

INSURANCE

BHARTI AXA LIFE CHILD ADVANTAGE

A 6* YEARS PAYMENT, 11* YEARS TERM NON-LINKED PARTICIPATING LIFE INSURANCE PLAN

Bharti AXA Life Child Advantage is a traditional participating plan with an in-built Premium Waiver Benefit. The plan is flexible to suit the requirements of your child and help you plan his/her future.

Benefits under the Plan

Guaranteed Payout (Applicable only for Money Back Option and subject to policy terms and conditions)

The Guaranteed Payout would be paid during the last 5 Policy Yrs before Maturity Date as below:

Guaranteed Payout #	% Payable
End of 5th Year	10% of Sum Assured
End of 4th Year	10% of Sum Assured
End of 3rd Year	15% of Sum Assured
End of 2nd Year	15% of Sum Assured
End of 1st Year	20% of Sum Assured

* Year before Maturity Date

Maturity Benefit :

Option 1 : Endowment Option : 125% of S.A. will be paid on Maturity along with accrued Simple Reversionary Bonus & Terminal Bonus, if any.

Option 2 : Money Back Option : 40% of S.A. will be paid on Maturity along with accrued Simple Reversionary Bonus & Terminal Bonus, if any.

Life Insurance Benefit : In case of unfortunate event of death the nominee will receive the S.A or 11 Times of A.P. whichever is higher. In addition to the above, all outstanding premiums would be waived of and all the benefits under the plan would continue as scheduled.

* Available in other terms as well. Bharti AXA Life Insurance Company Limited, IRDAI 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. Bharti AXA Life is the name of the Company and Bharti AXA Life Child Advantage is only the name of the traditional participating insurance policy and does not in any way represent or indicate the quality of the policy or its future prospects. Life Insurance Coverage is available under this policy. Bharti AXA Life Child Advantage UIN: 130N065V01.

BHARTI AXA LIFE SUPER SERIES - SUPER 6

A 6 YEARS PAYMENT, 12 YEARS TERM NON-LINKED NON PAR LIFE INSURANCE PLAN

Bharti AXA Life Super Series is a Non par, Money back plan that provides you guaranteed income which increases every year throughout the payout period and guaranteed lumpsum at the start and end of the payout period to fulfill your family's goals. The life insurance cover ensures your family continues to fulfill their goals in case of any unforeseen eventuality.

Benefits under the Plan

Guaranteed Money Back Payout : A percentage of 'Sum Assured on Maturity'(SAM) will be paid provided all due premiums have been paid and policy is in force. The Guaranteed Money Back benefit will commence immediately after the end of Premium Payment Term and the payouts will be paid at the end of each year as below:

End of Yr	6th Yr	7th Yr	8th Yr	9th Yr	10th Yr	11th Yr
% of S.A. on Maturity	50.00%	12.00%	15.00%	18.00%	21.00%	24.00%

Maturity Benefit : On Maturity, 'Sum Assured on Maturity' will be paid, provided all due premiums are paid

Guaranteed Maturity Addition : In addition, on Maturity, a Guaranteed Maturity Addition of 30% of the 'Sum Assured on Maturity' will be payable.

Life Insurance Benefit : In case of unfortunate event of death, the nominee will receive the Sum Assured on death which shall be higher of: a) 11 Times Annualized Premium*. b) 105% of all premiums paid as on date of death (excluding any underwriting extra. c) Sum Assured on Maturity *Annualized premium does not include modal factors, any underwriting extra.

Boundary Conditions

Age at Entry : Min - 6 Yrs, Max - 63 Yrs Age at Maturity : Max - 75 Yrs
Policy Term & PPT : Term - 12 Yrs, PPT - 6 Yrs Premium Mode : M / Q / H / A/

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BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI clarifies to public that

- * IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- * IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

KOTAK PREMIER ENDOWMENT PLAN

A LIFE INSURANCE PLAN

GUARANTEE* A GREAT START TO FULFILL YOUR DREAMS

Kotak Premier Endowment Plan is a long-term savings cum protection plan that provides financial security to cope with unfortunate contingencies along with the ability to save for your future financial needs. This plan provides guaranteed* additions in the first five policy years and bonus start accruing from 6th Year onwards, all this put together builds up a corpus for your secure Future.

Key Advantages

- ✓ Guaranteed* Additions : At 5% per annum of Basic Sum Assured in the first 5 policy years.
- ✓ Earn bonus for 6th policy year onwards.
- ✓ Convenience to select from multiple options of PPT.
- ✓ Tax Benefit #

How does the plan work

Kotak Premier Endowment Plan provides long term savings as well as protection to ensure financial independence under all circumstances.

♦ You select the Basic Sum Assured that will be payable on Maturity or on death, Policy Term and Premium Payment Term based on which the Premium amount will get calculated.

♦ Guaranteed* Additions : in the first 5 policy years your policy will be eligible for Guaranteed* Additions at 5% p.a. (simple) of Basic Sum Assured. These guaranteed* additions will be payable either on maturity or on death whichever is earlier.

