

# BLUECHIP BULLETIN

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### LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN & MFG)

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)			Sr. Citizen Extra	Sp. Addl Rate
				12M Mths	24M Mths	36M Mths		
Bajaj Finance Ltd.	FAAA	25000	M/Q/C	7.60%	7.90%	8.10%	0.25%	0.10%
HDFC Ltd.	FAAA	20000	M/Q/A/C	7.30%	7.30%	7.30%	0.25%	—
ICICI Home Finance	FAAA	10000	M/Q/A/C	7.40%	7.55%	7.60%	0.25%	—
LIC Housing Finance	FAAA	10000	A/C	7.50%	7.55%	7.60%	0.25%	—
Mahindra Finance	FAAA	10000	Q/H/C	7.60%	7.90%	8.25%	0.25%	—
Sundaram Home Fin.	(I)FAAA	10000	M/Q/C	7.00%	7.25%	7.25%	0.50%	—
Godrej & Boyce Ltd.(R)	FAA+	25000	M/H	—	—	8.25%	—	—

\* Spl Addl. Rate - Please contact our Branch office for complete details about the Special Additional Rate

\* Fixed Deposit Accepted in select cities, please contact our branches for details at the latest Interest rates.

\* Fixed Deposit Investments are unsecured in Nature. Investors are advised to go through the financial reports of the company before investing.

### SELECT HYBRID FUNDS - MONTHLY DIVIDEND

Scheme Name	NAV	Monthly Dividend Declared						
		28/01	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
ICICI Pru Multi - Asset	19.37	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%
HDFC Balanced Adv	26.17	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%
L&T Balanced Advantage	17.03	1.06%	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%
Sundaram Equity Hybrid	14.11	1.42%	1.10%	1.08%	1.11%	1.13%	1.13%	1.14%
Nippon India Bal. Advt.	26.16	1.59%	1.59%	1.59%	1.59%	1.59%	1.59%	1.59%
DSP Equity & Bond Fund	22.97	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	T.B.A.
CanRobeco Equity Hybrid	78.96	6.02%	5.76%	5.58%	6.02%	6.02%	6.02%	T.B.A.
Tata Hybrid Equity Fund	58.68	3.63%	3.54%	3.54%	3.54%	3.54%	3.54%	3.54%
UTI Hybrid Equity Fund	25.62	1.86%	1.86%	1.86%	1.51%	1.51%	1.51%	T.B.A.

### OUR NEW OFFICES ACROSS INDIA

<b>Bavdhan</b> (Pune)	: Shop No. 61, 1st Flr, Survey No. 5, Aditya Shagun Mall, NDA Road, Tel.: 020 - 6674 4971 / 6674 4972
<b>Chengalpattu</b> (Tamil Nadu)	: No. 1/6, Kandeegan Vadhachalam Street, Kandeegan Quarters, Tel.: 044 - 2743 0004 / 2743 0005
<b>Jalna</b> (Maharashtra)	: H. No. 3/21/106, Survey No.94, GF, Datta Mandir, Nr. Udhan Hospital, Tel.: 02482 - 233 091 / 242 490
<b>Krishnanagar</b> (West Bengal)	: Holding No.11, Sridurga Colony Bylane, Ward No.10, Boubazar, Tel.: 7407082821 / 7407082822
<b>Pattukkottai</b> (Tamil Nadu)	: "SENT SAPP TOWER" Fisrt Floor, No. 159D, South Kalamman Koil Street, Tel.: 04373 - 252 270 / 252 271
<b>Pragathi Nagar</b> (Hyderabad)	: Ho. No. 5-160/1361, 1st Floor, Plot No. 1361, Opp. HDFC Bank, Tel.: 040 - 2389 0785 / 2389 0786
<b>Siddipet</b> (Telangana)	: Ho. No. 18-18-69/1/1, Beside HP Petrol Pump & Konda Laxmaiah Gardens, Tel.: 08457 - 230 316 / 231 316
<b>Thiruvallur</b> (Chennai)	: No. 157/12B, First Floor, J. N. Road, Opp. Church, Tel.: 044 - 2766 0115 / 2766 0116
<b>Thachanallur</b> (Tamil Nadu)	: Shop No. 346/15, 1st Floor, Madurai Road, Near Indian Bank, Tel.: 0462 - 233 5194 / 290 5194
<b>T. Nagar II</b> (Chennai)	: 30-31, Ground Floor, Plaza Centre, G. N. Chetty Road, Tel.: 044 - 4232 3964 / 4358 8304
<b>Vesu</b> (Gujarat)	: Shop No. UG-08, Upper Gr. Flr, Atlanta Shoppers, Opp. Pooja Abhishek Apt., Tel.: 0261 - 221 5063 / 221 5064
<b>Yadgir</b> (Karnataka)	: Shop No. 06, D. R. Complex, Hosahalli Cross, Hyderabad Road, Tel.: 08473 - 250 943 / 250 944

### OUR OFFICES CHANGED TO NEW LOCATIONS

<b>Bhosri</b> (Maharashtra)	: Shop 19, A Wing, Gr. Flr, Jay Ganesh Samrajya, Spine Road, Tel.: 8087020026 / 8087030026
<b>Jodhpur Park</b> (Kolkata)	: 32/7, Gr. Floor, Magnum Residency, Garihat Road (South), P. S. Lake Thana, Tel.: (033) 4001 6464 / 4001 6332

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## Bluechip Corporate Investment Centre Limited

CIN : U65990MH1996PLC096899 Regd. Off. : 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001. Tel.: 2265 9033 / 2265 9034 Email: [support@bluechipindia.co.in](mailto:support@bluechipindia.co.in) [www.bluechipindia.co.in](http://www.bluechipindia.co.in)

