



INVESTMENT

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MUTUAL FUND NFO											
ICICI PRUDENTIAL NASDAQ 100 INDEX FUND						MAHINDRA MANULIFE ASIA PACIFIC REITS FOF					
Investment Objective : To invest in companies whose securities are included in NASDAQ-100 Index and subject to tracking errors, to endeavor to achieve the returns of the above index.						Investment Objective : To provide long term capital appreciation by investing predominantly in units of Manulife Global Fund Asia Pacific REIT Fund, an overseas fund primarily investing in real estate investment trusts (REITs) in the Asia Pacific ex-Japan region.					
Product Suitability - This scheme is suitable for investors who are seeking: <ul style="list-style-type: none">Long Term wealth creationAn index fund that seeks to track returns by investing in a basket of NASDAQ-100 INDEX® stocks and aims to achieve returns of the stated index, subject to tracking error						Product Suitability - This scheme is suitable for investors who are seeking: <ul style="list-style-type: none">Capital appreciation over long termInvestments in units of Manulife Global Fund – Asia Pacific REIT Fund					
Key Features - Type of Scheme : An open ended index fund replicating the NASDAQ-100 INDEX® Scheme Category : Equity: International Minimum Appl. Amt. : Rs.1,000/- (plus in multiple of Re. 1) Load Structure : Entry Load: Nil; Exit Load – Nil						Key Features - Type of Scheme : An open ended fund of fund scheme investing in Manulife Global Fund Scheme Category : Equity: International Minimum Appl. Amt. : Purchase: Rs.5,000/- and in multiple of Rs. 1/- thereafter Load Structure : Entry Load: Nil; Exit Load – 1% for < 12 Months.					
NFO Closes : 11th October 2021						NFO Closes : 12th October 2021					

SELECT MUTUAL FUNDS PERFORMANCE													
Fund Name	Corpus 31/08(Cr.)	NAV 27/09	Growth (%)				Fund Name	Corpus 31/08(Cr.)	NAV 27/09	Growth (%)			
			6 Mth	1 Yr	2 Yr	3 Yr				6 Mth	1 Yr	2 Yr	3 Yr
EQUITY : LARGE CAP FUNDS							Sundaram Large & Midcap	1803.88	55.12	27.63	66.54	24.70	19.24
ABSL Frontline Equity	22282.95	347.03	25.10	64.68	24.84	17.57	Tata Large & Mid Cap	2635.78	331.88	20.57	60.56	25.32	21.41
Axis Buechip Fund	32212.63	47.85	24.93	58.15	23.78	21.55	UTI Core Equity Fund	1157.73	99.91	28.17	76.74	29.36	18.25
CanRobeco Bluechip Eq	4271.67	42.53	22.67	58.06	28.65	21.95	EQUITY: MIDCAP FUNDS						
DSP Top 100 Eq.	2982.46	303.12	21.61	54.95	19.28	15.97	ABSL Mid Cap Fund	3225.51	459.78	32.89	76.16	30.58	17.95
Franklin (I) Bluechip	6687.30	713.39	21.02	74.04	26.50	16.17	Axis Midcap Fund	14803.76	69.24	29.01	67.75	34.93	26.05
HDFC Top 100	20809.18	689.66	21.43	64.83	19.85	14.36	DSP Midcap Fund	13773.75	92.97	23.84	54.07	30.75	21.93
ICICI Pru Bluechip	30089.02	65.61	23.47	62.57	24.46	17.07	Franklin (I) Prima	7952.35	1552.01	26.03	73.03	28.62	19.61
Kotak Bluechip Fund	3232.71	384.59	24.21	61.60	27.36	20.06	HDFC Mid-Cap Oppo.	30948.53	90.88	26.23	71.34	32.00	20.01
L&T (I) Large Cap	731.69	41.56	22.89	55.91	22.35	17.46	ICICI Pru Midcap Fund	3010.87	161.91	29.03	77.48	32.23	20.64
Mirae Large Cap	29425.14	80.23	24.18	58.19	25.06	18.77	Kotak Emerging Equity	15708.53	70.54	25.52	75.65	35.35	24.92
Nippon (I) Large Cap	11024.66	50.55	26.43	71.35	22.24	15.50	L&T Midcap Fund	6947.93	211.62	23.78	56.42	28.38	17.28
SBI Bluechip	30886.13	62.43	22.25	65.21	24.72	19.09	Mah. M Mid Cap	784.69	16.95	27.83	73.26	33.37	22.27
Tata Large Cap	1046.72	335.87	24.31	66.15	22.96	18.12	Nippon (I) Growth	11321.55	2051.79	33.43	79.44	36.97	25.57
UTI Mastershare	9292.71	198.66	24.65	64.09	27.40	19.28	SBI M Midcap	6055.55	133.22	26.05	82.86	38.14	24.01
EQUITY: LARGE CAP & MIDCAP FUNDS							Sundaram Midcap	6925.99	706.56	25.12	66.31	25.79	15.74
ABSL Equity Advantage	5927.45	686.51	29.18	72.15	30.95	20.09	Tata Midcap	1409.79	239.01	24.32	66.75	31.22	23.89
Axis Growth Oppo	4321.96	20.81	32.13	73.04	35.71	—	UTI Mid Cap Fund	6445.68	186.19	29.14	73.57	38.66	24.21
CanRobeco E. Equities	10985.27	163.82	28.29	67.55	33.88	22.53	EQUITY - FLEXI CAP FUNDS						
DSP Equity Oppo	6956.14	366.53	26.69	70.57	27.63	20.61	ABSL Flexi Cap Fund	15676.87	1177.12	27.30	68.04	27.78	19.63
Franklin (I) Equity Adv	2815.05	122.83	26.15	76.18	25.86	16.50	Axis Flexi Cap Fund	9783.34	19.64	28.20	64.04	25.51	22.68
HDFC Growth Oppo	2903.93	184.22	27.85	76.16	29.21	19.35	CanRobeco Flexi Cap Fund	5730.15	229.36	26.68	61.62	30.11	22.41
ICICI Pru Large & Midcap	3888.44	524.21	29.27	76.69	28.20	18.53	DSP Flexi Cap Fund	6744.38	68.33	26.38	71.56	28.17	24.06
Kotak Equity Oppo.	7826.77	196.08	22.54	59.41	27.85	20.71	Franklin India Flexi Cap Fund	9944.47	952.02	25.16	78.76	29.64	18.17
L&T (I) Large & Midcap	1454.76	70.29	24.41	48.48	23.22	14.69	HDFC Flexi Cap Fund	25540.97	968.97	22.99	74.78	22.39	16.08
Mirae E. Bluechip	20615.27	98.29	27.26	72.91	35.01	26.46	L&T Flexicap Fund	2953.09	120.61	22.52	52.29	22.25	14.94
Nippon (I) Vision	3260.08	832.04	26.07	68.42	27.03	17.41	SBI Flexicap Fund	15156.53	76.83	23.93	67.68	23.86	18.96
SBI Large & Midcap	4985.08	357.17	25.35	68.95	27.43	19.43	Tata Flexi Cap Fund	2109.38	16.40	24.07	49.85	22.82	18.56
							UTI Flexi Cap Fund	22591.88	268.13	28.09	76.35	36.75	25.31

