

# BLUECHIP BULLETIN

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**THE LARGEST STANDALONE FINANCIAL PRODUCTS  
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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%	7.65%	7.70%	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	7.30%	7.60%	7.80%	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.

### BLUECHIP PROUDLY PRESENTS

#### MUTUAL FUND PORTFOLIO TRACKER



- ❖ Visit [www.bluechipindia.co.in](http://www.bluechipindia.co.in)
- ❖ Go to "Bluechip Transaction Portfolio".
- ❖ Enter Basic details to create your personalised User ID and Password.
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### SAVE TAX !!! SAVE TAX !! SAVE TAX!

#### Under Section 80D,

You can avail tax benefits upto Rs.1,00,000/- on your Health Insurance Plan.

#### Income Tax Deductions and Exemptions under Health Insurance

Persons Covered	Exemption Limit
Self and Family	<b>Rs.25,000/-</b>
Self and Family + Parents	(Rs.25,000/- + Rs.25,000/-) = <b>Rs.50,000/-</b>
Self and Family + Sr. Citizen Parents	(Rs.25,000/- + Rs.50,000/-) = <b>Rs.75,000/-</b>
Self (Sr.Citizen) and Family + Parents (Sr.Citizen)	(Rs.50,000/- + Rs.50,000/-) = <b>Rs.1,00,000/-</b>

**Health Insurance Plans now available at your nearest Bluechip Branch for more details, Please Refer Page 6.**

### IMPORTANT INFORMATION

Bluechip does not accept any Cash or Cheque payment in Favour of Bluechip, also we do not ask for any sensitive data like Your OTPs received from Banks or UIDAI etc.

All Customers are Advised to Contact Bluechip Branches only through the Branch Addresses and Telephone No. Published only in Bluechip Bulletin or Bluechip Website [www.bluechipindia.co.in](http://www.bluechipindia.co.in)

For any Complaints & Queries contact us on 1800-22-6465 or [helpdesk@bluechipindia.co.in](mailto:helpdesk@bluechipindia.co.in)

### 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>Krishnanagar</b> (West Bengal)	: Holding No.11, Sridurga Colony Bylane, Ward No.10, Boubazar, Tel.: 7407082821 / 7407082822
<b>Kamothe</b> (Navi Mumbai)	: Shop No.5, Shikhar Complex, Plot No.19, Sector No. 19, Tel: 222 - 2743 0246 / 2743 0247
<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>Peelamedu</b> (Tamil Nadu)	: No. 1566 A-B, 1st Flr, G R Complex, Nr Hope College, Avinashi Road, Tel.: 0422 - 259 9122 / 259 9130
<b>Sadar</b> (Nagpur)	: Shop No.25, Indira Arcade, Residency Road, Sadar Tel: 0712 - 254 3332 / 254 3342
<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

### 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

### BLUECHIP CORPORATE INVESTMENT CENTRE LTD.

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- ☑ We deal directly with our clients, No Franchises & No Sub Agents. We do not advertise.
- ☑ Over **5 Lac families** are routing their investments through our offices regularly with our greatest asset being our Clients patronage.
- ☑ Our popular Client service, **Home Advice**, brings the world of financial products right to your door step.
- ☑ Our publication, the '**Bluechip Bulletin**', provides updated information on various financial products. It is the most preferred newsletter amongst retail clients and is availed by more than 5 Lac Clients every month.



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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)



## LIFE INSURANCE

### HDFC LIFE SANCHAY PAR ADVANTAGE

#### IMMEDIATE INCOME OPTION

#### Key Features:

- ☑ Live cover with protection up to as high as age 100 years
- ☑ Choose between Immediate Income Option or Deferred income Option as per your needs
- ☑ Flexibility to accrue the survival benefit payouts

#### Plan Option:

**Immediate Income** - An option that provides regular income by way of cash bonuses (if declared), from 1st policy year and provides lump sum at maturity thereby creating a legacy for your loved one.

#### Immediate Income

**Survival Benefit:** The policyholder would be eligible to receive Cash Bonus\*\* (if declared) at the end of each Policy Year and payable from the 1st policy year until death or end of policy term, whichever is earlier. Cash Bonus\*\* (if declared) would be expressed as:

Cash Bonus\*\* payable = Cash Bonus\*\* Rate x Annualized Premium<sup>#</sup>

<sup>#</sup>Annualized Premium is the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, Underwriting extra premiums and loadings for modal premiums, if any.