## INVESTMENTS

## SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Fund Type	AAUM (Rs.Crs) 31.12.19	NAV as on 28.01.20	Growth Option Returns (%)		Lumpsum Investment Value of Rs.1 Lac		Growth SIP Returns (%)		SIP Investment Value of Rs.10000/- SIP	
				1 Years	3 Years	1 Years	3 Years	1 Years	3 Years	1 Years	3 Years
ABSL Equity Fund	Multicap	11,856.05	781.43	16.19%	9.53%	1,16,190	3,29,498	16.92%	7.84%	1,29,758	4,04,379
Axis Multicap Fund - Regular Plan	Multicap	5,401.47	12.74	20.30%	—	1,20,300	—	16.20%	—	1,29,323	—
Baroda Multi Cap Fund	Multicap	809.87	102.58	13.00%	7.53%	1,13,000	3,23,157	11.30%	4.63%	1,26,414	3,85,405
BNP Paribas Multi Cap Fund	Multicap	692.92	51.85	21.29%	10.51%	1,21,290	3,32,635	21.14%	8.52%	1,32,338	4,08,550
CanRobeco Equity Diversified Fund	Multicap	1,634.14	145.06	17.14%	14.12%	1,17,140	3,44,354	16.09%	11.06%	1,29,257	4,24,620
DSP Equity Fund	Multicap	3,266.65	49.41	26.27%	12.62%	1,26,270	3,39,453	22.47%	11.66%	1,33,163	4,28,532
Franklin India Equity Fund	Multicap	11,194.17	602.12	8.21%	7.53%	1,08,210	3,23,157	8.31%	4.15%	1,24,678	3,82,666
HDFC Equity Fund	Multicap	23,737.12	665.85	8.41%	9.14%	1,08,410	3,28,255	2.44%	4.96%	1,21,351	3,87,303
ICICI Pru Multicap Fund	Multicap	4,744.81	301.35	11.47%	9.21%	1,11,470	3,28,478	8.39%	6.26%	1,24,724	3,94,895
IDBI Diversified Equity Fund	Multicap	318.34	22.61	13.50%	9.37%	1,13,500	3,28,988	15.89%	6.86%	1,29,137	3,98,463
IDFC Multi Cap Fund	Multicap	5,588.68	99.39	15.66%	9.42%	1,15,660	3,29,147	15.69%	6.39%	1,29,017	3,95,664
Invesco India Multicap Fund	Multicap	850.04	50.83	15.10%	8.95%	1,15,100	3,27,651	19.17%	5.88%	1,31,126	3,92,656
Kotak Standard Multicap	Multicap	29,597.85	38.26	18.76%	12.63%	1,18,760	3,39,485	16.08%	10.17%	1,29,251	4,18,900
L&T Equity Fund	Multicap	2,678.82	84.54	11.40%	8.00%	1,11,400	3,24,640	8.57%	4.38%	1,24,828	3,83,976
LIC MF Multicap Fund	Multicap	303.54	51.87	17.99%	8.56%	1,17,990	3,26,413	19.35%	9.44%	1,31,236	4,14,280
Mahindra Mutual Fund Badhat Yojana	Multicap	308.33	11.94	18.59%	—	1,18,590	—	19.10%	—	1,31,083	—
Motilal Oswal Multicap 35 Fund	Multicap	13,130.85	27.32	13.62%	9.49%	1,13,620	3,29,371	10.88%	5.06%	1,26,169	3,87,880
Nippon India Multi Cap Fund	Multicap	10,343.12	98.66	8.71%	10.42%	1,08,710	3,32,346	6.03%	5.71%	1,23,373	3,91,660
Principal Multi Cap Growth Fund	Multicap	732.18	145.10	9.18%	9.73%	1,09,180	3,30,137	8.27%	3.91%	1,24,655	3,81,306
SBI Magnum Multicap Fund	Multicap	8,479.69	52.21	17.10%	11.28%	1,17,100	3,35,112	13.70%	8.42%	1,27,829	4,07,933
Tata Multicap Fund	Multicap	1,737.15	11.37	17.25%	—	1,17,250	—	15.69%	—	1,29,017	—
UTI Equity Fund	Multicap	10,217.42	157.30	19.06%	13.86%	1,19,060	3,43,501	21.65%	12.80%	1,32,654	4,36,090
ABSL Frontline Equity	Large Cap	21,093.38	232.59	11.42%	8.66%	1,11,420	3,26,730	7.37%	5.57%	1,24,138	3,90,842
Axis Bluechip Fund	Large Cap	10,211.89	32.05	21.31%	17.96%	1,21,310	3,57,106	17.02%	14.55%	1,29,818	4,48,021
Baroda Large Cap Fund	Large Cap	32.90	15.42	14.14%	7.53%	1,14,140	3,23,157	12.20%	7.15%	1,26,943	4,00,202
BNP Paribas Large Cap Fund	Large Cap	817.51	98.30	21.21%	12.77%	1,21,210	3,39,941	17.30%	10.62%	1,29,987	4,21,780
CanRobeco Bluechip Equity Fund	Large Cap	300.79	27.54	19.95%	13.98%	1,19,950	3,43,894	18.94%	12.30%	1,30,985	4,32,755
DSP Top 100 Equity Fund	Large Cap	2,708.14	226.10	21.44%	9.57%	1,21,440	3,29,626	17.51%	8.87%	1,30,115	4,10,718
Franklin India Bluechip Fund	Large Cap	6,553.67	475.81	9.58%	7.05%	1,09,580	3,21,647	8.76%	4.51%	1,24,937	3,84,718
HDFC Top 100 Fund	Large Cap	18,761.20	492.56	8.23%	9.29%	1,08,230	3,28,733	1.75%	5.37%	1,20,967	3,89,677
ICICI Pru Bluechip Fund	Large Cap	25,024.91	44.32	13.41%	10.96%	1,13,410	3,34,081	10.04%	7.60%	1,25,679	4,02,920
IDBI India Top 100 Equity Fund	Large Cap	367.74	25.91	16.61%	8.31%	1,16,610	3,25,621	14.75%	6.81%	1,28,454	3,98,164
IDFC Large Cap Fund	Large Cap	466.72	34.27	13.14%	10.71%	1,13,140	3,33,277	11.82%	7.37%	1,26,719	4,01,528
Invesco India Largecap Fund	Large Cap	206.43	30.26	13.97%	10.44%	1,13,970	3,32,410	12.13%	7.98%	1,26,901	4,05,233
Kotak Bluechip Fund	Large Cap	1,487.93	254.75	19.04%	11.25%	1,19,040	3,35,016	16.84%	9.69%	1,29,709	4,15,855
L&T India Large Cap Fund	Large Cap	537.12	29.15	17.84%	10.37%	1,17,840	3,32,185	13.17%	8.53%	1,27,515	4,08,612
LIC MF Large Cap Fund	Large Cap	319.53	29.38	20.23%	11.29%	1,20,230	3,35,145	18.62%	10.74%	1,30,790	4,22,552
Mirae Asset Large Cap Fund	Large Cap	16,873.03	54.08	15.44%	13.20%	1,15,440	3,41,342	11.59%	9.57%	1,26,584	4,15,098
Nippon India Large Cap Fund	Large Cap	12,955.39	35.61	11.17%	11.75%	1,11,170	3,36,631	7.04%	7.08%	1,23,949	3,99,781
SBI Bluechip Fund	Large Cap	23,641.35	41.85	16.95%	9.83%	1,16,950	3,30,456	12.36%	7.45%	1,27,037	4,02,011
Tata Large Cap Fund	Large Cap	812.72	229.92	14.66%	9.53%	1,14,660	3,29,498	8.80%	7.01%	1,24,960	3,99,361
UTI Mastershare Fund	Large Cap	6,476.53	130.10	14.88%	11.13%	1,14,880	3,34,629	13.42%	8.62%	1,27,663	4,09,168
ABSL Equity Advantage	Large & MidCap	4,951.98	438.22	18.10%	8.05%	1,18,100	3,24,798	19.03%	5.70%	1,31,040	3,91,601
CanRobeco Emerging Equities Fund	Large & MidCap	5,339.34	100.99	17.18%	12.76%	1,17,180	3,39,908	18.65%	8.21%	1,30,808	4,06,642
DSP Equity Opportunities Fund	Large & MidCap	5,588.64	240.89	19.55%	10.21%	1,19,550	3,31,672	18.73%	8.57%	1,30,857	4,08,859
Franklin India Equity Advantage	Large & MidCap	2,602.79	82.34	9.96%	7.45%	1,09,960	3,22,905	10.60%	4.54%	1,26,005	3,84,890
HDFC Growth Opportunities Fund	Large & MidCap	1,373.67	117.31	11.16%	8.22%	1,11,160	3,25,336	9.84%	5.53%	1,25,563	3,90,608
ICICI Pru Large & Mid Cap Fund	Large & MidCap	3,242.09	336.64	12.35%	7.08%	1,12,350	3,21,741	10.32%	4.79%	1,25,842	3,86,324
IDFC Core Equity Fund	Large & MidCap	2,781.09	47.11	12.38%	9.05%	1,12,380	3,27,969	13.24%	5.48%	1,27,557	3,90,317
Invesco India Gr. Opportunities	Large & MidCap	2,238.96	37.21	18.16%	14.09%	1,18,160	3,44,255	17.42%	10.64%	1,30,060	4,21,908
Kotak Equity Opportunities Fund	Large & MidCap	2,928.05	134.15	22.75%	12.19%	1,22,750	3,38,056	24.35%	11.32%	1,34,341	4,26,310
L&T Large and Midcap Fund	Large & MidCap	1,351.06	50.11	15.22%	8.78%	1,15,220	3,27,111	16.27%	5.05%	1,29,366	3,87,822
LIC MF Large & Mid Cap Fund	Large & MidCap	603.30	16.53	20.14%	12.02%	1,20,140	3,37,505	21.20%	9.79%	1,32,375	4,16,487
Mirae Asset Emerging Bluechip	Large & MidCap	9,516.48	58.84	21.66%	15.19%	1,21,660	3,47,877	20.37%	11.98%	1,31,862	4,30,637
Principal Emerging Bluechip	Large & MidCap	2,116.80	112.74	17.32%	10.78%	1,17,320	3,33,502	20.33%	7.09%	1,31,838	3,99,841
SBI Large & Midcap Fund	Large & MidCap	2,846.75	238.04	15.26%	11.54%	1,15,260	3,35,952	17.40%	8.93%	1,30,048	4,11,091
Sundaram Large and Mid Cap	Large & MidCap	1,015.82	37.84	19.34%	13.76%	1,19,340	3,43,173	18.55%	10.93%	1,30,747	4,23,778
Tata Large & Mid Cap Fund	Large & MidCap	1,567.81	224.88	21.02%	10.60%	1,21,020	3,32,924	19.19%	10.36%	1,31,138	4,20,113
Axis Midcap Fund	Mid Cap	4,140.72	41.41	22.95%	17.40%	1,22,950	3,55,228	24.86%	14.68%	1,34,663	4,48,924
BNP Paribas Midcap Fund	Mid Cap	754.40	35.31	19.91%	8.43%	1,19,910	3,26,001	25.78%	6.59%	1,35,245	3,96,852
DSP Midcap Fund	Mid Cap	6,956.77	61.24	22.03%	10.61%	1,22,030	3,32,956	26.89%	9.57%	1,35,952	4,15,098
Franklin India Prima Fund	Mid Cap	7,583.30	1000.73	11.20%	8.37%	1,11,200	3,25,811	13.27%	5.10%	1,27,574	3,88,111
ICICI Pru Midcap Fund	Mid Cap	1,875.07	98.97	10.84%	7.80%	1,10,840	3,24,008	12.80%	3.69%	1,27,296	3,80,065
Invesco India Mid Cap Fund	Mid Cap	673.52	53.33	16.77%	11.62%	1,16,770	3,36,210	23.69%	9.49%	1,33,926	4,14,595
Kotak Emerging Equity Fund	Mid Cap	5,887.95	43.58	23.17%	11.12%	1,23,170	3,34,597	28.64%	9.92%	1,37,075	4,17,310
L&T Midcap Fund	Mid Cap	5,992.33	141.06	12.29%	9.60%	1,12,290	3,29,722	17.88%	4.54%	1,30,339	3,84,890
Mahindra Unnati Emerging Business Yojana	Mid Cap	494.79	10.25	15.51%	—	1,15,510	—	19.40%	—	1,31,266	—
Motilal Oswal Midcap 30 Fund	Mid Cap	1,811.99	28.30	23.50%	7.65%	1,23,500	3,23,535	26.85%	8.25%	1,35,926	4,06,887
Nippon India Growth Fund	Mid Cap	6,843.89	1218.44	18.55%	10.72%	1,18,550	3,33,309	22.21%	8.57%	1,33,001	4,08,859
Tata Midcap Growth Fund	Mid Cap	772.96	151.68	20.55%	10.91%	1,20,550	3,33,920	22.45%	9.12%	1,33,151	4,12,276
Axis Small Cap Fund	Small Cap	1,542.18	34.55	33.71%	15.44%	1,33,710	3,48,704	38.61%	16.79%	1,43,687	4,63,894
IDBI Small Cap Fund	Small Cap	130.59	9.61	8.22%	—	1,08,220	—	11.56%	—	1,26,567	—
Kotak Small Cap Fund	Small Cap	1,359.65	79.82	21.01%	8.31%	1,21,010	3,25,621	28.75%	6.87%	1,37,146	3,98,522
Nippon India Small Cap Fund	Small Cap	8,524.70	41.57	11.58%	9.57%	1,11,580	3,29,626	16.77%	3.52%	1,29,667	3,79,110
SBI Small Cap Fund	Small Cap	3,156.01	57.38	20.06%	14.85%	1,20,060	3,46,755	24.26%	9.24%	1,34,284	4,13,026
Tata Small Cap Fund	Small Cap	579.09	11.34	14.12%	—	1,14,120	—	20.83%	—	1,32,146	—
ABSL Focused Equity	Focused	4,422.12	63.39	16.80%	9.72%	1,16,800	3,30,105	13.63%	7.63%	1,27,788	4,03,102
Axis Focused 25 Fund	Focused	9,109.64	31.12	24.33%	16.84%	1,24,330	3,53,356	20.68%	12.53%	1,32,053	4,34,285
BNP Paribas Focused 25 Equity	Focused	220.11	10.46	19.89%	—	1,19,890	—	17.29%	—	1,29,981	—
DSP Focus Fund	Focused	2,050.92	25.91	25.20%	10.22%	1,25,200	3,31,704	21.82%	10.21%	1,32,759	4,19,155
Franklin India Focused Equity	Focused	8,919.89	42.75	14.73%	9.60%	1,14,730	3,29,722	10.51%	7.11%	1,25,953	3,99,961
IDBI Focused 30 Equity Fund	Focused	184.43	10.28	12.35%	—	1,12,350	—	9.53%	—	1,25,383	—
IDFC Focused Equity Fund	Focused	1,505.81	39.42	14.89%	12.10%	1,14,890	3,37,764	18.34%	5.99%	1,30,619	3,93,302
IIFL Focused Equity Fund	Focused	550.57	18.68	33.45%	14.17%	1,33,450	3,44,518	28.75%	15.43%	1,37,146	4,54,175
L&T Focused Equity Fund	Focused	696.53	11.69	17.89%	—	1,17,890	—	15.78%	—	1,29,071	—
Motilal Oswal Focused 25 Fund	Focused	1,205.28	24.26	22.04%	11.19%	1,22,040	3,34,822	19.73%	9.86%	1,31,469	4,16,930
Nippon India Focused Equity Fund	Focused	4,304.34	48.03	12.19%	7.80%	1,12,190	3,24,008	9.33%	4.05%	1,25,267	3,82,099
Principal Focused Multicap Fund	Focused	360.81	69.69	16.77%	11.37%	1,16,770	3,35,403	17.34%	9.56%	1,30,012	4,15,035
SBI Focused Equity Fund	Focused	6,924.40	157.15	24.15%	16.29%	1,24,150	3,51				

