



# BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

www.bluechipindia.co.in

## BAJAJ ALLIANZ LIFE GUARANTEED PENSION GOAL

### A Non-Linked, Non-Participating Deferred & Immediate Annuity Plan

Bajaj Allianz Life Guaranteed Pension Goal assures your Lifestyle goals by giving guaranteed income throughout life as per your choice and need.

**Key Features:**

- ✓ Bajaj Allianz Life Guaranteed Pension Goal is a Non-Participating, Non-Linked, Individual Deferred & Immediate Annuity Plan.
- ✓ **Guaranteed income throughout life:** Your annuity amount is guaranteed at policy inception and is paid regularly as per your choice and need (Yearly/Half-yearly/Quarterly/Monthly)
- ✓ **Wide range of Annuity Options:** Choose from a wide range of Annuity options to meet your Lifestyle goals
- ✓ **Choose when your second innings starts:** Annuity starts immediately or after a few years as per your choice and need
- ✓ **Ensure your family's lifestyle goals are met even when you are not around:** Option for Joint life annuity with 50% or 100% annuity payable to your spouse after your death
- ✓ **Return of cost (Purchase price):** Option to receive Return of Purchase Price (ROP) on death or as Survival Benefit

**Annuity Options :**

**Immediate Annuity :** Pay a lump sum and the Annuity pay-out will start immediately, as early as next month, depending up on the Annuity frequency option chosen by you at inception.

**Deferred Annuity:** Pay a lump sum or regular/limited Premium and Annuity pay-out will start after the deferment period, chosen by you at inception.

**Benefits under the plan:**

**Immediate Annuity options :** Annuity will be payable to you on each Annuity instalment date according to the Annuity payment frequency opted by you at the inception of the policy.

**Deferred Annuity options :** Annuity will be payable to you on each Annuity instalment date, post completion of the Deferment period, and according to the Annuity payment frequency opted by you at the inception of the policy. On death during the Deferment period, an amount equal to the Purchase price plus attached Guaranteed Additions, subject to a minimum of 105% of Total Premiums paid, shall be paid to your nominee.

**Some selected annuity options:**

- Option A: Life Annuity :** Annuity will be payable to you throughout life
- Option B: Life Annuity with Return of Purchase price (ROP<sup>1</sup>) on death:** Annuity will be payable to you throughout life and on death the Purchase price will be returned to your nominee
- Option F: Joint Life Last Survivor with 100% of Annuity to spouse & with Return of Purchase price (ROP<sup>1</sup>) on death:** Annuity will be payable to you throughout life and on death, your spouse will receive 100% of the initial Annuity amount throughout his/her life. On death of the last surviving life, the Purchase Price will be returned to the nominee

On death of surviving life after the Deferment period, an amount equal to the Purchase price plus attached Guaranteed Additions less annuity instalments paid shall be paid to your nominee, subject to a minimum amount equivalent to the Purchase price

<sup>1</sup>The Purchase Price is the single Premium or the sum of all regular/limited Premiums; plus, top-up Premiums paid excluding any GST/any other tax as may be applicable from time to time.

**Tax Benefits :** As per applicable tax laws as amended from time to time.

**Basic Eligibility :**

Options		Immediate	Deferred
Entry Age (For both	Min.	30 years	45 years
Single & Joint lives)	Max.	85 years	84 years
		(subject to annuity starting at a maximum of 85 years)	
Annuity Amount	Min.	Yearly - Rs.12,000/-, Half Yearly - Rs.6,000/-	
		Quarterly - Rs.3,000/-, Monthly - Rs.1,000/-	
	Max.	No Limit	
Policy Term	5, 6, 7,8, 9, 10 Years		
PPT	5, 6, 7, 8, 9, 10 Years		
	PPT should be equal to or lesser than the Deferment period chosen		

Disclaimer: Bajaj Allianz is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture Insurance Company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in-depth market knowledge and goodwill of "Bajaj brand" in India Regd. Office Address Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006. Reg. No.: 116 | Fax: (020) 6602 6789. | www.bajajallianzlife.com | CIN: U66010PN2001PLC015959 For any queries please contact: Sales: 1800 209 4040 | Service: 1800 209 7272 Mail us : customercare@bajajallianz.co.in | Chat: https://goo.gl/PdEyZu Bajaj Allianz Life Guaranteed Pension Goal UIN: 116N167V01 The Logo of Bajaj Allianz Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Finserv Ltd. to use its "Bajaj" Logo and Allianz SE to use its "Allianz" logo. By submitting your contact details or responding to Bajaj Allianz Life Insurance Co. Ltd., with an SMS or Missed Call, you authorize Bajaj Allianz Life Insurance Co. Ltd. and/or its authorized Service Providers to verify the above information and/or contact you to assist you with the purchase and/or servicing. Please check with your tax consultant for eligibility. **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.

### BAJAJ ALLIANZ LIFE GUARANTEED PENSION GOAL PLAN - BENEFIT ILLUSTRATION<sup>#</sup>

Age at Entry	:	50 Yrs, Male	Pension Option	:	Life Annuity	Benefits Payable under the Plan	
PPT	:	5 Yrs		:	with ROP		
Deferment Period	:	5 Yrs	Premium Payment Mode:	:	Yearly		
Pension Starting Age	:	55 Yrs	Annuity Payout Mode	:	Monthly		
Premium Quotes			Year 1	Year 2 Onwards			
Yearly Premium (excluding GST and cess as applicable)			Rs.5,00,000/-	Rs.5,00,000/-			
GST and cess as applicable			Rs.22,500/-	Rs.11,250/-			
Total Premium Payable			Rs.5,22,500/-	Rs.5,11,250/-			

Pension Starting Age		55 Years
Annuity Payout Mode		Annual
Total Premium Paid		Rs.25,00,000/-
Monthly Annuity Amount		Rs.13,652/-
Annualised Annuity Amount		Rs.1,63,824/-