**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) Sum Assured on Maturity is total Annualized Premium payable under the policy during the premium payment term.

Where, Interim Survival Benefit = Interim Cash Bonus Rate \* Annualized Premium \* Months elapsed since last Survival Benefit payout date / 12. On payment of the Maturity Benefit, the policy will terminate and no more benefits will be payable.

**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.

Where, the Sum Assured on Death is the absolute amount of benefit which is guaranteed to become payable on death of the life assured. It shall be the highest of: (1) 10 times the Annualized Premium (2) Sum Assured on Maturity (3) Death Multiple x Annualized Premium

Where, Interim Survival Benefit = Interim Cash Bonus Rate \* Annualized Premium \* Months elapsed since last Survival Benefit payout date / 12. The applicable Death Multiples are specified below. On payment of Death Benefit during the policy term, the policy will terminate and no future payouts will be payable.

For minor lives where risk commences from the first policy anniversary and death of the Life Insured takes place prior to the risk commencement date, only the basic premiums paid to date (excluding taxes and levies, if any) shall be payable as the Death Benefit.

<sup>@</sup>Total Premiums Paid is the total of all the premiums received, excluding any extra premium, any rider premium and taxes.

<sup>\*\*</sup>Terminal bonus rates and cash bonus rates, if any, will be declared at the end of valuation period (currently end of financial year) and will be paid out to the eligible policyholders during the next year on policy termination date and as per the date chosen by the policyholder during the policy tenure respectively.

#### Eligibility:

This plan can be taken only on a single life basis. The age limits for this plan are as follows:

#### Eligibility Criteria

- Age at Entry (years) : Minimum: 0 years (30 days) ^ Maximum : 65 years
  - Age at Maturity (years) : 100 years (maximum)
  - Premium Payment Term (Years) : 6, 8, 10, 12 years,
  - Policy Term (years) : 100 minus Age at Entry
  - Min. Sum Assured on Maturity <sup>(1)</sup> : Rs.3,00,000/-
  - Max. Sum Assured on Maturity : No limit, subject to Board Approved Underwriting Policy (BAUP)
- All ages mentioned above are age last birthday.  
<sup>^</sup> Risk commences from the first policy anniversary where age at entry is less than 1 year. For all other ages, risk commences from the date of inception of the contract.

HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life"). CIN: L65110MH2000PLC128245, IRDAI Reg. 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. 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. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: BR/02/20/18101

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### HDFC LIFE SANCHAY PLUS

#### GUARANTEED INCOME OPTION

#### 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

<sup>^</sup> 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/-

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

<sup>^</sup> 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

<sup>^</sup> 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.



**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) : 5/15, 5/20, 6/15, 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**. Visit us at: **www.tataaia.com** or SMS 'LIFE' to **58888**. L&C/Adv/2019/Jan/074.

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**TATA AIA LIFE INSURANCE SAMPOORNA RAKSHA PLUS****NON LINKED NON PARTICIPATING TERM ASSURANCE PLAN WITH RETURN OF PREMIUMS ON MATURITY**

TATA AIA Life Insurance Sampoorna Raksha+ is a plan that offers two benefits - Protection for your loved ones and Return of Premium<sup>1</sup> on survival till maturity of the Policy.

**Salient Features:**

- Life Cover for Policy Term of up to 40 years or Age 100
- Return of Premium<sup>1</sup> on survival till maturity
- Premium Payment options – Regular or Limited (5 Pay / 10 Pay / 12 Years)
- Lower premiums rates for Non Smokers and Female lives.

<sup>1</sup> All Premiums Paid (excluding the underwriting extra premiums and modal loading) will be returned on maturity.

