

BLUECHIP BULLETIN

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www.bluechipindia.co.in

HDFC LIFE SUPER INCOME PLAN

PAY FOR 8 YEARS & GET GUARANTEED INCOME OF 12.50 % P.A. FOR 8 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% (depending on Plan Option chosen) 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 (if any) would be declared at the end of each Financial Year as percentage of "Sum Assured on Maturity", and will be added to the policy.

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

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

Death Benefits: On Death of the life assured the Nominee will get the Death Benefit which will be 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 (if any). The death benefit will be a minimum of 105% of the total premiums ^ paid under the policy

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

Options	PPT	Income Period	Policy Term	GBI As a % of S.A	
				Annual	Total
Option 1	8 Yr	8 Yr	16 Yr	12.50%	100%
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%

*The income will be received in the Payout Period and it will start once the premium payment term is over provided the policy is in force and the policyholder is alive

^ excludes any underwriting extra premiums, modal loadings and any taxes paid

Bonus History : F.Y.13-14 : 4.50%, F.Y.14-15 : 4.50%, F.Y.15-16 : 5.00%

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).

TATA AIA LIFE INSURANCE MONEY BACK PLUS

A NON LINKED PARTICIPATING ENDOWMENT ASSURANCE PLAN

Tata AIA Life Insurance Money Back Plus is a participating non linked Money Back Insurance Plan, which caters to your need for guaranteed Cash inflow at regular intervals along with the protection of a life cover from uncertainties of life.

The plan offers the advantage of paying for only half of the policy term along with enhancement of your savings through accumulation of Compound Reversionary Bonuses (if any) throughout the Term.

Benefits under the Plan

Survival Benefit: The plan provides you with regular payouts as a percentage of the Basic Sum Assured (BSA) as per the table below

End of Policy Year	Yr 4	Yr 8	Yr 12	Yr 16
% of Basic Sum Assured	20%	20%	20%	50%

Maturity Benefit : On Maturity (at the end of policy term), Guaranteed Sum Assured on maturity along with vested Compound Reversionary Bonus and Terminal Bonus, if any, is payable, where Guaranteed Sum Assured on maturity is 50% of Basic Sum Assured.

Death Benefit: In case of unfortunate event of the death of the insured; Sum Assured on death plus vested Compound Reversionary Bonus and Terminal Bonus, if any, is payable. This total amount will be subject to a minimum of 105% of Total Premiums Paid, as on the date of death.

Where 'Sum Assured on death' shall be higher of a) 10 times Annulised premium or b) Basic Sum Assured. The above benefit will be paid irrespective of the regular payouts already paid.

Inbuilt Accidental Death Benefit: We will pay an additional amount equal to the Basic Sum Assured in case of unfortunate death due to accident. . This benefit is applicable only for entry age of 18 years or more

Boundary Conditions

Age at Entry : Min - 2 Yrs, Max - 51 Yrs Age at Maturity : Min - 18 Yrs, Max - 75 Yrs
Policy Term & PPT : Term - 16 Yrs, PPT - 8 Yrs Min. Sum Assured : Rs.2,00,000/-
Premium Mode : M / H / A

Tata AIA Life Insurance Company Ltd. (IRDA of India Regn. No. 110) (CIN: U66010MH2000PLC128403), 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Service tax, Swachh Bharat Cess and TDS are applicable as per governing laws. Tata AIA Life Insurance Company Limited reserves the right to recover/ deduct from the policyholder, any levies and duties (including Service Tax, Swachh Bharat Cess and TDS), as imposed by the government from time to time. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you. Insurance cover is available under this product. This product is underwritten by Tata AIA Life. The plan is not a guaranteed issuance plan and will be subject to Company's underwriting and acceptance Approval Number: L&C/AdvT/2016/Mar/239 UIN: 110N119V01

ICICI PRU LIFE SAVINGS SURAKSHA

A NON LINKED INSURANCE PLAN PARTICIPATION PLAN WITH GUARANTEED MATURITY BENEFITS.

CONDITIONS APPLY

ICICI Pru Savings Suraksha is Participating savings and protection oriented Plan.

Key Benefits of ICICI Pru Savings Suraksha

- Protection:** Get life cover for entire policy term
- Savings with the comfort of guarantees:** At maturity of the policy, you receive
 - ◆ **Accrued Guaranteed Additions (GAs):** During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy
 - ◆ **Vested Reversionary Bonuses and Terminal Bonus, if any**
- Tax benefits :** apply to premiums paid and benefits received as per the prevailing tax laws.

Benefits in detail:

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

Sum Assured on Death :

Age at Entry	Multiple of Annual Premium
Upto 44 Yrs	10 times
Age 45 to 54 Yrs	10 times or 7 times
Age 55 Yrs & above	7 times

Basic Eligibility Conditions of the Plan:

Min. & Max. Entry Age : 0 Yrs & 60 Yrs
Min. & Max. Maturity : 18 Yrs & 70 Yrs
Premium Modes : A / H / M
Min. Annual Premium : Rs.12,000/-

Premium Payment Term & Policy Terms :

PPT 5 Years : Term 10 to 30 Years
PPT 7 Years : Term 12 to 30 Years
PPT 10 Years : Term 15 to 30 Years
PPT 12 Years : Term 17 to 30 Years

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 IRDA Regn No. 105 Call us on 1-860-266-7766 (9am-9pm, Monday to Saturday, except national holidays. Valid only for calls made from India). © 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. Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Tax laws are subject to amendments from time to time. UIN: 105N135V01. Advt no : P/II/1312/2013-14

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.



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