

BLUECHIP BULLETIN

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ICICI PRU LIFE SAVINGS SURAKSHA

A 7 Yr Premium Paying Plan with Withdrawal After 12 Yrs

ICICI Pru Life Savings Suraksha is Participating Endowment Plan with Policy Term of 12 Yrs and Premium Paying Term of 7 Yrs.

Benefits under the Plan:

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 consists of vested reversionary bonuses, interim bonus and terminal bonus, if any.

Basic Eligibility Conditions of the Plan:	Sum Assured on Death:
Min. & Max. Entry Age : 6 Years & 58 Years	Age at Entry Multiple of Annual Premium
Min. & Max. Maturity : 18 Years & 70 Years	Upto 44 Yrs 10 times
Premium Modes : A / H / M	Age 45 to 54 Yrs 10 times or 7 times
Min. Annual Premium : Rs.18,000/-	Age 55 Yrs & above 7 times

Insurance is the subject matter of solicitation. This product write up 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 brochure, 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 write up and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. © 2013, ICICI Prudential Life Insurance Company Limited. Reg. No.105. ICICI Pru Savings Suraksha Form No. E11, E12. UIN: 105N135V01.

HDFC LIFE CLASSICASSURE INSURANCE PLAN

A 7 YEAR PREMIUM PAYING PLAN WITH WITHDRAWAL AFTER 10 YEARS

HDFC Life ClassicAssure Insurance Plan is a 'With Profits' insurance plan that offers a choice (limited premium paying term and maturity benefits plus insurance cover) along with valuable financial protection to your loved ones by way of payouts in case of your unfortunate demise within the policy term, enabling you to live with peace of mind.

Benefits under the Plan:

Maturity Benefits: On Maturity the Life Assured will get SUM ASSURED + Simple Reversionary Bonuses accrued every year + Terminal Bonus if any.

Death Benefits: On Death of the life assured the Nominee will get the Death Benefit Equivalent to Sum Assured + Accrued Bonuses

Sum Assured: As decided at the time of purchase of the Policy

Reversionary Bonus: The Reversionary Bonus as a percentage of the Sum Assured is declared at the end of each financial year.

Terminal Bonus: The Terminal Bonus may be added to the policy on maturity and enables the company to pay a fair share of the surplus at the end, based on the actual experience over the policy term and allowing for the reversionary bonuses already attached.

Tax Benefits: Avail tax benefits on premiums paid and benefits received under the policy, as per the prevailing Income Tax Laws.

Basic Eligibility Conditions of the Plan:

Min. Entry Age	: 12 Years
Max. Entry Age	: 60 Years
Premium Modes	: A / H / Q / M
Policy Terms available	: 10 / 15 / 20 Years
Premium paying term	: ONLY 7 Years
Min. Annual Premium	: Rs.12,000/-

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 ClassicAssure Insurance Plan (Form No.P501-93, UIN - 101N076V01).

Hurry..!!
Closes on 31.12.13



Bharti AXA Life Aajeevan Sampatti

(Participating Whole Life Limited Pay Life Insurance Product)

Hurry..!!
Closes on 31.12.13

- A Whole Life Plan that gives Lifelong Protection with Premium Payment Term of 10 Years.
- The plan offers Cash Bonuses (if declared) from end of 6th Policy Year, until Maturity or Death, whichever is earlier.
- The plan assures Guaranteed Payouts of 5.5% of the Sum Assured from 11th Year onwards, until Maturity or Death, whichever is earlier.

More details on Page 4

Insurance is the subject matter of the solicitation.

Your favourite products now available for a limited period only



- Full payout at the end of the term.
- Life cover continues even after maturity.



- Unique blend of Whole Life & Money Back Policy.
- Lifelong survival benefit after policy term.



- Monthly Premium X 250 = Life Cover.
- Partial withdrawal Facility Available.



- Money Back equal to 15% of SA every 3 Yrs.
- Full Premiums paid plus Bonuses On Maturity.

Have complete financial planning with LIC Products

Insurance is the subject matter of the solicitation. for more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.



