

BLUECHIP BULLETIN

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

THE LARGEST STANDALONE FINANCIAL PRODUCTS DISTRIBUTION HOUSE IN INDIA.

LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN & MFG)

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)			Sr. Citizen Extra	Sp. Addl Rate
				12M Mths	24M Mths	36M Mths		
Bajaj Finance Ltd.	FAAA	25000	M/Q/C	8.00%	8.05%	8.35%	0.35%	0.10%
HDFC Ltd.	FAAA	20000	M/Q/A/C	7.52%	7.52%	7.52%	0.25%	—
ICICI Home Finance	FAAA	10000	M/Q/A/C	7.60%	7.85%	8.00%	0.25%	—
LIC Housing Finance	FAAA	10000	A/C	7.50%	7.55%	7.60%	0.25%	—
Mahindra Finance	FAAA	10000	Q/H/C	7.75%	8.10%	8.45%	0.25%	—
Sundaram Home Fin.	(I)FAAA	10000	M/Q/C	7.25%	7.50%	7.50%	0.50%	—
Godrej & Boyce Ltd.(R)	FAA+	25000	M/H	—	—	8.25%	—	—

* Spl Addl. Rate - Please contact our Branch office for complete details about the Special Additional Rate

* Fixed Deposit Accepted in select cities, please contact our branches for details at the latest Interest rates.

* Fixed Deposit Investments are unsecured in Nature. Investors are advised to go through the financial reports of the company before investing.

SELECT HYBRID FUNDS - MONTHLY DIVIDEND

Scheme Name	NAV 25/10	Monthly Dividend Declared						
		Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
ICICI Pru Multi - Asset	19.23	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%
HDFC Balanced Adv	26.62	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	T.B.A.
L&T Balanced Advantage	16.76	1.06%	1.15%	1.06%	1.06%	0.97%	0.97%	0.97%
Sundaram Equity Hybrid	13.85	1.42%	1.42%	1.42%	1.42%	1.10%	1.08%	1.11%
Nippon India Bal. Advt.	25.65	1.59%	1.59%	1.59%	1.59%	1.59%	1.59%	T.B.A.
DSP Equity & Bond Fund	22.69	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	T.B.A.
CanRobeco Equity Hybrid	77.39	6.11%	6.11%	6.11%	6.02%	5.76%	5.58%	T.B.A.
Tata Hybrid Equity Fund	57.70	3.54%	3.54%	3.63%	3.63%	3.54%	3.54%	3.54%
UTI Hybrid Equity Fund	24.61	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.51%

HDFC LIMITED - PREMIUM DEPOSIT

Period	Monthly		Quarterly		Half-Yearly		Yearly		Cumulative	
	Rate	Value*	Rate	Value*	Rate	Value*	Rate	Value*	Rate	Value*
12 Mths	7.30%	608	7.35%	1838	7.42%	3710	—	—	7.57%	107570
24 Mths	7.40%	617	7.45%	1863	7.52%	3760	7.67%	7670	7.67%	115928
36 Mths	7.35%	613	7.40%	1850	7.47%	3735	7.62%	7620	7.62%	124646
60 Mths	7.40%	617	7.45%	1863	7.52%	3760	7.67%	7670	7.67%	146220

BAJAJ FINANCE - FIXED DEPOSITS

Period	Monthly		Quarterly		Half-Yearly		Yearly		Cumulative	
	Rate	Value*	Rate	Value*	Rate	Value*	Rate	Value*	Rate	Value*
12 Mths	7.72%	643	7.77%	1943	7.85%	3925	8.00%	8000	8.00%	108000
24 Mths	7.77%	648	7.82%	1955	7.89%	3945	8.05%	8050	8.05%	116748
36 Mths	8.05%	671	8.10%	2025	8.18%	4090	8.35%	8350	8.35%	127200
60 Mths	8.05%	671	8.10%	2025	8.18%	4090	8.35%	8350	8.35%	149949

MAHINDRA FINANCE - SAMRUDDHI DEPOSIT

Period	Quarterly		Half-Yearly		Cumulative	
	Rate	Value*	Rate	Value*	Rate	Value*
12 Mths	7.55%	1888	7.60%	3800	7.75%	107750
18 Mths	7.55%	1888	7.60%	3800	7.75%	111925
24 Mths	7.90%	1975	7.95%	3975	8.10%	116856
36 Mths	8.25%	2063	8.30%	4150	8.45%	127552
48 Mths	8.25%	2063	8.30%	4150	8.45%	138330
60 Mths	8.25%	2063	8.30%	4150	8.45%	150020

* Value - This is the Value of Interest Amount Paid out for Rs.1,00,000/- Investment for the desired Payout Frequency

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- ☑ We have **497 Branches** spread across India in **204 Major Cities**. We deal directly with our clients, No Franchises & No Sub Agents. We do not advertise.
- ☑ Over **5 Lac families** are routing their investments through our offices regularly with our greatest asset being our Clients patronage.
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- ☑ Our publication, the '**Bluechip Bulletin**', provides updated information on various financial products. It is the most preferred newsletter amongst retail clients and is availed by more than 5 Lac Clients every month.



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- Thiruvallur** : No. 157/12B, First Floor, J. N. Road, Opp. Church, (Chennai) Tel.: 044 - 2766 0115 / 2766 0116

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- Amravati** : Shop No. 1, B Wing, 1st Flr., Vimco Tower, Near ICICI Bank, Bus Stand Road (Maharashtra) Tel.: 0721 - 266 0286 / 266 0287
- Motera** : Shop No. 240, 2nd Floor, Sangath Mall - 1, Opp. Govt. Engineering College, (Gujarat) Tel.: 079 - 2750 7857 / 2750 7855



Bluechip Corporate Investment Centre Limited

CIN : U65990MH1996PLC096899 Regd. Off. : 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001. Tel.: 2265 9033 / 2265 9034 Email: support@bluechipindia.co.in www.bluechipindia.co.in