## LIFE INSURANCE

## ICICI PRU LIFE CASH ADVANTAGE

## A SAVINGS AND PROTECTION ORIENTED PLAN

ICICI Prudential introduces ICICI Pru Cash Advantage, a unique savings and protection oriented plan which offers you a guaranteed amount every month for 10 years, a guaranteed lump sum at maturity, along with bonuses and life cover that provides financial security to your family in case of your death.

**How does ICICI Pru Cash Advantage work?**

At policy inception, you choose your premium, premium payment option, premium payment mode, Sum Assured and cash benefit mode. The GCB and GMB are calculated using the parameters as mentioned earlier along with your age and gender. GCB is payable in advance during the payout term. Payout term begins as soon as the premium payment term is over and terminates at the end of the policy term. In the unfortunate event of death of the life assured during the policy term, death benefit is payable to the nominee. On survival of the life assured till the end of the policy term, Guaranteed Maturity Benefit (GMB)<sup>T&C2</sup> is payable along with vested reversionary bonuses (RB) plus terminal bonus, if any.

**Benefits in detail**

**Cash Benefit :** Throughout the payout term, Guaranteed Cash Benefit (GCB) is payable in <sup>T&C1</sup> advance, provided the life assured is alive and the policy is fully paid<sup>T&C3</sup>. GCB can be received in monthly or annual instalments. GCB is a percentage of the Guaranteed Maturity Benefit (GMB) and depends on cash benefit mode as per the table below.

Cash benefit mode	Gua. Cash Benefit
Monthly	1.00 % of GMB
Annual	11.50 % of GMB

**Maturity Benefit:** On Maturity of the policy the policy holder will get a) **Guaranteed Maturity Benefit, Plus b) Vested Reversionary bonuses, if any, plus c) Terminal Bonus, if any.**

**Guaranteed Maturity Benefit (GMB) :** GMB is the Sum Assured on Maturity and will be calculated, at inception, based on your premium, premium payment option, premium payment mode, Sum Assured, cash benefit mode, age and gender.

**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 Bonuses\* or b) GMB plus accrued 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 & 80 Yrs
Premium Modes :	A / H / M

**Premium Payment Term & Policy Terms :**

For PPT – 5/7/15 Years, Policy term is 15/17/20 years respectively

Terms & Conditions: 1. Guaranteed benefits are available only if all premiums are paid as per the premium paying term and the policy is in-force till the completion of entire policy term opted. Guaranteed Cash Benefit is payable at the beginning of each policy month during the payout term in case the cash benefit mode is monthly and at the beginning of each policy year during the payout term in case the cash benefit mode is annual. 2. Reversionary bonuses may be declared every financial year and will accrue to the policy if it is premium paying or fully paid T&C3. Reversionary bonus once declared is guaranteed and will be paid out at maturity or on earlier death. Contingent reversionary bonus may be declared every financial year and will accrue only when a policy is made paid-up or a fully paid policy is surrendered. Contingent reversionary bonus, if any, will be paid on maturity, surrender or earlier death. A terminal bonus may also be payable at maturity or on earlier death. 3. A fully paid policy is a policy for which all premiums have been paid, as per the PPT selected, and no further premiums are due. A premium paying policy is a policy for which all due premiums have been paid till date, but future premiums are payable for the rest of the PPT. ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: U66010MH2000PLC127837. © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address: ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. 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. ICICI Pru Cash Advantage Form No.: E10, UIN:105N132V01. Advt No.: L/II/1335/2015-16. Call us on 1-860-266-7766 (10am - 7pm, Monday to Saturday, except national holidays. Valid only for calls made from India).

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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<sup>T&C1</sup>: 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	
	5/7 Yrs	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 model premiums, if any)
- Minimum guaranteed sum assured on maturity<sup>T&C3</sup>
- Absolute amount assured to be paid on death<sup>T&C4</sup>

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

**Basic Eligibility Conditions :**

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

**PPT & Policy Term:**

PPT 5 Yrs :	10 to 15 Yrs
PPT 7 Yrs :	12 to 17 Yrs
PPT 10 Yrs :	15 to 20 Yrs
PPT 15 Yrs :	20 to 25 Yrs
PPT 20 Yrs :	25 to 30 Yrs

**Minimum Premium**

PPT 5 Yrs :	Rs.40,000
PPT 7 Yrs :	Rs.18,000
PPT 10 Yrs :	Rs.12,000
PPT 15 Yrs :	Rs.9,600
PPT 20 Yrs :	Rs.8,400

**Min. & Max. Entry Age**

PPT 5 Yrs :	3 Yr & 45Yrs
PPT 7 Yrs :	1 Yr & 58Yrs
PPT 10 Yrs :	91days & 55Yrs
PPT 15 Yrs :	91days & 50Yrs
PPT 20 Yrs :	91days & 45Yrs

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

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## KOTAK SMARTLIFE PLAN

## A LIMITED PAY NON-LINKED PARTICIPATING LIFE INSURANCE PLAN

“Kotak SmartLife Plan”, is a limited pay participating endowment plan which will provide you option either to receive Cash bonus payouts every year right from the end of 1<sup>st</sup> policy year onwards to take care of interim financial requirements or utilize such Cash bonuses for accumulating and creating a corpus to fulfill bigger goals and plan for a stress-free life.

**Key Advantages -**

- Offers protection up to the age of 75 years
- Convenience of choosing Bonus options: Cash Payout or Paid-Up Addition
- Avail chosen Bonus option from end of 1st policy year onwards
- Additional protection through optional riders on payment of additional premium

**Plan Benefits:**

**Survival Benefit :** The Survival Benefit shall be payable as per the chosen Bonus option

**Cash Payout Option :** at the end of each policy year, starting from the end of 1st policy year - Cash Bonus declared will get paid out till end of the policy term or death or surrender, whichever is earlier.

**Paid-up Addition option :** at the end of each policy year, starting from the end of 1st policy year- Cash Bonus declared will get utilized to purchase Paid-Up Additions (additional Sum Assured) the “Cash Bonus”, for Basic Sum Assured and Paid-Up Additions will be declared separately which in turn will get utilized to Purchase Paid-Up Addition at the end of the policy year.

**Maturity Benefit :** On survival till the end of the policy term and all due premiums are paid, the following Maturity Benefit will be payable and policy will get terminated.

