



# BLUECHIP BULLETIN

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www.bluechipindia.co.in

## BHARTI AXA LIFE MONTHLY INCOME PLAN PLUS

**A PLAN THAT GIVES YOU THE FLEXIBILITY TO CHOOSE YOUR MONTHLY INCOME**

### How does the Plan Work ?

It is a 7 Year Premium Paying Plan with the policy term of 15 Years. You start receiving Guaranteed Taxfree Monthly Income for 8 Years after the completion of the Premium Payment Term. On Maturity you will get the Accrued Bonuses.

### Bonuses under the Plan

**Reversionary Bonuses :** Simple Annual Reversionary Bonuses get accrued to the policy from the end of 1st Policy Year. **(Reversionary Bonus announced for F.Y. 2013 - 14 : 2.00%)**

**Terminal Bonus :** On Maturity / Death you may also receive Terminal Bonus.

### Benefits Under the Plan

**Regular Income :** You will Receive Guaranteed Regular Monthly Income From 8th Year till Maturity.

**Maturity Benefit :** On Maturity you will get Accrued Reversionary Bonus & Terminal Bonus.

**Tax Benefits :** a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

**Death Benefit :** The Accrued Bonuses are paid immediately plus an increased percentage of Monthly Income is payable to the nominee from the next policy month onwards and continues for the next 8 Years.

*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. The tax benefits are subject to change with change in tax laws, Please consult your own tax consultant to know the tax benefit available to you. Bharti AXA Life Monthly Income Plan +, UIN: 130N057V01 \* Provided all due premiums are paid. In case of paid up policies, the monthly income benefit will be reduced as per the policy provision. 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.*

## BHARTI AXA LIFE FLEXI SAVE

**A 5 YEAR PAY PARTICIPATING PLAN WITH AN OPTION TO AVAIL 100% BENEFITS DUE IN THE POLICY AFTER 10 YEAR**

### How does the Plan Work ?

It is a 5 Year Premium Paying Plan with the flexibility to take 100% of Maturity benefits due any time after completion of 10 Years

### Bonuses under the Plan

**Simple Reversionary Bonuses :** Non Guaranteed Simple Reversionary Bonuses are declared at the end of each year.

**Terminal Bonus :** On Maturity / Death You may also receive Terminal Bonus

### Benefits Under the Plan

**Maturity Benefit :** On Maturity you get Basic Sum Assured Plus Accrued Plus Accrued Reversionary Bonuses Plus Terminal Bonus.

**Tax Benefits :** a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

**Death Benefit :** The nominee will get Higher of 11 times of Annual Premium OR Basic Sum Assured plus Accrued Bonuses.

**Flexi Benefit Period for Premium Payment Term - 5yrs and Policy Term of 20 years :**

The policy holder has an option to pre-pone the maturity benefits anytime after completion of 10 policy years and receive 100% of the maturity benefits without any penalty. This feature ensures that you have the desired liquidity when needed the most.

*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. 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. The tax benefits are subject to change with change in tax laws, Please consult your own tax consultant to know the tax benefit available to you. Life Insurance Coverage is available under this policy. Bharti AXA Life Flexi Save Plan UIN: 130N055V01.*

## HDFC LIFE SANCHAY

**A 5 YEAR PAY, 15 YEAR TERM PLAN WITH GUARANTEED 220% OF SUM ASSURED**

### How does the Plan Work ?

It is a 5 Year Premium Paying Plan with the policy term of 15 Years. On Maturity you get a Guaranteed Lumpsum Payout equal to 220% of the Sum Assured.

### Benefits Under the Plan

**Guaranteed Additions :** A **Guaranteed Addition of 8.00%** of the Sum Assured will be added to the policy every Year.

**Maturity Benefit :** On Maturity you get **100% of the Sum Assured** plus Accrued Guaranteed Additions **(8.00% for 15 Years = 120%)**. So Total Payout of Maturity will be **220% of the Sum Assured**.

