

BLUECHIP BULLETIN

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YOUR CONTINUED SUPPORT & PATRONAGE OVER THE PAST 30 YEARS MADE US

THE LARGEST STANDALONE FINANCIAL PRODUCTS DISTRIBUTION HOUSE IN INDIA.

SELECT HYBRID FUNDS - MONTHLY DIVIDEND

Scheme Name	NAV 25.06	Monthly Dividend Declared					
		Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19
HDFC Balanced Advantage	29.75	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%
Sundaram Equity Hybrid	14.10	1.42%	1.42%	1.42%	1.42%	1.42%	1.42%
Reliance Balanced Adv.	26.51	1.59%	1.59%	1.59%	1.59%	1.59%	1.59%
DSP Equity & Bond Fund	22.68	2.10%	2.10%	2.10%	2.10%	2.10%	T.B.A
ICICI Pru. Balanced Adv	14.40	0.62%	0.62%	0.62%	0.62%	0.62%	0.62%
CanRobeco Equity Hybrid	78.96	6.02%	5.93%	6.11%	6.11%	6.11%	T.B.A
Tata Hybrid Equity Fund	60.45	5.31%	5.31%	5.05%	3.54%	3.54%	3.63%
UTI Hybrid Equity Fund	26.63	0.97%	0.97%	0.97%	1.86%	1.86%	1.86%

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	8.00%	8.15%	8.60%	0.35%	0.25%
HDFC Ltd.	FAAA	20000	M/Q/A/C	7.78%	7.78%	7.78%	0.25%	—
ICICI Home Finance	FAAA	10000	M/Q/A/C	8.00%	8.25%	8.35%	0.25%	—
LIC Housing Finance	FAAA	10000	A/C	8.15%	8.20%	8.25%	0.25%	—
Mahindra Finance	FAAA	10000	Q/H/C	8.10%	8.50%	8.80%	0.25%	—
Sundaram Home Fin.	(I)FAAA	10000	M/Q/C	7.75%	8.00%	8.00%	0.50%	—
Godrej & Boyce Ltd.	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.

NRI Attractive

Investment Options

The Best Suited Schemes for You, right at your doorsteps

All Public Issue

Form Available

Call Your Nearest Bluechip Branch for Latest Available IPOs

7.75% GOI

(Taxable) Savings Bonds

GOI Bonds available for a period of 7 Years, Call us to know more

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Tax Savings Bonds

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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

For any Complaints & Queries contact us on 1800-22-6465 or helpdesk@bluechipindia.co.in

BLUECHIP CORPORATE INVESTMENT CENTRE LTD.

THE LARGEST RETAIL FINANCIAL PRODUCTS DISTRIBUTION HOUSE IN INDIA

- ☑ We are the largest distributors of **Investment & Savings products** in India viz., Life Insurance, Mutual Funds, GOI Bonds, Corporate Fixed Deposit / Bonds, Infrastructure Bonds, Equity IPOs, etc.
- ☑ We have **483 Branches** spread across India in **197 Major Cities**. 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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"WE PROVIDE FREE DOOR TO DOOR SERVICE TO 5000 INVESTORS DAILY"

OUR NEW OFFICES ACROSS INDIA

Anand (Gujarat)	: Shop No. F-4, 1st Floor, Silver OAK, Opp. Panchal Hall, V. V. Nagar Rd, Tel.: 02692 - 245 137 / 245 138
CDA - Cuttack	: Room No. 2, First Floor, Plot No.B/1358, Sector - 6, Near ICICI Bank, (Cuttack) Tel.: 0671 - 250 6440 / 295 6040
Chhend (Rourkela)	: Holding No. 4369, Qr No. MIICR - 39, Chhend Colony, Phase - I, Ward No. 32, Tel.: 0661 - 248 0808 / 248 0809
Haldia (West Bengal)	: Office No. 50, Gr. Flr., Holding No. AG-51, Akash Ganga Market Complex, Tel.: 03224 - 272 252 / 272 253
Madhurawada (Andhra Pradesh)	: H. No. 3-87, 1st Flr, PM Palem, 2nd Bus Stop, Opp. MJM Super Market, Tel.: 0891 - 271 5316 / 272 5316
Mangla Chowk (Bilaspur)	: Shop No. 29, Ground Floor, CLC Plaza, Mangla Chowk, Bilaspur Tel.: 07752 - 271 045 / 271 046
Palghar (Maharashtra)	: Shop No. 103, First Floor, The Edge, Behind Prakash Talkies, Mahim Road, Tel.: 02525 - 252 640 / 252 670
Pattukkottai (Tamil Nadu)	: "SENT SAPP TOWER" Fisrt Floor, No. 159D, South Kalliamman Koil Street, Tel.: 04373 - 252 270 / 252 271
Phaltan (Maharashtra)	: Shop No. 8, Pushp Complex, Phaltan Ring Road, Laxmi Nagar, Tel.: 02166 - 223 400 / 223 401
Salt Lake - II (Kolkata)	: Shop No. 1, Gr. Flr, AC - 81, Sector - 1, Salt Lake City, Bidhan Nagar, Tel.: 033 - 4602 9960 / 4602 9964
Sunder Nagar (Raipur)	: Shop No. 223, 2nd Floor, Orbit Tower, Sunder Nagar Chowk, Sunder Nagar, Tel.: 0771 - 224 1731 / 224 2731
Thiruvallur (Chennai)	: No. 157/12B, First Floor, J. N. Road, Opp. Church, Tel.: 044 - 2766 0115 / 2766 0116