Age	Policy Year	Annual Premium	Monthly Annuity	Annualised Annuity	Death Benefit	Age	Policy Year	Annual Premium	Monthly Annuity	Annualised Annuity	Death Benefit
50 Yrs	Yr 1	Rs. 5,00,000	—	—	Rs. 6,63,824	81 Yrs	Yr 32	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000
51 Yrs	Yr 2	Rs. 5,00,000	—	—	Rs. 13,27,648	82 Yrs	Yr 33	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000
52 Yrs	Yr 3	Rs. 5,00,000	—	—	Rs. 19,91,472	83 Yrs	Yr 34	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000
53 Yrs	Yr 4	Rs. 5,00,000	—	—	Rs. 26,55,296	84 Yrs	Yr 35	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000
54 Yrs	Yr 5	Rs. 5,00,000	—	—	Rs. 33,19,120	85 Yrs	Yr 36	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000
55 Yrs	Yr 6	—	Rs. 13,652	Rs. 1,63,824	Rs. 31,55,296	86 Yrs	Yr 37	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000
56 Yrs	Yr 7	—	Rs. 13,652	Rs. 1,63,824	Rs. 29,91,472	87 Yrs	Yr 38	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000
57 Yrs	Yr 8	—	Rs. 13,652	Rs. 1,63,824	Rs. 28,27,648	88 Yrs	Yr 39	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000
58 Yrs	Yr 9	—	Rs. 13,652	Rs. 1,63,824	Rs. 26,63,824	89 Yrs	Yr 40	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000
59 Yrs	Yr 10	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000	90 Yrs	Yr 41	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000
60 Yrs	Yr 11	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000	91 Yrs	Yr 42	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000
61 Yrs	Yr 12	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000	92 Yrs	Yr 43	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000
62 Yrs	Yr 13	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000	93 Yrs	Yr 44	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000
63 Yrs	Yr 14	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000	94 Yrs	Yr 45	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000
64 Yrs	Yr 15	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000	95 Yrs	Yr 46	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000
65 Yrs	Yr 16	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000	96 Yrs	Yr 47	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000
66 Yrs	Yr 17	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000	97 Yrs	Yr 48	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000
67 Yrs	Yr 18	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000	<b>98 Yrs</b>	<b>Yr 49</b>	—	<b>Rs. 13,652</b>	<b>Rs. 1,63,824</b>	<b>Rs. 25,00,000</b>
68 Yrs	Yr 19	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000	<b>to</b>	<b>to</b>				
69 Yrs	Yr 20	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000	<b>110 Yrs</b>	<b>Yr 61</b>				
70 Yrs	Yr 21	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000	<div># This is an Extract from a Sample Benefit Illustration for understanding and reference to the product.</div> <div>* Premiums are paid when due, there is no underwriting extra and current GST rates remain unchanged.</div> <div>* Premium is inclusive of GST and any other applicable taxes. All applicable taxes will be additionally included to your premium and levied as per extant tax laws.</div> <div>* This information contains the highlights of the product Bajaj Allianz Life Guaranteed Pension Goal UIN: 116N167V01 and is subject to terms and conditions as contained in the policy document. The terms and conditions as contained in the policy document shall govern the contractual relationship and shall be binding. for details on any of the matters highlighted herein above, please refer to the policy document.</div> <div>The values shown herein are for illustrative purposes only. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale</div>					
71 Yrs	Yr 22	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000						
72 Yrs	Yr 23	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000						
73 Yrs	Yr 24	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000						
74 Yrs	Yr 25	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000						
75 Yrs	Yr 26	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000						
76 Yrs	Yr 27	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000						
77 Yrs	Yr 28	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000						
78 Yrs	Yr 29	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000						
79 Yrs	Yr 30	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000						
80 Yrs	Yr 31	—	Rs. 13,652	Rs. 1,63,824	Rs. 25,00,000						



INVESTMENT

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MY ACCOUNTS

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### GOVT. OF INDIA - FLOATING RATE SAVINGS BONDS, 2020 (TAXABLE)

THE INTEREST RATE PAYABLE ON 1ST JANUARY 2022 FIXED AT 7.15%.

- \* The Floating Rate Savings Bonds, 2020 (Taxable) are issued by Government of India authorised by RBI.
- \* Bonds can be issued in Bond ledger account format.
- \* Min.amount of application : Rs.1000/- and multiples thereof.
- \* Period of the bond is 7 years.
- \* Nomination facility is available.
- \* Interest is payable Half Yearly from date of issue. (30th june and 31st Dec)
- \* The interest rate is linked/pegged with prevailing NSC rate with a spread of (+) 35 bps over the respective NSC rate.
- \* The next Interest reset date will be on 01/01/2022.
- \* Cumulative option is not available.
- \* Interest is taxable and deducted at source.
- \* The facility of premature encashment of bonds is available.