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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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.

ANNUAL INCOME PLAN

6.60%

PERIOD : 66 MONTHS

QUARTERLY INCOME PLAN

5.80%

PERIOD : 36 MONTHS

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.

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

LIFE INSURANCE



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.

Annuity Options available - For Deferred Annuity Selected

- Option A: Life Annuity :** Annuity will be payable to you throughout life
- Option B: Life Annuity with Return of Purchase price (ROP¹) 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 (ROP¹) 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

¹The 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 Single & Joint lives)	Min.	30 years	45 years
	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.

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 writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. All the tax benefits under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The tax benefits are subject to change with change in tax laws. Please consult your own tax consultant to know the tax benefit available to you. Bharti AXA Life Insurance is the name of the Company and Bharti AXA Life Monthly Income Plan is only the name of the traditional participating life insurance policy and does not in any way represent or indicate the quality of the policy or its future prospects. +, UIN: 130N057V01 * Provided all due premiums are paid. In case of paid up policies, the monthly income benefit will be reduced as per the policy provision. # - also available for 20/30 year term. @ Subject to the policy being in force, the guaranteed monthly income will be payable after the completion of the premium payment term. Bharti AXA Life Insurance Company Limited, Registration No.: 130 Registered Office: Unit No. 1904, 19th Floor, Parinee Crescenzo, ‘G’ Block, Bandra Kurla Complex, BKC Road, Behind MCA Ground, Bandra East, Mumbai - 400 051. CIN - U66010MH2005PLC157108. Life Insurance coverage is available. Advt. No. - II-Jan-2019-1811 Insurance is the subject matter of the solicitation.

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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 benefits¹ 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

¹Details 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

¹ 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 inforce 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.



LIFE INSURANCE

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 premium¹ at the end of Income Period
- Choice to receive Income – Monthly / Annually
- Choice of Premium Payment Term
- Enhance your protection with optional Riders²
- Tax benefits as per applicable Tax Laws³

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. ²Tata 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 ³Income 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.