**Under Cash Bonus Payout option:** Basic Sum Assured PLUS Cash Bonus, if any PLUS Terminal bonus, if any

**Under Paid-Up Addition option :** Basic Sum Assured PLUS Cash Bonus, if any PLUS Accrued Paid-up Addition, if available PLUS Terminal bonus, if any

**Death Benefit :** If all the due Premiums have been paid, death benefit shall be :

**Under Cash Bonus Payout option :** Sum Assured on death PLUS Interim bonus, if any PLUS Terminal bonus, if any

**Under Paid-Up Addition option :** Sum Assured on death PLUS Accrued Paid-up Additions, if available PLUS Interim bonus, if any PLUS Terminal bonus, if any

Where Sum Assured on death is: higher of: I) 11 times of Annualised Premium (including extra premium, if any) OR II) Basic Sum Assured, which is the guaranteed maturity benefit OR III) 105% of all premiums paid (including extra premium, if any) till the date of death

**Tax Benefit:** Tax benefits under Section 80C and Section 10(10D) of Income Tax Act, 1961 subject to conditions as specified in those sections. Tax benefits are subject to change as per tax laws. Customer is advised to take an independent view from tax consultant.

**Eligibility:**

Entry Age of Life Insured	Min :	3 years
	Max :	50 Yrs – 6 & 15 pay 55 Yrs – 8 & 10 pay 54 Yrs – 12 pay
	Maturity Age of Life Insured	75 Yrs
Policy Term	75 Yrs less Entry Age of Life Insured	
Basic Sum Assured	Min:	Rs. 2,50,000/-
	Max :	No Limit
Premium Payment Term	6, 8, 10, 12 and 15 years	
Premium Payment Mode	Yearly, Half yearly, Quarterly, Monthly	
Premium Modal Factor	Yearly – 100% , Half Yrly – 51% , Qtrly – 26% , Mthly – 8.8%	

Disclaimers : Kotak SmartLife Plan UIN: 107N102V02, Form No: N102, Kotak Term Benefit Rider, UIN: 107B003V03, Form No: B003; Kotak Accidental Death Benefit Rider, UIN: 107B001V03, Form No: B001; Kotak Permanent Disability Benefit Rider, UIN: 107B002V03, Form No: B002; Kotak Life Guardian Benefit, UIN: 107B012V02, Form No: B012; Kotak Accidental Disability Guardian Benefit, UIN: 107B011V02, Form No: B011, Kotak Critical Illness Plus Benefit Rider - 107B020V01, Form No.: B020. Ref. No.: KLI/18-19/P-NL/498. This is a Savings-cum-Protection oriented Participating Endowment plan. For sub-standard lives, extra premium may be charged based on Kotak Life Insurance's underwriting policy. The product brochure gives only the salient features of the plan. Please refer the policy document for specific details on all terms and conditions. For more details on riders please read the Rider Brochure. Kotak Mahindra Life Insurance Company Ltd (Formerly known as Kotak Mahindra Old Mutual Life Insurance Ltd.); Regn. No.: 107, CIN: U66030MH2000PLC128503, Regd. Office: 2nd Floor, Plot # C-12, G-Block, BKC, Bandra (E), Mumbai - 400 051. Website: <http://insurance.kotak.com> Email: [clientservicesdesk@kotak.com](mailto:clientservicesdesk@kotak.com). Toll Free No. – 1800 209 8800

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**LIFE INSURANCE**

**HDFC LIFE SANCHAY PAR ADVANTAGE**

**IMMEDIATE INCOME OPTION**

A Plan that offers monthly payouts from 1st month onwards and provides lump sum at maturity - 100 years of age. During the premium payment period, income also started crediting policyholder bank account.

**Key Features:**

- Cash Bonus payouts from 1st Month onwards.
- Policy Term : whole of life (100 years)
- Premium payment Term : 6/8/10/12 years.
- Min and max age at entry : 30 days & 65 years.
- Flexibility to accrue the survival benefit payouts.

Annual Income payable as a % of Annual Premium*				
Age at entry	6 PPT	8 PPT	10 PPT	12 PPT
up to 25 years	22.50%	29.50%	35.00%	39.50%
26 to 35 years	22.00%	29.00%	35.00%	39.00%
36 to 40 years	21.00%	28.00%	34.00%	38.00%
41 to 45 years	20.00%	27.00%	33.00%	36.00%
46 to 50 years	19.00%	27.00%	33.00%	36.00%
51 to 55 years	16.50%	25.00%	31.50%	33.00%
56 to 60 years	13.00%	21.50%	28.00%	28.00%
61 years and above	08.00%	17.50%	24.00%	23.00%

Additional CASH BONUS Irrespective of Age and PPT.	
Premium Band	Addnl Cash bonus
less than One lac	NIL
1lac to 1.99lac	1%
2lac to 2.99lac	1.5%
3lac to 4.99 lac	1.5%
5lac and above	2%

\*as per 8% scenario.

**Maturity Benefit:** For a policy where all due premiums have been paid, the maturity benefit payable at the end of the policy term is defined as: Sum Assured on Maturity plus Accrued Cash Bonuses, if not paid earlier plus Interim Survival Benefit, if any plus Terminal Bonus, (if declared)

**Death Benefit :** On death of the life assured during the policy term, provided all due premiums are paid, death benefit equal to the following shall be payable as lump sum to the nominee: Sum Assured on Death plus Accrued Cash Bonuses, if not paid earlier plus Interim Survival Benefit (if any) plus Terminal Bonus (if declared) The minimum Death Benefit shall be 105% of Total Premiums Paid<sup>®</sup> as on date of death.

**BENEFIT ILLUSTRATION AS PER 8% EBI**

Receive Monthly Cash Bonus  
of Rs.10,000 from  
next month onwards till age 100.

**Pay Rs.5,20,833/-  
Annual Premium  
for 6 years**

**SURRENDER VALUES:**  
@ 65 years - Rs.54.40 Lac  
@ 75 years - Rs.99.85 Lac  
@ 80 years - Rs.1.32 crore

**MATURITY BENEFITS:  
RS.6.94 CRORES.**

Disclaimer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI Registration No. 101. Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email: service@hdfclife.com, Tel. No: 1860 267 9999 (Mon-Sat 10 am to 7 pm) Local charges apply. Do NOT prefix any country code. e.g. +91 or 00. Website: www.hdfclife.com The name/letters "HDFC" in the name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited. HDFC Life Sanchay Par Advantage UIN: 101N136V01 is a Non-Linked Participating Life Insurance Plan. Life insurance coverage is available in this product. This document has no monetary value at any time and is not proof of any contract with HDFC Life Insurance Company Limited. This version of the product brochure invalidates all previous printed versions for this particular plan. This product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Please know the associated risk and applicable charges from your insurance agent or the intermediary or the policy document of the insurer. ARN: MC/11/19/16593. **Beware of Spurious Phone Calls and Fictitious/Fraudulent Offers.** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

**HDFC LIFE SANCHAY PLUS**

**LONG TERM INCOME OPTION**

A plan that offers Long Term Guaranteed Returns to you and your family

**Key Features :**

- ☑ Guaranteed<sup>1</sup> benefits - Rest assured of the returns
- ☑ Tax benefits<sup>2</sup> - You may be eligible for tax benefits as per prevailing tax laws
- ☑ Flexibility - Guaranteed benefits as a lump sum or as regular income
- ☑ Long Term Income option - Guaranteed Income for a fixed term of 25 to 30 years plus return of premiums paid at the end of Payout Period
- ☑ Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

**Benefit Under the plan :**

**Maturity Benefit :** This option offers a benefit of guaranteed income for fixed term of 25 or 30 years and a return of premium at the end of payout period upon payment of all due premiums and life assured surviving the policy term.

Premium Payment Term	Policy Term	Payout Period	Guaranteed Income ^ payable* Ages : 5 to 60 Yrs
5 Yrs	6 Yrs	30 Yrs	32.5% of AP
10 Yrs	11 Yrs	25 Yrs	93.5% of AP

AP - Annualised Premium, \* Guaranteed Income Payable each year during the payout Period

^ An Additional Income is payable incase of Higher Premium Amounts, please refer to the Enhanced benefits in the Sales Literature for High Premium Policies

On the maturity date, you shall have an option to receive the Guaranteed Sum Assured on Maturity, which under this option, shall be the present value of future payouts, discounted at a rate of 9% p.a.

On death of the Life Assured during the Payout Period, the nominee shall continue receiving Guaranteed Income as per Income Payout Frequency & benefit option chosen till the end of Payout Period.

**Death Benefit :** In case of death of Life Assured during the policy term, the death benefit equal to Sum Assured on Death shall be payable to the nominee.

Sum Assured on Death is the highest of: a) 10 times the Annualized Premium, or b)105% of Total Premiums paid, or c) Premiums paid accumulated at an interest of 5% p.a. compounded annually, or d) Guaranteed Sum Assured on Maturity, or e) an absolute amount assured to be paid on death, which is equal to the Sum Assured

**Eligibility :**

- Min. & Max. Age at Entry : 5<sup>3</sup> Years & 60 Yrs Last Birthday
- Min & Max. Age at Maturity : 18 Yrs & 71 Yrs Last Birthday
- Payout Period :
- For Policy Term 6 years - Guaranteed Income from 7th year to 36th year in arrears
- For Policy Term 11 years - Guaranteed Income from 12th year to 36th year in arrears
- Min Premium : Annual - Rs.30,000/- , Half Yearly - Rs.15,000/-, Quarterly - Rs.7,500/-, Monthly - Rs.2,500/-

**GUARANTEED INCOME OPTION**

A plan that offers guaranteed returns for you and your family.