#### HDFC DEPOSITS

##### ANNUAL INCOME PLAN

6.60%

PERIOD : 66 MONTHS

#### SUNDARAM FINANCE

##### QUARTERLY INCOME PLAN

5.80%

PERIOD : 36 MONTHS

#### SUNDARAM HOME

##### QUARTERLY INCOME PLAN

5.80%

PERIOD : 36 MONTHS

### IMPORTANT INFORMATION

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

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SELECT MUTUAL FUNDS PERFORMANCE													
Fund Name	Corpus 31/07(Cr.)	NAV 27/08	Growth (%)				Fund Name	Corpus 31/07(Cr.)	NAV 27/08	Growth (%)			
			6 Mth	1 Yr	2 Yr	3 Yr				6 Mth	1 Yr	2 Yr	3 Yr
EQUITY : LARGE CAP FUNDS							EQUITY : FLEXI CAP FUNDS						
ABSL Frontline Equity	21020.31	325.67	16.28	46.98	23.32	12.14	ABSL Flexi Cap Fund	15023.01	1097.93	18.42	50.27	26.91	13.57
Axis Buechip Fund	29160.60	44.89	17.36	43.10	23.91	15.69	Axis Flexi Cap Fund	8937.63	18.42	20.16	47.95	25.70	16.55
CanRobeco Bluechip Eq.	3691.25	40.24	16.03	44.02	28.56	16.77	CanRobeco Flexi Cap Fund	5184.83	215.78	19.37	46.87	29.65	16.83
DSP Top 100 Eq.	2845.05	290.80	17.43	43.76	21.45	10.63	DSP Flexi Cap Fund	5985.49	64.94	20.12	53.48	29.68	17.46
Franklin (I) Bluechip	6463.73	672.82	11.65	52.23	25.38	11.56	Franklin India Flexi Cap Fund	9618.67	879.11	14.39	54.76	27.20	12.30
HDFC Top 100	19956.83	645.08	10.40	43.32	17.38	9.90	HDFC Flexi Cap Fund	25436.39	901.79	11.26	49.46	19.79	10.85
ICICI Pru Bluechip	28287.57	61.37	14.37	44.47	22.93	12.47	Kotak Flexicap Fund	37096.52	50.80	14.09	43.30	21.82	12.50
Kotak Bluechip Fund	2945.01	360.70	16.70	46.92	26.18	14.39	L&T Flexicap Fund	2838.29	114.03	15.23	38.34	20.62	10.05
L&T (I) Large Cap	685.05	39.22	15.12	42.22	21.37	12.46	UTI Flexi Cap Fund	20921.66	250.76	21.44	59.58	36.51	18.13
Mirae Large Cap	27434.76	75.18	15.25	42.56	23.28	13.85	EQUITY : SMALL CAP FUNDS						
Nippon (I) Large Cap	10523.62	46.95	14.35	46.47	21.04	10.48	ABSL Small Cap Fund	3058.02	51.35	22.86	69.30	32.88	9.80
SBI Bluechip	29243.94	58.02	12.16	45.20	23.45	13.25	Axis Small Cap Fund	6785.27	55.21	31.23	64.76	38.18	25.31
Tata Large Cap	983.31	316.71	16.37	49.39	21.72	12.27	CanRobeco Small Cap Fund	1430.46	20.03	32.91	73.57	50.36	—
UTI Mastershare	8580.43	185.30	17.13	46.30	25.36	13.70	DSP Small Cap Fund	8265.99	98.92	27.44	64.29	42.00	18.38
EQUITY : LARGE & MIDCAP FUNDS							Franklin (I) Smaller Co.	7214.29	81.38	22.38	69.14	31.51	11.89
ABSL Equity Advantage	5682.83	638.26	18.78	56.34	30.01	12.66	HDFC Small Cap	13274.62	68.21	30.37	74.04	34.48	14.57
Axis Growth Oppo.	3925.17	19.81	25.46	56.48	35.69	—	ICICI Pru Smallcap Fund	3001.62	46.05	28.38	74.50	39.48	20.86
CanRobeco E. Equities	10264.28	153.16	19.29	50.42	32.68	15.56	Kotak Small Cap	5348.63	149.93	30.17	89.50	51.59	25.27
DSP Equity Oppo.	6797.83	347.87	19.35	51.93	28.16	15.33	L&T Emerging Buss.	7350.11	39.53	35.15	78.72	35.25	13.51
Franklin (I) Equity Adv.	2736.29	115.45	16.33	56.06	24.82	11.22	Nippon (I) Small Cap	16612.55	75.75	33.09	77.24	46.42	19.72
HDFC Growth Oppo.	2735.70	171.38	17.32	52.58	26.93	13.94	SBI Small Cap	9620.21	93.35	19.19	56.46	38.18	18.70
ICICI Pru Large & Midcap	4231.70	473.62	14.83	47.64	24.58	13.07	Sundaram Small Cap	1533.67	135.08	31.01	72.57	38.48	14.63
Kotak Equity Oppo..	7311.33	186.67	16.89	47.23	27.42	15.89	Tata Small Cap	1518.69	19.97	37.08	77.70	43.33	—
L&T (I) Large & Midcap	1412.26	66.37	17.86	37.37	23.18	9.30	EQUITY : ELSS FUNDS						
Mirae E. Bluechip	19567.86	92.56	19.54	56.15	33.83	20.68	ABSL Tax Relief'96	14230.17	40.77	6.32	25.16	18.76	7.02
Nippon (I) Vision	3128.31	783.73	18.06	51.91	27.18	12.93	Axis Long Term Equity	31015.48	71.93	19.28	50.79	27.41	15.92
SBI Large & Midcap	4542.61	337.54	17.65	51.91	27.42	14.99	CanRobeco E. Tax Saver	2469.50	110.69	17.95	53.92	33.56	18.19
Sundaram Large & Midcap	1684.84	52.25	19.91	51.92	25.88	13.11	DSP Tax Saver	9333.11	78.11	20.80	56.80	28.89	17.22
Tata Large & Mid Cap	2455.68	316.62	14.20	46.00	25.88	16.82	Franklin (I) Taxshield	4731.52	800.11	14.65	52.22	22.42	11.03
UTI Core Equity Fund	1125.48	94.14	20.31	56.27	27.90	13.09	HDFC Tax Saver	8768.13	684.91	17.62	42.73	19.43	8.51
EQUITY : MID CAP FUNDS							ICICI Pru L T Equity	9266.24	562.38	17.17	50.66	25.70	13.60
ABSL Mid Cap Fund	3193.33	429.59	24.45	57.90	30.15	11.08	Kotak Tax Saver	2144.28	67.67	17.07	49.66	26.23	15.37
Axis Midcap Fund	13834.27	65.66	22.87	55.11	36.29	20.04	L&T Tax Advantage	3571.94	76.21	16.26	42.95	22.33	9.93
DSP Midcap Fund	13457.43	87.86	16.99	41.95	30.80	16.04	Mah. M ELSS	393.34	17.86	22.22	56.18	28.62	14.07
Franklin (I) Prima	7868.97	1442.63	15.27	52.77	27.54	12.98	Mirae Tax Saver	8739.30	29.56	17.72	53.68	31.16	18.72
HDFC Mid-Cap Oppo.	30524.73	85.25	17.46	51.97	30.94	13.24	Nippon (I) Tax Saver	11822.53	73.11	18.75	56.65	23.39	7.65
ICICI Pru Midcap Fund	2992.64	150.45	19.93	57.41	31.33	14.96	SBI L T Equity Fund	10365.94	210.29	16.28	44.41	25.93	12.70
Kotak Emerging Equity	15193.40	67.39	19.86	62.77	36.76	18.95	Sundaram Div. Equity	2269.05	140.99	16.54	48.55	21.98	9.51
L&T Midcap Fund	6963.66	198.81	16.85	44.69	28.54	11.42	Tata (I) Tax Savings	2760.72	26.11	11.95	43.43	21.94	12.64
Mah. M Mid Cap	795.69	16.05	21.65	57.47	34.91	16.94	UTI Long Term Equity Fund	2046.01	138.36	18.37	51.32	29.97	15.41
Nippon (I) Growth	11107.41	1905.33	22.36	59.98	35.33	18.62							
SBI M Midcap	5928.65	124.96	17.58	65.73	37.49	17.49							
Sundaram Midcap	6783.54	669.29	16.36	51.82	25.79	9.82							
Tata Midcap	1350.28	230.54	20.95	55.59	33.13	18.17							
UTI Mid Cap Fund	6290.04	174.47	21.02	59.22	38.62	17.36							

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



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.