**Tax Benefits :** a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

**Death Benefit :** Sum Assured or 10 Times of Annual Premium whichever is higher.

### GUARANTEED ANNUAL ADDITION AND LUMP SUM BENEFITS RECEIVABLE AT THE END OF 15 YEARS

Lumpsum Benefits	Gua. Annual Addition	Premium Mthly #	Premium Yrly #	Sum Assured
Rs.5,00,000/-	Rs.18,186/-	Rs.4,867/-	Rs.55,618/-	Rs.2,27,272/-
Rs.10,00,000/-	Rs.36,372/-	Rs.9,733/-	Rs.1,11,236/-	Rs.4,54,545/-
Rs.25,00,000/-	Rs.90,931/-	Rs.24,333/-	Rs.2,78,091/-	Rs.11,36,364/-
Rs.50,00,000/-	Rs.1,81,862/-	Rs.48,666/-	Rs.5,56,182/-	Rs.22,72,727/-

*Insurance is the subject matter of the solicitation. The product writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. The information contained here must be read in conjunction with the Policy Document. In case of any conflict, the terms mentioned in the Policy Document shall prevail. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. HDFC Life Sanchay (Form No.P501-118, UIN - 101N097V01).*

## HDFC GUARANTEE FOR YOUR LIFE TIME

**Get 13.00 % Guaranteed Income for Life Time**  
on Your Investment Amount by  
Smartly Planning your investment in

**HDFC LIFE SANCHAY & HDFC LIFE IMMEDIATE ANNUITY PLAN**

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

IRDA clarifies to public that

- \* IRDA or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- \* IRDA 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. : 5A /105, Mumbai Samachar Marg, Fort, Mumbai - 400 001.  
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## SELECT EQUITY MUTUAL FUND PERFORMANCE REPORT

Fund Name	Corpus(Cr.) 30/06	NAV 29/07	Performance for the last				Fund Name	Corpus(Cr.) 30/06	NAV 29/07	Performance for the last			
			1 Yr	2 Yr	3 Yr	5 Yrs				1 Yr	2 Yr	3 Yr	5 Yrs
<b>DIVERSIFIED</b>							<b>MIDCAP</b>						
Birla S.L. Pure Value	109.15	32.19	99.05%	43.61%	23.62%	22.59%	ICICI Pru. Midcap	329.37	55.56	97.65%	37.86%	19.61%	19.24%
ICICI Pru Value Disc	4114.35	91.62	83.09%	37.09%	23.29%	24.22%	CanRobeco Emer. Eq.	52.96	43.52	88.48%	38.19%	22.84%	24.29%
Tata Equity PE Fund	412.73	73.09	71.56%	30.68%	15.98%	17.08%	UTI Mid Cap Fund	963.98	58.32	84.46%	39.85%	21.37%	22.83%
HDFC Core & Satellite	258.13	53.50	68.81%	26.01%	10.39%	15.01%	Reliance L.T. Equity	949.83	25.95	78.01%	33.86%	18.51%	18.68%
Birla Sun Life Equity	794.82	412.89	65.55%	34.29%	17.80%	14.89%	SBI Magnum Midcap	364.06	42.54	75.43%	41.21%	22.36%	17.94%
HDFC Premier M-Cap	300.03	38.61	65.16%	23.79%	9.33%	14.03%	Tata Midcap Growth	216.49	74.96	74.89%	34.11%	19.80%	17.85%
Franklin (I) H.G. Comp.	575.24	22.17	61.20%	36.37%	20.49%	18.58%	L&T Midcap Fund	135.34	65.50	74.57%	33.81%	19.46%	18.22%
HDFC Equity Fund	12886.05	416.40	61.01%	29.46%	14.50%	17.78%	Religare Inv. Midcap	58.72	26.30	72.80%	35.84%	19.63%	23.16%
Reliance Vision	2706.02	366.15	58.16%	23.15%	11.09%	12.14%	DSPBR Small & M-Cap	1122.22	27.85	71.84%	30.63%	15.27%	20.61%
Reliance Eq. Oppo.	6162.18	60.75	57.81%	28.89%	18.39%	23.06%	HDFC Mid-Cap Oppo.	4496.34	28.84	71.67%	34.18%	20.44%	24.58%
<b>LARGE CAP</b>							<b>INFRASTRUCTURE</b>						
Birla Sun Life Top 100	490.86	36.90	50.20%	30.41%	17.42%	16.52%	HDFC Infrastructure	996.29	14.37	83.03%	23.90%	8.36%	9.51%
ICICI Pru. Top 100	669.56	216.44	48.50%	27.54%	17.65%	16.00%	L&T Infrastructure	43.98	9.20	77.61%	25.58%	11.04%	5.80%
Birla S.L. Frontline Eq.	5038.74	138.88	44.11%	29.93%	17.04%	15.91%	Birla Sun Life Infra.	449.59	22.58	74.50%	29.19%	12.47%	9.97%
SBI Bluechip Fund	930.58	23.00	43.25%	28.64%	17.58%	13.39%	PineBridge Infra & Eco	81.22	12.51	70.50%	25.53%	10.01%	11.56%
Reliance F. Large Cap	1036.73	20.17	41.91%	27.56%	14.62%	8.16%	Franklin Build India	87.23	20.98	67.87%	36.60%	22.81%	—
ICICI Pru. F. Bluechip	5884.49	25.56	41.76%	26.91%	15.61%	17.28%	ICICI Pru. Infra.	1498.33	36.78	63.03%	23.17%	9.04%	7.63%
L&T India Large Cap	316.39	17.44	37.69%	23.80%	12.65%	15.14%	Canara Robeco Infra.	83.55	30.67	57.36%	21.72%	10.89%	10.69%
DSP BR Top 100 Eq	2994.93	142.46	36.26%	22.70%	13.03%	12.97%	UTI Infrastructure	1522.54	37.65	55.49%	20.70%	7.02%	3.58%
Sundaram S. Focus	448.98	115.31	35.56%	22.00%	10.58%	9.70%	SBI Infrastructure	534.34	9.92	49.55%	15.82%	3.55%	1.49%
Kotak 50	616.54	143.01	35.38%	22.26%	11.94%	12.20%	Tata Infrastructure	748.06	35.55	47.28%	15.01%	4.62%	4.33%

## LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC

Company Name	Fresh / Renewal	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)			Value of 1000 in 3Yrs
				12M Mths	24M Mths	36M Mths	
Dewan Housing Ltd	F&R	2000	A/C	10.00	10.00	10.00	1331
Exim Bank of India	F&R	10000	H/C	8.75	8.75	8.75	1286
GRUH Finance Ltd	F&R	1000	M/Q/A/C	9.00	9.25	9.50	1313
HDFC Ltd	F&R	20000	M/Q/A/C	9.40	9.40	9.30	1306
HUDCO Ltd	F&R	10000	A/C	9.15	8.85	8.90	1291
ICICI Home Finance	F&R	10000	M/Q/A/C	9.00	9.25	9.00	1295
LIC Housing Finance	F&R	10000	H/C	9.00	9.25	9.40	1309
Mahindra Finance	F&R	10000	Q/H/C	9.25	10.00	10.25	1340
PNB Housing Finance	F&R	20000	H/C	9.50	9.50	9.55	1315
Sundaram Home Fin.	F&R	10000	M/Q/C	9.25	9.50	9.50	1313
Tamil Nadu Power Fin.	F&R	10000	Q/A/C	9.25	9.50	10.00	1331

\* 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.

## MUTUAL FUND DECLARED DIVIDEND

Scheme Name	Dividend		Scheme Name	Dividend	
	Date	%		Date	%
Edelweiss S. Midcap	01/08/14	05.00%	BSL India GenNext	27/06/14	20.00%
Axis Mid Cap	31/07/14	15.00%	BSL Infrastructure	27/06/14	17.50%
BSL Pure Value	31/07/14	28.00%	BSL Top 100	27/06/14	08.00%
Can Robeco Force	25/07/14	10.00%	HSBC Equity Fund	27/06/14	25.00%
ICICI Pru RIGHT	25/07/14	16.00%	HSBC India Oppo.	27/06/14	15.00%
BSL Midcap Fund	25/07/14	10.00%	BNP Paribas Equity	16/06/14	10.00%
BSL Small & Midcap	24/07/14	15.00%	Franklin (I) Prima	13/06/14	40.00%
Sundaram Equity Plus	11/07/14	10.00%	UTI Dividend Yield	11/06/14	06.00%
BSL Bank & Fin. Serv.	08/07/14	10.00%	SBI Magnum Global	06/06/14	57.00%
Sund. Media & Ent.Opp	04/07/14	10.00%	Tata Eq./P/E (TO-B10%)	29/05/14	08.00%
BSL Dividend Yield	27/06/14	08.00%	UTI Equity	27/05/14	17.50%

Disclaimer : All Mutual Fund Investments are subject to market risks, the above given information is of the past performance of growth option of various equity 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.

## ICICI PRU LIFE SAVINGS SURAKSHA

## A 7 YEAR PAY, 12 YEARS TERM PLAN WITH GUARANTEED MATURITY BENEFITS

## How does the Plan Work ?

It is a 7 Year Premium Paying Plan with the policy term of 12 Years. On Maturity you get a Lumpsum Payout.

