901 / 242 2902
Amravati	: 0721 - 266 0286 / 266 0287
Aurangabad	: 0240 - 232 8616 / 232 8617
Baramati	: 02112 - 224 373 / 224 374
Chakan	: 02135 - 249 067 / 6410 4343
Ichalkaranji	: 0230 - 242 9292 / 242 9293
Indapur	: 02111 - 223 044 / 223 047
Jalgaon	: 0257 - 223 3589 / 223 3590
Kolhapur	: 0231 - 266 7767 / 266 7769
Karad	: 02164 - 226 202 / 226 203
Mangalwar Peth	: 0231 - 264 3643 / 264 3644
Manish Nagar	: 0712 - 278 6441 / 278 6442
Nagpur	: 0712 - 663 1983 / 663 1984
Nashik	: 0253 - 250 5181 / 250 5182
Nashik Road	: 0253 - 246 3300 / 246 8800
Ratnagiri	: 02352 - 271 701 / 271 702
Sangli	: 0233 - 232 5257 / 661 5257
Solapur	: 0217 - 260 2080 / 260 2081
Sawantwadi	: 02363 - 271 446 / 271 447

### NEW DELHI / N.C.R.

Dilshad Garden	: 011 - 4151 0297 / 4151 0298
Dwarka	: 011 - 4902 8431 / 6517 1710
Ghaziabad	: 0120 - 435 0250 / 456 7454
Janak Puri	: 011 - 4157 9598 / 4157 9599
Kamla Nagar	: 011 - 2384 6865 / 2384 6866
Karol Bagh	: 011 - 4145 2085 / 4708 2085
Laxmi Nagar	: 011 - 4244 4279 / 4244 42