**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.

ICICI PRUDENTIAL GUARANTEED INCOME FOR TOMORROW

A NON - LINKED, NON PARTICIPATING SAVINGS INSURANCE PLAN

It is a protection and savings oriented life insurance plan with guaranteed benefits<sup>1</sup> along with a life cover to help you achieve your life goals.

Lumpsum Option

Under this plan option, you have to pay premiums for a certain period of time and at the end of the policy term, you will receive a guaranteed lump sum.

Details of the premium payment term and the policy term are shown in the table below:

P P T	You can choose to get guaranteed lump sum at the end of
5 yrs	10 or 12 years
6 yrs	12 years
7 yrs	12 or 15 years
10 yrs	15 or 20 years

Income Option

Under this plan option, you have to pay premiums for a certain period of time and at the end of the policy term, you will receive a Guaranteed Income for a certain period

<sup>1</sup>Details of the premium payment term and the period for which you will receive the Guaranteed Income are shown in the table below

P P T	You get Guaranteed Income	You can choose to get Guaranteed Income
5 yrs	From end of 7th year	5 or 7 or 10 years
7 yrs	From end of 9th year	
10 yrs	From end of 12th year	

Early Income Option

Under this option you get the policy benefit in the form of a regular income like in Option 2. However, the key difference is that under this option, you will receive regular income starting from as early as the 2nd year of the policy.

The income that you receive from 2nd year during your policy term is referred to as 'Guaranteed Early Income'. The income that you receive from the end of the policy term is referred to as 'Guaranteed Income'. The details of premium payment term, the period for which you will receive the Guaranteed Early Income as well as the Guaranteed Income

PPT	You get Guaranteed Early Income	You get Guaranteed Income
7 yrs	From 2nd yr till 8th yr	From end of 8th yr
10 yrs	From 2nd yr till 11 yr	From end of 11th yr

Benefit Under the plan :

Maturity Benefit

**Lumpsum Option :** Once you pay all your premiums, at the end of your policy term, you will receive a guaranteed lump sum (known as the Sum Assured on Maturity).

**Income Option :** Once you pay all your premiums, depending on the premium payment term and the Income Period selected by you, you will receive a Guaranteed Income

Early Income :

**Survival Benefit :** Guaranteed Early Income is a fixed percentage of the premium you pay in a year and is based on the number of years for which you choose to pay your premiums as given in the table below:

PPT	You get Guaranteed Early Income equal to
7 yrs	20% of the annual premium
10 yrs	25% of the annual premium

**End Benefit :** Once you pay all your premiums, you will receive a Guaranteed Income for a fixed period at the end of the policy term

**Death Benefit:** If the person whose life is covered by this policy (known as the Life Assured) passes away, during the term of the policy, the insurance cover amount will be paid out as a lump sum to the person specified (known as the Claimant) in the policy.

Life Insurance Benefit is highest of:

- Sum Assured on Death
- 105% of Total Premiums Paid up to the date of death
- Annual Guaranteed Income X Death Benefit factor for Early Income Plan, where, Sum Assured on Death is 10X Annualised Premium

Basic Eligibility :

Min & Max. Age at Entry : 18 minus Policy Term & 60 Yrs  
Min & Max. Age at Maturity : 18 Yrs & 80 Yrs  
Minimum Premium : 30,000/-  
Premium Payment Mode : Annual, Half-Yearly, Monthly  
Premium Payment Term & Policy Term

**Lumpsum Option :**  
PPT 5 Yrs - For Policy Term 10 Yrs & 12 Yrs  
PPT 6 Yrs - For Policy Term 12 Yrs  
PPT 7 Yrs - For Policy Term 12 Yrs & 15 Yrs  
PPT 10 Yrs - For Policy Term 15 Yrs & 20 Yrs

**Income Option :**  
PPT 5 Yrs - For Policy Term 6 Yrs  
PPT 7 Yrs - For Policy Term 8 Yrs  
PPT 10 Yrs - For Policy Term 11 Yrs

**Early Income Option :**  
PPT 7 Yrs - For Policy Term 8 Yrs  
PPT 10 Yrs - For Policy Term 11 Yrs

<sup>1</sup> A guaranteed regular income or guaranteed lump sum will be payable depending on the plan option. \* 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. ICICI Pru Guaranteed Income For Tomorrow. Form No.: E28, E29, E30, E31. UIN: 105N182V01. Advt No.: L/II/2730/2020-21 **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.

HDFC LIFE SANCHAY PLUS

A NON - LINKED, NON PARTICIPATING SAVINGS INSURANCE PLAN

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

Key Features :

- Guaranteed<sup>1</sup> benefits - Rest assured of the returns
- Tax benefits<sup>2</sup> - You may be eligible for tax benefits as per prevailing tax laws
- Flexibility - Guaranteed 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
- 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 available

Benefit Under the plan :

Maturity Benefit

**Guaranteed Income Option :** 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 Yrs	11 Yrs	10 Yrs	188% of AP	179% of AP
12 Yrs	13 Yrs	12 Yrs	209% of AP	194% of AP

**Long Term Income Option :** 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	33.75% of AP
6 Yrs	7 Yrs	30 Yrs	43.50% of AP
10 Yrs	11 Yrs	25 Yrs	97.75% of AP
12 Yrs	13 Yrs	25 Yrs	129.75% of AP

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

Premium Payment Term	Policy Term	Payout Period	Guaranteed Income ^ payable*
5 Yrs	6 Yrs	Up to age 99 yrs	31.75% of AP
6 Yrs	7 Yrs	Up to age 99 yrs	41.00% of AP
10 Yrs	11 Yrs	Up to age 99 yrs	91.00% of AP
12 Yrs	13 Yrs	Up to age 99 yrs	121.00% of AP

AP - Annualised Premium, \* Guaranteed Income Payable each year during the payout Period for premium upto Rs.1.50 Lacs

