

BLUECHIP BULLETIN

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THE LARGEST RETAIL FINANCIAL PRODUCTS DISTRIBUTION HOUSE IN INDIA

- ☑ We are the largest distributors of **Investment & Savings products** in India viz., Mutual Funds, GOI Bonds, Corporate Fixed Deposit / Bonds, Infrastructure Bonds, Equity IPOs, etc.
- ☑ 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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TO 5000 INVESTORS DAILY"

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	7.20%	7.40%	7.40%	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.

GOI 7.75% SAVINGS (TAXABLE) BONDS

Period : 7 Years

Rate of Interest : 7.75%

Non-cumulative (half yearly) Interest to the holders opting for non-cumulative bonds will be paid from date of issue up to 31st July/31st January as the case may be and thereafter half yearly for period ending 31st July and 31st January on 1st August and 1st February.

Cumulative Interest at the rate of 7.75% per annum compounded with half yearly rests and will be paid to the investor on maturity along with principal. (the maturity value of the bonds shall be Rs 1,703/- for every Rs1000/-) (subject to TDS as applicable)

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 29/02(Cr.)	NAV 27/03	Growth (%)		Value of Rs.1 Lac	
			7 Yr	10 Yr	7 Yr	10 Yr
LARGE & MIDCAP						
ABSL Equity Advantage	4,793.47	303.93	11.18%	7.21%	2,09,984	2,00,610
CanRobeco Emerging Eq.	5,597.35	75.22	17.53%	14.42%	3,09,771	3,84,609
DSP Equity Opportunities	5,279.30	168.32	10.63%	8.25%	2,02,820	2,20,942
ICICI Pru Large & Midcap	3,135.05	232.18	6.98%	6.37%	1,60,368	1,85,435
Kotak Equity Opportunities	3,167.85	94.60	10.90%	8.25%	2,06,310	2,20,942
L&T Large and Midcap	1,272.18	35.47	8.61%	7.82%	1,78,274	2,12,321
SBI Large & Midcap	2,905.72	165.76	10.74%	8.26%	2,04,236	2,21,147
Sundaram Large & Mid Cap	1,167.45	25.71	10.25%	6.87%	1,97,993	1,94,338
Tata Large & Mid Cap	1,571.05	159.45	9.69%	7.23%	1,91,060	2,00,985
MULTICAP						
ABSL Equity Fund	11,582.16	542.73	11.77%	7.92%	2,17,910	2,14,299
CanRobeco Equity Div.	1,771.87	112.48	9.68%	8.52%	1,90,938	2,26,515
DSP Equity Fund	3,522.61	32.06	10.97%	8.31%	2,07,224	2,22,170
Franklin (I) Equity Fund	10,102.83	414.43	8.37%	7.51%	1,75,535	2,06,295
ICICI Prudential Multicap	5,081.52	205.36	9.13%	7.13%	1,84,336	1,99,118
Kotak Standard Multicap	29,459.53	26.87	12.08%	9.61%	2,22,176	2,50,324
SBI Magnum Multicap	8,491.77	36.86	11.27%	7.51%	2,11,177	2,06,295
UTI Equity Fund	10,499.23	117.70	10.47%	9.26%	2,00,775	2,42,444
MID CAP FUNDS						
ABSL Midcap Fund	2,343.46	193.27	8.95%	6.16%	1,82,218	1,81,806
Axis Midcap Fund	5,192.94	32.32	15.09%	—	2,67,463	—
DSP Midcap Fund	7,458.11	44.40	14.64%	11.32%	2,60,228	2,92,235
Franklin (I) Prima Fund	7,475.49	690.26	12.49%	10.39%	2,27,928	2,68,718
HDFC Mid-Cap Oppo.	22,754.65	39.02	12.57%	11.53%	2,29,065	2,97,795
ICICI Pru Midcap Fund	1,832.09	64.34	11.37%	7.28%	2,12,509	2,01,924
Kotak Emerging Equity Fund	6,850.82	29.54	13.90%	10.39%	2,48,694	2,68,718
L&T Midcap Fund	6,212.86	97.39	14.72%	10.13%	2,61,501	2,62,456
SBI Magnum Midcap Fund	3,579.40	52.26	11.50%	9.12%	2,14,252	2,39,356
Sundaram MidCap Fund	5,952.32	330.10	11.72%	9.38%	2,17,228	2,45,120
UTI Midcap Fund	3,768.09	75.36	13.58%	10.23%	2,43,845	2,64,849
FOCUSED						
ABSL Focused Equity	4,205.28	46.14	9.71%	8.40%	1,91,304	2,24,023
Axis Focused 25	9,764.08	23.90	11.46%	—	2,13,714	—
Franklin (I) Focused Equity	8,288.59	28.78	11.21%	8.89%	2,10,381	2,34,358
Nippon (I) Focused Equity	3,982.11	31.99	11.89%	8.88%	2,19,553	2,34,143
SBI Focused Equity	8,263.77	119.87	12.26%	13.15%	2,24,686	3,43,990
Sundaram Select Focus	1,046.48	141.61	7.94%	5.31%	1,70,717	1,67,763
ELSS						
ABSL Tax Relief'96	10,072.72	109.05	12.39%	8.49%	2,26,513	2,25,890
Axis Long Term Equity	21,658.58	39.24	15.78%	13.78%	2,78,891	3,63,630
CanRobeco Equity Tax Saver	1,036.37	19.57	10.02%	8.80%	1,95,120	2,32,428
DSP Tax Saver	6,096.28	36.79	11.40%	8.92%	2,12,910	2,35,005
Kotak Tax Saver	1,135.45	34.25	9.56%	7.22%	1,89,480	2,00,797
L&T Tax Advantage	3,206.00	39.05	8.65%	7.47%	1,78,734	2,05,529
Tata (I) Tax Savings	2,060.38	41.27	11.46%	9.25%	2,13,714	2,42,222