INVESTMENTS

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Fund Type	AAUM (Rs.Crs)		Growth Option Returns (%)		Lumpsum Investment Value of Rs.1 Lac		Growth SIP Returns (%)		SIP Investment Value of Rs.10000/- SIP	
		30.09.19	25.10.19	5 Years	7 Years	5 Years	7 Years	5 Years	7 Years	5 Years	7 Years
Aditya Birla Sun Life Equity Fund	Multi Cap	11,246.99	720.53	10.82%	15.59%	1,67,144	2,75,703	8.37%	13.00%	7,41,898	13,58,949
BNP Paribas Multi Cap Fund	Multi Cap	705.77	48.01	9.47%	13.72%	1,57,208	2,45,956	7.45%	11.28%	7,24,330	12,70,646
Canara Robeco Equity Diversified Fund	Multi Cap	1,437.73	136.89	9.32%	12.23%	1,56,134	2,24,266	9.79%	11.51%	7,70,088	12,82,035
DSP Equity Fund	Multi Cap	2,786.02	46.89	10.83%	13.96%	1,67,219	2,49,613	10.77%	13.28%	7,90,333	13,74,029
HDFC Equity Fund	Multi Cap	22,490.76	644.49	7.64%	12.68%	1,44,500	2,30,636	7.53%	10.82%	7,25,836	12,48,241
ICICI Prudential Multicap Fund	Multi Cap	4,253.02	285.73	9.38%	13.84%	1,56,563	2,47,779	7.41%	11.38%	7,23,578	12,75,582
IDFC Multi Cap Fund - Regular Plan	Multi Cap	5,529.48	94.18	8.89%	14.45%	1,53,088	2,57,223	6.17%	11.05%	7,00,757	12,59,382
Kotak Standard Multicap Fund	Multi Cap	26,991.22	35.77	12.22%	16.27%	1,77,972	2,87,259	10.33%	14.20%	7,81,162	14,25,042
L&T Equity Fund	Multi Cap	2,643.18	81.02	7.86%	12.03%	1,45,983	2,21,483	5.87%	9.67%	6,95,374	11,94,338
Mirae Asset Large Cap Fund	Multi Cap	14,917.15	51.56	12.06%	16.48%	1,76,707	2,90,911	11.09%	14.57%	7,97,088	14,46,209
Motilal Oswal Multicap 35 Fund	Multi Cap	13,234.67	26.50	14.28%	—	1,94,918	—	9.49%	—	7,64,021	—
Nippon India Multi Cap Fund	Multi Cap	10,020.77	92.77	6.64%	11.99%	1,37,912	2,90,911	5.37%	9.50%	6,86,520	11,86,618
Principal Multi Cap Growth Fund	Multi Cap	846.54	137.54	9.25%	14.55%	1,55,635	2,58,801	7.23%	11.50%	7,20,207	12,81,537
SBI Magnum Multicap Fund	Multi Cap	8,073.20	49.88	12.40%	15.87%	1,79,404	2,80,412	9.80%	13.95%	7,70,291	14,10,954
UTI Equity Fund - Regular Plan	Multi Cap	9,535.53	143.73	9.13%	13.20%	1,54,782	2,38,191	8.67%	11.48%	7,47,744	12,80,543
ABSL Frontline Equity Fund	Large Cap	20,692.23	222.00	8.61%	13.17%	1,51,129	2,37,749	6.79%	10.32%	7,12,051	12,24,441
Axis Bluechip Fund	Large Cap	8,049.93	31.05	11.47%	15.27%	1,72,104	2,70,405	13.38%	14.27%	8,47,596	14,29,018
BNP Paribas Large Cap Fund	Large Cap	787.62	94.94	9.57%	14.53%	1,57,928	2,58,485	9.57%	12.24%	7,65,633	13,19,028
Canara Robeco Bluechip Equity Fund	Large Cap	238.23	26.09	9.88%	12.34%	1,60,174	2,25,809	10.64%	11.87%	7,87,609	13,00,116
DSP Top 100 Equity Fund - Regular Plan	Large Cap	2,521.15	216.57	7.88%	10.97%	1,46,118	2,07,224	8.08%	9.87%	7,36,303	12,03,501
HDFC Top 100 Fund	Large Cap	17,613.65	480.55	7.98%	12.12%	1,46,797	2,22,731	8.16%	10.69%	7,37,841	12,41,998
ICICI Prudential Bluechip Fund	Large Cap	23,018.64	42.50	9.28%	13.52%	1,55,849	2,42,944	8.85%	11.44%	7,51,279	12,78,556
IDFC Large Cap Fund - Regular Plan	Large Cap	440.18	32.85	7.03%	10.17%	1,40,452	1,96,990	7.69%	9.06%	7,28,862	11,66,923
Indiabulls Bluechip Fund	Large Cap	208.51	21.66	10.04%	11.20%	1,61,344	2,10,249	9.27%	10.68%	7,59,611	12,41,519
Kotak Bluechip Fund - Regular Plan	Large Cap	1,379.41	239.89	9.41%	12.60%	1,56,778	2,29,493	8.27%	10.86%	7,39,963	12,50,170
L&T India Large Cap Fund	Large Cap	499.88	28.03	8.41%	12.16%	1,49,743	2,23,288	8.03%	10.57%	7,35,343	12,36,270
Nippon India Large Cap Fund	Large Cap	12,530.95	33.73	9.30%	13.68%	1,55,991	2,45,351	8.11%	11.72%	7,36,879	12,92,544
SBI Bluechip Fund	Large Cap	22,742.50	40.38	10.37%	14.41%	1,63,778	2,56,595	8.38%	11.99%	7,42,092	13,06,213
Tata Large Cap Fund	Large Cap	785.40	223.13	8.47%	11.45%	1,50,158	2,13,580	7.68%	9.89%	7,28,672	12,04,422
UTI Mastershare Fund	Large Cap	6,133.23	122.24	8.45%	11.73%	1,50,020	2,17,364	7.47%	10.14%	7,24,706	12,16,011
ABSL Equity Advantage	Large & MidCap	4,899.75	406.58	10.38%	15.12%	1,63,852	2,67,951	6.36%	11.84%	7,04,194	12,98,598
CanRobeco Emerging Equities	Large & MidCap	4,979.70	93.09	13.63%	20.24%	1,89,437	3,63,365	9.61%	17.34%	7,66,441	16,17,397
DSP Equity Opportunities Fund	Large & MidCap	5,488.64	227.27	11.53%	15.28%	1,72,567	2,70,569	10.77%	13.28%	7,90,333	13,74,029
HDFC Growth Opportunities Fund	Large & MidCap	1,283.16	110.45	5.34%	8.73%	1,29,708	1,79,658	5.03%	6.74%	6,80,582	10,69,607
ICICI Pru. Large & Mid Cap Fund	Large & MidCap	3,613.79	318.86	6.81%	11.91%	1,39,014	2,19,828	6.00%	9.10%	6,97,700	11,68,697
IDFC Core Equity Fund	Large & MidCap	2,817.22	43.83	9.26%	11.17%	1,55,706	2,09,852	6.65%	9.28%	7,09,481	11,76,719
Kotak Equity Opportunities Fund	Large & MidCap	2,614.21	120.15	10.72%	14.14%	1,66,391	2,52,386	8.61%	12.21%	7,46,570	13,17,482
L&T Large and Midcap Fund	Large & MidCap	1,340.71	46.61	7.97%	12.60%	1,46,729	2,29,493	5.56%	9.76%	6,89,868	11,98,451
Mirae Asset Emerging Bluechip	Large & MidCap	8,218.90	54.23	16.77%	22.56%	2,17,098	4,15,376	13.44%	20.06%	8,48,972	18,09,734
Principal Emerging Bluechip Fund	Large & MidCap	2,199.15	103.56	12.73%	18.59%	1,82,053	3,29,865	8.56%	15.17%	7,45,594	14,81,352
SBI Large & Midcap Fund	Large & MidCap	2,659.40	218.73	10.35%	14.58%	1,63,630	2,59,276	7.63%	11.98%	7,27,725	13,05,704
Sundaram Large & Mid Cap Fund	Large & MidCap	794.43	36.12	12.66%	14.21%	1,81,488	2,53,471	11.65%	14.19%	8,09,084	14,24,476
Tata Large & Mid Cap Fund	Large & MidCap	1,455.25	209.31	9.97%	13.86%	1,60,832	2,48,084	8.27%	11.56%	7,39,963	12,84,528
Axis Midcap Fund	Midcap	3,199.73	38.64	11.77%	17.80%	1,74,432	3,14,787	11.67%	15.76%	8,09,517	15,16,925
DSP Midcap Fund - Regular Plan	Midcap	6,348.00	55.01	12.44%	16.61%	1,79,723	2,93,191	8.55%	14.51%	7,45,399	14,42,750
Franklin India Prima Fund	Midcap	7,188.00	935.99	10.99%	17.58%	1,68,430	3,10,695	6.63%	13.35%	7,09,114	13,77,831
HDFC Mid-Cap Opportunities Fund	Midcap	22,024.55	51.50	9.97%	16.41%	1,60,832	2,89,689	5.14%	12.33%	6,82,496	13,23,680
Kotak Emerging Equity Scheme	Midcap	4,959.95	38.20	12.50%	17.02%	1,80,203	3,00,484	7.61%	14.67%	7,27,347	14,51,995
L&T Midcap Fund	Midcap	5,379.97	128.75	11.91%	18.07%	1,75,527	3,19,873	7.06%	14.59%	7,17,042	14,47,364
Nippon India Growth Fund	Midcap	6,493.26	1076.31	8.61%	12.57%	1,51,129	2,29,065	5.87%	10.50%	6,95,374	12,32,943
Tata Midcap Growth Fund	Midcap	718.02	137.56	10.72%	16.62%	1,66,391	2,93,367	6.94%	13.51%	7,14,818	13,86,570
HDFC Small Cap Fund	Small Cap	8,844.54	38.63	10.74%	14.46%	1,66,542	2,57,381	6.60%	11.53%	7,08,565	12,83,032
L&T Emerging Businesses Fund	Small Cap	5,984.53	22.32	11.97%	—	1,75,998	—	6.31%	—	7,03,287	—
Nippon India Small Cap Fund	Small Cap	8,114.33	37.39	11.05%	19.31%	1,68,886	3,44,142	6.41%	16.08%	7,05,102	15,36,652
SBI Small Cap Fund	Small Cap	2,703.66	52.27	17.30%	23.34%	2,22,070	4,34,238	11.33%	19.82%	8,02,202	17,91,705
Aditya Birla Sun Life Focused Equity	Focused	4,192.21	59.95	8.84%	13.70%	1,52,736	2,45,654	7.66%	11.09%	7,28,293	12,61,332
Axis Focused 25 Fund	Focused	8,383.71	29.76	13.86%	15.33%	1,91,362	2,71,391	13.30%	14.79%	8,45,766	14,58,976
DSP Focus Fund	Focused	1,895.42	24.53	10.15%	13.41%	1,62,152	2,41,301	8.79%	11.91%	7,50,098	13,02,145
Franklin India Focused Equity Fund	Focused	8,353.60	39.79	9.86%	16.71%	1,60,029	2,94,955	6.90%	12.77%	7,14,079	13,46,713
IDFC Focused Equity Fund	Focused	1,488.92	36.45	7.05%	9.64%	1,40,583	1,90,451	6.44%	8.45%	7,05,647	11,40,292
Motilal Oswal Focused 25 Fund	Focused	1,139.91	23.38	11.15%	—	1,69,647	—	9.92%	—	7,72,736	—
Principal Focused Multicap Fund	Focused	330.01	65.62	8.72%	12.32%	1,51,896	2,25,528	8.52%	10.93%	7,44,814	12,53,554
SBI Focused Equity Fund	Focused	5,725.65	147.08	12.83%	15.42%	1,82,862	2,72,877	11.96%	14.70%	8,15,822	14,53,736
Sundaram Select Focus Fund	Focused	1,005.94	185.78	9.21%	11.74%	1,55,350	2,17,501	10.39%	11.40%	7,82,404	12,76,573
HDFC Capital Builder Value Fund	Value	4,455.26	273.03	8.39%	13.37%	1,49,605	2,40,706	5.54%	10.20%	6,89,514	12,18,813
L&T India Value Fund	Value	7,853.40	34.62	11.14%	17.02%	1,69,571	3,00,484	6.27%	13.10%	7,02,563	13,64,311
Nippon India Value Fund	Value	3,072.40	72.49	9.37%	12.53%	1,56,492	2,28,496	7.03%	10.93%	7,16,485	12,53,554
Tata Equity PE Fund - Regular Plan	Value	5,378.24	134.35	11.56%	15.72%	1,72,800	2,77,881	8.74%	13.78%	7,49,116	14,01,472
UTI Value Opportunities Fund	Value	4,332.84	60.64	5.79%	10.03%	1,32,502	1,95,244	5.86%	8.26%	6,95,196	11,32,153
Aditya Birla Sun Life Tax Relief 96	ELSS	9,128.92	146.66	11.65%	15.73%	1,73,498	2,78,049	8.01%	12.87%	7,34,960	13,52,016
Axis Long Term Equity Fund	ELSS	20,425.31	47.99	13.03%	19.00%	1,84,488	3,37,932	12.16%	16.38%	8,20,206	15,55,428
BNP Paribas Long Term Equity Fund	ELSS	471.08	39.68	8.80%	14.20%	1,52,456	2,53,316	7.60%	11.36%	7,27,158	12,74,593
Canara Robeco Equity Tax Saver Fund	ELSS	965.21	26.20	9.41%	12.93%	1,56,778	2,34,242	9.58%	11.80%	7,65,835	12,96,576
DSP Tax Saver Fund	ELSS	5,840.90	50.08	11.83%	16.03%	1,74,901	2,83,134	10.40%	13.95%	7,82,612	14,10,954
Franklin India Taxshield Fund	ELSS	3,984.62	557.13	8.64%	13.59%	1,51,338	2,43,995	5.96%	10.53%	6,96,984	12,34,368
ICICI Prudential Long Term Equity Fund	ELSS	6,161.00	369.88	7.98%	13.90%	1,46,797	2,48,694	7.03%	11.05%	7,16,485	12,59,382
IDFC Tax Advantage (ELSS) Fund	ELSS	1,993.75	52.95	9.87%	14.23%	1,60,102	2,53,782	6.07%	10.75%	6,98,957	12,44,875
Kotak Tax Saver Regular Plan	ELSS	946.65	44.44	10.78%	12.87%	1,66,843	2,33,372	8.75%	12.11%	7,49,313	13,12,345
L&T Tax Advantage Fund	ELSS	3,283.73	53.16	9.38%	12.96%	1,56,563	2,34,678	6.82%	10.65%	7,12,603	12,40,085
Principal Tax Savings Fund	ELSS	389.44	199.25	8.85%	14.26%	1,52,807	2,54,249	6.60%	11.04%	7,08,565	12,58,895
Sundaram Diversified Equity Fund	ELSS	2,569.10	99.92	8.90%	11.82%	1,53,158	2,18,593	6.09%	9.81%	6,99,316	12,00,743
UTI Long Term Equity Fund	ELSS	1,199.91	86.08	7.73%	11.20%	1,45,105	2,10,249	6.06%	9.19%	6,98,777	11,72,699

