Volume - 19

BLUECHIP BULLETI

Re.1/-Total Pages : 4 Page -1

(1st to 15th Mar'2017)

Toll Free Helpline : 1800-22-6465

Issue - 19

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

Z 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 :

Age at Entry Multipl	e of Annual Premium
Upto 44 Yrs	10 times
Age 45 to 54 Yrs	10 times or 7 times
Age 55 Yrs & above	7 times
Basic Eligibility Cond	itions 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 Te	rm & Policy Terms :
PPT 5 Years	: Term 10 to 30 Years
PPT 7 Years	: Term 12 to 30 Years
PPT 10 Years	: Term 15 to 30 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 inforce till the completion of entire policy term. ICICI Prudential Life Insurance Company IRDA Regn No. 105 Call us on 1-860-266-7766 (9am-9pm, Monday to Saturday, except nationa points paint reacting the material and insorting expansion of the solution of 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

PPT 12 Years

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.

www.bluechipindia.co.in

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)^{T&C2} 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 ^(T&C1) advance , provided the life assured is alive and the policy is fully paid^(T&C3). 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.

Cash benefit mode	Gua. Cash Benefit
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 :

	•••
Age at Entry Multiple	e of Annual Premium
Upto 44 Yrs	10 times
Age 45 to 54 Yrs	10 times or 7 times
Age 55 Yrs & above	7 times
Basic Eligibility Condit	tions 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 Terr	m & Policy Terms :
For PPT – 5/7/15 Years,	Policy term is 15/17/20

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 ear 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 an arlier 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 rrendered. 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 earlie death. 3. A fully poid 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 PruLife 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, years 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).

years respectively

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.
- Elexibility to choosed from 6 Fund options for enhanced investment opportunities.
- customise your pla n with tl itional unit a ducti

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.

- 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.

CHARGES UNDER THE PLAN

The Following Charges will be applicable on the policy, For details refer the polcy 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 :	Single Pay - Rs.1,00,000/-
Premium	Limited / Regular -
	Rs.50,000/-
Max. Annulised :	Single / Limited /
Premium	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 levias, (including but not indified in surance products are any 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 subject to risk factors. Income Tax benefits vouid be available as per the prevailing income tax laws, subject to fulfilment of conditions sipulated therein. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax winplication mentioned anywhere in this document. Please consult vant. 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 contract. The Policyholder will not be able to surender value payable and herefits exerved under this control company. Ent de laws constrained to any windicate the quality of the contract of neurone products 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 copital market and the insured is responsible for his/her decisions. The various funds of start cost. Buying a Life Insurance Policy is a long-term commitmer An early termination of the policy usually involves high costs and the surender value payable and tertures preducts completely or partially fill the end of the fifth yeer. Ride's rear not mandatory and are ownicated the funds and the policy co



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

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 efficent 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 Yr3ta				Yr 6+	
Charge	6.00%	4.0	0%	2.00%	
Policy Adminstration Charge :					
Annualised Premium Bands Charge*					
Upto Rs.9,99,999/-				0% 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 CONDITI	0	NS :
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					

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 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 Insurance products are the quality of the contract, it 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 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". 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 contract, its 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 insurent. 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 sections ROL of the Income-tax Act, 1961. Tax laws are subjec

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 Annulised 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

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

Tata AIA Life Insurance Company Ltd. (IRDA of India Regn. No. 110) (CIN: U66010MH2000PLC128403), 14th Floor, Tower A, Peninsula Business Park, Senopati 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/Advl/2016/Mar/239 UIN: 110N119Y01

This writeup 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. Bhorti 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.

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 :

will be charged in the initial 5 policy yrs. A Policy Adminstration

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	5 Yr to 30 Yrs
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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.N	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

INVESTMENTS

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

Company Name	Ratings	Min.	Int	Inter	est Rate	e (%)	Value of
		Amt.	P'ble	12M	24M	36M	1000
		(Rs.)		Mths	Mths	Mths	in 3Yrs
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	7.25	7.25	7.25	1233
Sundaram Home Fin.	ICRA MAA+	10000	M/Q/C	6.75	7.25	7.25	1233
Godrej & Boyce Ltd. (R)	CRISIL FAA+	25000	н	—	_	8.50	_
			Н		_	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 adviced to go through the financial reports of the company before investing.

