

# BLUECHIP BULLETIN

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www.bluechipindia.co.in

NEW

## ICICI PRU ASSURED SAVINGS INSURANCE PLAN

A TRADITIONAL NON-PARTICIPATING NON LINKED ENDOWMENT LIFE INSURANCE PLAN

NEW

**EVERY YEAR GET GUARANTEED ADDITIONS OF 9% OR 10% OF TOTAL PREMIUMS PAID TILL DATE DEPENDING ON YOUR POLICY TERM\***

It is a limited pay non participating non linked endowment insurance plan, On Maturity you will get a guaranteed lumpsum payout.

### Key Benefits

ICICI Pru Assured Savings Insurance Plan provides you:

- Guaranteed Additions:** Every year either 9% or 10% of total premiums paid till date will be added to your policy benefits, depending on your policy term
- Guaranteed Maturity Benefit (GMB):** A guaranteed lumpsum payable at the end of the policy term.
- Protection:** Get life cover equal to 10 times of Annual Premium for the full policy term.

### Benefits in Details:

**Guaranteed Maturity Benefit :** The GMB is decided in the beginning of the policy, depending on the age, policy term, premium payment term, gender and the premium amount invested.

**Guaranteed Additions:** Guaranteed Additions (GAs) will be added to the policy at the end of every policy year and will be payable on Maturity along with the Guaranteed Maturity Benefit.

Each GA will be equal to GA rate multiplied with the sum of premiums paid till date.

GA rates depends on the policy term as below:

Term	Guaranteed Addition Rate (%)
10 Years	9%
12 Years	10%

**Maturity Benefit:** On Maturity, you will get Guaranteed Maturity Benefit + Accrued Guaranteed Additions.

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

**Death Benefit :** The nominee will get higher of a) Sum Assured equal to 10 times of the Annual premium plus accrued Guaranteed Additions or b) GMB plus accrued Guaranteed Additions or c) Minimum Death Benefit - which will be equal to 105% of sum of premiums paid till date

Features	Option 1	Option 2	Option 3
Premium Payment Term (Years)	7 Years	7 Years	10 Years
Policy Term (Years)	10 Years	12 Years	12 Years
Minimum Entry Age	8 Years	6 Years	6 Years
Maximum Entry Age	60 Years	60 Years	60 Years
Premium Payment Modes	Annual / Half Yearly / Monthly		

\*Guaranteed Addition (GA) rate will be 9% or 10% for policy terms of 10 year and 12 year respectively. Each GA will be calculated as GA rate multiplied by the total premiums paid till date.

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: 105N144V01. ADVT No.: P/II/616/2014-15. Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays. Valid only for calls made from India).

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

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.

## 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.

**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 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-poner 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

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## RELIANCE LIFE INSURANCE EXCLUSIVE

### 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.

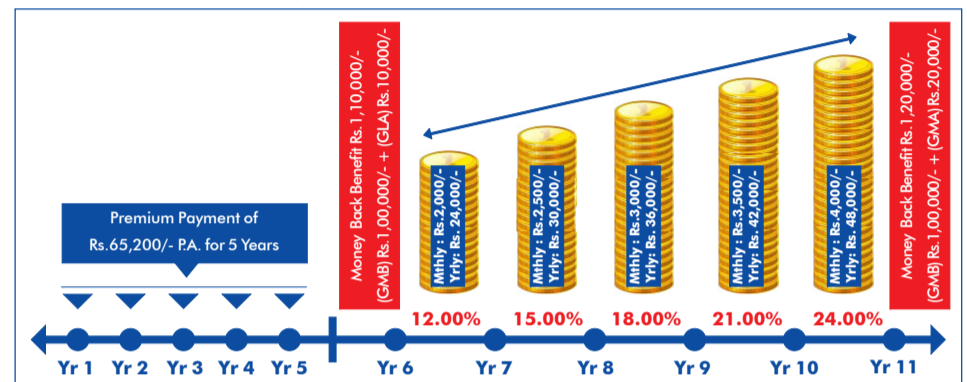
**Guaranteed Maturity Addition:** On survival of the Life Assured to the end of the policy term, the Guaranteed Maturity Addition of 10% of Sum Assured will be paid at the end of 10<sup>th</sup> year.