**Key Features :**

- ☑ Guaranteed<sup>1</sup> benefits - Rest assured of the returns
- ☑ Tax benefits<sup>2</sup> - You may be eligible for tax benefits as per prevailing tax laws
- ☑ Flexibility - Guaranteed regular income can be taken Annual, Half Yearly, Quarterly or Monthly
- ☑ Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

**Benefits under the Plan :**

**Maturity Benefits :** This option pays you a maturity benefit in the form of Guaranteed Income for fixed term of 10 or 12 years upon payment of all due premiums and life assured surviving the policy term.

Premium Payment Term	Policy Term	Payout Term	Guaranteed Income ^ payable*	
			Age : 5 to 50 Yrs	Age:51 to 60 Yrs
10 years	11	10	188% of AP	179% of AP
12 years	13	12	209% of AP	194% of AP

AP - Annualised Premium, \* Guaranteed Income Payable each year during the payout Period

^ An Additional Income is payable incase of Higher Premium Amounts, please refer to the Enhanced benefits in Sales Literature for High Premium Policies

On the maturity date, you shall have an option to receive the Guaranteed Sum Assured on Maturity, which under this option, shall be the present value of future payouts, discounted at a rate of 9% p.a.

On death of the Life Assured during the Payout Period, the nominee shall continue receiving Guaranteed Income as per Income Payout Frequency & benefit option chosen till the end of Payout Period.

**Death Benefit :** In case of death of Life Assured during the policy term, the death benefit equal to Sum Assured on Death shall be payable to the nominee.

Sum Assured on Death is the highest of: a) 10 times the Annualized Premium, or b) 105% of Total Premiums paid, or c) Premiums paid accumulated at an interest of 5% p.a. compounded annually, or d) Guaranteed Sum Assured on Maturity, or e) an absolute amount assured to be paid on death, which is equal to the Sum Assured

**Eligibility :**

- Min. & Max. Age at Entry : 5<sup>3</sup> Years & 60 Yrs Last Birthday
- Min & Max. Age at Maturity : 18 Yrs & 73 Yrs Last Birthday
- Payout Period :
- For Policy Term 11 years - Guaranteed Income from 12th to 21st year in arrears
- For Policy Term 13 years - Guaranteed Income from 14th to 25th year in arrears
- Min Premium : Annual - Rs.30,000/-, Half Yearly - Rs.15,000/-, Quarterly - Rs.7,500/-, Monthly - Rs.2,500/-

**LIFE LONG INCOME OPTION**

A plan that offers LifeTime Guaranteed Returns to you and your family

**Key Features :**

- ☑ Guaranteed<sup>1</sup> benefits - Rest assured of the returns
- ☑ Tax benefits<sup>2</sup> - You may be eligible for tax benefits as per prevailing tax laws
- ☑ Flexibility - Guaranteed benefits as a lump sum or as regular income
- ☑ Life Long Income option - Guaranteed income till age 99 years plus return of premiums paid at the end of Payout Period
- ☑ Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

**Benefit Under the plan :**

**Maturity Benefit :** This option offers a benefit of a guaranteed income up to age 99 years and a return of premium at the end of payout period upon payment of all due premiums and life assured surviving the policy term.

Premium Payment Term	Policy Term	Payout Period	Guaranteed Income ^ payable*
5 Yrs	6 Yrs	Up to age 99 yrs	31% of AP
10 Yrs	11 Yrs	Up to age 99 yrs	89% of AP

AP - Annualised Premium, \* Guaranteed Income Payable each year during the payout Period

^ An Additional Income is payable incase of Higher Premium Amounts, please refer to the Enhanced benefits in the Sales Literature for High Premium Policies

On the maturity date, you shall have an option to receive the Guaranteed Sum Assured on Maturity, which under this option, shall be the present value of future payouts, discounted at a rate of 9% p.a.

On death of the Life Assured during the Payout Period, the nominee shall continue receiving Guaranteed Income as per Income Payout Frequency & benefit option chosen till the end of Payout Period.

**Death Benefit :** In case of death of Life Assured during the policy term, the death benefit equal to Sum Assured on Death shall be payable to the nominee.

Sum Assured on Death is the highest of: a) 10 times the Annualized Premium, or b)105% of Total Premiums paid, or c) Premiums paid accumulated at an interest of 5% p.a. compounded annually, or d) Guaranteed Sum Assured on Maturity, or e) an absolute amount assured to be paid on death, which is equal to the Sum Assured

**Eligibility:**

- Min. & Max. Age at Entry : 50 Yrs & 60 Yrs Last Birthday
- Min & Max. Age at Maturity : 56 Yrs & 71 Yrs Last Birthday
- Payout Period :
- For Policy Term 6 years - Guaranteed Income from 7th year in arrears to age 99 years
- For Policy Term 11 years - Guaranteed Income from 12th year in arrears to age 99 years
- Min Premium : Annual - Rs.30,000/-, Half Yearly - Rs.15,000/-, Quarterly - Rs.7,500/-, Monthly - Rs.2,500/-

<sup>1</sup>Provided all due premiums have been paid and the policy is in force. <sup>2</sup>As per Income Tax Act, 1961. Tax benefits are subject to changes in tax laws. <sup>3</sup>Risk cover starts from date of commencement of policy for all lives including minors. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years. **HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life").** CIN: L65110MH2000PLC128245, IRDAI Reg. No. 101. **Registered Office:** Lodha Excelus, 13th Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011. Email: service@hdfclife.com, Tel No: 1860 267 9999 (Mon - Sat 10 am to 7 pm) The name/letters "HDFC" in the name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited. HDFC Life Sanchay Plus (UIN No: 101N134V03) is a non-participating, non-linked saving insurance plan. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: BR/07/19/14716 **Beware of Spurious/Fraud Phone Calls!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

## LIFE INSURANCE

HDFC LIFE SANCHAY PAR ADVANTAGE - BENEFIT ILLUSTRATION<sup>5</sup>

Entry Age	: 30 Years	Monthly Income Amount	: Rs.10,000/-	<b>Benefits Payable under the Plan<sup>5</sup></b>	<b>Guaranteed</b>	<b>Non Guaranteed</b>
Maturity Age	: 100 Years	Income Start	: End of Month 1	Cash Bonus Payable From End of Month 1	--	Rs.10,000/-
Policy Term	: 70 Years	Income End	: 100 Years	Yearly Cash Bonus Payable		
Premium Payment Tem	: 6 Years	Annual Premium	: Rs.5,20,833/-	From Year 1 to Year 70	--	Rs.1,20,000/-
Income Option	: Immediate	Sum Assured on Maturity	: Rs.31,24,998/-	Terminal Bonus Payable on Maturity at Age 100	--	Rs.6,62,70,791/-
Income Mode	: Monthly	Sum Assured on Death	: Rs.65,10,413/-	Total Payout on Maturity at Age 100	Rs.31,24,998/-	Rs.6,93,95,789/-