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



LONG TERM INCOME OPTION

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

Key Features :

- ☑ Guaranteed¹ benefits - Rest assured of the returns
- ☑ Tax benefits² - You may be eligible for tax benefits as per prevailing tax laws
- ☑ Flexibility - Guaranteed benefits as a lump sum or as regular income
- ☑ Long Term Income option - Guaranteed Income for a fixed term of 25 to 30 years plus return of premiums paid at the end of Payout Period
- ☑ Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

Benefit Under the plan :

Maturity Benefit : This option offers a benefit of guaranteed income for fixed term of 25 or 30 years and a return of premium at the end of payout period upon payment of all due premiums and life assured surviving the policy term.

Premium Payment Term	Policy Term	Payout Period	Guaranteed Income ^ payable* Ages : 5 to 60 Yrs
5 Yrs	6 Yrs	30 Yrs	32.5% of AP
10 Yrs	11 Yrs	25 Yrs	93.5% of AP

AP - Annualised Premium, * Guaranteed Income Payable each year during the payout Period

^ An Additional Income is payable incase of Higher Premium Amounts, please refer to the Enhanced benefits in the Sales Literature for High Premium Policies

On the maturity date, you shall have an option to receive the Guaranteed Sum Assured on Maturity, which under this option, shall be the present value of future payouts, discounted at a rate of 9% p.a.

On death of the Life Assured during the Payout Period, the nominee shall continue receiving Guaranteed Income as per Income Payout Frequency & benefit option chosen till the end of Payout Period.

Death Benefit : In case of death of Life Assured during the policy term, the death benefit equal to Sum Assured on Death shall be payable to the nominee.

Sum Assured on Death is the highest of: a) 10 times the Annualized Premium, or b) 105% of Total Premiums paid, or c) Premiums paid accumulated at an interest of 5% p.a. compounded annually, or d) Guaranteed Sum Assured on Maturity, or e) an absolute amount assured to be paid on death, which is equal to the Sum Assured

Eligibility :

Min. & Max. Age at Entry	: 5 ³ Years & 60 Yrs Last Birthday
Min & Max. Age at Maturity	: 18 Yrs & 71 Yrs Last Birthday
Payout Period	:
For Policy Term 6 years	- Guaranteed Income from 7th year to 36th year in arrears
For Policy Term 11 years	- Guaranteed Income from 12th year to 36th year in arrears
Min Premium	: Annual – Rs.30,000/- , Half Yearly – Rs.15,000/-, Quarterly – Rs.7,500/-, Monthly – Rs.2,500/-

HDFC LIFE SANCHAY PLUS

GUARANTEED INCOME OPTION

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

Key Features :

- ☑ Guaranteed¹ benefits - Rest assured of the returns
- ☑ Tax benefits² - You may be eligible for tax benefits as per prevailing tax laws
- ☑ Flexibility - Guaranteed regular income can be taken Annual, Half Yearly, Quarterly or Monthly
- ☑ Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

Benefits under the Plan :

Maturity Benefits : This option pays you a maturity benefit in the form of Guaranteed Income for fixed term of 10 or 12 years upon payment of all due premiums and life assured surviving the policy term.

Premium Payment Term	Policy Term	Payout Term	Guaranteed Income ^ payable*	
			Age : 5 to 50 Yrs	Age:51 to 60 Yrs
10 years	11	10	188% of AP	179% of AP
12 years	13	12	209% of AP	194% of AP

AP - Annualised Premium, * Guaranteed Income Payable each year during the payout Period

^ An Additional Income is payable incase of Higher Premium Amounts, please refer to the Enhanced benefits in Sales Literature for High Premium Policies

On the maturity date, you shall have an option to receive the Guaranteed Sum Assured on Maturity, which under this option, shall be the present value of future payouts, discounted at a rate of 9% p.a.