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

Fund Name	Corpus(Cr.)	NAV	Performance (%)		
	30/12	23/02	3 Yr	5 Yr	7 Yr
Reliance Tax Saver Fund	5890.60	53.02	29.38%	20.64%	17.25%
DSP BlackRock Tax Saver Fund	1461.32	39.46	25.81%	19.98%	15.56%
IDBI Equity Advantage Fund	525.94	21.66	25.26%	_	_
Kotak Tax Saver Regular Plan	499.05	36.12	24.96%	15.78%	12.68%
Tata India Tax Savings Fund	422.21	70.67	24.42%	18.09%	14.90%
Birla Sun Life Tax Relief 96	2422.56	137.36	24.23%	19.10%	13.36%
Franklin India Taxshield Fund	2384.12	481.74	23.71%	17.78%	15.87%
Axis Long Term Equity Fund	10509.09	32.95	23.52%	21.34%	18.51%
Invesco India Tax Plan	327.81	39.87	23.32%	18.30%	15.39%
Sundaram Taxsaver	1331.58	87.40	23.01%	15.71%	12.19%
L&T Tax Advantage Fund	1778.53	44.62	22.52%	16.04%	14.21%
HDFC Taxsaver Fund	5266.20	449.54	21.54%	15.01%	13.02%

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus(Cr.)	NAV	Pe	erformance	(%)	Fund Name	Corpus(Cr.)	NAV	Pe	erformance	(%)
	30/12	23/02	3 Yr	5 Yr	7 Yr		30/12	23/02	3 Yr	5 Yr	7 Yr
Balanced Funds						Large Cap Funds					
HDFC Prudence Fund	14227.97	440.87	22.09%	15.63%	14.44%	SBI Bluechip Fund	9522.08	32.46	22.09%	18.66%	13.72%
DSP BlackRock Balanced Fund	2298.09	127.88	22.07%	14.33%	12.27%	Birla SL Top 100 Fund	2227.19	49.68	21.23%	17.51%	14.53%
ICICI Prudential Balanced Fund	4394.87	112.56	21.99%	18.32%	16.28%	Birla Sun Life Frontline Equity	13962.29	187.14	20.78%	17.37%	13.86%
Birla Sun Life Balanced '95 Fund	4807.28	660.73	21.98%	16.53%	14.06%	ICICI Pru. Top 100 Fund	1487.73	285.94	19.62%	15.69%	13.72%
L&T India Prudence Fund	2934.14	22.48	21.92%	17.64%	_	Kotak 50 Regular Plan	1174.32	191.88	19.11%	14.21%	11.59%
HDFC Balanced Fund	7930.16	126.98	21.50%	16.93%	15.98%	ICICI Pru. F. Bluechip Equity	11637.19	33.72	18.98%	15.23%	14.38%
Reliance RSF - Balanced Option	3772.81	46.65	21.41%	16.46%	13.54%	Franklin India Bluechip Fund	7638.63	402.12	18.96%	13.23%	12.15%
Tata Balanced Fund - Regular Plan	6571.32	187.27	21.23%	17.32%	14.54%	IDBI India Top 100 Equity Fund	412.11	20.97	18.13%	_	_
Franklin India Balanced Fund	1617.00	102.94	20.69%	15.89%	13.31%	UTI Top 100 Fund	851.74	54.00	17.94%	13.63%	11.57%
Canara Robeco Balance Fund	749.78	127.04	20.57%	15.39%	13.74%	L&T India Large Cap Fund	386.91	22.14	17. 62 %	13.10%	12.00%
SBI Magnum Balanced Fund	7186.32	106.58	19.73%	17.87%	12.85%	Reliance Focused Large Cap	1046.92	26.34	17.37%	15.10%	9.20%