**Plan Eligibility:**

Premium Paying Term	Regular Pay	Limited Pay 5	Limited Pay 10/12
Policy Term	10 to 40 Yrs.	10 to 40 Yrs.	15 to 40 Yrs.
Min entry age	18 Yrs.	18 Yrs.	18 Yrs.
Max entry age	70 Yrs.	70 Yrs.	65 Yrs.
Max maturity age	100 Yrs.	100 Yrs.	100 Yrs.
Basic Sum Assured	Min: 50,00,000 Lacs   Max: No Limit		
Premium Payment Mode	Annual/ Half-yearly/ Quarterly/ Monthly		

**Plan Benefits:**

**Death Benefit - Option : 1** Sum Assured on Death, **Option : 2** Sum Assured on Death + Monthly income thereafter for 10 years

'Sum Assured on Death' shall be defined as the highest of (a) 10 times the Annualised Premium (b) 105% of all the Premiums Paid (excluding the underwriting extra premiums and modal loading), as on the date of death (c) Minimum Guaranteed Sum Assured on Maturity (all the Premiums Paid, excluding the underwriting extra premiums and modal loading) or (d) Absolute amount assured to be paid on death (same as Basic Sum Assured)

**Maturity Benefits:** On survival till end of the policy term, all the Premiums Paid (excluding the underwriting extra premiums and modal loading) will be returned.

Indicative Premiums (Excl.taxes) for a 30 year Male, Non-Smoker & Standard life

Option	Policy Term	Sum Assured	Regular Pay	Limited (5 Pay)	Limited (10 Pay)	Limited (12 Pay)
Option 1	30 years	50,00,000	9,550	20,250	12,300	11,400
		1,00,00,000	16,200	34,400	20,900	19,400
Option 2	30 years	50,00,000	13,500	30,250	18,150	16,800
		1,00,00,000	23,000	51,400	30,900	28,600

**Disclaimers:** Insurance cover is available under this product. This product is underwritten by Tata AIA Life Insurance Company Ltd. 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. In case of non-standard lives, extra premiums will be charged as per our underwriting guidelines. Buying a Life Insurance policy is a long-term commitment an early termination of the policy usually involves high costs and the surrender value payable may be less than the total premium paid. All Premiums, Charges, and interest payable under the policy are exclusive of applicable taxes, duties, surcharge, cesses or levies which will be entirely borne/ paid by the Policyholder, in addition to the payment of such Premium, charges or interest. Tata AIA Life shall have the right to claim, deduct, adjust, recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the benefits payable under the Policy. Kindly refer the sales illustration for the exact premium. For more details on benefits, premiums and exclusions under the Rider, please refer to the rider brochure or contact Tata AIA Life Insurance Advisor/ Branch. 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. UIN: 110N130V02. L&C/Adv/2018/May/290. **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 offices or call **1-860-266-9966** (local charges apply) or write to us at **customercare@tataaia.com**. Visit us at: **www.tataaia.com** or SMS 'LIFE' to **58888**

**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 writup 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 of the traditional participating insurance policy and does not in any way represent or indicate the quality of the policy or its future prospects. Life Insurance Coverage is available under this policy. Bharti AXA Life Child Advantage UIN: 130N065V01.

**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

### BAJAJ ALLIANZ LIFE GUARANTEED INCOME GOAL

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

Bajaj Allianz Life Guaranteed Income Goal is a non-linked, non-participating, life, individual, savings, 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% of Sum Assured. 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>\*</sup>, as on the date of death. The policy will terminate on payment of the Death Benefit.
- (ii) Death Benefit during the ELC Period (only if chosen) (ELC Period is after the policy term) is the Sum Assured on Death<sup>\*</sup> as on the date of death. The policy will terminate on payment of the Death Benefit.

\*Sum Assured on Death is the higher of (i) 10 times Annualized Premium\*, (ii) 105% of Total Premiums\* paid as on date of death, (iii) Sum Assured

**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:116N157V02. 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: U66010PN2001PLC015959 SMS & Toll Free No. SMS GOAL 56070** Sales: 1800 209 4040 | Service: 1800 209 7272 **Mail us** : customercare@bajajallianz.co.in  
**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.

### 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 vide Trademark license agreement dated 30th October 2014. Exide Life Insurance Company Limited, IRDAI Registration number: 114, CIN: U66010KA2000PLC028273, Registered Office: 3rd Floor, JP Techno Park, No. 3/1, Millers Road, Bengaluru - 560 001; Toll Free: 1800 419 8228; Visit: [exidelife.in](http://exidelife.in); ARN: EXL/2017-18/COLL/121

## 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.manipalacigna.com](http://www.manipalacigna.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.