On death of the Life Assured during the Payout Period, the nominee shall continue receiving Guaranteed Income as per Income Payout Frequency & benefit option chosen till the end of Payout Period.

Death Benefit : In case of death of Life Assured during the policy term, the death benefit equal to Sum Assured on Death shall be payable to the nominee.

Sum Assured on Death is the highest of: a) 10 times the Annualized Premium, or b) 105% of Total Premiums paid, or c) Premiums paid accumulated at an interest of 5% p.a. compounded annually, or d) Guaranteed Sum Assured on Maturity, or e) an absolute amount assured to be paid on death, which is equal to the Sum Assured

Eligibility :

Min. & Max. Age at Entry	: 5 ³ Years & 60 Yrs Last Birthday
Min & Max. Age at Maturity	: 18 Yrs & 73 Yrs Last Birthday
Payout Period	:
For Policy Term 11 years	- Guaranteed Income from 12th to 21st year in arrears
For Policy Term 13 years	- Guaranteed Income from 14th to 25th year in arrears
Min Premium	: Annual – Rs.30,000/-, Half Yearly – Rs.15,000/-, Quarterly – Rs.7,500/-, Monthly – Rs.2,500/-

LIFE LONG INCOME OPTION

A plan that offers LifeTime Guaranteed Returns to you and your family

Key Features :

- ☑ Guaranteed¹ benefits - Rest assured of the returns
- ☑ Tax benefits² - You may be eligible for tax benefits as per prevailing tax laws
- ☑ Flexibility - Guaranteed benefits as a lump sum or as regular income
- ☑ Life Long Income option - Guaranteed income till age 99 years plus return of premiums paid at the end of Payout Period
- ☑ Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

Benefit Under the plan :

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

Premium Payment Term	Policy Term	Payout Period	Guaranteed Income ^ payable*
5 Yrs	6 Yrs	Up to age 99 yrs	31% of AP
10 Yrs	11 Yrs	Up to age 99 yrs	89% of AP

AP - Annualised Premium, * Guaranteed Income Payable each year during the payout Period

^ An Additional Income is payable incase of Higher Premium Amounts, please refer to the Enhanced benefits in the Sales Literature for High Premium Policies

On the maturity date, you shall have an option to receive the Guaranteed Sum Assured on Maturity, which under this option, shall be the present value of future payouts, discounted at a rate of 9% p.a.

On death of the Life Assured during the Payout Period, the nominee shall continue receiving Guaranteed Income as per Income Payout Frequency & benefit option chosen till the end of Payout Period.

Death Benefit : In case of death of Life Assured during the policy term, the death benefit equal to Sum Assured on Death shall be payable to the nominee.

Sum Assured on Death is the highest of: a) 10 times the Annualized Premium, or b) 105% of Total Premiums paid, or c) Premiums paid accumulated at an interest of 5% p.a. compounded annually, or d) Guaranteed Sum Assured on Maturity, or e) an absolute amount assured to be paid on death, which is equal to the Sum Assured

Eligibility:

Min. & Max. Age at Entry	: 50 Yrs & 60 Yrs Last Birthday
Min & Max. Age at Maturity	: 56 Yrs & 71 Yrs Last Birthday
Payout Period	:
For Policy Term 6 years	- Guaranteed Income from 7th year in arrears to age 99 years
For Policy Term 11 years	- Guaranteed Income from 12th year in arrears to age 99 years
Min Premium	: Annual – Rs.30,000/-, Half Yearly – Rs.15,000/-, Quarterly – Rs.7,500/-, Monthly – Rs.2,500/-

¹Provided all due premiums have been paid and the policy is in force. ²As per Income Tax Act, 1961. Tax benefits are subject to changes in tax laws. ³Risk cover starts from date of commencement of policy for all lives including minors. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years. **HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life").** CIN: L65110MH2000PLC128245, IRDAI Reg. No. 101. **Registered Office:** Lodha Excelus, 13th Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011. Email: service@hdfclife.com, Tel No: 1860 267 9999 (Mon – Sat 10 am to 7 pm) The name/letters "HDFC" in the name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited. HDFC Life Sanchay Plus (UIN No: 101N134V03) is a non-participating, non-linked saving insurance plan. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: BR/07/19/14716 **BEWARE OF SPURIOUS/FRAUD PHONE CALLS!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

ICICI PRU LIFE FUTURE PERFECT

A LIMITED PAY NON LINKED INSURANCE PLAN

ICICI Pru Future Perfect is a Participating savings and protection oriented Plan.

Key Benefits of ICICI Pru Future Perfect

- ☑ Protection: Get life cover for entire policy term
- ☑ Savings with the comfort of guarantees:
 - At maturity of the policy, you receive
 - * Guaranteed Maturity Benefits (GMB)
 - * Accrued Guaranteed Additions (GAs)
 - * Vested Reversionary Bonuses and Terminal Bonus, if any
- ☑ Tax benefits^{T&C1}: Applicable to premiums paid and benefits received as per the prevailing tax laws.

Benefits in detail:

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

Guaranteed Maturity Benefit (GMB): The Guaranteed Maturity Benefit is decided at the beginning of the Policy, depending on the age, policy term, PPT, gender and premium.

Guaranteed Additions (GAs): as a percentage of annualised premium is set out as below

Policy Year	PPT 5/7 Yrs	PPT 10/15/20 Yrs
Yr 1 - Yr 5	8.00%	10.00%
Yr 6 - Yr 10	10.00%	12.00%
Yr 11 - Yr 15	12.00%	15.00%
Yr 16 Onwards	15.00%	18.00%

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

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

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

Sum Assured on Death:

Higher of

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

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

Basic Eligibility Conditions :

Min. Maturity	:	18 Yrs
Max. Maturity	:	70 Yrs
Modes	:	A / H / M

PPT & Policy Term:

PPT 5 Yrs	:	10 to 15 Yrs
PPT 7 Yrs	:	12 to 17 Yrs
PPT 10 Yrs	:	15 to 20 Yrs
PPT 15 Yrs	:	20 to 25 Yrs
PPT 20 Yrs	:	25 to 30 Yrs

Minimum Premium

PPT 5 Yrs	:	Rs.40,000
PPT 7 Yrs	:	Rs.18,000
PPT 10 Yrs	:	Rs.12,000
PPT 15 Yrs	:	Rs.9,600
PPT 20 Yrs	:	Rs.8,400

Min. & Max. Entry Age

PPT 5 Yrs	:	3 Yr & 45Yrs
PPT 7 Yrs	:	1 Yr & 58Yrs
PPT 10 Yrs	:	91days & 55Yrs
PPT 15 Yrs	:	91days & 50Yrs
PPT 20 Yrs	:	91days & 45Yrs

Terms and conditions : 1.Tax benefits: Tax benefits under the policy will be as per the prevailing Income Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premiums paid and benefits received. Service tax and cess will be charged extra, as per applicable rates. The tax laws are subject to amendments from time to time. 2.Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is in force till the completion of entire policy term. 3.Minimum guaranteed sum assured on maturity is the Guaranteed Maturity Benefit (GMB) 4.Absolute amount assured to be paid on death is 10 times the Annualized Premium.

ICICI Prudential Life Insurance Company Limited IRDA Regn No. 105 . CIN:U66010MH2000PLC127837.Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India).© 2016, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025.. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Tax laws are subject to amendments from time to time. UIN 105N153V01 Advt no. E/II/0474/2016-17

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LIFE INSURANCE

KOTAK SMARTLIFE PLAN

A LIMITED PAY NON-LINKED PARTICIPATING LIFE INSURANCE PLAN

"Kotak SmartLife Plan", is a limited pay participating endowment plan which will provide you option either to receive Cash bonus payouts every year right from the end of 1st policy year onwards to take care of interim financial requirements or utilize such Cash bonuses for accumulating and creating a corpus to fulfill bigger goals and plan for a stress-free life.