BHARTI AXA LIFE EXCLUSIVE



NEW

BHARTI AXA LIFE MONTHLY INCOME PLAN PLUS

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

NEW

Bharti AXA Life Monthly Income Plan Plus is a limited premium payment traditional insurance plan ensuring a guaranteed monthly income plus life insurance Cover.

Guaranteed Monthly Income which is Tax Free: You start receiving Guaranteed Monthly Income after the completion of the Premium Payment Term, until Maturity. This income is taxfree. You have the flexibility to choose the Monthly Income you wish to receive, which decides your premium amount.

Limited Pay Options : You have the flexibility to choose your policy term from 3 options. The corresponding Premium Payment term and Monthly Income Benefit Period for each policy term as below.

Policy Term	Premium Payment Term	Monthly Income Benefit Period*
15 Years	7 Years	8 Years (96 Months)
20 Years	10 Years	10 Years (120 Months)
30 Years	15 Years	15 Years (180 Months)

* The Monthly Income commences after the Premium Payment Term or death of the life Insured, whichever is earlier.

Potential Upside through Bonuses: Non Guaranteed Simple Annual Reversionary Bonuses get accrued to the policy from the end of 1st policy year and get paid out on Maturity or on death. You may also receive non guaranteed terminal bonus either on death or maturity.

Maturity Benefit : At maturity, you receive the total accrued Annual 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).

Life Insurance Benefit: In case of the unfortunate death of the Life Insured, an increased percentage of Monthly Income is payable to the nominee from the next policy month onwards and continues for the next 8, 10 or 15 years depending on the Policy Term option chosen at inception of the policy. This payout is made over and above the Monthly Income payouts made before the death of the Life Insured.

The accrued Non Guaranteed Annual Reversionary bonuses and Non Guaranteed Terminal bonus are paid out on death as a lump sum along with the first monthly income installment.

Death Benefit: The Death Benefit payable will be the higher of a) The Sum Assured on Death Plus Non Guaranteed simple reversionary bonuses and non guaranteed terminal bonus paid as a lump sum Or b) 105% of all premiums paid (excluding underwriting extra).

Sum Assured on Death : Sum Assured on Death will be higher of a) 10 times the base Annualised Premium, or b) A multiple of the Sum Assured as given below;

Policy Term	Multiple of Sum Assured
15 Years	165% of S.A. upto 44 Years 150% of S.A. above 45 Years
20 Years	140% of S.A. for all Ages
30 Years	110% of S.A. for all Ages

The Death Benefit after payment of bonuses will be paid on a monthly basis as will be calculated as : **Monthly Income on Death = Death benefit / No. of Months.**

The nominee has an option to take the above mentioned death benefit as a lump sum. The lump sum shall be calculated as a Net Present Value of future monthly incomes at 8% p.a.

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. Bharti AXA Life Monthly Income Plan +, UIN: 130N057V01

BHARTI AXA LIFE FLEXI SAVE

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

Bharti AXA Life Flexi Save is a Limited Pay traditional participating Endowment plan with the flexibility to take 100% Maturity benefits due anytime after 10,15 or 20 years, depending on the policy term. The policy terminates once the benefits are paid to the policyholder.

Plan suitable for All: Life's needs and desires grow at every stage. It can be the desire for a bigger house, holiday with your family, buying your dream car or better education for your children. Thus it becomes important that your savings build up the same way your desires do. However, it is most important that your savings are available to you when you require them the most.

Potential upside through Bonuses:

- a) **Simple Reversionary Bonus :** Non Guaranteed Simple Reversionary bonuses are declared at the end of each year, starting from the first policy year. This bonus gets accrued to your policy and is paid out along with the maturity benefit or Death benefit (whichever is earlier).
- b) **Terminal Bonus :** Terminal bonus may also be declared, which will be paid out in case of death or Maturity, whichever is earlier

Maturity Benefits:

On maturity, the policy holder will get Basic Sum Assured along with Simple reversionary bonus and terminal bonus, (if any).

Death Benefits: In the unfortunate event of death of the life insured, the nominee shall receive the higher of a) Sum Assured, or b) 105% of premiums paid till the date of death, or

c) Annual base premium X 11 Times (for age less than 45 Years) or Annual base premium X 7 Times (for age 45 Years and above) plus the accrued reversionary bonus and terminal bonus, (if any).