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	Yr3 to Yr5	Yr 6+
Charge	6.00%	4.00%	2.00%

Policy Adminstration 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)

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/-

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

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 th Year
6 Years	5 th Year
7 Years	6 th Year
8 Years	7 th 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.

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Gajuwaka	:	0891	-	254 5316 / 254 5319	Ahmedabad	:	079	-	2658 5642 / 2568 5643	Kengeri	:	080	-	2848 5695 / 2848 5696	Cochin	:				
Guntur	:	0863	-	663 2526 / 224 0530	Ashram Road	:	079	-	2979 5590 / 2979 5591	Koramangala	:	080	-	2553 3393 / 2553 3394	Angamaly	:	0484	-	245 3526 / 245 3527	
Kakinada	:	0884	-	236 6943 / 236 6944	Bopal	:	079	-	2979 5590 / 2979 5591	Kumaraswamy Lyt	:	080	-	2666 8150 / 2666 8152	Ernakulam	:	0484	-	235 0044 / 235 0045	
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Ongole	:	08592	-	282 065 / 282 075	Motera	:	079	-	2750 7857 / 2750 7855	Marathalli	:	080	-	4372 1083 / 4372 1085	Tripunithura	:	0484	-	277 8933 / 277 8933	
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Tirupathi	:	0877	-	225 0056 / 225 0057	Alkapuri	:	0265	-	232 3018 / 232 3021	R.T. Nagar	:	080	-	4115 6008 / 4115 6009	Attingal	:	0470	-	262 7211 / 262 8211	
Vijayawada	:	0866	-	248 5316 / 249 5316	Vasna Road	:	0265	-	225 4074 / 225 4075	Rajajinagar	:	080	-	2332 4323 / 2332 4585	East Fort	:	0471	-	246 3750 / 246 4750	
Vishakapatnam	:	0891	-	666 6316 / 275 7755	Waghodia Road	:	0265	-	252 1820 / 252 1821	Vijayanagar	:	080	-	2310 0101 / 2310 0104	Kazhakuttom	:	0471-241	2214 / 241 2215		
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Ameerpet	:	040	-	2341 8316 / 2341 8416	Bharuch	:	02642	-	249 121 / 249 122	Yelahanka	:	080	-	2856 5346 / 2856 5347	Varkala	:	0470	-	261 1211 / 261 0611	
Attapur	:	040	-	2401 8316 / 2401 9316	Deesa	:	02744	-	225 622 / 225 722	Bagalkot	:	08354	-	234 547 / 234 648	Calicut	:	0495	-	272 7724 / 272 7725	
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Habsiguda	:	040	-	4851 0508 / 4016 0522	Rajkot	:	0281	-	246 5427 / 246 5428	Chitradurga	:	08194	-	222 669 / 222 449	Kasaragod	:	04994	-	231 431 / 231 432	
Hasthinapuram	:	040	-	2988 2316 / 2988 3316	Kalol	:	02764	-	225 801 / 225 802	Davangere	:	08192	-	270 252 / 270 253	Kodakara	:	0480	-	272 5580 / 272 5581	
Himayat Nagar	:	040	-	2339 5316 / 2322 1308	Indira Circle	:	0281	-	257 5767 / 257 5768	Dharwad	:	0836	-	244 6091 / 244 6092	Kodungallur	:	0480	-	280 2653 / 280 2654	
Kapra	:	040	-	2713 0938 / 6655 5613	Surat	:	0261	-	273 1402 / 273 1403	Gangavathi	:	08533	-	270 960 / 270 961	Kollam	:	0474	-	275 3001 / 275 3002	
Kukatpalli	:	040	-	2306 1646 / 4230 0905	Bhatar Road	:	0261	-	223 3173 / 223 3174	Gokul Road	:	0836	-	233 4080 / 233 4081	Kottayam	:	0481	-	256 9750 / 256 9751	
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Warangal	:	0870	-	666 4436 / 234 4058	Kanakapura	:	080	-	2256 3003 / 2256 3013	Yadgir	:	08473	-	250 943 / 250 944	Tirur	:	0494	-	242 0753 / 242 0754	
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On behalf of Bluechip Media Private Limited, CIN : U67200MH2002PTC134459 Printed and Published by J. Rajagopalan, Printed at Basant Envelopes & Print Ltd, Gala No 11, Municipal Industrial Estate, K K Khade Marg, Mumbai 400 011 and Published at 101, 1st Floor, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001. Editor: J. Rajagopalan