

BLUECHIP BULLETIN

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ICICI PRU LIFE FUTURE PERFECT

A LIMITED PAY NON LINKED INSURANCE PLAN

ICICI Pru Future Perfect is a Participating savings and protection oriented Plan.

Key Benefits of ICICI Pru Future Perfect

- Protection: Get life cover for entire policy term
- Savings with the comfort of guarantees: At maturity of the policy, you receive
 - * Guaranteed Maturity Benefits (GMB)
 - * Accrued Guaranteed Additions (GAs)
 - * Vested Reversionary Bonuses and Terminal Bonus, if any
- Tax benefits^{T&C1}: Applicable 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 higher of A, B

A = Guaranteed Maturity Benefit, + Accrued Guaranteed Additions, + Vested Reversionary bonuses, if any, + Terminal Bonus, if any

B = 100.1% x (annualized premiums plus loadings for modal premiums if any)

Guaranteed Maturity Benefit (GMB): The Guaranteed Maturity Benefit is decided at the beginning of the Policy, depending on the age, policy term, PPT, gender and premium.

Guaranteed Additions (GAs): as a percentage of annualised premium is set out as below

Policy Year	PPT 7 Yrs	PPT 10 / 15 / 20 Yrs
Yr 1 - Yr 5	8.00%	10.00%
Yr 6 - Yr 10	10.00%	12.00%
Yr 11 - Yr 15	12.00%	15.00%
Yr 16 Onwards	15.00%	18.00%

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 subsisting Bonuses* already accrued or b) 105% of all premiums paid as on date of death

Sum Assured on Death: Higher of

- 10 X (Annualized Premium + underwriting extra premium, if any + loadings for modal premiums, if any)
- Minimum guaranteed sum assured on maturity^{T&C3}
- Absolute amount assured to be paid on death^{T&C4}

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

Basic Eligibility Conditions of the Plan :

Min. & Max. Maturity : 18 Yrs & 70 Yrs
Premium Modes : A / H / M

Premium Payment Term & Policy Term:

PPT 7 Years : Term 12 to 17 Years
PPT 10 Years : Term 15 to 20 Years
PPT 15 Years : Term 20 to 25 Years
PPT 20 Years : Term 25 to 30 Years

Minimum Premium

PPT 7 Years : Rs.18,000
PPT 10 Years : Rs.12,000
PPT 15 Years : Rs.9,600
PPT 20 Years : Rs.8,400

Min. & Max. Entry Age

PPT 7 Years : 1 Yr & 58 Yrs
PPT 10 Years : 91 days & 55 Yrs
PPT 15 Years : 91 days & 50 Yrs
PPT 20 Years : 91 days & 45 Yrs

Terms and conditions : 1.Tax benefits: Tax benefits under the policy will be as per the prevailing Income Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premiums paid and benefits received. Service tax and cess will be charged extra, as per applicable rates. The tax laws are subject to amendments from time to time. 2.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. 3.Minimum guaranteed sum assured on maturity is the Guaranteed Maturity Benefit (GMB) 4.Absolute amount assured to be paid on death is 10 times the Annualized Premium.

ICICI Prudential Life Insurance Company Limited IRDA Regn No. 105 . CIN:U66010MH2000PLC127837.Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India).© 2016, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025.. 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 105N153V01 Advt no. E/II/0474/2016-17

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.

HDFC LIFE SUPER INCOME PLAN

PAY FOR 8 YEARS & GET GUARANTEED INCOME OF 12.00 % 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

INCOME PAYOUT & BONUS HISTORY

Options	PPT	Income Period	Policy Term	GBI As a % of S.A		Bonus History :
				Annual	Monthly	
Option 1	8 Yr	8 Yr	16 Yr	12.50%	1.00%	FY.13-14 : 4.50% FY.14-15 : 4.50% FY.15-16 : 5.00%
Option 2	8 Yr	10 Yr	18 Yr	10.00%	0.80%	
Option 3	10 Yr	10 Yr	20 Yr	12.00%	0.96%	
Option 4	10 Yr	12 Yr	22 Yr	10.00%	0.80%	
Option 5	12 Yr	12 Yr	24 Yr	10.00%	0.80%	
Option 6	12 Yr	15 Yr	27 Yr	8.00%	0.64%	

*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

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).

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

* 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 Super Series is only the name of the traditional non-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 Super Series UIN: 130N066V01.



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