OUR OFFICES CHANGED TO NEW LOCATIONS

Jankalyan Nagar (Mumbai)	: Society Office Building, A Shree Ram Bhawan CHS., Opp. ST Judes School, Tel.: 022 - 2801 0682 / 2801 0683
Kharghar (Mumbai)	: Shop No.5, Shree Ganesh CHS., Plot No.13, Sector -11, Nr. Ryan Inter. School Tel.: 022 - 2774 0840 / 2774 0843



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 www.bluechipindia.co.in

LIFE INSURANCE

NEW

HDFC LIFE SANCHAY PLUS

NEW

GUARANTEED INCOME OPTION

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

Key Features :

- ☑ Guaranteed benefits - Rest assured of the returns
- ☑ Tax benefits - 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	195% of AP	185% of AP
12 years	13	12	217% of AP	202% 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.

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 Years & 60 Yrs Last Birthday
 Min & Max. Age at Maturity : 18 Yrs & 73 Yrs Last Birthday
 Min Premium : Annual – Rs.30,000/-,
 Half Yearly – Rs.15,000/-,
 Quarterly – Rs.7,500/-,
 Monthly – Rs.2,500/-

LONG TERM INCOME OPTION

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

Key Features :

- ☑ Guaranteed benefits - Rest assured of the returns
- ☑ Tax benefits - 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
- ☑ 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	34.50% of AP	
10 Yrs	11 Yrs	25 Yrs	100% 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.

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 Years & 60 Yrs Last Birthday
 Min & Max. Age at Maturity : 18 Yrs & 71 Yrs Last Birthday
 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 benefits - Rest assured of the returns
- ☑ Tax benefits - 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
- ☑ 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*	
			Ages : 5 to 60 Yrs	
5 Yrs	6 Yrs	Up to age 99 yrs	33% of AP	
10 Yrs	11 Yrs	Up to age 99 yrs	95% 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.

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
 Min Premium : Annual – Rs.30,000/-,
 Half Yearly – Rs.15,000/-,
 Quarterly – Rs.7,500/-,
 Monthly – Rs.2,500/-

Insurance is the subject matter of the solicitation. The product writup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. The information contained here must be read in conjunction with the Policy Document. In case of any conflict, the terms mentioned in the Policy Document shall prevail. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. HDFC Life Sanchay Plus (UIN – 101N134V01).

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ICICI PRU ASSURED SAVINGS INSURANCE PLAN

A TRADITIONAL NON-PARTICIPATING NON LINKED ENDOWMENT LIFE INSURANCE PLAN

EVERY YEAR GET GUARANTEED ADDITIONS OF 9% OR 10% OF TOTAL PREMIUMS PAID TILL DATE DEPENDING ON YOUR POLICY TERM*

It is a limited pay non participating non linked endowment insurance plan, On Maturity you will get a guaranteed lumpsum payout.

Key Benefits

ICICI Pru Assured Savings Insurance Plan provides you:

- ☑ Guaranteed Additions: Every year either 9% or 10% of total premiums paid till date will be added to your policy benefits, depending on your policy term
- ☑ Guaranteed Maturity Benefit (GMB): A guaranteed lumpsum payable at the end of the policy term.
- ☑ Protection: Get life cover equal to 10 times of Annual Premium for the full policy term.