Disclaimer : All Mutual Fund Investments are subject to market risks, the above given information is of the past performance of growth option of various mutual fund schemes, Past performance may or may not be sustained in the future, prospective investors are advised to read the Scheme Information Document and Statement of Additional Information of the respective mutual fund scheme before investing.
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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*

*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^{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.

[@]Total Premiums Paid is the total of all the premiums received, excluding any extra premium, any rider premium and taxes.

**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 ⁽¹⁾ : 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.

^ 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 :

- Guaranteed¹ benefits - Rest assured of the returns
- Tax benefits² - 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	30.5% of AP
10 Yrs	11 Yrs	25 Yrs	88.5% 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 : 5³ 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 :

- Guaranteed¹ benefits - Rest assured of the returns
- Tax benefits² - 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	179% of AP	170% of AP
12 years	13	12	197% of AP	183% 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 : 5³ 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 :

- Guaranteed¹ benefits - Rest assured of the returns
- Tax benefits² - 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	29.5% of AP
10 Yrs	11 Yrs	Up to age 99 yrs	84.5% 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 : 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/-

¹Provided all due premiums have been paid and the policy is in force. ²As per Income Tax Act, 1961. Tax benefits are subject to changes in tax laws. ³Risk 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: 101N134V04) 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

ICICI PRU LIFE CASH ADVANTAGE

NON-LINKED PARTICIPATING LIFE INDIVIDUAL SAVINGS PRODUCT

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 Guaranteed Cash Benefit (GCB) and Guaranteed Maturity Benefit (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)^(T&C2) 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 advance^(T&C1), provided the life assured is alive and the policy is fully paid^(T&C3). 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 Maximum of (A, B) Where,

A = Guaranteed Maturity Benefit plus vested reversionary bonuses, if any plus terminal bonus, if any
B = 100.1% of total premiums paid (excluding any extra mortality premium, Goods & Services Tax and Cess, if any) less GCBs received.

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 on Death, cash benefit mode, age and gender.

Reversionary Bonus: if any, may be declared each year during the term of the policy starting from the first policy year. Reversionary bonus once declared is guaranteed and will be paid out at maturity or on earlier death.

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 on Death 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 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: L66010MH2000PLC127837. © 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:105N132V02. Advt No.: H/III/1067/2019-20. 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 FUTURE PERFECT

A NON-LINKED PARTICIPATING LIFE INDIVIDUAL SAVINGS PRODUCT

ICICI Pru Future Perfect is a Participating life insurance Plan.

Key Benefits of ICICI Pru Future Perfect

- Protection: Get life cover for entire policy term
- Savings with the comfort of guarantees
- Tax benefits^{T&C1}: Applicable to premiums paid and benefits received as per the prevailing tax laws

Benefits in detail:

Maturity Benefit : On Maturity of the policy the policy holder will get higher of A, B. A = Guaranteed Maturity Benefit, + Accrued Guaranteed Additions, + Vested Reversionary bonuses, if any, + Terminal Bonus, if any B = 100.1% x (annualized premiums plus loadings for modal premiums if any)

Guaranteed Maturity Benefit (GMB): The Guaranteed Maturity Benefit is set at policy inception, 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%	10%
Yr 6 - Yr 10	10%	12%
Yr 11 - Yr 15	12%	15%
Yr 16 Onwards	15%	18%

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: A terminal bonus, if any may also be payable at maturity or on earlier death.