^ 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

Basic Eligibility :

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

Guaranteed Income Option :

Min. & Max. Age at Entry : 5<sup>3</sup> Years & 60 Yrs Last Birthday

Min & Max. Age at Maturity : 18 Yrs & 73 Yrs Last Birthday

Long Term Income Option :

Min. & Max. Age at Entry : 5<sup>3</sup> Years & 60 Yrs Last Birthday

Min & Max. Age at Maturity : 18 Yrs & 71 Yrs Last Birthday

Life Long Income Option :

Min. & Max. Age at Entry : 50 Yrs & 60 Yrs Last Birthday

Min & Max. Age at Maturity : 56 Yrs & 71 Yrs Last Birthday

Payout Period :

Guaranteed Income Option :

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

Long Term Income Option :

For Policy Term 6 years - Guaranteed Income from 7th year to 36th year in arrears  
For Policy Term 7 years - Guaranteed Income from 8th year to 37th year in arrears  
For Policy Term 11 years - Guaranteed Income from 12th year to 36th year in arrears  
For Policy Term 13 years - Guaranteed Income from 14th year to 38th year in arrears

Life Long Income Option :

For Policy Term 6 years - Guaranteed Income from 7th year in arrears to age 99 years  
For Policy Term 7 years - Guaranteed Income from 8th year in arrears to age 99 years  
For Policy Term 11 years - Guaranteed Income from 12th year in arrears to age 99 years  
For Policy Term 13 years - Guaranteed Income from 14th year in arrears to age 99 years

<sup>1</sup> Provided all due premiums have been paid and the policy is in force. <sup>2</sup> As per Income Tax Act, 1961. Tax benefits are subject to changes in tax laws. <sup>3</sup> Risk cover starts from date of commencement of policy for all lives including minors. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years. **HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life").** CIN: L65110MH2000PLC128245, IRDAI Reg. No. 101. **Registered Office:** Lodha Excelus, 13th Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011. Email: service@hdfclife.com, Tel No: 1860 267 9999 (Mon – Sat 10 am to 7 pm) The name/letters "HDFC" in the name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited. HDFC Life Sanchay Plus (UIN No: 101N134V08) 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

BAJAJ ALLIANZ LIFE GUARANTEED INCOME GOAL

A Non – Linked Non – Participating Endowment Life Insurance Plan

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

Key Advantages:

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

Benefits Payable:

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

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

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

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

Death Benefit:

If Lumpsum Benefit is opted -

- Death Benefit during the Policy Term is the, Sum Assured on Death%, as on the date of death. The policy will terminate on payment of the Death Benefit.
- Death Benefit during the ELC Period (only if chosen) (ELC Period is after the policy term) is the Sum Assured on Death%as on the date of death. The policy will terminate on payment of the Death Benefit.

If Income benefit is opted -

- Death Benefit during the Policy Term is the Sum Assured on Death as on the date of death. The policy will terminate on payment of the Death Benefit.
- Death Benefit during payout period i.e. after the Policy Term is –
  - If ELC is chosen then the Sum Assured on Death will be paid. The risk cover will terminate immediately and the Policy will terminate on payment of last GMI.
  - If ELC is not chosen, then the remaining GMI will be paid. The policy will terminate on payment of last GMI

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

\*Annualized Premium is exclusive of extra premium, rider premiums, loadings for modal premiums and GST/any other applicable tax levied, subject to changes in tax laws, if any, and Total Premiums paid is equal to (Annualized Premium \* number of years for which premiums have been paid).

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

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

Eligibility:

- Age of Entry : Min. 6 Years, Max – 60 Years.
- Age at Maturity : Min. 18 Years, Max – 72 Years
- Minimum Sum Assured : 1,00,000/-
- Lump Sum Benefit** : Policy Term: 10 Years Premium Payment Term - 5, 7, 10 Years  
Policy Term: 12 Years Premium Payment Term - 5, 7, 8, 12 Years  
Policy Term: 15 Years Premium Payment Term - 5, 7, 8, 10, 12 Years  
Policy Term: 20 Years Premium Payment Term - 5, 7, 8, 10, 12 Years
- Income Benefit** : Policy Term: 5 Years Premium Payment Term - 5 Years  
Policy Term: 7 Years Premium Payment Term - 7 Years  
Policy Term: 10 Years Premium Payment Term - 5, 7, 10 Years  
Policy Term: 12 Years Premium Payment Term - 5, 7, 12 Years
- Premium Payment Term : Yearly, Half Yearly, Quarterly, Monthly

All Charges applicable shall be levied. This brochure should be read in conjunction with the Benefit Illustration. The policy document is the conclusive evident of contract and provides in details all the conditions and exclusions related to Bajaj Allianz Life Guaranteed Income Goal. Please ask for the same along with the quotation. For More Information: Kindly consult our “Insurance Consultant” or call us today on the TOLL FREE numbers mentioned above. This brochure should be read in conjunction with the Benefit Illustration and Policy Exclusions. Please ask for the same along with the quotation. The Logo of Bajaj Allianz Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Finserv Ltd. to use its “Bajaj” Logo and Allianz SE to use its “Allianz” logo. By submitting your contact details or responding to Bajaj Allianz Life Insurance Co. Ltd., with an SMS or Missed Call, you authorize Bajaj Allianz Life Insurance Co. Ltd. and/ or its authorized Service Providers to verify the above information and/or contact you to assist you with the purchase and/or servicing. Please check with your tax consultant for eligibility. Bajaj Allianz Life Guaranteed Income Goal - UIN: 116N157V04 **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 FORTUNE GUARANTEE PLUS

Individual, Non-Linked, Non-Participating, Life Insurance Savings Plan

Tata AIA Life Insurance Fortune Guarantee Plus Individual, Non-Linked, Non-Participating, Life Insurance Savings Plan that provides financial protection for your family and Guaranteed Regular Income\*.

Key Features

- Flexibility to choose Income Period from 20 to 45 years
- Get return of premium<sup>1</sup> at the end of Income Period
- Choice to receive Income – Monthly / Annually
- Choice of Premium Payment Term
- Enhance your protection with optional Riders<sup>2</sup>
- Tax benefits as per applicable Tax Laws<sup>3</sup>

Maturity Benefits :

**\*Guaranteed Annual Income :** Provided the policy is in force and all due premiums have been paid, the Guaranteed Annual Income shall commence after maturity till the end of the Income Period, irrespective of survival of the life insured(s) during the Income Period. The income shall be paid as per the chosen Income Frequency.