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

## Bonuses under the Plan

**Guaranteed Additions :** Guaranteed Additions equal to 5% of the Guaranteed Maturity Benefit (GMB) will be accrued during the first five policy years.

**Reversionary Bonuses :** Compounded Reversionary Bonuses get accrued to the policy from the end of 1st Policy Year.

**(Reversionary Bonus announced for F.Y. 2013 - 14 : 3.50%)**

**Terminal Bonus :** On Maturity / Death you may also receive Terminal Bonus.

## Benefits Under the Plan

**Maturity Benefit :** On Maturity you get Guaranteed Maturity Benefit (GMB) Plus Guaranteed Additions (GAs) Plus Reversionary Bonuses Plus Terminal Bonus.

**Tax Benefits :** a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

**Death Benefit :** The nominee will get higher of a) Sum Assured plus accrued Guaranteed Additions and Bonuses or b) GMB plus accrued Guaranteed Additions and Bonuses.

# 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 Limited. IRDA 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 the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. UIN: 105N135V01. ADVT No.: P/II/55/2014-15. Call us on 1-860-266-7766 (9am-9pm, Monday to Saturday, except national holidays. Valid only for calls made from India).

## KOTAK LIFE PREMIER ENDOWMENT PLAN

## A 5 YEAR PAY, 10 YEARS TERM PLAN WITH GUARANTEED ADDITIONS

## How does the Plan Work ?

It is a 5 Year Premium Paying Plan with the policy term of 10 Years. On Maturity you get a Lumpsum Payout.

## Bonuses under the Plan

**Guaranteed Additions :** Guaranteed Additions equal to 5% of the Basic Sum Assured will be accrued during the first five policy years

**Reversionary Bonuses :** Simple Reversionary Bonuses get accrued to the policy from 6th Policy Year onwards

**Terminal Bonus :** On Maturity / Death You

may also receive Terminal Bonus

## Benefits Under the Plan

**Maturity Benefit :** On Maturity you get Basic Sum Assured Plus Accrued Guaranteed Additions (GAs) Plus Accrued Reversionary Bonuses Plus Terminal Bonus.

**Tax Benefits :** a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

**Death Benefit (Upto age < 45 Years) :** The nominee will get Higher of 11 times of Annual Premium OR Basic Sum Assured plus Accrued Bonuses.

Kotak Premier Endowment Plan : 107N079V01, Form No:N079, Ref. No.: KLI/14-15/E-MG/021. Kotak Mahindra Old Mutual Life Insurance Ltd; CIN : U66030MH2000PLC128503; Regn. No.:107, Regd. Office: 4th Floor, Vinay Bhavya Complex, 159 A, C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400098. Website: <http://insurance.kotak.com>; Email: [clientservicedesk@kotak.com](mailto:clientservicedesk@kotak.com); Toll Free No:1800-209-8800. Insurance is the subject matter of solicitation. This is a non-linked savings-cum-protection oriented non-participating endowment assurance plan. \* Guaranteed benefits due under this plan are available provided premiums are paid regularly for the entire premium payment term and the policy is in force. The product writeup gives only the salient features of the plan. For details on riders, please refer to the Rider Brochure. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. \*\* - You may avail of tax benefits under Sec 80C and Sec 10(10D) of Income Tax Act 1961, subject to conditions as specified in those sections. Tax benefits are subject to change as per tax laws. You are advised to consult your tax advisor for details.



## RELIANCE LIFE INSURANCE EXCLUSIVE

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**Reliance Life Insurance Company (RLIC)** is amongst the leading private sector life insurance companies in terms of new business premium with a market share of 5% of the private sector life insurance industry. The company has over 9 million policy holders with a strong distribution network of over 1200 branches with over 100,000 agents as of March 31, 2013. Reliance Life offers life insurance products targeted at individuals and groups, catering to four distinct segments: protection, children, retirement and investment plans.

As of March 31, 2013, the Total Premium (net of re-insurance) was Rs. 4,015 Crores, whereas new business premium stood at Rs. 1,377 Crores. The company achieved a profit of Rs. 380 Crores. The company sold 7.6 Lakh policies during 2012-13 with total managed funds valuing to Rs. 18,189 Crores, through a wide network of distribution with 1,230 offices and over 100,000 advisors.