Death Benefit: On death of the life assured during the policy term, the nominee will get higher of a) Sum Assured on Death, plus subsisting bonuses* already accrued, plus accrued guaranteed additions or b) 105% of all premiums paid as on date of death

Sum Assured on Death: Highest of

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

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

Basic Eligibility Conditions :

Min. Maturity :	18 Yrs
Max. Maturity :	60 Yrs (5 Pay)/ 70 Yrs (other PPT)
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.

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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 month /year right from the end of 1st 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 on monthly or yearly basis
- 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.

- Option to choose Cash Payout on a monthly basis, which shall be calculated as: $(102.25\% \times \text{Yearly Cash Bonus Payout}) / 12$
- The first monthly Cash Bonus Payout (if any) under this option shall start from the first policy anniversary date.

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.

Paid-Up Additions are additional guaranteed benefits payable on death or maturity.

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 PLUS Present Value of outstanding monthly cash bonus payout for the remaining months of the year of the death of Life Insured, if monthly frequency is opted under Cash Bonus.

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% , Qrtly – 26% , Mthly – 8.8%

KotakSmartLife 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. This is a Savings-cum-Protection oriented Participating Endowment plan. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. For more details on riders please read the Rider Brochure. Ref. No.: KLI/19-20/P-NL/579. Please note that Bonuses are NOT guaranteed and may be as declared by the Company from time to time. Benefits under this plan are dependent upon the performance of the participating Funds. Kotak Mahindra Life Insurance Company Ltd, Regn. No.: 107, CIN: U66030MH2000PLC128503, Regd. Office: 2nd Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051. Website: <https://insurance.kotak.com> Email: clientservicedesk@kotak.com. Toll Free No. – 1800 209 8800

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LIFE INSURANCE

TATA AIA LIFE INSURANCE DIAMOND SAVINGS PLAN

A NON LINKED PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS 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. Further more, to boost your savings participating fund of the product has Equity exposure up to 40%.

Key Features :

- Get Guaranteed Income¹ for 9, 10, 13 or 15 years
- Get vested Compound Reversionary Bonus² and Terminal Bonus², if any, on Maturity
- Life cover of minimum 11 times of annualised premium
- Enhance your protection with optional Riders³
- Tax Benefits u/s 80C and 10(10D), as per applicable income tax laws⁴

Plan Eligibility :

- Age at entry (as on last birthday) : 0 to 60 years
- Age at Maturity (as on last birthday) : 18 to 85 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 Income¹ as a % of Assured Benefit ranging from 7.0% to 25% shall be 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 Income¹ + accrued Compound Reversionary Bonus² and Terminal Bonus², if any.

Death Benefit : On death of the Life Insured during the Policy term, Sum Assured on Death + accrued Compound Reversionary Bonus² and Terminal Bonus², 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: ¹ A Guaranteed Income as a % of Assured Benefit ranging from 7.0% to 25% shall be paid annually commencing from the end of policy year after premium payment term and shall be payable till Maturity of the Policy or till death, whichever is earlier. ² 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 4 year full annual premiums have been paid, where Premium Payment Term 5 years or 6 years, At least 5 yearfull 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. ³ Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Rider (UIN:110B028V03) and Tata AIA Life Insurance Waiver of Premium Plus (WOPP) Rider (UIN:110B029V01) are available under this plan. Riders are not mandatory and are available for a nominal extra cost. Form ore details on the benefits, premiums and exclusionsun derth eriders please refer tothe Rider Brochureor contact our Insurance Advisoror visitour nearest branch office. ⁴ Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated there in. Tata AIA Life Insurance Company Ltd does not assume responsibility on tax implication mentioned any where 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 under written by Tata AIA Life Insurance Company Limited. This plan is not a guaranteed insurance 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: 110N133V02. **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 - 400 013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. an disusedby Tata AIA Life Insurance Company Ltd underlicense. 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/Advt/2019/Jan/074**. **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 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 Premium¹ on survival till maturity of the Policy.

Salient Features:

- Life Cover for Policy Term of up to 40 years or Age 100
- Return of Premium¹ 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.

¹ 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 insurance 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. ⁴Income 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/Advt/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* You start receiving Guaranteed* 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. - 11-Jan-2019-1811 Insurance is the subject matter of the solicitation. **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.

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.

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To

1st to 15th Apr'2020

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