Key Advantages -

- ☑ Offers protection up to the age of 75 years
- ☑ Convenience of choosing Bonus options: Cash Payout or Paid-Up Addition
- ☑ Avail chosen Bonus option from end of 1st policy year onwards
- ☑ Additional protection through optional riders on payment of additional premium

Plan Benefits:

Survival Benefit : The Survival Benefit shall be payable as per the chosen Bonus option
Cash Payout Option : at the end of each policy year, starting from the end of 1st policy year - Cash Bonus declared will get paid out till end of the policy term or death or surrender, whichever is earlier.
Paid-up Addition option : at the end of each policy year, starting from the end of 1st policy year- Cash Bonus declared will get utilized to purchase Paid-Up Additions (additional Sum Assured) the "Cash Bonus", for Basic Sum Assured and Paid-Up Additions will be declared separately which in turn will get utilized to Purchase Paid-Up Addition at the end of the policy year.
Maturity Benefit : On survival till the end of the policy term and all due premiums are paid, the following Maturity Benefit will be payable and policy will get terminated.
Under Cash Bonus Payout option: Basic Sum Assured PLUS Cash Bonus, if any PLUS Terminal bonus, if any
Under Paid-Up Addition option : Basic Sum Assured PLUS Cash Bonus, if any PLUS Accrued Paid-up Addition, if available PLUS Terminal bonus, if any

Death Benefit : If all the due Premiums have been paid, death benefit shall be :
Under Cash Bonus Payout option : Sum Assured on death PLUS Interim bonus, if any PLUS Terminal bonus, if any
Under Paid-Up Addition option : Sum Assured on death PLUS Accrued Paid-up Additions, if available PLUS Interim bonus, if any PLUS Terminal bonus, if any
 Where Sum Assured on death is: higher of: I) 11 times of Annualised Premium (including extra premium, if any) OR II) Basic Sum Assured, which is the guaranteed maturity benefit OR III) 105% of all premiums paid (including extra premium, if any) till the date of death
Tax Benefit: Tax benefits under Section 80C and Section 10(10D) of Income Tax Act, 1961 subject to conditions as specified in those sections. Tax benefits are subject to change as per tax laws. Customer is advised to take an independent view from tax consultant.
Eligibility:
 Entry Age of Life Insured : Min : 3 years
 Max : 50 Yrs – 6 & 15 pay
 55 Yrs – 8 & 10 pay
 54 Yrs – 12 pay
 Maturity Age of Life Insured : 75 Yrs
 Policy Term : 75 Yrs less Entry Age of Life Insured
 Basic Sum Assured : Min: Rs. 2,50,000/-
 Max : No Limit
 Premium Payment Term : 6, 8, 10, 12 and 15 years
 Premium Payment Mode : Yearly, Half yearly, Quarterly, Monthly
 Premium Modal Factor : Yearly – 100% , Half Yrly – 51% , Qtrly – 26% , Mthly – 8.8%

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

A 6* YEARS PAYMENT, 11* YEARS TERM NON-LINKED PARTICIPATING LIFE INSURANCE PLAN

Bharti AXA Life Child Advantage is a traditional participating plan with an in-built Premium Waiver Benefit. The plan is flexible to suit the requirements of your child and help you plan his/her future.

Benefits under the Plan

Guaranteed Payout (Applicable only for Money Back Option and subject to policy terms and conditions)
 The Guaranteed Payout would be paid during the last 5 Policy Yrs before Maturity Date as below:

Guaranteed Payout #	% Payable
End of 5th Year	10% of Sum Assured
End of 4th Year	10% of Sum Assured
End of 3rd Year	15% of Sum Assured
End of 2nd Year	15% of Sum Assured
End of 1st Year	20% of Sum Assured

Year before Maturity Date

Maturity Benefit :

Option 1 : Endowment Option : 125% of S.A. will be paid on Maturity along with accrued Simple Reversionary Bonus & Terminal Bonus, if any.

Option 2 : Money Back Option : 40% of S.A. will be paid on Maturity along with accrued Simple Reversionary Bonus & Terminal Bonus, if any.

Life Insurance Benefit : In case of unfortunate event of death the nominee will receive the S.A or 11 Times of A.P. whichever is higher. In addition to the above, all outstanding premiums would be waived of and all the benefits under the plan would continue as scheduled.

*** Available in other terms as well.** Bharti AXA Life Insurance Company Limited, IRDAI Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. **Insurance is the subject matter of the solicitation.** For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Bharti AXA Life is the name of the Company and Bharti AXA Life Child Advantage is only the name of the traditional participating insurance policy and does not in any way represent or indicate the quality of the policy or its future prospects.. Life Insurance Coverage is available under this policy. Bharti AXA Life Child Advantage UIN: 130N065V01.

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TATA AIA LIFE INSURANCE DIAMOND SAVINGS PLAN

A NON LINKED PARTICIPATING LIFE INSURANCE PLAN

Tata AIA Life Insurance Diamond Savings Plan, a limited pay insurance plan that meets tomorrow's requirements along with protecting your loved ones. The plan helps you fulfill your medium and long term goals, such as child's education, second income and retirement planning. Furthermore, to boost your savings participating fund of the product has Equity exposure up to 40%.

Key Features :

- Get Guaranteed Income¹ for 10 or 13 years
- Get vested Compound Reversionary Bonus ² and Terminal Bonus ², if any, on Maturity
- Life cover of minimum 11 times of annualised premium
- Enhance your protection with optional Riders³
- Tax Benefits u/s 80C and 10(10D), as per applicable income tax laws ⁴

Plan Eligibility :

- Age at entry (as on last birthday) : 0 to 60 years
- Age at Maturity (as on last birthday) : 18 to 75 years
- Min Premium : Rs. 18,000 per annum
- Premium Modes : Annual/Half-yearly/Quarterly/ Monthly
- Premium Payment Term/ Policy Term (in year) : 8/18 and 12/25
- Life Cover : Min 11 Times of Annualised Premium

Guaranteed Income : Receive Guaranteed Income¹ of 20% of Assured Benefit for Policy Term of 18 years and 25% of Assured Benefit for Policy Term of 25 years, payable from the end of next year after Premium Payment Term.

Maturity Benefit : Get lump sum benefit on Maturity of the Policy which is equal to Last Guaranteed Income ¹ + accrued Compound Reversionary Bonus ² and Terminal Bonus ², if any.

Death Benefit : On death of the Life Insured during the Policy term, Sum Assured on Death + accrued Compound Reversionary Bonus ² and Terminal Bonus ², if any, shall be paid. This total amount will be subject to a minimum of 105% of Total Premiums Paid (excluding underwriting extra premiums & modal loading, if any) as on the date of death.

Disclaimers : ¹A Guaranteed Income of 20% or 25% of Assured Benefit shall be paid annually commencing from the end of policy year 9 or 13, for premium payment term 8 or 12 respectively and shall be payable till Maturity of the Policy or till death, whichever is earlier. ²Bonuses are based on company's performance and are not guaranteed. Past performance is not an indicative of future performance. **Compound Reversionary Bonus** shall accrue annually starting from first Policy Anniversary. Compound Reversionary Bonus shall be a percentage of the Assured Benefit and vested Compound Reversionary Bonus. **Terminal Bonus** shall be a percentage of the Assured Benefit and shall be paid subject to the following :- At least 5 year full Annual Premiums have been paid, where Premium Payment Term is 8 years; or - At least 7 years full Annual Premiums have been paid, where Premium Payment Term is 12 years. ³Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Rider (UIN: 110B028V01), Tata AIA Life Insurance Waiver of Premium Plus (WOPP) Rider (UIN: 110B029V01) and Tata AIA Life Insurance Term Rider (110B030V01) are available under this plan. Riders are not mandatory and are available for a nominal extra cost. For more details on the benefits, premiums and exclusions under the riders please refer to the Rider Brochure or contact our Insurance Advisor or visit our nearest branch office. ⁴Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefit available to you. Insurance cover is available under this product. This product is underwritten by Tata AIA Life Insurance Company Limited. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. UIN: 110N133V01. **Tata AIA Life Insurance Company Limited** (IRDAI Regn. No.110 CIN: U66010MH2000PLC128403). Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call **1-860-266-9966** (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com or SMS 'LIFE' to **58888** L&C/Advt/2019/Jan/074.
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TATA AIA LIFE INSURANCE SAMPOORNA RAKSHA PLUS

NON LINKED NON PARTICIPATING TERM ASSURANCE PLAN WITH RETURN OF PREMIUMS ON MATURITY

TATA AIA Life Insurance Sampoorna Raksha+ is a plan that offers two benefits - Protection for your loved ones and Return of Premium¹ on survival till maturity of the Policy.