Rated amongst the Top 3 Most Trusted Service Brands in the Insurance Category, the company aims to emerge as a transnational life insurer of global scale and standards. Reliance Life Insurance is a part of Reliance Capital of the Reliance Anil Dhirubhai Ambani Group. Reliance Capital is one of India's leading private sector financial services

companies, and ranks among the top private sector financial services and non-banking companies, in terms of net worth. Reliance Capital has interests in asset management and mutual funds, stock broking, life and general insurance, proprietary investments, private equity and other activities in financial services. Reliance Group also has presence in Communications, Energy, Natural Resources, Media, Entertainment, Healthcare and Infrastructure. Nippon Life Insurance Company acquired 26% interest in equity share capital of the Company effective October 7, 2011 subsequent to receipt of all regulatory approval.

Nippon Life Insurance (26% share), also called Nissay, is Japan's largest private life insurer with revenues of Rs. 346,834 Crores (US\$ 80 Billion) and profits of over Rs. 12,199 Crores (US\$ 3 billion). The Company has over 14 Million policies in Japan, offers a wide range of products, including individual and group life and annuity policies through various distribution channels and mainly uses face-to-face sales channel for its traditional insurance products. The company primarily operated in Japan, North America, Europe and Asia and is headquartered in Osaka, Japan. It is ranked 81st in Global Fortune 500 firms in 2011.

Source : [www.reliancelife.com](http://www.reliancelife.com)

## RELIANCE LIFE SUPER MONEY BACK

### PAY FOR 5 YEARS & ENJOY LUMP SUM AND REGULAR GUARANTEED INCOME FOR NEXT 5 YEARS

**Reliance Super Money Back Plan** is a Non-linked, Non-participating money back plan that helps you provide a regular income and security. The guaranteed monthly income increases every year and you also get guaranteed periodic lump sums.

**Guaranteed Money Back Benefits:** Receive the following guaranteed payouts basis your Sum Assured in 5<sup>th</sup> and 10<sup>th</sup> year.

End of Policy Year	5 Years	10 Years
% of Sum Assured	50.00 %	50.00 %

**Regular Monthly Payouts:** Regular Monthly Payouts are 1% of Sum Assured for the first payout year and will increase by 0.25% in subsequent years, at a simple rate.

Policy Year	6 <sup>th</sup> Year	7 <sup>th</sup> Year	8 <sup>th</sup> Year	9 <sup>th</sup> Year	10 <sup>th</sup> Year
Total Payout in the Year	12.00%	15.00%	18.00%	21.00%	24.00%

**Guaranteed Loyalty Addition:** On survival of the Life Assured to the end of the premium payment term, a Guaranteed Loyalty Addition of 5% of the Sum Assured will be paid in the 5<sup>th</sup> year.

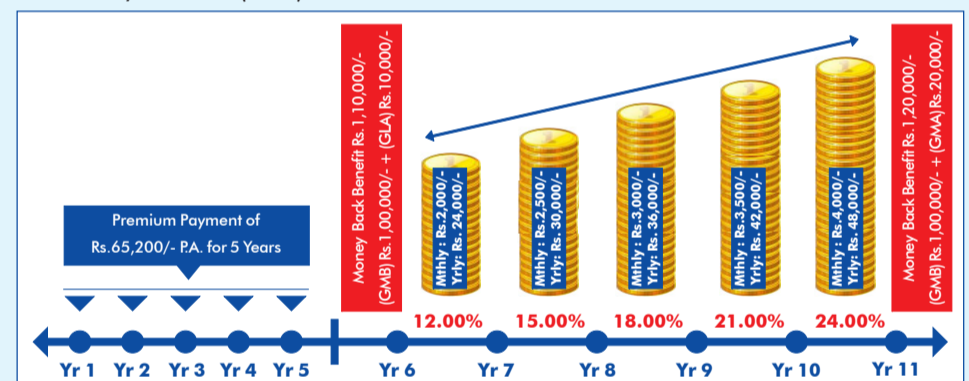
**Guaranteed Maturity Addition:** On survival of the Life Assured to the end of the policy term, the Guaranteed Maturity Addition of 10% of Sum Assured will be paid at the end of 10<sup>th</sup> year.

**Tax Benefits :** a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

#### How does the plan work ?

Vijay, aged 30 years, opts for Reliance Life's Super Money Back Plan and :

- ✓ Selects a Policy Term of 10 yrs, PPT of 5 yrs and Sum Assured amount of Rs.2,00,000/-
- ✓ Pays an Annual Premium of Rs.65,200/- P.A. (exclusive of taxes), assuming that he is in good health.
- ✓ Receives Guaranteed Money Back (GMB) Benefits at the end of every five policy years.
- ✓ Enjoys increasing Regular Monthly Income from 6<sup>th</sup> Year to 10<sup>th</sup> Year.
- ✓ Received Guaranteed Loyalty Additions (GLA) at the end of the 5<sup>th</sup> Year and Guaranteed Maturity Additions (GMA) at the end of 10<sup>th</sup> Year.



Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. **Reliance Life Insurance Company Ltd.** IRDA Registration No: 121 Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra - 400710 Corporate Office: 9<sup>th</sup> and 10<sup>th</sup> Floor, Bldg. No. 2, R-Tech Park, Nirlon Compound, Next to Hub Mall, Behind Oracle Building, Goregaon (East), Mumbai, Maharashtra - 400063. For more information call us at our 24 x 7 Call Centre number - 30338181 (Local call charges apply) or our Toll Free Number 1800 300 08181 Visit us at [www.reliancelife.com](http://www.reliancelife.com). Unique Identification Number (UIN): 121N098V02

## RELIANCE LIFE SUPER ENDOWMENT PLAN

### PAY FOR 7 YEARS AND GET GUARANTEED MATURITY BENEFIT AT THE END OF 14TH YEAR

A non linked non participating endowment plan that has been designed to ensure that you can save for your future along with the benefit of life cover and provide protection to your family.

#### Key Features

- ✓ Receive basic sum assured on maturity or death.
- ✓ Pay for just half of the selected policy term and get policy cover for the full policy term.
- ✓ More value for your money by way of high sum assured rebate and premium frequency discount.
- ✓ Wide range of Riders can be added.

#### Plan at a Glance

Min. & Max. Entry Age	: Min - 8 Yrs , & Max - 60 Years.
Min. & Max. Maturity Age	: Min - 22 Yrs , & Max - 75 Years.
Policy Term	: 14 Years / 20 Years.
Premium Paying Term	: 7 Years / 10 Years.
Min. Sum Assured	: Rs.1,00,000/-

#### Benefits under the plan :

**Tax Benefit :** a) Premium paid under the base policy is eligible for tax deduction u/s 80C of the Income Tax Act, 1961. b) Maturity Benefit is tax exempt u/s 10(10D) of the Act subject to conditions.

**Life Cover Benefit :** In case of the unfortunate death of the life assured the nominee will get the basic sum assured.

**Maturity Benefit :** On Maturity, the policy holder will get the basic sum assured.

#### Reliance Super Endowment Plan - Yearly Premium Ready Recknor

Entry Age	Guaranteed Maturity Amount				
	Rs.200,000/-	Rs.300,000/-	Rs.500,000/-	Rs.800,000/-	Rs.1,000,000/-
8 Yrs	Rs.17,699/-	Rs.25,670/-	Rs.42,297/-	Rs.67,675/-	Rs.83,618/-
10 Yrs	Rs.17,722/-	Rs.25,705/-	Rs.42,355/-	Rs.67,768/-	Rs.83,734/-
20 Yrs	Rs.17,816/-	Rs.25,846/-	Rs.42,590/-	Rs.68,144/-	Rs.84,205/-
30 Yrs	Rs.17,873/-	Rs.25,932/-	Rs.42,733/-	Rs.68,373/-	Rs.84,491/-
40 Yrs	Rs.18,206/-	Rs.26,432/-	Rs.43,566/-	Rs.69,705/-	Rs.86,157/-
50 Yrs	Rs.19,221/-	Rs.27,953/-	Rs.46,101/-	Rs.73,762/-	Rs.91,228/-
60 Yrs	Rs.21,629/-	Rs.31,567/-	Rs.52,124/-	Rs.83,398/-	Rs.1,03,272/-

\* Yearly Premiums excluding service taxes. \* Premium paying Term : 7 Years, Policy Term : 14 Years

Insurance is the subject matter of solicitation. This product brochure is indicative of the terms and conditions, warranties and exceptions in the insurance policy giving only the salient features of the plan. For further details please refer to the policy document and detailed benefit illustration before concluding the sale. In the event of conflict, if any, between the terms and conditions contained in this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. For further details on all the conditions, exclusions related to Reliance Life Insurance Super Endowment Plan, please contact our insurance advisors. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Reliance Life Insurance Company Ltd. IRDA Registration No: 121 Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra - 400710. Corporate Office: 9<sup>th</sup> and 10<sup>th</sup> Floor, Bldg. No. 2, R-Tech Park, Nirlon Compound, Next to Hub Mall, Behind Oracle Building, Goregaon (East), Mumbai, Maharashtra - 400063. For more information call us at our 24 x 7 Call Centre number - 30338181 (Local call charges apply) or our Toll Free Number 1800 3000 8181 Visit us at [www.reliancelife.com](http://www.reliancelife.com). Unique Identification Number (UIN): 121N088V01