**Return of Premium Benefit :** The Total Premiums Paid (excluding loading for modal premiums and discount) by the policyholder will be payable at the end of the Income Period, irrespective of survival of the life insured(s) during the Income Period.

Death Benefit :

**Death during policy term :** In case of death of the life insured during the policy term for an in-force policy (all due premiums have been paid), the death benefit payable to the claimant is as outlined below:

Highest of: 10 x Annualised Premium (excluding discount); or 105% of Total Premiums Paid (excluding loading for modal premiums and discount) up to date of death; or Basic Sum Assured

Eligibility Criteria :

- Age at Entry : Min - 1 Yr, Max : 60 Yrs ^
- Age at Maturity : Min -18 Yrs, Max : 77 Yrs
- Premium Payment Term & Policy Term :  
Single Pay - 5 yrs.  
Regular Pay Option : PT & PPT : 5 Yrs to 12 Yrs.  
Limited Pay Option:

PPT	5	6	7	8	9	10	11	12
PT	6 to 10	7 to 11	8 to 12	9 to 13	10 to 14	11 to 15	12 to 16	13 to 17

- Payment Modes : Single / Annual / Half-yearly / Quarterly / Monthly
- Income Period : 20 to 45 years (in multiples of 5 years).  
The Policy Term + Income period is within the range of 25 yrs to 50 yrs.
- Income Mode : Annual & Monthly

**Disclaimer:** Product also offer Regular Income with inbuilt critical illness for more details on benefits, terms & condition refer the sales brochure of the Product. ^ All reference to age is as on last birthday. <sup>2</sup>Tata AIA Life Insurance Non-Linked Comprehensive Protection Rider (UIN:110B033V02 or any other later version) and Tata AIA Life Insurance Non-Linked Comprehensive Health Rider (UIN: 110B031V02 or any other later version) are available under this plan. Riders are not mandatory and are available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Rider, please contact Tata AIA Life’s Insurance Advisor/ Intermediary/ branch <sup>3</sup>Income Tax benefi-ts may be available as per the Tax Laws, subject to fulfillment of conditions stipulated therein. Income Tax laws are subject to change from time to time. 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 benefi-ts available to you. All Premiums and interest payable under the policy are exclusive of the taxes, rider premiums, underwriting extra premiums, loading for modal premiums, if any which will be entirely borne/ paid by the Policyholder, in addition to the payment of such Premium or interest. Tata AIA Life shall have the right to claim, deduct, adjust and recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the bene-fits payable under the Policy. This product is underwritten by Tata AIA Life Insurance Company Ltd. Insurance cover is available under this product. This plan is not a guaranteed issuance plan and it will be subject to Company’s underwriting and acceptance. Risk cover commences along with policy commencement for all lives, including minor lives. 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 all the Premiums Paid. In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines. For more details on risk factors, terms and conditions please read Sales Brochure carefully before concluding a sale. The precise terms and condition of this plan are specified in the Policy Contract. Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U6601 0MH2000PLC128403. **Registered & Corporate Office:** 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life’s nearest branch office or call **1-860-266-9966** (local charges apply) or write to us at **customercare@tataaia.com**. Visit us at: **www.tataaia.com**. UIN: **110N158V01** **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.

INDIAFIRST LIFE SMART PAY PLAN

Non-Linked, Participating, Limited Pay, Money Back Life Insurance Plan

IndiaFirst Life Smart Pay Plan provides a perfect mix of disciplined savings with the benefit of liquidity and life cover, thus providing the best to you and your family.

Key Features:

- Pay for shorter period with options suiting your time horizon and fulfil your long-term goals
- Continue to enjoy life cover benefit even if you miss to pay one premium (applicable after you have paid two full years’ premiums)
- Enjoy the upside of earnings with an annual bonus (if declared)
- Get 103% of your one annual premium back as survival benefit
- At the end of term, you get Sum Assured at Maturity plus accrued bonuses (if declared)
- Tax benefit may be available on the premiums paid and benefits received as per prevailing tax laws.

Benefits under the plan:

**Survival Benefits :** The policy will receive survival benefit equal to 103% of on annualised premium at the end of policy year as per the table below

Premium Paying Term	Payout Year
5 Years	4 <sup>th</sup> Year
6 Years	5 <sup>th</sup> Year
7 Years	6 <sup>th</sup> Year
8 Years	7 <sup>th</sup> Year

**Maturity Benefits :** On Maturity, the Policyholder will get a) Guaranteed Sum Assured at Maturity; plus b) Accrued Simple Reversionary Bonuses plus c) Terminal Bonus (if any)

**Death Benefit :** On Death during the Policy Term, the nominee will get a) Sum Assured on Death plus b) accrued Simple reversionary bonus, plus c) Terminal bonus, if declared or 105% of total premiums paid.

**Sum Assured on Death** is the higher of a) 10 times of Annualized Premium, or b) Absolute amount assured to be paid on death c) Minimum guaranteed Sum Assured on Maturity

Basic Eligibility :

- Min & Max Age at Entry : Min – 8 Years (PT 10 Yr),  
3 Years (PT 15 Yr)  
Max – 50 Years
- Max. Age at Maturity : 65 Years
- Policy Term & PPT : Term 10 Yrs, PPT – 5 Yrs  
Term 15 Yrs, PPT – 5 | 6 | 7 | 8 Yrs
- Min. Premium : Rs.18,000/- Annual Premium
- Premium Modes : Yearly, Half Yearly, Quarterly, Monthly

Disclaimer: IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063. Toll free No – 18002098700. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Smart Pay Plan UIN 143N051V01 is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. Trade logo displayed above belongs to IndiaFirst Life Insurance Co. Ltd. under license. Adv. Ref. No. : IndiaFirst Life Smart Pay Plan / Brochure/ E/ 001. **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 & GENERAL INSURANCE



KOTAK ACE INVESTMENT

A UNIT LINKED LIFE INSURANCE PLAN

Kotak Ace Investment, is an investment oriented unit linked life insurance plan. This plan offers you Investment Strategies along with convenient payment options to ensure efficient wealth Creation.