Salient Features:

- Life Cover for Policy Term of up to 40 years or Age 100
- Return of Premium¹ on survival till maturity
- Premium Payment options – Regular or Limited(5 Pay / 10 Pay / 12 Years)
- Lower premiums rates for Non Smokers and Female lives.

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

Plan Eligibility:

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

Plan Benefits:

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

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

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

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

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

Disclaimers: Insurance cover is available under this product. This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed issuance plan and it will be subject to Company's Underwriting and acceptance. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. In case of non-standard lives, extra premiums will be charged as per our underwriting guidelines. Buying a Life Insurance policy is a long-term commitment an early termination of the policy usually involves high costs and the surrender value payable may be less than the total premium paid. All Premiums, Charges, and interest payable under the policy are exclusive of applicable taxes, duties, surcharge, cesses or levies which will be entirely borne/ paid by the Policyholder, in addition to the payment of such Premium, charges or interest. Tata AIA Life shall have the right to claim, deduct, adjust, recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the benefits payable under the Policy. Kindly refer the sales illustration for the exact premium. For more details on benefits, premiums and exclusions under the Rider, please refer to the rider brochure or contact Tata AIA Life Insurance Advisor/Branch. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefit available to you. UIN: 110N130V02. L&C/Advt/2018/May/290. **Tata AIA Life Insurance Company Limited** (IRDAI Regn. No.110 * CIN: U66010MH2000PLC128403). Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch offices or call **1-860-266-9966** (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com or SMS 'LIFE' to **58888**

LIFE INSURANCE

PNB METLIFE SUPER SAVER PLAN

NON-LINKED, PARTICIPATING LIFE INSURANCE PLAN

PNB MetLife Super Saver Plan is a non-linked, participating life insurance plan that helps you accumulate your savings and provides a long term financial protection for you and your family. Additionally, it also provides a waiver of premiums to ensure that your goals are not compromised in case of critical illness or an untimely demise.

Key benefits –

- **Maturity Benefit:** Get sum assured on maturity as lump sum plus Reversionary bonuses (as per payout option chosen) and Terminal bonus, if any
- **Flexibility to choose how long you want to pay :** 5, 7, 10, 12 or 15 years
- **Flexibility to choose bonus payout options¹**
- ◆ **Accumulation:** Simple Reversionary bonus; if any, accumulated throughout the policy term and paid on maturity
- ◆ **Liquidity² through Cash bonuses, if any:** Simple reversionary bonus, if any, accrued during premium payment term and paid on maturity Plus Cash bonus, if any, is paid every year after premium payment term
- **Protection for your family :** Life cover across policy term & additional protection with waiver of premium options (on death & diagnosis of critical illness)

¹Option to be chosen at inception of the policy

²Liquidity option will be available only with the following Premium Payment Term (PPT) & Policy Term (PT) options:

^ ^ Growth with Bonus – Simple reversionary bonus, cash bonus and terminal bonus are subjected to the announcement by the company.

Maturity Benefit : In case the Policy is in In-force status and all due installment premiums have been received by us then the Maturity benefit payable will be the sum of : a) Sum Assured on Maturity b) Accrued Simple Reversionary Bonuses, if any & c) Terminal Bonus, if any

Death Benefit: In the event of the unfortunate death of the Life Assured provided that the policy is still in In-force status on the date of death :

If 'Savings' or 'Savings + Health Care' option is chosen, the nominee shall receive:

Sum Assured on Death plus the accrued Simple Reversionary Bonuses, if any plus Terminal Bonus, if any, subject to a minimum of 105% of all premiums paid as on date of death and the Policy shall terminate.

If 'Savings + Family Care' option is chosen, the nominee shall receive:

- ◆ Sum Assured on death
- ◆ All future premiums, if any, that would otherwise have been payable under the base policy shall be waived for the remainder of the premium payment term and
- ◆ At the end of the policy term, following benefit shall be payable:
 - ▲ Sum Assured on Maturity + Accrued Simple Reversionary Bonus, if any + Terminal Bonus, if any.
 - ▲ In addition, if Bonus option 2 - Liquidity is chosen; the cash bonus, if any payout, if any, shall continue to be paid till maturity

Eligibility:

Minimum Age Entry	: Savings plan – 0 (30 Days) Savings + Family Care and Savings + Health Care - 18 Years
Maximum Age Entry	: Savings Plan - 60 Years (Annual Mode) 55 Years (Other Modes) Savings + Family Care – 50 Years (Annual Mode), 45 Years (Other Modes) Savings + Health Care: Annual Mode : PPT – 5,7,10,12 Pay – 55 Yrs, PPT – 15 & Regular Pay – 50 Yrs Savings + Health Care : Other Mode : PPT – 5,7,10,12 Pay – 50 Yrs, PPT – 15 & Regular Pay – 45 Yrs
Maximum Maturity Age	: Savings Plan -18 Yrs Savings + Family Care and Savings + Health Care - 28 Years
Premium Payment Term	: 5,7,10,12,15 and Regular Pay
Premium Payment Modes	: Yearly, Half Yearly, Monthly

PNB MetLife India Insurance Company Limited, Registered office address: Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore - 560001, Karnataka. IRDAI Registration number 117. CI No: U66010KA2001PLC028883. The marks "PNB" and "MetLife" are registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively. PNB MetLife India Insurance Company Limited is a licensed user of these marks. Call us Toll-free at 1-800-425-6969. Phone: 080-66006969, Website: www.pnbmetlife.com, Email: indiaservice@pnbmetlife.co.in or Write to us: 1st Floor, Techniplex-1, Techniplex Complex, off Veer Savarkar Flyover, Goregaon (West), Mumbai - 400062, Maharashtra. Phone: +91-22-41790000. Fax: +91-22-41790203. PNB MetLife Super Saver Plan is a non-linked, participating life insurance plan (UIN: 117N123V01). Please consult your advisor for more details. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding the sale. Tax benefits are as per the Income Tax Act, 1961, & are subject to amendments made thereto from time to time. Please consult your tax consultant for more details. Goods and Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. The future bonus rates are not guaranteed and purely depend on the experience of the underlying Participating Fund. LD/2019-20/135 | EC125.

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BAJAJ ALLIANZ LIFE INCOME ASSURE

A GUARANTEED MONTHLY INCOME LIFE INSURANCE PLAN

Bajaj Allianz Life Income Assure' a plan which guarantees a regular monthly income for you and your family along with protection in case of any eventuality. A plan which provides for your 2 income and helps you achieve financial freedom - 'Guaranteed'.

Key Advantages -

- Guaranteed Monthly Income
- Choice of 2 life cover variants: Income & Assure
- Choice of 4 Policy Terms to suit your financial goals
- Offer bonuses to enhance your saving
- Option to enhance your coverage with rider benefits
- Lower premium rates for female lives

Benefit Payable

Survival Benefit : Provided the life assured is alive at the end of the premium payment term, the Guaranteed Monthly Income (GMI)* (irrespective of the variant chosen) will be paid every month for 144 months, starting from the end of premium payment term.

*The GMI has to be selected at the inception of the policy and is fixed throughout the term of the policy.

Maturity Benefit : Provided the policy is in-force, as on the maturity date and the life assured is alive, vested bonus plus terminal bonus, if any, will be paid.

Death Benefit : In case of unfortunate death of the life assured during the policy term, the death benefit will be higher of:

- Sum Assured on Death plus vested bonus plus terminal bonus, if any, or
- 105% of the total premium** paid

Sum Assured on Death is higher of (i) sum assured (ii) 10 times of Annualised Premium.

*Annualised Premium is exclusive of extra premium, rider premium, loadings for modal premiums, Goods and Service Tax. **Total Premium is exclusive of extra premium, rider premium, Goods and Service Tax. Goods and Service Tax will be collected over and above the premium under the policy.

Tax Benefits :

Tax benefits under section 80C of the Income Tax Act. Survival, Maturity, Death and Surrender Benefits are eligible for tax benefit under Section 10(10) D of the Income Tax Act, subject to the provision stated therein.

Eligibility :

Min & Max. Entry Age	: 0 Yrs & 50 Yrs
Min & Max. Maturity Age	: 18 yrs & 74 Yrs,
Policy Term & PPT	: 17 Yrs Term with 5 Yrs PPT 19 Yrs Term with 7 Yrs PPT 22 Yrs Term with 10 Yrs PPT 24 Yrs Term With 12 Yrs PPT
Premium Payment Mode	: Yearly and Monthly~

~ The monthly premium frequency is only allowed under auto-debit process as allowed by RBI to financial institutions.