Benefits in Details:

Guaranteed Maturity Benefit: The GMB is decided in the beginning of the policy, depending on the age, policy term, premium payment term, gender and the premium amount invested.

Guaranteed Additions : Guaranteed Additions (GAs) will be added to the policy at the end of every policy year and will be payable on Maturity along with the Guaranteed Maturity Benefit. Each GA will be equal to GA rate multiplied with the sum of premiums paid till date. GA rates depends on the policy term 1) Term 10 Years - GA Rate 9%, & 2) Term 12 Years - GA Rate : 10%

Maturity Benefit: On Maturity, you will get Guaranteed Maturity Benefit + Accrued Guaranteed Additions.

Tax Benefits: a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Tax-free u/s 10(10D).

Death Benefit : The nominee will get higher of a) Sum Assured equal to 10 times of the Annual premium plus accrued Guaranteed Additions or b) GMB plus accrued Guaranteed Additions or c) Minimum Death Benefit - which will be equal to 105% of sum of premiums paid till date

Features	Option 1	Option 2	Option 3
Premium Payment Term	5 Yrs	5 Yrs	7 Yrs
Policy Term	10 Yrs	15 Yrs	15 Yrs
Minimum Entry Age	8 Yrs	3 Yrs	3 Yrs
Maximum Entry Age	60 Yrs	57 Yrs	57 Yrs

Premium Payment Modes Annual / Half Yearly / Monthly

*Guaranteed Addition (GA) rate will be 9% or 10% for policy terms of 10 year and 12 year respectively. Each GA will be calculated as GA rate multiplied by the total premiums paid till date. ICICI Prudential Life Insurance Company Limited. IRDA Regn No. 105. CIN: U66010MH2000PLC127837 © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. Insurance is the subject matter of the solicitation. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. UIN: 105N144V01. ADVT No.: P/II/616/2014-15. Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays. Valid only for calls made from India).

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ICICI PRU LIFE SAVINGS SURAKSHA

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

CONDITIONS APPLY #

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

Key Benefits of ICICI Pru Savings Suraksha

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

Benefits in detail:

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

Guaranteed Maturity Benefit (GMB) : The Guaranteed Maturity Benefit is decided in the beginning of the Policy, depending on the age as well as premium amount selected.

Guaranteed Additions (GAs) : During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy

Reversionary Bonus : if any, will be declared each year during the term of the policy starting from the first policy year. Bonuses will be applied through the compounding reversionary bonus method.

Terminal Bonus if any, will be declared and paid on Maturity or in case of death whichever is earlier.

Death Benefit: On death of the life assured during the policy term, the nominee will get higher of a) Sum Assured plus accrued Guaranteed Additions and Bonuses* or b) GMB plus accrued Guaranteed Additions and Bonuses* or c) Minimum Death Benefit equal to 105% of sum of premiums paid till date.

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

Sum Assured on Death :

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

Basic Eligibility Conditions of the Plan:

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

Premium Payment Term & Policy Terms :

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

Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is in force till the completion of entire policy term. ICICI Prudential Life Insurance Company IRDA Regn No. 105 Call us on 1-860-266-7766 (9am-9pm, Monday to Saturday, except national holidays. Valid only for calls made from India). © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. Insurance is the subject matter of the solicitation. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Tax laws are subject to amendments from time to time. UIN: 105N135V01. Advt no : P/II/1312/2013-14

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LIFE INSURANCE

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.

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. - 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.

KOTAK SMARTLIFE PLAN

A LIMITED PAY NON-LINKED PARTICIPATING LIFE INSURANCE PLAN

"Kotak SmartLife Plan", is a limited pay participating endowment plan which will provide you option either to receive Cash bonus payouts every year right from the end of 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
- Additional protection through optional riders on payment of additional premium

Plan Benefits:

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

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

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

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

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

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

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

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

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

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

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

Eligibility:

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

Disclaimers : Kotak SmartLife Plan UIN: 107N102V01, Form No: N102, Kotak Term Benefit Rider, UIN: 107B003V03, Form No: B003, Kotak Accidental Death Benefit Rider, UIN: 107B001V03, Form No: B001, Kotak Permanent Disability Benefit Rider, UIN: 107B002V03, Form No: B002, Kotak Life Guardian Benefit, UIN: 107B012V02, Form No: B012, Kotak Accidental Disability Guardian Benefit, UIN: 107B011V02, Form No: B011, Kotak Critical Illness Plus Benefit Rider - 107B020V01, Form No.: B020, Ref. No.: KLI/18-19/PNL/498. This is a Savings-cum-Protection oriented Participating Endowment plan. For sub-standard lives, extra premium may be charged based on Kotak Life Insurance's underwriting policy. The product brochure gives only the salient features of the plan. Please refer the policy document for specific details on all terms and conditions. For more details on riders please read the Rider Brochure. Kotak Mahindra Life Insurance Company Ltd (Formerly known as Kotak Mahindra Old Mutual Life Insurance Ltd); Regn. No.: 107, CIN: U66030MH2000PLC128503, Regd. Office: 2nd Floor, Plot # C-12, G-Block, BKC, Bandra (E), Mumbai - 400 051. Website: <http://insurance.kotak.com> Email: clientservicesdesk@kotak.com Toll Free No. - 1800 209 8800

TATA AIA LIFE INSURANCE MONEY BACK PLUS

A NON LINKED PARTICIPATING ENDOWMENT ASSURANCE PLAN

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

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

Benefits under the Plan

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

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

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

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

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

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

Boundary Conditions

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

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

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 Income¹ for 10 or 13 years
- > Get vested Compound Reversionary Bonus ² and Terminal Bonus ², 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 laws ⁴

Plan Eligibility :

- > Age at entry (as on last birthday) : 0 to 50 years
- > Age at Maturity (as on last birthday) : 18 to 75 years
- > Min Premium : Rs. 18,000 per annum
- > Premium Modes : Annual/Half-yearly/Quarterly/ Monthly
- > Premium Payment Term/ Policy Term (in year) : 8/18 and 12/25
- > Life Cover : Min 11 Times of Annualised Premium

Guaranteed Income : Receive Guaranteed Income¹ of 20% of Assured Benefit for Policy Term of 18 years and 25% of Assured Benefit for Policy Term of 25-26 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 ¹ + accrued Compound Reversionary Bonus ² and Terminal Bonus ², if any.

Death Benefit : On death of the Life Insured during the Policy term, Sum Assured on Death + accrued Compound Reversionary Bonus ² and Terminal Bonus ², 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: ¹A 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. ²Bonuses are based on company's performance and are not guaranteed. Past performance is not an indicative of future performance. ³Compound 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. ⁴Terminal 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. ⁵Tata 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. ⁶Income 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 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 customerscare@tataaia.com. Visit us at: www.tataaia.com or SMS 'LIFE' to 58888. L&C/Adv/2019/Jan/074. **BWARE OF SPURIOUS/FRAUD PHONE CALLS!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

LIFE INSURANCE

BHARTI AXA LIFE MONTHLY INCOME PLAN + (15-30) - BENEFIT ILLUSTRATION#

Entry Age	: 30 Years	Monthly Income	: Rs.10,000/-	Benefits Payable under the Plan	@ 4% p.a.	@ 8% p.a.
Policy Term	: 30 Years	Sum Assured Applicable	: Rs.18,00,000/-	Guaranteed Monthly Income From Yr 16 to Yr 30	Rs.10,000/-	Rs.10,000/-
Premium Payment Tem	: 15 Years	Sum Assured on Death	: Rs.19,80,000/-	Total Yearly Income From Yr 16 to Yr 30	Rs.1,20,000/-	Rs.1,20,000/-
Monthly Income Period	: 15 Years	Premium Quotes		(A) Total Income Received in Income Period	Rs.18,00,000/-	Rs.18,00,000/-
Income Starting Age	: 45 Years	Monthly Premium	: Rs.9,425/-	(B) Lumpsum Payout on Maturity (Accrued RB + TB)	Rs.7,12,800/-	Rs.26,73,000/-
Maturity Age	: 60 Years	Yearly Premium	: Rs.1,04,724/-	Total Benefits Receivable (A + B)	Rs.25,12,800/-	Rs.44,73,000/-