Basic Sum Assured : The Basic Sum Assured is selected by the Policyholder and the Premium is based on Basic Sum Assured, Term, Premium Paying Term and the Age of the Life Insured. This is the minimum amount guaranteed* on Maturity where all the due premiums have been paid in full, This is also used to determine the Minimum Death Benefit.

Maturity Benefit : This plan provides for wealth creation during the policy tenure. On survival till the end of the policy term the following benefit will be payable.

Basic Sum Assured + Accrued Guaranteed* Additions + Accrued Reversionary Bonuses and Terminal Bonus, if any

Death Benefit : In the unfortunate event of death during the policy term, the nominee will receive: Minimum Death Benefit + Accrued Guaranteed* Additions + Accrued Reversionary Bonuses and Terminal Bonus, if any.

Minimum Death Benefit is as follows :

Entry age of Life Insured < 45Years : Higher of 11 times of Annual Premium or Basic Sum Assured.

Entry age of Life Insured >=45 years : Higher of 7 times of Annual Premium or Basic Sum Assured.

Note : Death Benefit at any point in time has to be at least 105% of the premiums paid till the date of death (excluding any extra premium and modal factor if any). Kotak Premier Endowment Plan: UIN-107N079V01, Form No:N079, Ref. No.: KLI/14-15/P-MG/165. 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. This is a Savings cum Protection oriented plan. This is a participating endowment 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. 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. Tax benefits are subject to change in tax laws. You are advised to consult your tax advisor for details.

HDFC LIFE SUPER INCOME PLAN

PAY FOR 8 YEARS & GET GUARANTEED INCOME OF 10.00 % P.A. FOR 10 YEARS

HDFC Life Super Income Plan is a participating regular income plan with guaranteed benefits plus bonuses. This policy offers guaranteed income for a period of 8 to 15 yrs and is ideal for individuals who need regular income to fulfill their financial goals uninterrupted.

Benefits under the Plan:

Guaranteed Base Income (GBI): Guaranteed Base Income varying from 8.00% to 12.50% of the Sum Assured on Maturity is payable at the end of each year during the payout period.

Reversionary Bonus (R.B.): Simple Reversionary Bonuses would be declared at the end of each Financial Year as percentage of Sum Assured, and will be added to the policy.

Terminal Bonus (T.B.): Terminal Bonus would be declared at the end of the Policy term, this bonus would be declared as a percentage of Sum Assured

Maturity Benefits: On Maturity the Life Assured will get Last Guaranteed Base Income Payout plus Accrued Reversionary Bonuses plus Terminal Bonus.

Death Benefits: On Death of the life assured the Nominee will get the Death Benefit higher of Sum Assured on Maturity or 10 times of Annual Premium for age upto 50 Yrs and 7 times for age 50 Yrs above. Plus Accrued Bonuses

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

INCOME PAYOUT & BONUS HISTORY

Options	PPT	Income Period	Policy Term	GBI As a % of S.A		Bonus History :
				Annual	Total	
Option 1	8 Yr	8 Yr	16 Yr	12.50%	100%	F.Y.13-14 : 4.50% F.Y.14-15 : 4.50% F.Y.15-16 : 5.00%
Option 2	8 Yr	10 Yr	18 Yr	10.00%	100%	
Option 3	10 Yr	10 Yr	20 Yr	12.00%	120%	
Option 4	10 Yr	12 Yr	22 Yr	10.00%	120%	
Option 5	12 Yr	12 Yr	24 Yr	10.00%	120%	
Option 6	12 Yr	15 Yr	27 Yr	8.00%	120%	

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 Super Income Plan (Form No.P501-121, UIN - 101N098V01).

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 Yr	7 th Yr	8 th Yr	9 th Yr	10 th Yr
Total Payout	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).

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.reliancecelf.com. Unique Identification Number (UIN): 121N098V02



LIC New Jeevan Anand Plan

Salient features :

- Minimum Basic Sum Assured : Rs.1,00,000/-
- Age eligibility : 18 to 50 years
- Maximum maturity age : 75 years
- Accidental Death and Disability Benefit Rider available
- Loan Facility available

UIN : 512N279V01
Plan No.815
Insurance is the subject matter to the solicitation

HDFC TAX SAVER - CONSISTENT DIVIDENDS FOR THE LAST 17 YEARS



1999	1999	2000	2001	2002	2003	2004	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Total
36%	50%	210%	16%	20%	20%	20%	420%	50%	75%	75%	80%	50%	60%	60%	60%	60%	70%	70%	1092%

Past performance may or may not be sustained in the future. There is no assurance or guarantee to Unit holders as to rate/quantum of dividend distribution nor that the dividends will be paid regularly. All dividends are on face value of Rs. 10 per Unit. After payment of the dividend, the per Unit NAV falls to the extent of the payout and statutory levy, if any. Please log on to www.hdfcfund.com for Record Date-wise listing of dividends declared.