Risk Factors and Warning Statements: Bajaj Allianz Life Income Assure - UIN: 116N139V01. The above product write-up is indicative of terms and conditions, guarantees and exclusions contained in the policy document. For more details on risk factors, terms and conditions please read sales brochure & policy document available on www.bajajallianzlife.com, carefully before concluding a sale. All charges/taxes, as applicable will be borne by the Policyholder. Regd. Office Address Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerawada, Pune. 411 006. Fax: (020) 6602 6789 IRDAI Reg. No.: 116. CIN: U66010PN2001PLC015959 SMS & Toll Free No. SMS LIFE 56070 Sales: 1800 209 0144 | Service: 1800 209 7272 Mail us : customercare@bajajallianz.co.in

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EDELWEISS TOKIO LIFE – INCOME BUILDER

A NON LINKED, NON-PARTICIPATING ENDOWMENT LIFE INSURANCE PLAN

Edelweiss Tokio Life – Income Builder is a life insurance plan which helps to build financial reserves for all expected and unexpected scenarios in the future. This plan also has an option that will ensure that the family continues to receive a steady stream of income in case of an unfortunate demise of the Life Insured or in case of suffering from any covered Critical Illness.

Choose from the either of two plan options

Base - This option pays maturity benefit for fulfilling ones dreams. It also provides life insurance cover in case of an unfortunate demise of the Life Insured.

Secured Income – This option ensures that in case of an unfortunate event of death or diagnosis of covered Critical Illness, the dreams are not compromised as the payouts will continue during the payout period without paying any future premiums.

Opt for any one of the two maturity benefit options:

Regular Income – Beginning from the first payout date, start receiving income instalments at regular intervals during the payout period. The payout period begins from the end of policy term.

Regular Income plus Lumpsum - In addition to the regular income instalment, receive a lumpsum payout with the last regular income instalment.

Flexibility to choose the payout frequency and payout date :

The regular income instalment frequency can be either annual, semi-annual, quarterly or monthly as opted for at inception. In addition, the first payout date for regular income instalment can be advanced by a maximum of 30 days and receive all subsequent instalments on that date of a month. This option can be exercised 90 days before the policy maturity date.

Death Benefit:

a) Base Option : In the unfortunate event of death during the policy term, the nominee will receive Sum Assured on Death and the policy will terminate. No death benefit shall be payable in case of death during the payout period.

b) Secured Income option: In the unfortunate event of death of the Life Insured or in case the Life Insured is diagnosed with one of the 12 covered Critical Illness conditions, during the Policy Term, the nominee will receive Sum Assured on Death immediately, and no future premiums shall be payable. In addition all payouts as per the maturity option chose will be paid to the nominee. No death benefit shall be payable in case of death during the payout period.

Maturity Benefit : Based on the option chosen (regular income or regular income + lumpsum), the maturity benefit will be paid out in arrears from the first payout date till the end of the payout period. If the option to advance the first payout date has been exercised, then the all regular income instalments shall begin based on the date as opted for.

Boundary Conditions :

Age at entry : Base Option Min: 18 yrs- PT, Max – 55 yrs, Secured Income Option Min: 18 yrs, Max – 50 yrs

Age at Maturity : Base Option Min: 18 yrs, Max – 67 yrs, Secured Income Option Min: 25 yrs, Max – 62 yrs

Policy Term : 7, 10, 12 years, **Premium Paying Term***: Same as Policy Term,

Payout Period : For 7 yrs : 7, 13, 18 & 23 yrs, For 10 yrs : 10, 15 & 20 yrs For 15 yrs : 12 & 18 yrs

* Single premium option also available in this plan

Disclaimer: Edelweiss Tokio Life – Income Builder is only the name of the non-linked non-participating endowment life insurance plan and does not in any way indicate the quality of the contract, its future prospects, or returns. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Edelweiss Tokio Life Insurance Company Ltd. IRDAI Regn. No. 147. CIN: U66010MH2009PLC197336. UIN: 147N057V01, ARN:OP/0045/Oct2018, Registered Office: 6 Floor, Tower 3, Wing 'B', Kohnoor City, Kiro Road, Kurla (W), Mumbai 400070. Corporate Office: 4th Floor, Tower 3, Wing 'B', Kohnoor City, Kiro Road, Kurla (W), Mumbai 400070, Toll Free: 1800 2121212 | Fax No.: +91 22 7100 4133 | www.edelweisstokio.in Flower & Edelweiss (as displayed above) are trademarks of Edelweiss Financial Services Limited; "Tokio" is Trademark of Tokio Marine Holdings Inc. and used by Edelweiss Tokio Life Insurance Co. Ltd. under license. **BWARE OF SPURIOUS/ FRAUD PHONE CALLS!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

EDELWEISS TOKIO LIFE - GCAP

A NON LINKED NON PARTICIPATING GUARANTEED RETURN LIFE INSURANCE PLAN

Key Benefits

- ☑ All the benefits are guaranteed* upfront.
- ☑ Simplified product structure for easy understanding.
- ☑ Get Additional benefits from 9th policy year through Guaranteed Accrual Additions.
- ☑ Multiple options of policy term and premium paying term to suit your requirements.
- ☑ Get extra benefit for higher premiums

* Payable either on maturity or death whichever is earlier, provided the policy is inforce

Benefits under the Plan

Death Benefit: In case of unfortunate event of the death of the insured; the nominee will get Sum Assured on death plus Cumulative Guaranteed Accrual Additions

The Sum Assured on Death will be the highest of a) 11 times of Annualised Premium for 5, 7 & 10 Pay and 13 times of Annualised premium for 12 Pay, or b) 105% of the total premiums paid as on the date of death or c) Sum Assured on Maturity.

Extra Benefit Available : Higher benefit is made available for higher annualised premium as per the table given below (per Rs.20,000 /-premium exceeding Annualized premium of Rs.40,000/-) :

Policy Term	Additional Benefit
10 Yrs	Rs.5,000/-
15 Yrs	Rs.10,000/-
20 Yrs	Rs.15,000/-
25 & 30 Yrs	Rs.20,000/-

Guaranteed Accrual Additions (GAA) : GAA depends on annualised premium, policy term, premium paying term, entry age and the gender of the life assured. The GAA is accrued every year, starting from the 9th policy year till maturity, at the beginning of the year. The Cumulative GAA is payable on death or maturity.

Maturity Benefit : On Maturity the policy holder will get Maturity Sum Assured plus Cumulative Guaranteed Accrual Additions plus Extra Benefits Applicable (If any)

Where Sum Assured on Maturity is equal to cumulative Annualised premium. The Sum Assured on Maturity is payable in 5 equal installments, starting from the date of maturity. The Cumulative GAA & Extra Benefits will be payable in lump sum along with the first instalment at the date of maturity.

The Policy holder may take the remaining future installments, discounted at the rate of 6.00% per Annum, as a lump-sum anytime after maturity.