Age	Policy Year	Monthly Premium	Annual Premium	Guaranteed Benefits*			Non-Guaranteed Benefit @ 4% Returns in EBI			Non-Guaranteed Benefit @ 8% Returns in EBI		
				Death Benefit	Monthly Income	Total Benefits	Death Benefit	Monthly Income	Total Benefits	Death Benefit	Monthly Income	Total Benefits
30	1	9,425	1,04,724	19,80,000	-	-	20,03,760	-	-	20,69,100	-	-
31	2	9,425	1,04,724	19,80,000	-	-	20,27,520	-	-	21,58,200	-	-
32	3	9,425	1,04,724	19,80,000	-	-	20,51,280	-	-	22,47,300	-	-
33	4	9,425	1,04,724	19,80,000	-	-	20,75,040	-	-	23,36,400	-	-
34	5	9,425	1,04,724	19,80,000	-	-	20,98,800	-	-	24,25,500	-	-
35	6	9,425	1,04,724	19,80,000	-	-	21,22,560	-	-	25,14,600	-	-
36	7	9,425	1,04,724	19,80,000	-	-	21,46,320	-	-	26,03,700	-	-
37	8	9,425	1,04,724	19,80,000	-	-	21,70,080	-	-	26,92,800	-	-
38	9	9,425	1,04,724	19,80,000	-	-	21,93,840	-	-	27,81,900	-	-
39	10	9,425	1,04,724	19,80,000	-	-	22,17,600	-	-	28,71,000	-	-
40	11	9,425	1,04,724	19,80,000	-	-	22,41,360	-	-	29,60,100	-	-
41	12	9,425	1,04,724	19,80,000	-	-	22,65,120	-	-	30,49,200	-	-
42	13	9,425	1,04,724	19,80,000	-	-	22,88,880	-	-	31,38,300	-	-
43	14	9,425	1,04,724	19,80,000	-	-	23,12,640	-	-	32,27,400	-	-
44	15	9,425	1,04,724	19,80,000	-	-	23,36,400	-	-	33,16,500	-	-
45	16	-	-	19,80,000	10,000	120,000	23,60,160	10,000	1,20,000	34,05,600	10,000	1,20,000
46	17	-	-	19,80,000	10,000	120,000	23,83,920	10,000	1,20,000	34,94,700	10,000	1,20,000
47	18	-	-	19,80,000	10,000	120,000	24,07,680	10,000	1,20,000	35,83,800	10,000	1,20,000
48	19	-	-	19,80,000	10,000	120,000	24,31,440	10,000	1,20,000	36,72,900	10,000	1,20,000
49	20	-	-	19,80,000	10,000	120,000	24,55,200	10,000	1,20,000	37,62,000	10,000	1,20,000
50	21	-	-	19,80,000	10,000	120,000	24,78,960	10,000	1,20,000	38,51,100	10,000	1,20,000
51	22	-	-	19,80,000	10,000	120,000	25,02,720	10,000	1,20,000	39,40,200	10,000	1,20,000
52	23	-	-	19,80,000	10,000	120,000	25,26,480	10,000	1,20,000	40,29,300	10,000	1,20,000
53	24	-	-	19,80,000	10,000	120,000	25,50,240	10,000	1,20,000	41,18,400	10,000	1,20,000
54	25	-	-	19,80,000	10,000	120,000	25,74,000	10,000	1,20,000	42,07,500	10,000	1,20,000
55	26	-	-	19,80,000	10,000	120,000	25,97,760	10,000	1,20,000	42,96,600	10,000	1,20,000
56	27	-	-	19,80,000	10,000	120,000	26,21,520	10,000	1,20,000	43,85,700	10,000	1,20,000
57	28	-	-	19,80,000	10,000	120,000	26,45,280	10,000	1,20,000	44,74,800	10,000	1,20,000
58	29	-	-	19,80,000	10,000	120,000	26,69,040	10,000	1,20,000	45,63,900	10,000	1,20,000
59	30	-	-	19,80,000	10,000	120,000	26,92,800	10,000	1,20,000	46,53,000	10,000	1,20,000
60	-	-	-	-	-	-	-	-	7,12,800	-	-	26,73,000

BHARTI AXA LIFE MONTHLY INCOME PLAN + (7-15) - BENEFIT ILLUSTRATION#

Entry Age	: 30 Years	Monthly Income	: Rs.20,000/-	Benefits Payable under the Plan	@ 4% p.a.	@ 8% p.a.
Policy Term	: 15 Years	Sum Assured Applicable	: Rs.19,20,000/-	Guaranteed Monthly Income From Yr 08 to Yr 15	Rs.20,000/-	Rs.20,000/-
Premium Payment Tem	: 07 Years	Sum Assured on Death	: Rs.31,68,000/-	Total Yearly Income From Yr 08 to Yr 15	Rs.2,40,000/-	Rs.2,40,000/-
Monthly Income Period	: 08 Years	Premium Quotes		(A) Total Income Received in Income Period	Rs.19,20,000/-	Rs.19,20,000/-
Income Starting Age	: 37 Years	Monthly Premium	: Rs.21,294/-	(B) Lumpsum Payout on Maturity (Accrued RB + TB)	Rs.1,10,880/-	Rs.6,33,600/-
Maturity Age	: 45 Years	Yearly Premium	: Rs.2,36,602/-	Total Benefits Receivable (A + B)	Rs.20,30,880/-	Rs.25,53,600/-