Benefits under the Plan:

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

The policy holder has an option to pre-poned 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.

Tax Benefits:

- a) You can avail tax benefits u/s 80C on premium paid (subject to a maximum of Rs.1,00,000/-)
- b) Maturity benefits are Tax free u/s 10 (10D)
- The tax benefits are subject to change as per the changes in the Tax Laws from time to time. For customers aged 45 years and above the tax benefits are limited.

Basic Eligibility Conditions of the Plan :

Min. & Max. Entry Age	: 8 Years & 65 Years
Policy Term	: 20 Years
Premium Paying Term	: 5 Years only
Flexi Benefit Period	: End of 10 Years to 20 Years (i.e. option to take 100% of the Maturity benefit without any penalty)
Premium Modes	: A / H / Q / M

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BHARTI AXA LIFE SECURE INCOME PLAN

A 5 YEAR LIMITED PAY PLAN, WITH GUARANTEED 8% TAXFREE RETURN FOR 10 YEARS

Bharti AXA Life Secure Income Plan is a traditional non-participating 5 year limited pay life insurance plan. This plan provides you with guaranteed monthly income @ 8.00% P.A. for 10 years on the sum assured, plus on maturity you will get the sum assured plus accrued bonuses.

Benefits of Secure Income Plan

- Guaranteed Monthly Income :** You start receiving Monthly Guaranteed Income @ 8% of the sum assured P.A. for 10 years after the completion of the Premium Payment Term of 5 years
- Guaranteed Maturity Addition:** A fixed guaranteed maturity addition @ 7% of Sum Assured gets added to your policy each year after the completion of premium payment term, until maturity of the policy. These guaranteed additions get paid out either on death or at maturity along with the sum assured.
- Life Insurance Cover:** In case of the unfortunate death of the Life Insured, the nominee gets Higher of (Sum Assured plus Guaranteed Additions accrued till date of death) or (105% of premiums paid) or (11 times Annual Base Premium)
- Maturity Benefit:** The total payout on maturity is Sum Assured + Total guaranteed Maturity Additions for 10 years i.e. 70%. The Total Maturity Payouts is 170% of the Sum Assured
- Tax benefits :** You can avail tax benefits u/s 80C on premium paid (subject to a maximum of Rs 1,00,000). Maturity benefit and Guaranteed Monthly Income are Tax free u/s 10 (10D). Tax benefits are subject to change as per the changes in Tax Laws from time to time.

Basic Eligibility Conditions of the Plan:

Min. & Max. at entry	: 3 Years & 65 Years
Maximum Maturity Age	: 80 Years
Policy Term & PPT	: Term – 15 Years & PPT – 5 Years
Premium Payment Modes	: Annual, Semi Annual, Quarterly & Monthly

Pay 5 Years & Create Corpus in 15 Years with Regular Cash Flow for 10 Years

Entry Age (Yrs)	Maturity Age (Yrs)	Taxfree Maturity Corpus Yr-16	Yearly Premium Yr 1 - Yr 5	Sum Assured	Guaranteed Income @ 8% P.A. Yr 6 - Yr 15	Full Term Life Cover Yr 1-Yr 15
30	45	5,00,000	99,241	2,94,113	23,529	10,91,651
30	45	10,00,000	1,98,482	5,88,238	47,059	21,83,305
30	45	20,00,000	3,96,965	11,76,475	94,118	43,66,610
35	50	5,00,000	1,00,232	2,94,113	23,529	11,02,553
35	50	10,00,000	2,00,465	5,88,238	47,059	22,05,111
35	50	20,00,000	4,00,929	11,76,475	94,118	44,10,221
40	55	5,00,000	1,02,329	2,94,113	23,529	11,25,621
40	55	10,00,000	2,04,659	5,88,238	47,059	22,51,246
40	55	20,00,000	4,09,317	11,76,475	94,118	45,02,492
45	60	5,00,000	1,04,488	2,94,113	23,529	11,49,368
45	60	10,00,000	2,08,976	5,88,238	47,059	22,98,740
45	60	20,00,000	4,17,953	11,76,475	94,118	45,97,480
50	65	5,00,000	1,06,688	2,94,113	23,529	11,73,568
50	65	10,00,000	2,13,376	5,88,238	47,059	23,47,140
50	65	20,00,000	4,26,753	11,76,475	94,118	46,94,280

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BHARTI AXA LIFE AAJEEVAN SAMPATTI

PARTICIPATING WHOLE LIFE LIMITED PAY LIFE INSURANCE PRODUCT

At various stages in life, you assume roles that are in line with your responsibilities. In this journey of life, you are key to ensuring that your family is adequately protected.