Age	Policy Year	Annual Premium	Total Yearly Payout		Surrender Benefit #			Maturity Benefit		Death Benefit		Payout Year	Payout Age
			Guaranteed Survival Benefit	Non-Guaranteed Cash Bonus*	Guaranteed	Non - Guaranteed*	Total Payout	Guaranteed	Non - Guaranteed With TB*	Guaranteed	Non Guaranteed With TB*		
30	1	5,20,833	0	1,20,000	0	0	0	0	0	65,10,413	65,10,413	2	31
31	2	5,20,833	0	1,20,000	3,12,500	93,750	4,06,250	0	0	65,10,413	65,10,413	3	32
32	3	5,20,833	0	1,20,000	5,46,875	2,55,208	8,02,083	0	0	65,10,413	65,10,413	4	33
33	4	5,20,833	0	1,20,000	10,41,666	3,12,500	13,54,166	0	0	65,10,413	65,10,413	5	34
34	5	5,20,833	0	1,20,000	13,02,083	7,70,832	20,72,915	0	0	65,10,413	65,10,413	6	35
35	6	5,20,833	0	1,20,000	18,74,999	11,09,374	29,84,373	0	0	65,10,413	65,10,413	7	36
36	7	0	0	1,20,000	20,31,249	11,19,791	31,51,040	0	0	65,10,413	65,10,413	8	37
37	8	0	0	1,20,000	23,43,749	9,84,374	33,28,123	0	0	65,10,413	65,10,413	9	38
38	9	0	0	1,20,000	24,99,998	10,05,208	35,05,206	0	0	65,10,413	65,10,413	10	39
39	10	0	0	1,20,000	24,99,998	11,82,291	36,82,289	0	0	65,10,413	65,10,413	11	40
40	11	0	0	1,20,000	24,99,998	13,64,583	38,64,581	0	0	65,10,413	65,10,413	12	41
41	12	0	0	1,20,000	28,12,498	12,44,791	40,57,289	0	0	65,10,413	65,10,413	13	42
42	13	0	0	1,20,000	28,12,498	14,37,499	42,49,997	0	0	65,10,413	65,10,413	14	43
43	14	0	0	1,20,000	28,12,498	16,35,416	44,47,914	0	0	65,10,413	65,10,413	15	44
44	15	0	0	1,20,000	28,12,498	18,38,540	46,51,038	0	0	65,10,413	65,10,413	16	45
45	16	0	0	1,20,000	28,12,498	22,08,332	50,20,830	0	0	65,10,413	65,10,413	17	46
46	17	0	0	1,20,000	28,12,498	24,27,082	52,39,580	0	0	65,10,413	65,10,413	18	47
47	18	0	0	1,20,000	28,12,498	26,56,248	54,68,746	0	0	65,10,413	65,10,413	19	48
48	19	0	0	1,20,000	28,12,498	28,90,623	57,03,121	0	0	65,10,413	65,10,413	20	49
49	20	0	0	1,20,000	28,12,498	31,30,206	59,42,704	0	0	65,10,413	65,10,413	21	50
50	21	0	0	1,20,000	28,12,498	33,80,206	61,92,704	0	0	65,10,413	65,10,413	22	51
51	22	0	0	1,20,000	28,12,498	36,40,623	64,53,121	0	0	65,10,413	65,10,413	23	52
52	23	0	0	1,20,000	28,12,498	38,48,956	66,61,454	0	0	65,10,413	65,10,413	24	53
53	24	0	0	1,20,000	28,12,498	40,05,206	68,17,704	0	0	65,10,413	65,10,413	25	54
54	25	0	0	1,20,000	28,12,498	41,71,872	69,84,370	0	0	65,10,413	65,10,413	26	55
55	26	0	0	1,20,000	28,12,498	43,54,164	71,66,662	0	0	65,10,413	65,10,413	27	56
56	27	0	0	1,20,000	28,12,498	45,52,080	73,64,578	0	0	65,10,413	65,10,413	28	57
57	28	0	0	1,20,000	28,12,498	47,60,414	75,72,912	0	0	65,10,413	65,10,413	29	58
58	29	0	0	1,20,000	28,12,498	49,89,580	78,02,078	0	0	65,10,413	65,10,413	30	59
59	30	0	0	1,20,000	28,12,498	52,39,580	80,52,078	0	0	65,10,413	65,10,413	31	60
60	31	0	0	1,20,000	28,12,498	55,05,205	83,17,703	0	0	65,10,413	65,10,413	32	61
61	32	0	0	1,20,000	28,12,498	57,96,871	86,09,369	0	0	65,10,413	65,10,413	33	62
62	33	0	0	1,20,000	28,12,498	61,14,579	89,27,077	0	0	65,10,413	65,10,413	34	63
63	34	0	0	1,20,000	28,12,498	64,58,329	92,70,827	0	0	65,10,413	65,10,413	35	64
64	35	0	0	1,20,000	28,12,498	68,28,121	96,40,619	0	0	65,10,413	68,33,329	36	65
65	36	0	0	1,20,000	28,12,498	72,29,162	1,00,41,660	0	0	65,10,413	72,29,163	37	66
66	37	0	0	1,20,000	28,12,498	76,61,453	1,04,73,951	0	0	65,10,413	76,61,454	38	67
67	38	0	0	1,20,000	28,12,498	81,24,995	1,09,37,493	0	0	65,10,413	81,30,204	39	68
68	39	0	0	1,20,000	28,12,498	86,30,203	1,14,42,701	0	0	65,10,413	86,30,203	40	69
69	40	0	0	1,20,000	28,12,498	91,66,661	1,19,79,159	0	0	65,10,413	91,71,870	41	70
70	41	0	0	1,20,000	28,12,498	97,49,994	1,25,62,492	0	0	65,10,413	97,55,203	42	71
71	42	0	0	1,20,000	28,12,498	1,03,80,202	1,31,92,700	0	0	65,10,413	1,03,80,202	43	72
72	43	0	0	1,20,000	28,12,498	1,10,57,285	1,38,69,783	0	0	65,10,413	1,10,57,285	44	73
73	44	0	0	1,20,000	28,12,498	1,17,86,451	1,45,98,949	0	0	65,10,413	1,17,86,451	45	74
74	45	0	0	1,20,000	28,12,498	1,25,72,909	1,53,85,407	0	0	65,10,413	1,25,78,117	46	75
75	46	0	0	1,20,000	28,12,498	1,34,21,866	1,62,34,364	0	0	65,10,413	1,34,27,075	47	76
76	47	0	0	1,20,000	28,12,498	1,43,38,532	1,71,51,030	0	0	65,10,413	1,43,38,533	48	77
77	48	0	0	1,20,000	28,12,498	1,53,22,907	1,81,35,405	0	0	65,10,413	1,53,28,116	49	78
78	49	0	0	1,20,000	28,12,498	1,63,85,406	1,91,97,904	0	0	65,10,413	1,63,90,615	50	79
79	50	0	0	1,20,000	28,12,498	1,75,31,239	2,03,43,737	0	0	65,10,413	1,75,36,448	51	80
80	51	0	0	1,20,000	28,12,498	1,87,70,821	2,15,83,319	0	0	65,10,413	1,87,70,822	52	81
81	52	0	0	1,20,000	28,12,498	2,00,98,945	2,29,11,443	0	0	65,10,413	2,01,04,154	53	82
82	53	0	0	1,20,000	28,12,498	2,15,36,445	2,43,48,943	0	0	65,10,413	2,15,41,653	54	83
83	54	0	0	1,20,000	28,12,498	2,30,88,527	2,59,01,025	0	0	65,10,413	2,30,88,527	55	84
84	55	0	0	1,20,000	28,12,498	2,47,55,192	2,75,67,690	0	0	65,10,413	2,47,60,401	56	85
85	56	0	0	1,20,000	28,12,498	2,65,57,275	2,93,69,773	0	0	65,10,413	2,65,62,484	57	86
86	57	0	0	1,20,000	28,12,498	2,84,94,773	3,13,07,271	0	0	65,10,413	2,84,99,982	58	87
87	58	0	0	1,20,000	28,12,498	3,05,88,522	3,34,01,020	0	0	65,10,413	3,05,93,731	59	88
88	59	0	0	1,20,000	28,12,498	3,28,43,729	3,56,56,227	0	0	65,10,413	3,28,48,938	60	89
89	60	0	0	1,20,000	28,12,498	3,52,76,019	3,80,88,517	0	0	65,10,413	3,52,81,228	61	90
90	61	0	0	1,20,000	28,12,498	3,79,01,017	4,07,13,515	0	0	65,10,413	3,79,06,226	62	91
91	62	0	0	1,20,000	28,12,498	4,07,29,141	4,35,41,639	0	0	65,10,413	4,07,34,349	63	92
92	63	0	0	1,20,000	28,12,498	4,37,76,014	4,65,88,512	0	0	65,10,413	4,37,81,222	64	93
93	64	0	0	1,20,000	28,12,498	4,70,62,470	4,98,74,968	0	0	65,10,413	4,70,67,679	65	94
94	65	0	0	1,20,000	28,12,498	5,06,09,343	5,34,21,841	0	0	65,10,413	5,06,14,551	66	95
95	66	0	0	1,20,000	28,12,498	5,44,27,049	5,72,39,547	0	0	65,10,413	5,44,32,257	67	96
96	67	0	0	1,20,000	28,12,498	5,85,46,838	6,13,59,336	0	0	65,10,413	5,85,57,255	68	97
97	68	0	0	1,20,000	28,12,498	6,29,89,543	6,58,02,041	0	0	65,10,413	6,29,94,752	69	98
98	69	0	0	1,20,000	28,12,498	6,77,75,998	7,05,88,496	0	0	65,10,413	6,77,86,415	70	99
99	70	0	0	1,20,000	0	0	0	31,24,998	6,93,95,789	65,10,413	7,67,91,618	71	100

<sup>5</sup> This is an Extract of the Benefits shown @ 8.00% Returns from a Sample Benefit Illustration for understanding and reference to the product

\* Non Guaranteed Benefits, are as per 8.00% Calculation in the EBI.

# In case cash bonuses have been paid out, the same shall be deducted from the Surrender Values indicated, at the time of pay out.

- Terms & Conditions:
- HDFC Life Sanchay Par Advantage is a non-linked participating individual life insurance savings plan.
  - Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any, and Goods & Service Tax. Refer Sales Literature for explanation of terms used in this illustration.
  - The survival benefits are payable at the end of the policy year. Upon payment at Maturity (Last Payout), the policy terminates and no further benefits become payable.
  - The death benefits shown above are at the end of the year. Upon payment, of death benefit the policy terminates and no further benefit is payable.
  - The surrender benefits shown above are at the end of the year. Upon payment of surrender benefit, the policy terminates and no further benefit becomes payable.
  - The Premium and the Sum Assured on Maturity stated above is based on the information provided. They may vary as a result of underwriting. Any statutory levy or charges (such as Goods and Service tax) including any indirect tax may be charged to the Policyholder either now or in future by the company and such amount so charged shall become due and payable and shall be subject to the same terms and conditions as applicable to payment of premium.
  - RB - Reversionary Bonus, TB - Terminal Bonus, GA - Guaranteed Additions
  - The values shown herein are for illustrative purposes only. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.
  - HDFC Life Insurance Company Ltd., HDFC Life Sanchay Par Advantage is the name of the Insurance Company, Product and does not in any way indicate the quality of the contract, its future prospects or returns.