Age	Policy Year	Monthly Premium	Annual Premium	Guaranteed Benefits*			Non-Guaranteed Benefit @ 4% Returns in EBI			Non-Guaranteed Benefit @ 8% Returns in EBI		
				Death Benefit	Monthly Income	Total Benefits	Death Benefit	Monthly Income	Total Benefits	Death Benefit	Monthly Income	Total Benefits
30	1	21,294	2,36,602	31,68,000	-	-	31,75,392	-	-	32,10,240	-	-
31	2	21,294	2,36,602	31,68,000	-	-	31,82,784	-	-	32,52,480	-	-
32	3	21,294	2,36,602	31,68,000	-	-	31,90,176	-	-	32,94,720	-	-
33	4	21,294	2,36,602	31,68,000	-	-	31,97,568	-	-	33,36,960	-	-
34	5	21,294	2,36,602	31,68,000	-	-	32,04,960	-	-	33,79,200	-	-
35	6	21,294	2,36,602	31,68,000	-	-	32,12,352	-	-	34,21,440	-	-
36	7	21,294	2,36,602	31,68,000	-	-	32,19,744	-	-	34,63,680	-	-
37	8	-	-	31,68,000	20,000	2,40,000	32,27,136	20,000	2,40,000	35,05,920	20,000	2,40,000
38	9	-	-	31,68,000	20,000	2,40,000	32,34,528	20,000	2,40,000	35,48,160	20,000	2,40,000
39	10	-	-	31,68,000	20,000	2,40,000	32,41,920	20,000	2,40,000	35,90,400	20,000	2,40,000
40	11	-	-	31,68,000	20,000	2,40,000	32,49,312	20,000	2,40,000	36,32,640	20,000	2,40,000
41	12	-	-	31,68,000	20,000	2,40,000	32,56,704	20,000	2,40,000	36,74,880	20,000	2,40,000
42	13	-	-	31,68,000	20,000	2,40,000	32,64,096	20,000	2,40,000	37,17,120	20,000	2,40,000
43	14	-	-	31,68,000	20,000	2,40,000	32,71,488	20,000	2,40,000	37,59,360	20,000	2,40,000
44	15	-	-	31,68,000	20,000	2,40,000	32,78,880	20,000	2,40,000	38,01,600	20,000	2,40,000
45	-	-	-	-	-	-	-	-	1,10,880	-	-	633,600

This is an Extract from a Sample Benefit Illustration for understanding and reference to the product

* All Guaranteed Benefits will be payable on monthly basis. Guaranteed Survival Benefit in a policy year will be paid as Monthly Income to Policy holder. This amount will be equal to (Guaranteed Survival benefit in a Policy Year / 12). Guaranteed Death Benefit will be paid to nominee as equal Monthly Income for a defined period. The Monthly Income will be equal to (Death Benefit / 180) for 30 years policy term option and will be paid to nominee for 180 months, (Guaranteed Death benefit / 120) for 20 year policy term option and will be payable to nominee for 120 months and (Guaranteed Death benefit/96) for 15 year policy term option and will be payable to nominee for 96 months.

Explanation & Information

- The benefit illustration explains the benefits and features of the proposed policy and is not a contract of insurance.
- The illustrated values based on the assumption of 4% and 8% gross investment rates per annum are not guaranteed and are for illustration purpose only.
- The illustration is based on the standard risk class, without taking in to consideration your own circumstances. They will be determined according to our underwriting decision.
- Some benefits are guaranteed and some are variable with returns based on the future performance of the insurance company. If your policy offers guaranteed returns then these will be clearly marked as "guaranteed" in the illustration table. If your policy offers variable returns then the illustrations will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment returns.
- Guaranteed Benefits include Guaranteed Monthly Income. Non Guaranteed benefits include Annual Bonuses and Terminal Bonus paid at maturity or death
- For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.
- Tax benefits are as per the current tax legislations and are subject to change in tax laws. Neither the company nor its agents can offer legal or tax advice.
- Bharti AXA Life Insurance Company Ltd., Bharti AXA Life Monthly Income Plan + is the name of the Insurance Company, Product and does not in any way indicate the quality of the contract, its future prospects or returns.