## RELIANCE LIFE GUARANTEED MONEY BACK

### PAY FOR 5 YEARS, WAIT 5 YEARS AND GET GUARANTEED INCOME FOR 5 YEARS

Reliance Life Insurance Guaranteed Money Back Plan is a Non-linked, Non-participating money back plan with an inbuilt accidental death benefit and waiver of premium benefit on death of the life assured. This plan helps you plan for the financial obligations required at various upcoming events in your life.

#### Key features – Reliance Life Insurance Guaranteed Money Back Plan

- ☑ Guaranteed Money Back benefits are payable every year during last five policy years. At the end of Year 11 to Year 14 : 15%, & Year 15 : 40% of the Sum Assured
- ☑ Guaranteed Loyalty Additions of upto 30% of base Sum Assured for 15 Year Policy Term
- ☑ Guaranteed Maturity Addition of 15% of base Sum Assured for 15 Year Policy Term
- ☑ Get Life cover of at least 10 times the Annualised Premium for the entire policy term, plus an additional life cover equal to the Sum Assured in case of accidental death.
- ☑ All Future premiums are waived and Guaranteed Benefits will continue.
- ☑ A host of optional rider benefits to enhance protection cover.

#### Basic Features of the Plan

Min. & Max. Age at Entry : Min-18 Yrs & Max-58 Yrs

Policy Term : 15 Yrs

Premium Payment Term : 5 Yrs

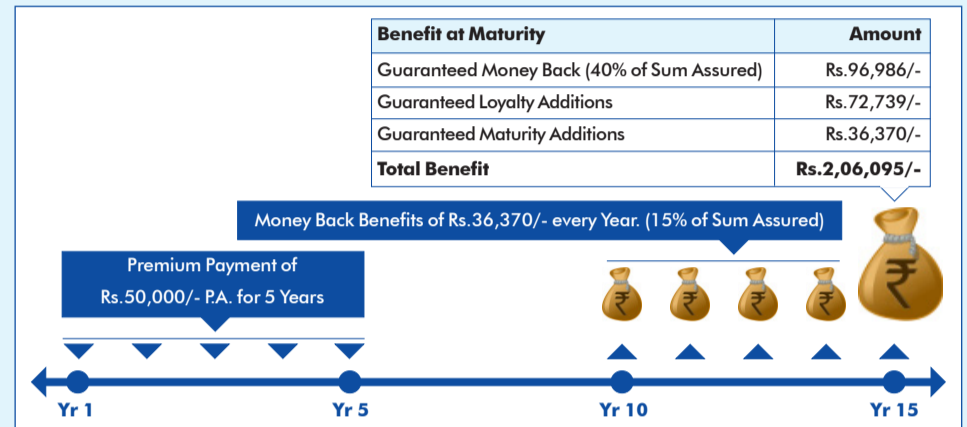
Min Sum Assured : Rs.50,000/-

Payment Mode : Yearly, H-Yearly, Quarterly & Monthly

#### How does the plan work ?

Vijay, aged 30 years, opts for Reliance Life's Guaranteed Money Back Plan and :

- ☑ Selects a policy term of 15 years, premium payment term of 5 years and Sum Assured amount of Rs.2,42,464/-
- ☑ Pays an Annual Premium of Rs.50,000/- P.A. (exclusive of taxes), assuming that he is in good health.
- ☑ Receives Guaranteed Money Back during the last 5 policy years plus Guaranteed Loyalty Additions and Guaranteed Maturity Addition at Maturity.



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## RELIANCE LIFE ASSURED RETIREMENT SOLUTION

### INVEST FOR 7 YEARS AND GET 9.00% ASSURED RETURNS FROM 15TH YEAR ONWARDS FOR LIFETIME

This Solution is a combination of Reliance Life Insurance Super Endowment Plan and Reliance Life Immediate Annuity Plan.

#### How does this solution work ?

This solution works in 3 phases : **Investment period, Wait period, & Income period**

**Investment Period :** During the investment period regular premiums are paid to create a corpus i.e. for 7 Years.

**Wait Period :** After the completion of Investment Period you have to wait for 7 Years.

**Income Period :** At the end of the Wait Period you have 2 options : a) Withdraw the entire corpus and use it as per your choice, or b) Use this corpus to get regular income for lifetime by purchasing Reliance Life Immediate Annuity Plan.