Boundary Conditions

Age at Entry	: Min - 91 days, Max - 55 Yrs
Policy Term	: 10, 15, 20, 25 and 30 Yrs
PPT	: 5, 7, 10 and 12 Yrs
Min. Premium	: Annual: Rs.15,000/-, Semi Annual: Rs.8,000/-, Quarterly: Rs.4,000/- and Monthly: Rs.1,500/-
Premium Mode:	Annual, Semi-annual, Quarterly, Monthly

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Kottayam	: 0481 - 256 9750 / 256 9751
Kozhencherry	: 0468 - 231 0720 / 231 0721
Kunnamkulam	: 0488 - 522 3509 / 522 3510
Manjeri	: 0483 - 276 1124 / 276 1125
Matannur	: 0490 - 247 4662 / 247 4663
Mavelikara	: 0479 - 234 4495 / 234 4496
Ottapalam	: 0466 - 224 7366 / 224 8227
Olavakkode	: 0491 - 255 5501 / 255 5502
Pala	: 0482 - 210 120 / 210 180
Palakkad	: 0491 - 250 4440 / 250 4441
Pathanamthitta	: 0468 - 232 0613 / 232 0614
Taliparamba	: 0460 - 230 0035 / 230 0036
Payyanur	: 04985 - 203 490 / 205 390
Perinthalmanna	: 04933 - 226 380 / 226 390
Ramanattukara	: 0465 - 244 3003 / 244 3005
Thalassery	: 0490 - 232 4177 / 232 3177
Thrissur	: 0487 - 232 5570 / 232 5571
Thiruvalla	: 0469 - 263 0123 / 263 0124
Tirur	: 0494 - 242 0753 / 242 0754
Vadakkara	: 0496 - 251 7721 / 251 7722

MAHARASHTRA

Mumbai

Airoli	: 022 - 2779 5341 / 2779 0174
Ambarnath (E)	: 0251 - 260 7328 / 260 7155
Andheri (East)	: 022 - 2683 5952 / 2684 1552
Andheri-IRLA	: 022 - 2671 1502 / 2623 6502
And-JB Nagar	: 022 - 2825 7307 / 2825 7308
And- Lokhandwala	: 022 - 2634 5957 / 2637 5483
And- Marol	: 022 - 2920 8134 / 2925 6912
And- Oshiwara	: 022 - 2632 1196 / 2632 1136
And-7 Bunglows	: 022 - 2632 9373 / 2631 5566
And-Takshila	: 022 - 2821 4787 / 2821 4814
Andheri (West)	: 022 - 2678 1742 / 2678 1781
Bandra Mt. Mary	: 022 - 2643 2158 / 2643 2147
Bangur Nagar	: 022 - 2873 4228 / 2873 4229
Bandra - Pali	: 022 - 2655 8399 / 2640 0982
Bandra (West)	: 022 - 2640 5564 / 2641 2422
Bhandup (W)	: 022 - 2566 2064 / 2566 7156
Borivali (East)	: 022 - 2808 5971 / 2808 5972
Borivali - Gorai	: 022 - 2868 0460 / 2868 0463
Borivali -I.C.Col.	: 022 - 2891 8594 / 2895 2352
Borivali-Saibaba	: 022 - 2862 0403 / 2862 0406
Borivali (West)	: 022 - 2895 1548 / 2895 7025
Borivali -Yogi Ngr	: 022 - 2892 2017 / 2892 2018
Byculla	: 022 - 2370 3247 / 2370 3248
Chembur	: 022 - 2521 2912 / 2521 0676
Chembur -C.G.Rd	: 022 - 2520 3007 / 2520 3008
Chira Bazar	: 022 - 2203 7791 / 2203 7792
Colaba	: 022 - 2202 2330 / 2202 2335
Dadar (East)	: 022 - 2413 7451 / 2416 3350
Dadar (West)	: 022 - 2438 6887 / 2432 4897
Dahisar (East)	: 022 - 2896 1471 / 2828 3234
Dahisar (West)	: 022 - 2894 4020 / 2892 8617
Dombivli (East)	: 0251 - 2826 1963 / 286 0698
Dom-Gandhi Ngr	: 0251 - 280 3409 / 280 3410
Dombivli - MIDC	: 0251 - 244 0074 / 244 0075
Dombivli (West)	: 0251 - 248 1754 / 248 1764
Fort	: 022 - 2265 9033 / 2265 9034
Nanganallur	: 022 - 2102 0876 / 2102 0118
Ghatkopar (East)	: 022 - 2502 4859 / 2502 4860
Ghatkopar (W)	: 022 - 2382 1327 / 2384 0027
Girgaum	: 022 - 2843 1243 / 2843 1244
Gokuldham	: 022 - 2878 2423 / 2878 2428
Goregaon (W)	: 022 - 2801 0682 / 2801 0683
Jankalyan Nagar	: 0251 - 235 1210 / 235 1212
Kalyan (East)	: 0251 - 223 4661 / 223 4708
Kal-Khadakpada	: 0251 - 231 1482 / 231 8132
Kalyan (West)	: 022 - 2808 1997 / 2801 5033
Kandivali (West)	: 022 - 2867 8347 / 2867 8388
Kandivali - Charkop	: 022 - 2870 9820 / 2870 3081
Knd-Thakur Complex	: 022 - 2604 3052 / 2604 3054
Khar (West)	: 022 - 2774 0840 / 2774 0843
Kharghar	: 022 - 2756 6649 / 2755 0651
Koparkhairane	: 022 - 2529 0431 / 2529 0432
Kurla-Nehru Ngr	: 022 - 2307 6953 / 2307 5731
Lower Parel	: 022 - 2444 6963 / 2444 3393
Mahim	: 022 - 2880 4509 / 2880 4510
Malad (East)	: 022 - 2888 3281 / 2888 3710
Malad - Evershine	: 022 - 2881 7579 / 2882 3974
Malad (West)	: 022 - 2412 8399 / 2411 8033
Matunga	: 022 - 2812 4947 / 2812 4973
Mira Road	: 022 - 2164 5697 / 2164 7795
Mul - Vaishali Ngr	: 022 - 2163 4442 / 2163 6430
Mulund (East)	: 022 - 2560 5102 / 2569 3938
Mulund (West)	: 022 - 2772 3175 / 2772 3975
Nerul (East)	: 022 - 2748 2969 / 2748 2896
Panvel	: 022 - 2430 0953 / 2430 0954
Prabhadevi	: 022 - 2781 1123 / 2781 6218
Sanpada	: 022 - 2666 3597 / 2666 3670
Santacruz - Kalina	: 022 - 2600 0093 / 2605 4020
Santacruz (West)	: 022 - 4971 5992 / 4971 5993
Seawood	: 022 - 2682 0742 / 2682 0743
Shahaji Raje Rd	: 022 - 2403 3567 / 2403 3568
Sion	: 022 - 2801 4365 / 2388 5106
Tardeo	: 022 - 2537 6719 / 2537 6187
Thane (West)	: 022 - 2597 4537 / 2597 4538
Th - Ghodbunder Rd	: 022 - 2538 9013 / 2538 9014
Th - Kalwa	: 022 - 2547 7305 / 2547 7310
Th - Kolbad Rd	: 022 - 2538 0320 / 2538 0321
Th-Panchpakhadi	: 022 - 2588 1451 / 2588 1452
Th - Vartak Ngr	: 022 - 2173 0446 / 2171 2295
Th - Vasant Vihar	: 022 - 2525 2201 / 2525 2202
Tilak Nagar	: 0250 - 239 2010 / 239 2011
Vasai (East)	: 0250 - 233 6086 / 233 6087
Vasai (West)	: 0250 - 232 8995 / 232 8996
Vasai (W) Parkaka	: 022 - 2782 1286 / 2782 0587
Vashi	: 022 - 2579 5095 / 2579 5096
Vikhroli (West)	: 022 - 2618 6302 / 2663 1590
Vile Parle (East)	: 022 - 2615 3174 / 2615 5572
Vile Parle (West)	: 0250 - 250 4566 / 250 4567
Virar	: 022 - 2414 8033 / 2415 8033
Wadala	: 022 - 2414 8033 / 2415 8033

NEW DELHI / N.C.R.

Dilshad Garden	: 011 - 4151 0297 / 4151 0298
Dwarka	: 011 - 4506 3550 / 4902 8431
Janak Puri	: 011 - 4157 9598 / 4157 9599
Kalkaji	: 011 - 4909 8011 / 4909 8012
Kamla Nagar	: 011 - 4011 3699
Karkardooma	: 011 - 4940 9565 / 4940 9575
Karol Bagh	: 011 - 4145 2085 / 4503 2500
Laxmi Nagar	: 011 - 4244 4279 / 4244 4280
Mayur Vihar	: 011 - 4987 8417 / 4950 6187
Munirka	: 011 - 4178 3482 / 4178 3483
Paschim Vihar	: 011 - 4984 2964
Pitampura	: 011 - 4903 6521 / 4903 6721
Punjabi Bagh	: 011 - 4015 9212 / 4015 9213
Ranibagh	: 011 - 4039 3117 / 4039 3118
Rohini	: 011 - 4904 4671 / 4904 4571
Vasundhara Enclave	: 011 - 4984 7952 / 4984 7953
Vikasपुरी	: 011 - 4036 6817 / 4248 4290
W. Patel Nagar	: 011 - 4986 5674 / 4561 4162
Allahabad	: 7518600515 / 7518600513
Noida	: 0120 - 435 9083 / 422 1969