## LIFE INSURANCE

### BHARTI AXA LIFE MONTHLY INCOME PLAN +

#### 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<sup>#</sup> You start receiving Guaranteed<sup>@</sup> Taxfree Monthly Income for 8 Years after the completion of the Premium Payment Term. On Maturity you will get the Accrued non-guaranteed Bonuses.

##### Non Guaranteed 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 get Terminal Bonus.

##### Benefits Under the Plan

**Regular Income :** You will Receive Guaranteed\* Regular Monthly Income From 8th Yr. 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, if any 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 Insurance is the name of the Company and Bharti AXA Life Monthly Income Plan is only the name of the traditional participating life insurance policy and does not in any way represent or indicate the quality of the policy or its future prospects. +, 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. # - also available for 20/30 year term. @ Subject to the policy being in force, the guaranteed monthly income will be payable after the completion of the premium payment term. Bharti AXA Life Insurance Company Limited, Registration No.: 130 Registered Office: Unit No. 1904, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Behind MCA Ground, Bandra East, Mumbai - 400 051. CIN - U66010MH2005PLC157108. Life Insurance coverage is available. Advt. No. - II-Jan-2019-1811 Insurance is the subject matter of the solicitation. **BWARE OF SPURIOUS/FRAUD PHONE CALLS!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

### 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 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. **BWARE OF SPURIOUS/FRAUD PHONE CALLS!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

### 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 Annualised 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 yrs 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

**BWARE OF SPURIOUS/FRAUD PHONE CALLS!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

### TATA AIA LIFE INSURANCE DIAMOND SAVINGS PLAN

#### A NON LINKED PARTICIPATING LIFE INSURANCE PLAN

Tata AIA Life Insurance Diamond Savings Plan, a limited pay insurance plan that meets tomorrow's requirements along with protecting your loved ones. The plan helps you fulfill your medium and long term goals, such as child's education, second income and retirement planning. Furthermore, to boost your savings participating fund of the product has Equity exposure up to 40%.

##### Key Features :

- Get Guaranteed Income<sup>1</sup> for 10 or 13 years
- Get vested Compound Reversionary Bonus<sup>2</sup> and Terminal Bonus<sup>2</sup>, if any, on Maturity
- Life cover of minimum 11 times of annualised premium
- Enhance your protection with optional Riders<sup>3</sup>
- Tax Benefits u/s 80C and 10(10D), as per applicable income tax laws<sup>4</sup>

##### Plan Eligibility :

- Age at entry (as on last birthday) : 0 to 60 years
- Age at Maturity (as on last birthday) : 18 to 75 years
- Min Premium : Rs. 18,000 per annum
- Premium Modes : Annual/Half-yearly/Quarterly/ Monthly
- Premium Payment Term/ Policy Term (in year) : 8/18 and 12/25
- Life Cover : Min 11 Times of Annualised Premium

**Guaranteed Income :** Receive Guaranteed Income<sup>1</sup> of 20% of Assured Benefit for Policy Term of 18 years and 25% of Assured Benefit for Policy Term of 25 years, payable from the end of next year after Premium Payment Term.

**Maturity Benefit :** Get lump sum benefit on Maturity of the Policy which is equal to Last Guaranteed Income<sup>1</sup> + accrued Compound Reversionary Bonus<sup>2</sup> and Terminal Bonus<sup>2</sup>, if any.

**Death Benefit :** On death of the Life Insured during the Policy term, Sum Assured on Death + accrued Compound Reversionary Bonus<sup>2</sup> and Terminal Bonus<sup>2</sup>, if any, shall be paid. This total amount will be subject to a minimum of 105% of Total Premiums Paid (excluding underwriting extra premiums & modal loading, if any) as on the date of death.

**Disclaimers:** <sup>1</sup>A Guaranteed Income of 20% or 25% of Assured Benefit shall be paid annually commencing from the end of policy year 9 or 13, for premium payment term 8 or 12 respectively and shall be payable till Maturity of the Policy or till death, whichever is earlier. <sup>2</sup>Bonuses are based on company's performance and are not guaranteed. Past performance is not an indicative of future performance. "Compound Reversionary Bonus" shall accrue annually starting from first Policy Anniversary. Compound Reversionary Bonus shall be a percentage of the Assured Benefit and vested Compound Reversionary Bonus. "Terminal Bonus" shall be a percentage of the Assured Benefit and shall be paid subject to the following :- At least 5 year full Annual Premiums have been paid, where Premium Payment Term is 8 years; or - At least 7 years full Annual Premiums have been paid, where Premium Payment Term is 12 years. <sup>3</sup> Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Rider (UIN: 110B028V01), Tata AIA Life Insurance Waiver of Premium Plus (WOPP) Rider (UIN: 110B029V01) and Tata AIA Life Insurance Term Rider (110B030V01) are available under this plan. Riders are not mandatory and are available for a nominal extra cost. For more details on the benefits, premiums and exclusions under the riders please refer to the Rider Brochure or contact our Insurance Advisor or visit our nearest branch office. <sup>4</sup>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 benefit available to you. Insurance cover is available under this product. This product is underwritten by Tata AIA Life Insurance Company Limited. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. UIN: 110N133V01. **Tata AIA Life Insurance Company Limited** (IRDAI Regn. No.110 CIN: U66010MH2000PLC128403). Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860- 266-9966 (local charges apply) or write to us at [customercare@tataaia.com](mailto:customercare@tataaia.com). Visit us at: [www.tataaia.com](http://www.tataaia.com) or SMS 'LIFE' to 58888. L&C/Advt/2019/Jan/074.

**BWARE OF SPURIOUS /FRAUD PHONE CALLS!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

## LIFE & GENERAL INSURANCE

### EXIDE LIFE STAR SAVER

#### A 5 YEAR PAY, 10 YEAR TERM GUARANTEED RETURN INSURANCE PLAN

Exide Life Star Saver has been designed to offer guaranteed benefits so that your financial goals can be met with surety. It also ensures that your family is financially secured in case of an unfortunate event.

#### 3 Reasons to buy this plan

- Guaranteed Maturity Benefit with Loyalty Benefit
- Pay for just 5 years and get Life Cover for full Policy term
- Comprehensive life cover with additional accidental coverage

#### Guaranteed Maturity Benefit:

On completion of Policy term, you are guaranteed to get:  
Sum Assured on Maturity + Accrued Guaranteed Additions + Loyalty Benefit  
Tax benefit as per Prevailing Income Tax Rules.

**Sum Assured on Maturity:** Sum Assured on Maturity is an amount equal to Basic Sum Assured, which is guaranteed to be paid to you at the end of Policy term. It is dependent upon the age of the life assured at the inception of Policy, premium and Policy term chosen by the Policy holder.

**Guaranteed Additions (GA):** The plan offers Guaranteed Additions as percentage of Sum Assured on Maturity. The Guaranteed Additions are calculated at a simple rate for each completed Policy year. The GA are accrued over the Policy term and same shall be payable on death or maturity or surrender.

**Loyalty Benefit (LB):** On completing the Policy term, this plan offers special loyalty benefit that is paid as a percentage of the sum assured.

The Guaranteed Additions rate and Loyalty Benefit rate based on the opted Policy term as a % of Sum Assured on Maturity as follows :

Annulised Premium / Policy Term	Upto Rs.59,999/-		Rs.60,000/- to Rs.1,19,999/-		Rs.1,20,000/- to Rs.1,79,999/-		Rs.1,80,000/- and above	
	GA	LB	GA	LB	GA	LB	GA	LB
10 Years	7.00%	10.00%	7.50%	20.00%	7.50%	30.00%	8.00%	40.00%
12 Years	7.00%	12.00%	7.50%	24.00%	7.50%	36.00%	8.00%	48.00%
15 Years	7.00%	15.00%	7.50%	30.00%	7.50%	45.00%	8.00%	60.00%

#### Life Insurance Cover

**Pay only for 5 years and enjoy Life Cover over Full Policy Term :** While you pay premiums only for 5 years you can enjoy Life Cover over the entire Policy Term. This ensures protection for your family in case of an unfortunate event where a lumpsum amount is paid to your family.

**Double Life Cover in event of an accident:** In addition to Life cover amount you also get an additional life cover of an equivalent amount in case of an unforeseen event due to an accident

#### Key Features

Min. / Max. Age at Entry	: For Term 10 yrs: 8 yrs – 60 yrs, For Term 12 yrs: 6 yrs – 60 yrs For Term 15 yrs: 3 yrs – 60 yrs
Min. / Max. Maturity Age	: 18 Years - 75 years age last birthday
Policy Term	: 10, 12 and 15 years
Premium Paying Term (PPT)	: 5 Years
Minimum Premium (Rs.)	: Minimum – Annual : Rs. 24,000/-, Monthly -Rs. 5,500/- Maximum – No Limit
Minimum Basic Sum Assured	: Minimum : Rs. 67,950/-, Maximum – No Limit
Premium Payment Modes	: Annual, Monthly

Disclaimer: Exide Life Star Saver UIN: 114N080V03. Tax benefits are subject to change in tax laws from time to time. For more details on tax benefits, please consult your tax advisor. Goods & Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. This is a non-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. Exide Life Insurance Company Limited is a wholly owned subsidiary of Exide Industries Limited. The trademark "Exide" is owned by Exide Industries Limited and licensed to Exide Life Insurance wide Trademark license agreement dated 30th October 2014. Exide Life Insurance Company Limited. IRDAI Registration number: 114, CIN: U6610KA2000PLC028273, Registered Office: 3rd Floor, JP Techno Park, No. 3/1, Millers Road, Bengaluru - 560 001, Toll Free: 1800 419 8228; Visit: exidelife.in; ARN: EXL/2017-18/COLL/121

### BAJAJ ALLIANZ - GUARANTEED INCOME GOAL

#### A Non - LINKED NON -PARTICIPATING ENDOWMENT PLAN

Bajaj Allianz Life Guaranteed Income Goal is a non-linked, non-participating, regular & limited premium payment endowment plan.