Hence, **Bharti AXA Life** brings to you, **Bharti AXA Life Aajeevan Sampatti** a traditional participating whole life plan with a **10 Years Premium Pay** that ensures you a worry-free life with guaranteed payouts and adequate protection until you reach the age of 100 years.

Key Features :

- ☑ This is a Whole Life Plan gives Lifelong Protection with **Premium Payment Term of 10 Years**.
- ☑ The policy offers **Cash Bonuses (if declared) from end of 6th Policy Year**, until Maturity or Death, whichever is earlier.
- ☑ This plan assures **Guaranteed* Payouts of 5.5% of the Sum Assured from 11th Year onwards**, until Maturity or Death, whichever is earlier.
- ☑ You will get discounts on your premium rate on opting for a Sum Assured of Rs.4,00,000 or more.
- ☑ Life Insurance or Maturity Benefit, the amount equal to Sum Assured.

Eligibility Criteria :

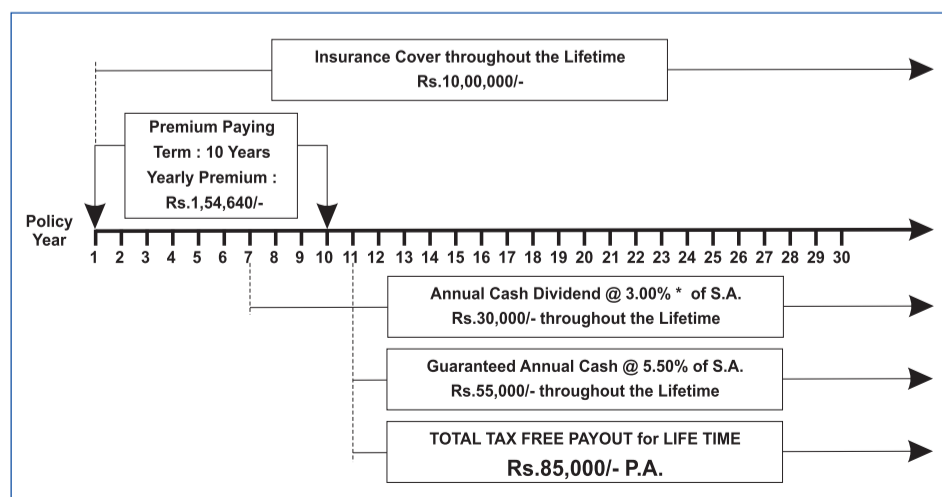
Min & Max Entry Age	: Min – 91 Days, Max – 60 Years
Max Maturity Age	: 100 Years
Min & Max Sum Assured	: Min – Rs.1,00,000/-, Max – Rs.15,00,000/-

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How the Plan Works ?

Example 1: Mr. Srivastav aged 40 Years decides to buy Bharti AXA Life Aajeevan Sampatti Policy for a Sum Assured of Rs. 10,00,000/-, His LIFETIME Income will be as follows:

Age at Entry	: 40 Years
Yearly Premium	: Rs. 1,54,640/- for 10 Years. i.e. upto age 49 Years
Cash Bonuses @ 3.00% *	: Rs. 30,000/- from age 46 Years throughout the LifeTime #
Guaranteed Payouts @ 5.5% **	: Rs. 55,000/- from age 50 Years throughout the LifeTime #
Death Benefits	: Rs. 10,00,000/- throughout the LifeTime #
TOTAL TAX FREE PAYOUT	: Rs. 85,000/- every year throughout the LifeTime from age 51 Years



* Cash Bonuses is non-guaranteed and depends on the Company's Performance. For illustration purpose assumed Cash Bonuses @ 3.00%.

** Guaranteed Payouts are paid provided the policy is in-force. # Till age 100 Years