Key Advantages :

- Convenient premium payment options
- Life Insurance cover as per your need
- Choice of Riders to enhance protection
- Flexibility through partial withdrawal

BENEFITS UNDER THE PLAN :

**Maturity Benefit :** At the End of the Policy Term your risk cover ceases and fund value as on the date of maturity will be paid.

**Death Benefit :** in case of unfortunate demise of the life assured the nominee will get the greater of a) Basic Sum Assured, b) The Fund Value or c) Min. death benefit of 105% of the premiums paid.

**Tax Benefit :** Tax benefits are subject to conditions specified under section 10(10D) and section 80C of the Income-tax Act, 1961. Tax laws are subject to amendments from time to time. Service Tax and Cess, as applicable, shall be deducted from the Fund as per applicable tax laws

CHARGES UNDER THE PLAN

Premium Allocation Charges :

Policy Year	Yr1&Yr2	Yr3toYr5	Yr 6+
Charge	6.00%	4.00%	2.00%

Policy Administration Charge :

Annualised Premium Bands	Charge*
Upto Rs.9,99,999/-	0.10% p.m
Rs.10,00,000/- & above	Nil

(\*Charge will not exceed Rs.500/- Per Month)

**Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year.** Kotak Ace Investment (Form No: L064 UIN: 107L064V03) is a unit linked non-participating endowment plan. In this policy, the investment risk in the investment portfolio is borne by the policyholder. Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. Kotak Mahindra Old Mutual Life Insurance Ltd is only the name of the Insurance Company and Kotak Ace Investment is only the name of the linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Please know the associated risks and the applicable charges (along with the possibility of increase in charges), from your Insurance agent or the Intermediary or policy document of the insurer. "The Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year". \*Tax benefits are subject to conditions specified under section 10(10D) and section80C of the Income-tax Act, 1961. Tax laws are subject to amendments from time to time. Customer is advised to take an independent view from tax consultant. 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/16-17/P-MG/355. Kotak Mahindra Old Mutual Life Insurance Ltd. IRDAI Registration No. 107. CIN: U66030MH2000PLC128503

**Discontinuance Charge :** Applicable discontinuation charges are levied in the first 5 years, thereafter there will be no discontinuation charge.

BASIC POLICY CONDITIONS :

- Entry age : Min. 0 Yrs, Max : 65 Yrs (60 Yrs for Limited Pay)
- Policy Term : 10 / 15 / 20 / 25 / 30 Yrs
- PPT : Regular - Equal to policy Term
- Limited - 5 Yrs for 10 Yrs policy Term, 10 Yrs for other Terms
- Mode : Annual, Half-yearly, Quarterly and Monthly
- Annual Premium: Limited Pay: Min: Annual: Rs.50,000/-

MANIPAL CIGNA PROHEALTH INSURANCE

A SMART PLAN FOR A HEALTHIER LIFE

Manipal Cigna ProHealth Insurance is specially designed to suit your health needs, at every life stage. It offers you a wide range of features. The plan rewards you for staying healthy, cover you if you fall ill, and help you protect your finances while growing your reserves.

Highlights of the Plan

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

Features at a glance:

- Sum Insured ranges from Rs.2.5 lacs to Rs. 100 lacs
- Choice of Individual, Family Floater & Multi Individual cover
- Start enrolment from 91 days to 23 years for children and 18 years to **no Limit** for adults
- No age limit for entry into the plan
- Policy tenure of 1, 2 and 3 years

Other Benefits:

- Lifetime renewals
- Grace period of 30 days on renewal with all continuation benefits
- Zone-based pricing enables you to pay as per the healthcare costs prevailing in your city
- Tax benefit under Sec 80D
- Cashless facility at our more than 7200 network hospitals

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

CHOLA MS GENERAL INSURANCE FLEXI HEALTH

UIN: CHOHLIP21007V022021

**Flexi Health Insurance** is an indemnity Health cover which provides you cost effective method of protecting against unexpected health issues with more control over your health care, choice of services and choice of doctor.

Key Product Features

- Flexible Premium Payment options - Single, Annual, Half-Yearly, Quarterly, Monthly modes
- Flexible Sum Insured options: Rs. 1/ 2 / 3 / 5 / 7.5 / 10 / 15 / 20 / 25 Lakhs
- Location based premium rating
- Coverage on Individual and Family floater basis
- Sum Insured Restoration upto 100%
- Recharge Benefit & Additional Sum Insured for Road Traffic Accidents
- Daily Cash Benefit for accompanying person expenses
- International Medical Second Opinion as an Add-on cover
- Avail discount on Single Premium payment of long term policies
- Waiting period of only 36 months for Pre-existing conditions/Disease
- Tax Exemption under Section 80D of Income Tax Act
- Cashless facility at over 9000+ network hospitals
- No Third Party Administrator. Direct Claim settlement
- Lifelong Renewability

**Policy Term:** One/Two/Three Years

**Pre Policy Health Check up:** Applicable for persons above 50 years of age

**Entry Age:** Adult – 18 to 65 Years, Children – 03 months to 26 years

Coverage Options:

Individual Cover

Insured can avail cover for all Self, Spouse, Children, Parents, Parents in Laws and Siblings on Individual Sum Insured Basis. Each covered person will have an independent Sum Insured limit within the same policy.

Family Floater Cover

Self, Spouse and Children upto a max. of 6 members can be covered on Family Floater basis. Single Sum insured floats among the family members covered under the policy. Coverage of Self is mandatory

**Disclaimer:** This documents contains only salient features of the product. For more details on risk factors, terms and Conditions, please read the Prospectus/Policy wordings, available on our website (Download Section) before concluding the sale. Please seek the advice of our insurance advisor for any further clarifications or information. Tax benefits are subject to change in the tax laws. **CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**, Registered Office: 2<sup>nd</sup> Floor, “DARE House”, 2, N.S.C. Bose Road, Chennai – 600 001, Toll free: 1800 208 5544, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550, E: [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com); website: [www.cholainsurance.com](http://www.cholainsurance.com), IRDA Regn. No.123; CIN U66030TN2001PLC047977, CMS/HEALTH/ADVT/ENG/2386/MAY2020