BLUECHIP OFFICES IN INDIA

Table listing office details for Andhra Pradesh, including locations like Gajuwaka, Guntur, Kakinada, Nellore, Ongole, Rajahmundry, Tanuku, Tirupathi, Vijayawada, and Vishakhapatnam.

Table listing office details for Telangana, including locations like Hyderabad, Ameerpet, Attapur, Boduppal, Champapet, Chandanagar, Dilusukh Nagar, Habsiguda, Hashimnagar, Himayat Nagar, Kapra, Kukatpalli, Malkajgiri, Manikonda, Marredpally, Mehdiapatnam, Nacharam, Nagole, Nizampet, RTC 'X' Road, Secunderabad, Vanasthalipuram, Karimnagar, Kazipet, Khammam, Nizamabad, Sangareddy, and Warangal.

Table listing office details for Gujarat, including locations like Ahmedabad, Mani Nagar, Paldi, Bopal, Chandkheda, Gandhi Nagar, Satellite, Baroda, Alkapuri, Vasna Road, Waghodia Road, Bharuch, Deesa, Himmatnagar, Mehsana, Navsari, Palanpur, Rajkot, Indira Circle, Surat, Bhatar Road, Silvassa, Vapi, and Valsad.

Table listing office details for Karnataka, including locations like Bengaluru, Banashankari, Bannerghatta, Basavangudi, Basaveshwara Ngr, Bommanahalli, BTM Layout, Indira Nagar, Infantry Road, Jayanagar, J.P. Nagar, Kammanahalli, Kanakapura, Kengeri, Koramangala, Kumaraswamy Lyt, Hesaraghatta, Malleshwaram, Marathalli, R.R. Nagar, Sanjay Nagar, R.T. Nagar, Rajajinagar, Vijayanagar, Whitefield, Yelahanka, Bagalkot, Ballari, Belagavi, Bidar, Chikkamagalur, Chitradurga, Davangere, Dharwad, Gokul Road, Hassan, Haveri, Hosapete, Hubballi, Kalaburgi, Kalidasa Road, Karwar, Kundapura, Madikeri, Mandya, Mangaluru, Mysuru, Puttur, Raichur, Sangameshwar Ngr, Shivamogga, Tumakuru, Udipi, and Vijayapura.

Table listing office details for Kerala, including locations like Cochin, Angamaly, Ernakulam, Muvattupuzha, Palarivattom, Tripunithura, Trivandrum, Attingal, East Fort, Pattam, Varkala, Calicut, Kalpetta, Kanhangad, Kannur, and Kannagapally.

Table listing office details for Maharashtra, including locations like Kasaragod, Kodakara, Kodungallur, Kollam, Kottayam, Kozhencherry, Kunnamkulam, Manjeri, Mattannur, Mavelikara, Ottapalam, Olavakkode, Pala, Palakkad, Pathanamthitta, Taliparamba, Payyanur, Ramanattukara, Thalassery, Thrissur, Thiruvalla, Tirur, and Vadakara.

Table listing office details for Mumbai, including locations like Airoli, Ambarnath (E), Andheri (East), Andheri-IRLA, And-JB Nagar, And-Lokhandwala, And-Marol, And-Oshiwara, And-7 Bungalows, And-Takshila, Andheri (West), Bandra Mt. Mary, Bangur Nagar, Bandra - Pali, Bandra (West), Bhandup (W), Borivali (East), Borivali - Gorai, Borivali - I.C. Col., Borivali-Saibaba, Borivali (West), Borivali - Yogi Ngr, Byculla, Chembur, Chembur -C.G.Rd., Chira Bazar, Colaba, Dadar (East), Dadar (West), Dahisar (East), Dahisar (West), Dombivli (East), Dom-Gandhi Ngr, Dombivli - MIDC, Dombivli (West), Fort, Ghatkopar (East), Ghatkopar (W), Girgaum, Gokuldham, Goregaon (W), Kalyan (East), Kal-Khadakpada, Kalyan (West), Kandivali (West), Kandivali - Charkop, Knd-Thakur Complex, Khar (West), Koparkhairane, Kurla-Nehru Ngr, Lower Parel, Mahim, Malad (East), Malad - Evershine, Malad (West), Matunga, Mira Road, Mul - Vaishali Ngr, Mulund (East), Mulund (West), Nerul (East), Panvel, Prabhadevi, Sanpada, Santacruz - Kalina, Santacruz (West), Seawood, Shahaji Raje Rd, Sion, Tardeo, Thane (West), Th - Ghodbunder Rd, Th - Kalwa, Th - Kolbad Rd, Th-Panchpakhadi, Th - Vartak Ngr, Th - Vasant Vihar, Tilak Nagar, Vasai (East), Vasai (West), Vasai (W) Park, Vashi, Vikhroli (West), Vile Parle (East), Vile Parle (West), Virar, and Wadala.