UTI Balanced Fund	1694.80	148.38	17.23%	13.75%	11.31%	DSPBR Top 100 Equity Fund	3459.55	175.52	16.79%	11.51%	10.74%
Kotak Balance	531.57	16.36	16.22%	13.06%	11.09%	CanRobeco Large Cap+ Fund	108.43	19.20	16.22%	12.74%	_
ICICI Pru Balanced Advantage	16191.72	29.67	16.22%	15.58%	13.81%	Tata Large Cap Fund	809.77	179.45	16.02%	13.51%	11.11%
Midcap Funds						Diversified Funds					
Sundaram S.M.I.L.E. Fund	1085.76	81.51	39.55%	23.30%	15.88%	L&T India Value Fund	2050.82	31.01	34.80%	24.20%	18.32%
CanRobeco Emerging Equities	1323.49	72.78	37.89%	26.84%	22.40%	Tata Equity PE Fund	673.56	111.98	30.12%	19.06%	15.14%
Birla Sun Life Pure Value	657.91	49.57	37.27%	25.45%	19.55%	Franklin (I) High Growth Cos.	5088.19	34.17	29.74%	23.33%	17.42%
Kotak Emerging Equity Scheme	1191.09	32.96	36.96%	24.55%	18.42%	Birla SL Advantage Fund	1857.45	360.49	28.38%	19.92%	14.49%
L&T Midcap Fund	514.89	111.08	35.77%	25.03%	18.09%	Birla Sun Life Equity Fund	3204.00	609.02	27.98%	20.81%	14.61%
Franklin (I) Smaller Co. Fund	4029.43	48.55	35.70%	29.61%	22.01%	ICICIPru Value Discovery Fund	14734.92	128.40	27.51%	21.95%	18.00%
Sundaram Select Midcap	4219.55	431.04	35.37%	24.47%	18.89%	SBI Magnum Multicap Fund	1290.76	39.40	26.94%	19.51%	13.08%
DSPBR Small and Mid Cap	373.57	32.28	33.69%	23.21%	17.29%	Kotak Select Focus Fund	6726.44	27.84	26.11%	19.93%	15.71%
Kotak Midcap Fund	477.40	65.67	33.17%	22.39%	17.96%	Reliance Growth Fund	5604.45	931.63	25.27%	16.69%	12.47%
Franklin (I) Prima Fund	4586.98	819.44	32.62%	25.51%	19.77%	DSP BlackRock Opportunities Fund	1266.32	184.36	24.87%	18.32%	14.55%
UTI Mid Cap Fund	3534.00	90.98	31.66%	25.38%	18.81%	Franklin (I) Prima Plus	9344.83	506.12	24.17%	18.17%	15.48%
Reliance Mid & Small Cap	2419.63	39.46	31.48%	22.82%	17.12%	Sundaram Equity Multiplier Fund	261.26	26.72	23.46%	15.85%	11.43%
HDFC Mid-Cap Opportunities	13016.28	47.15	31.17%	24.08%	21.38%	DSP BlackRock Focus 25 Fund	1839.64	19.68	22.83%	14.70%	_
ICICI Pru Midcap Fund	1116.07	83.33	30.74%	22.57%	15.83%	HDFC Core & Satellite Fund	546.06	68.69	22.78%	13.24%	10.89%
Tata Midcap Growth Fund	544.40	114.73	30.48%	22.63%	17.63%	Reliance Vision Fund	2986.18	483.67	22.64%	13.95%	10.78%
SBI Magnum Midcap Fund	2890.84	70.98	30.36%	26.92%	19.27%	SBI Magnum Multiplier Fund	1650.73	178.18	22.53%	18.22%	14.22%
Axis Midcap Fund	1190.85	26.33	24.91%	20.92%	_	HDFC Capital Builder Fund	1315.57	235.11	22.30%	17.42%	14.73%

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