BLUECHIP OFFICES IN INDIA



ANDHRA PRADESH				GUJARAT				KERALA			
Gajuwaka	: 0891 - 254	5316 /	254 5319	<b>Ahmedabad</b>				<b>Cochin</b>			
Guntur	: 0863 - 663	2526 /	224 0530	Ashram Road	: 079 - 2658	5642 /	2568 5643	Angamaly	: 0484 - 245	3526 /	245 3527
Kakinada	: 0884 - 236	6943 /	236 6944	Bopal	: 079 - 2979	5590 /	2979 5591	Ernakulam	: 0484 - 235	0044 /	235 0045
Madhurawada	: 0891 - 271	5316 /	272 5316	Gandhi Nagar	: 079 - 2324	2004 /	2324 2005	Muvattupuzha	: 0485 - 281	3996 /	281 3997
Nellore	: 0861 - 234	0260 /	235 0260	Mani Nagar	: 079 - 2543	0026 /	2543 0062	Palarivattom	: 0484 - 234	0160 /	234 0161
Ongole	: 08592 - 282	065 /	282 075	Motera	: 079 - 2750	7857 /	2750 7855	Tripathithura	: 0484 - 277	8933 /	277 9833
Rajahmundry	: 0883 - 665	1987 /	246 8601	Satelite	: 079 - 2676	9024 /	2676 9025	<b>Trivandram</b>			
Tanuku	: 08819 - 225	377 /	225 388	<b>Baroda</b>				Attingal	: 0470 - 262	7211 /	262 8211
Tirupathi	: 0877 - 225	0056 /	225 0057	Alkapuri	: 0265 - 232	3018 /	232 3021	East Fort	: 0471 - 246	3750 /	246 4750
Vijayawada	: 0866 - 248	5316 /	249 5316	Vasna Road	: 0265 - 225	4074 /	225 4075	Pattam	: 0471 - 244	6311 /	244 6312
Vishakapatnam	: 0891 - 666	6316 /	275 7755	Waghodia Road	: 0265 - 252	1820 /	252 1821	Varkala	: 0470 - 261	1211 /	261 0611
<b>Hyderabad</b>				Anand	: 02692 - 245	137 /	245 138	Calicut	: 0495 - 272	7724 /	272 7725
Ameerpet	: 040 - 2341	8316 /	2341 8416	Bharuch	: 02642 - 249	121 /	249 122	Kalpetta	: 04936 - 207	345 /	208 345
Attapur	: 040 - 2401	8316 /	2401 9316	Deesa	: 02744 - 225	622 /	225 722	Kanhangad	: 0467 - 220	6124 /	220 6154
Boduppal	: 040 - 2720	5316 /	2720 5317	Himmatnagar	: 02772 - 248	948 /	249 948	Kannur	: 0497 - 276	4181 /	276 4182
Champapet	: 040 - 2407	5316 /	2407 6316	Mehsana	: 02762 - 230	704 /	230 706	Karunagapally	: 0476 - 262	6751 /	262 7750
Chandanagar	: 040 - 2303	8755 /	2303 8756	Navsari	: 02637 - 244	406 /	244 407	Kasaragod	: 04994 - 231	431 /	231 432
Dilsukh Nagar	: 040 - 2405	6548 /	2405 6549	Palanpur	: 02742 - 266	640 /	266 641	Kodakara	: 0480 - 272	5580 /	272 5581
Habsiguda	: 040 - 4851	0508 /	4016 0522	Rajkot	: 0281 - 246	5427 /	246 5428	Kodungallur	: 0480 - 280	2653 /	280 2654
Hasthinapuram	: 040 - 2988	2316 /	2988 3316	Kalol	: 02764 - 225	801 /	225 802	Kollam	: 0474 - 275	3001 /	275 3002
Himayat Nagar	: 040 - 2339	5316 /	2322 1308	Indira Circle	: 0281 - 257	5767 /	257 5768	Kottayam	: 0481 - 256	9750 /	256 9751
Kapra	: 040 - 2713	0938 /	6655 5613	Surat	: 0261 - 273	1402 /	273 1403	Kozhencherry	: 0468 - 231	0720 /	231 0721
Kukatpalli	: 040 - 2306	1646 /	4230 0905	Bhatar Road	: 0261 - 223	3173 /	223 3174	Kunnamkulam	: 0488 - 522	3509 /	522 3510
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Manikonda	: 040 - 2356	8931 /	2356 8941	Silvassa	: 0260 - 264	1230 /	264 1231	Mattannur	: 0490 - 247	4662 /	247 4663
Marredpally	: 040 - 2771	0998 /	2771 1410	Vapi	: 0260 - 246	0337 /	246 5337	Mavelikara	: 0479 - 234	4495 /	234 4496
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Secunderabad	: 040 - 6602	0300 /	2789 9116	Bommanahalli	: 080 - 4093	5276 /	4093 5720	Payyanur	: 04985 - 203	490 /	205 390
Vanasthalipuram	: 040 - 2411	0341 /	2412 5316	BTM Layout	: 080 - 2678	3744 /	2678 3752	Perinthalmanna	: 04933 - 226	380 /	226 390
Karimnagar	: 0878 - 224	9910 /	224 9911	Electronic City	: 080 - 2960	0305 /	2960 0306	Ramanattukara	: 0465 - 244	3003 /	244 3005
Kazipet	: 0870 - 243	4545 /	244 4747	Indira Nagar	: 080 - 2520	2939 /	2520 3739	Thalaserry	: 0490 - 232	4177 /	232 3177
Khammam	: 08742 - 235	316 /	245 316	Infantry Road	: 080 - 4113	0952 /	2286 0704	Thrissur	: 0487 - 232	5570 /	232 5571
Nizamabad	: 08462 - 235	316 /	236 316	Jayanagar	: 080 - 2653	3751 /	2653 3752	Thiruvalla	: 0469 - 263	0123 /	263 0124
Sangareddy	: 8500195316 /	8500155316		J.P. Nagar	: 080 - 2658	9699 /	2658 9499	Tirur	: 0494 - 242	0753 /	242 0754
Siddipet	: 08457 - 230	316 /	231 316	Kammanahalli	: 080 - 2580	5627 /	2580 5628	Vadakara	: 0496 - 251	7721 /	251 7722
Warangal	: 0870 - 666	4436 /	254 4058	Kanakapura	: 080 - 2256	3003 /	2256 3013				
				Kengeri	: 080 - 2848	5695 /	2848 5696				



## BLUECHIP OFFICES IN INDIA

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