

BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

www.bluechipindia.co.in

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 : G.A. 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 : Is also payable on Maturity / Death

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 ; 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.

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.



THANK YOU INVESTORS

FOR YOUR CONTINUED PATRONAGE

BLUECHIP 300TH BRANCH

OPENED AT

MUMBAI - OSHIWARA

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.



Bluechip Corporate Investment Centre Limited

CIN : U65990MH1996PLC096899 Regd. Off. : 5A /105, Mumbai Samachar Marg, Fort, Mumbai - 400 001.
Tel.: 2265 9033 / 2265 9034 Fax: 2263 0852 Email: support@bluechipindia.co.in www.bluechipindia.co.in



RELIANCE LIFE INSURANCE EXCLUSIVE

3

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

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 5th and 10th 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 th Year	7 th Year	8 th Year	9 th Year	10 th 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 5th year.

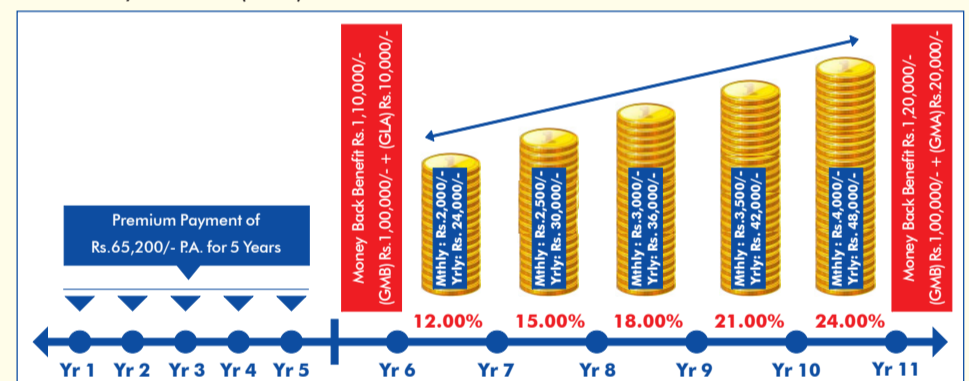
Guaranteed Maturity Addition: On survival of the Life Assured to the end of the policy term, the Guaranteed Maturity Addition of 10% of Sum Assured will be paid at the end of 10th year.

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 6th Year to 10th Year.
- ✓ Received Guaranteed Loyalty Additions (GLA) at the end of the 5th Year and Guaranteed Maturity Additions (GMA) at the end of 10th 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:** 9th and 10th 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. 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:** 9th and 10th 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. 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

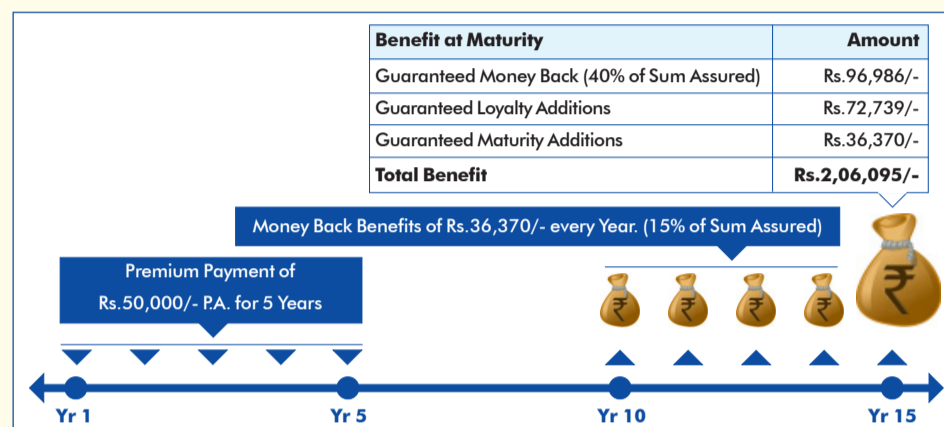
Min Sum Assured : Rs.50,000/-

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.



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 Guaranteed Money Back 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:** 9th and 10th 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. Unique Identification Number (UIN): 121N084V02

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 as Protection - A life insurance policy allows you to provide the right security for your family in case of your unfortunate absence. As you are the sole bread earner of the family, an untimely demise can cause them severe financial distress. While no amount of money can ever replace a person, life insurance gives you the peace of mind, knowing that your family will have the right financial support to continue living in case of your absence.

Life insurance is a long-term financial instrument that works as a financial backbone to fulfill your family members' financial needs at important milestones even in your absence. Most importantly, it allows the family to pay off any mortgage, liabilities, medical expenses or loans, so that these liabilities don't cause an additional burden to them. It is therefore important, to choose an insurance policy that allows your family to continue the same kind of lifestyle and cherish the wonderful memories that come along.

6 Steps to a Wholesome Protection Package

Self-analysis - What is your current family size and financial situation and where do you see yourself in the future? Are you the sole breadwinner in your family? Most importantly, analyse of your current savings and how much cover you need.

Evaluate Options - Depending on your life stage, you can evaluate life insurance policies with different coverage plans. For the basic need of family protection, a term plan can be considered whereas for a specific type of need, you can choose from health, savings, child and other plan types.

Research - Once you have determined the amount of cover and the type of life insurance you need, you need to have complete information about the chosen type of life insurance plan, understand the benefits and conditions of the plan.

Calculate Premium - Once you have identified the plan you need, you can calculate the premium payable on the plan, depending on the coverage you require.

Read the offer document - This is the most critical stage of buying any policy; it is always advisable to have a complete understanding of the offer documents before signing anything. Do not hesitate to ask your agent any policy related questions.

Final Confirmation - Life insurance is for life. So conduct an extensive analysis and have complete confidence in the plan that you are going to buy. Once the plan is purchased and later on, there is any disagreement relating to the policy, you can still back off by returning the Policy Document to the Company within the Free Look period.

Source : www.reliancelife.com