Table listing office details for Pune, including locations like Aundh, Bhosari, Bibwewadi, Chandan Nagar, Chinchwad, Hadapsar, Kothrud, Nigdi, Pimple Gurav, Rasta Peth, Sadashiv Peth, Sinhadgad Rd, Ahmednagar, Amravati, Aurangabad, Baramati, Bhusawal, Chakan, Dhule, Ichalkaranji, Indapur, Islampur, Jalgaon, and Karad.

Table listing office details for New Delhi / N.C.R., including locations like Dilshad Garden, Dwarka, Janak Puri, Kalkaji, Kamla Nagar, Karkardooma, Karol Bagh, Laxmi Nagar, Mayur Vihar, Munirka, Paschim Vihar, Pitam Pura, Punjabi Bagh, Ranibagh, Rohini, Vasundhara Enclave, Vikaspuri, W. Patel Nagar, Allahabad, Noida, Noida 2, Faridabad, Gurgaon, Ghaziabad, Kanpur, RDC Ghaziabad, and Lucknow.

Table listing office details for Tamil Nadu, including locations like Chennai, Adambakkam, Adyar, Alwarpet, Ambattur, Anna Nagar, Anna Nagar (W), Arumbakkam, Ashok Nagar, Avadi, Chrompet, Egmore, Greams Road, K.K. Nagar, Keelkattalai, Kilpauk, Kodambakkam, Kolathur, Mandaveli, Medavakkam, Mugappair, Nanganallur, Neelangarai, Old Washermanpet, Pammal, Parrys, Perambur, Perungalathur, Perungudi, Porur, Poonamallee, Purasavakkam, Royapettah, Saidapet, Shenoy Nagar, T. Nagar, Tambaram, Thiruvanniyur, Triplicane, Vadapalani, Valasaravakkam, Velacherry, and West Mambalam.

Table listing office details for West Bengal / Assam, including locations like Namakkal, Neyveli, Pollachi, Puducherry, Rajapalayam, Salem, Agharam, Tenkasi, Thanjavur, Thirunagar, Thiruvavur, Tirunelveli, Tirupur, Tuticorin, Vellore, Villupuram, and Virudhunagar.

Table listing office details for West Bengal / Assam, including locations like Kolkata, AJC Road, Barasat, Barrackpore, Baruipur, Behala, Beliaghata, Birati, C. I. T. Road, Chinark, Chinsurah, Dalhousie, Dum Dum, Dunlop, Garia, Girish Park, H. Mukerjee Road, Howrah, Jodhpur Park, Kasba, Konnagar, Lake Town, Madhyamgram, Mandirata, New Alipore, New Town, N. S. C. Bose Rd, Panchananata Rd, Patuli, Salt Lake, Santoshpur, Shyam Bazar, Sonarpur, Asansol, Berhampur, Burdwan, Cooch Behar, Darjeeling, Durgapur, Kalyani, Malda, Siliguri, Raniganj, Raiganj, Rugaonpur, Dibrugarh, Guwahati, Jorhat, Maligaon, Nagaon, Perambur, Tinsukia, Tezpur, and Sixmile.

Table listing office details for Bihar / Chhattisgarh / Jharkhand / Madhya Pradesh / Odisha, including locations like Muzaffarpur, Bailey Road, Kankarbagh, Bhalgalpur, Patna, Ambikapur, Bhilai, Bilaspur, Jagdalpur, Korba, Raigarh, Raipur, Adityapur, Bokaro, Dhanbad, Jamshedpur, Jamshedpur - Sakshi, Ramgarh, Ranchi, Ratu Road, Bhopal, Gwalior, Indore, Jabalpur, Singrauli, Angul, Balasore, Barbil, Bhubaneswar, Chandrasekharpur, Khandagiri, Cuttack, Jaipur, Jharsuguda, Rourkela, and Sambalpur.

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