#### Key Advantages:

- Option to extend your Life Cover beyond your Policy Term.
- Multiple Policy Terms & Premium Payment Terms
- Choice of 5 Riders to Enhance Cover

#### Benefits Payable :

**Guaranteed Maturity Benefit (GMB) :** If Lump-sum Benefit option is chosen by you, on the Maturity Date, if all premiums are paid, your Guaranteed Maturity Benefit payable as Lump-sum will be an enhanced percentage of your Sum Assured.

If Income Benefit option is chosen by you, on the maturity date, if all premiums are paid, Guaranteed Maturity Benefit will be paid in yearly, half-yearly, quarterly or monthly installment (as chosen at the inception of the policy). These are called as Guaranteed Maturity Instalments (GMI), and will be paid at the end of the GMI year for a period equal to your Premium Payment Term (PPT)

Once the GMI starts, the same will continue to be paid to the Life Assured and to the nominee in case of death of the life assured during the GMI period. Each subsequent installment after the first instalment will be increased by 5%. Policyholder will have an option to change GMI frequency at any time during the Policy Term and/or the GMI period. This feature will not be available for a lapsed or surrendered policy

The Guaranteed Maturity Benefit or sum of all GMI's will be subject to minimum of 100% of Total Premiums\* paid under the policy

#### Death Benefit :

##### If Lumpsum Benefit is opted -

- (i) Death Benefit during the Policy Term is the, Sum Assured on Death<sup>1</sup>, as on the date of death. The policy will terminate on payment of the Death Benefit.

Death Benefit during the ELC Period (only if chosen) (ELC Period is after the policy term) is the Sum Assured on Death<sup>2</sup> as on the date of death. The policy will terminate on payment of the Death Benefit.

**Extended Life Cover (ELC):** At the inception of the policy, you will have the option to choose the Extended Life Cover (ELC) under the policy. For more details refer the Sales Brochure

#### Tax Benefit :

Premium paid may be eligible for tax benefits under section 80C of the Income Tax Act 1961, subject to the extant provisions stated therein. Survival, Maturity, Death and Surrender Benefits may be eligible for tax benefit under Section 10(10) D of the Income Tax Act, 1961, subject to the extant provisions stated therein.

#### Eligibility:

Age of Entry	: Min. 6 Years, Max – 60 Years.
Age at Maturity	: Min. 18 Years, Max – 72 Years
Maximum Premium	: As per Maximum Sum Assured
Minimum Sum Assured	: 1,00,000/-

**Lump Sum Benefit** : Policy Term : 10 Years Premium Payment Term - 5, 7, 10 Years  
Policy Term : 12 Years Premium Payment Term - 5, 7, 12 Years

Premium Payment Term : Yearly, Half Yearly, Quarterly, Monthly

Risk Factors and Warning Statements: Bajaj Allianz Life Guaranteed Income Goal - UIN:116N157V01. The above product write-up is indicative of terms and conditions, guarantees and exclusions contained in the policy document. For more details on risk factors, terms and conditions please read sales brochure & policy document available on www.bajajallianzlife.com, carefully before concluding a sale All charges/taxes, as applicable will be borne by the Policyholder. Regd. Office Address Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerawade, Pune. 411 006. Fax: (020) 6602 6789 IRDAI Reg. No.: 116, CIN: U6610PN2001PLC015959 SMS & Toll Free No. SMS GOAL 56070 Sales: 1800 209 4040 | Service: 1800 209 7272 Mail us : customercare@bajajallianz.co.in  
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## MANIPAL CIGNA PROHEALTH INSURANCE

### A SMART PLAN FOR A HEALTHIER LIFE

ManipalCigna Health insurance is a joint venture between the Manipal Group, a leader in the field of healthcare delivery and higher education in India and Cigna Corporation, a global health services company with over 200 years of experience. At ManipalCigna our mission is to improve the health, well-being and peace of mind of those we serve. As your partner in illness and wellness, we offer a full suite of health insurance products and services to meet your unique needs. Our wide network of healthcare facilities supports you to ensure your physical, emotional and financial well-being. We are committed to offering you an easy and life time access to quality healthcare so you can live a healthier and more secure life.

Our ProHealth Insurance is specially designed to suit your health needs, at every life stage. Just as your loved ones take care of you in illness, inculcating healthy habits and nursing you back to the best of health, Manipal Cigna offers you ProHealth Insurance with a wide range of features. We reward you for staying healthy, cover you if you fall ill, and help you protect your finances while growing your reserves. We also help you bounce back to health in no time.

#### WHAT'S MORE.....

##### Manipal Cigna Pro Health plan provides you with the best-in-class health protection with

- Unlimited times of Restoration with 100% additional Sum Insured
- Guaranteed Bonus every renewal, max up to 200%
- Healthy Rewards points up to 20% of premium to redeem as HMB/renewal discount
- Choice of utilizing 50% of Health Maintenance Benefit (HMB) towards premium payment from 1st renewal ^
- Worldwide protection up to full sum insured in case of emergency
- 500 Plus Day Care treatments covered up to full Sum Insured
- Immediate assured good health with HMB up to Rs. 20,000 (as per plan)
- End-to-end Protective Healing benefits with In-hospital, Donor, Out-patient and Domiciliary cover
- Dedicated preventive health benefits with Medical Check-up and Wellness Programs
- Superior Deductible up to Rs. 10 lacs with packaged benefits to top-up health protection
- Optional Daily Cash Benefit and Critical Illness add-on cover for complete peace of mind

#### Features at a glance:

- Sum Insured ranges from Rs.2.5 lacs to Rs. 100 lacs
- Choice of Individual and Family Floater cover
- Start enrolment from 91 days for children and 18 years for adults
- No age limit for entry into the plan
- Policy tenure of 1, 2 and 3 years

#### Discount :

- Family discount of 25% and 10% on covering 2 and more members of your family in the same individual policy (as per plan)
- Long-term discount of 7.5% and 10% on opting for a 2 and 3 year terms respectively.

#### Other Benefits:

- Lifetime renewals
- Grace period of 30 days on renewal with all continuation benefits
- Free-look period of 15 days to cancel the policy with full refund
- Zone-based pricing enables you to pay as per the healthcare costs prevailing in your city
- Tax benefit under Sec 80 D, Income Tax Act 1961 (as amended)
- Cashless facility at our network hospitals

#### We would like to be as transparent as possible; here are some of the key waiting periods under the Policy

- First 30 days waiting period is applicable for all illnesses other than accidents
- 24 months waiting period is applicable on specific ailments like Cataract, Stones, Arthritis, etc.
- Pre-existing diseases will not be covered for 24/36/48 months depending on the plan opted
- First 90 days waiting period & 30 days survival period are applicable to Critical Illness Add-On Cover

#### We will not cover any costs towards (for more details refer Terms & Conditions) –

- Nuclear radiation and contamination
- Suicide or drug abuse
- Foreign invasion
- Civil war

#### THE KEY PILLARS UNDERLYING OUR SERVICES ARE:

**Claims Handling:** You can rely on our claims service associate for easy, efficient and hassle-free claims.

**Personalized Services:** To ensure a personalized service experience, you will have a single point of contact to address your concerns when you need us the most during hospitalization.

**Prevention and Well-being:** We are proactive in identifying your health risks and help you in their management. We go beyond paying claims, by bringing to our customers several lifestyle programs that help them live healthier and happier.

Disclaimer: This document contains only salient features of the product. For more details on risk factors, terms and conditions, please read the sales brochure/ sales document available on our website (Download section) before concluding a sale. Refer to our website for detailed information on features, benefits and exclusions of the product. Please seek the advice of our insurance advisor or call our Health Relationship Manager for any further information or clarification. Tax benefits are subject to change in the tax laws. ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited) | CIN U66000MH2012PLC22794B | IRDAI Reg. No. 151. Reg. Off: 401/402, 4th Floor, Raheja Titanium, Off. Western Express Highway, Goregaon (East), Mumbai- 400 063 www.manipalcigna.com | Trade Name / Trade Logo belongs to MEMG International India Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license. | ManipalCigna ProHealth Insurance UIN - CTHLIP18045V031819, ManipalCigna Critical Illness Add On UIN - IRDA/NL-HLT/CTTK/P-H/V-1/390/AddOn/Ci/13-14. Compliance Approval No: ADV/0043/Feb/2018-19. April 2019 Onwards.



BLUECHIP OFFICES IN INDIA

Table listing Bluechip Office locations across India, categorized by state (Andhra Pradesh, Telangana, Maharashtra, Gujarat, Karnataka, Bengaluru, Cochin, Kerala, New Delhi/N.C.R., Tamil Nadu, Chennai, West Bengal/Assam, Bihar/Chhattisgarh/Jharkhand/Madhya Pradesh/Odisha). Each entry includes the office name and a list of phone numbers.

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To 1st to 15th Feb'2020 If undelivered please return to : 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001.