**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 Years, & Max - 60 Years
Min. & Max. Maturity Age	: Min - 22 Years, & 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 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 INSURANCE EXCLUSIVE**



**RELIANCE LIFE FIXED SAVINGS**



**A PLAN THAT SECURES YOUR FUTURE WITH UPTO 10% FIXED REGULAR ADDITIONS**

**Reliance Life Fixed Savings** is a Non-linked, Non-participating endowment plan that helps you to create a corpus for unforeseen expenses. This plan offers Guaranteed Benefits, including Fixed Additions that accrue every year and an additional lumpsum at maturity, along with life cover to protect your family.

**Benefits in Detail**

**Fixed Regular Additions** : Fixed Regular Additions as a percentage of Annualised Premium will accrue at the start of each policy year. The Accrued Fixed Regular Additions are payable at the beginning of the last policy year.

Policy Year	Fixed Regular Additions (Percentage of Annualised Premium)
Year 1	8.00%
Year 2	9.00%
Year 3 Onwards	10.00%

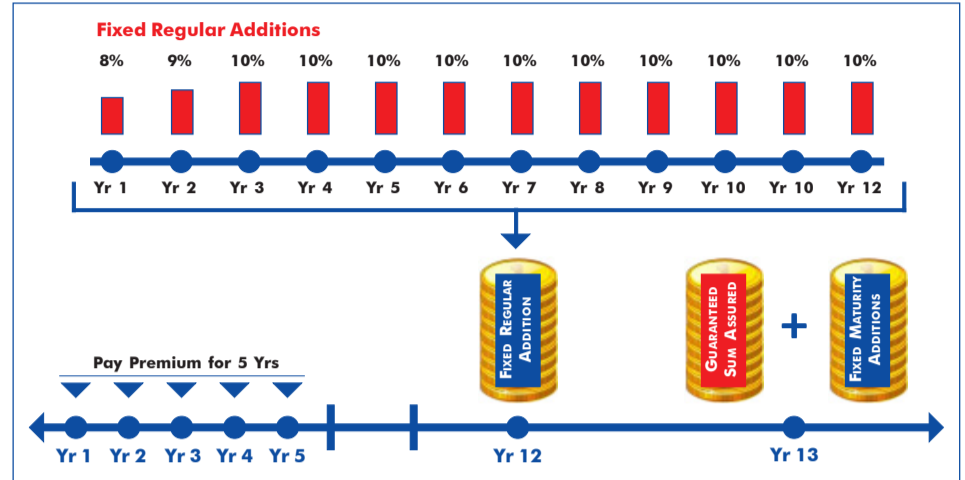
**Maturity Benefits** : On Maturity you will get Guaranteed Sum Assured + Fixed Maturity Additions.

**Guaranteed Sum Assured** = Annualised Premium X Premium Payment Term (PPT)

**Fixed Maturity Additions** = Maturity Factor X Annualised Premium. (The Maturity Factor depends on the Age, PPT, Term, and Death Benefit selected)

**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 ?**



**Eligibility Conditions:**

Minimum Entry Age	: 8 Years	Maximum Entry Age	: 60 Years
Policy Term	: 12 Years	Premium Payment Term	: 5 Years

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**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.

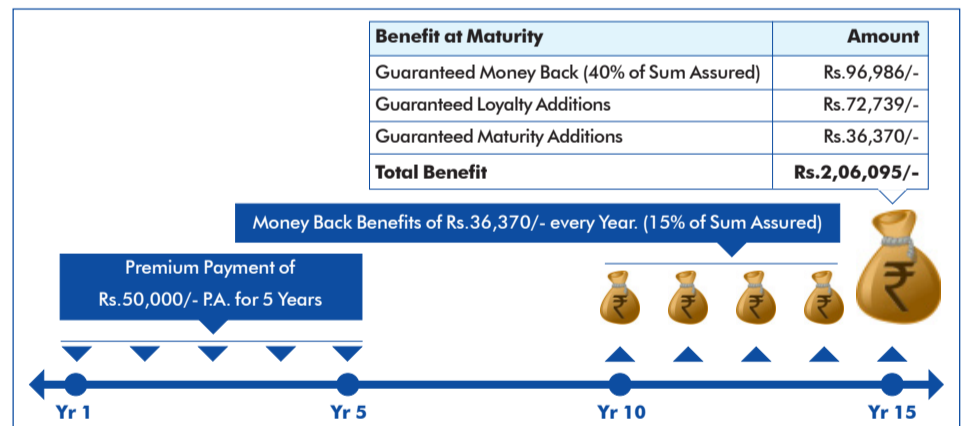
**Basic Features of the Plan**

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 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.