**Terms and conditions :** 1. Assured 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. 2. For the purpose of illustration, we have combined the premiums payable and benefits that you may receive under each plan of this solution. To know the details of the individual products, please go through the "Terms and Conditions" and benefit illustration of individual products. 3. The benefit of this combination solution shall become payable only if you continue to pay premiums for the entire policy term/premium payment term, as the case may be. 4. The regular income benefit through Reliance Immediate Annuity Plan will be applicable subject to the following conditions: It shall be the sole responsibility of the policy holder to approach the Company after maturity of Reliance Life Insurance Super Endowment Plan and utilize its maturity benefit to purchase Reliance Immediate Annuity Plan or any other similar product as may be available with the Company at that point of time. The policy holder will have the flexibility to choose any of the annuity options offered by the Company at the time of buying such a product. 5. This is not a product brochure. Please read the product brochure of Reliance Life Insurance Super Endowment Plan and Reliance Immediate Annuity Plan carefully before opting for this combined solution after having fully understood the risk factors, product terms and conditions. 6. This combination solution comprises of set of policies across one or more products of the company. I have been made aware that these products are also available individually with the Company and it is not mandatory for me to apply for this combination only. 7. Insurance is the subject matter of the solicitation. For more details on the risk factors, terms and conditions please refer to the sales brochure carefully before concluding the sale. Conditions apply. Reliance Life Insurance Super Endowment Plan UIN - 121N088V01, Reliance Immediate Annuity Plan UIN - 121N012V01

#### Assured Life Time Income @ 9.00%

#### Invest for only 7 Years and get Monthly Income of Rs.10,000/- for Lifetime

Entry Age	Yrly. Premium for 7Yrs	LifeTime Ins. Cover	Income Starting	Monthly Income	Returns on Investment
20 Yrs	Rs.1,77,741/-	Rs.21,10,818/-	34 Yrs	Rs.10,000/-	9.64%
30 Yrs	Rs.1,78,313/-	Rs.21,10,447/-	44 Yrs	Rs.10,000/-	9.61%
35 Yrs	Rs.1,79,483/-	Rs.21,10,076/-	49 Yrs	Rs.10,000/-	9.55%
40 Yrs	Rs.1,81,765/-	Rs.21,09,705/-	54 Yrs	Rs.10,000/-	9.43%
45 Yrs	Rs.1,85,730/-	Rs.21,08,963/-	59 Yrs	Rs.10,000/-	9.23%
50 Yrs	Rs.1,92,294/-	Rs.21,07,852/-	64 Yrs	Rs.10,000/-	8.91%

#### RELIANCE LIFE KNOWLEDGE SERIES - Why do I need Life Insurance ?

**Life Insurance for Savings Tax** - A rise in income, rising complexities of tax payment, your life insurance is your greatest ally to help you save your hard earned money.

Life Insurance policies give you an additional advantage of tax benefit. As your income increases, the tax bracket also widens. The most apt method to save your hard earned rupee is through investment in insurance policies.

With most insurance policies, the premium you pay is eligible for tax benefits. Under Existing Income Tax Laws, contribution towards life insurance policy is allowed as deduction in income, thereby decreasing tax liability. It means that you not only provide financial security for your loved ones in the unfortunate event of your demise, but also reap the benefits of additional income from tax savings through premium contribution in unit linked life insurance policies.

Any profit earned from Unit linked life insurance schemes also provides tax benefits to the payee. Another advantage of life insurance is that the lump sum benefit payable on death is tax free.

Life insurance is therefore your greatest ally to help you save your hard earned money from the burden of tax.

#### 4 Tax Benefits through Life Insurance

**For Individuals and HUF** – An individual or HUF paying life insurance premium can avail deductions on taxable income up to Rs. 150,000 under existing income tax laws subject to applicable conditions.

**On payment of any bonus** – Any amount of insurance benefit received as a lump sum payment from life insurance policy is considered as a non-taxable amount under existing income tax laws subject to applicable conditions.

**Premium payment on behalf of spouse** – Income Tax deduction is also available on life insurance premiums paid on behalf of your spouse.

**On maturity of policy** – Life insurance proceeds are not taxable for the deceased's family.

Income Tax benefits under Income Tax Laws are subject to amendments and interpretation from time to time. Kindly consult a tax expert. Conditions apply.



