

BLUECHIP BULLETIN

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www.bluechipindia.co.in

KOTAK PREMIER ENDOWMENT PLAN

A LIFE INSURANCE PLAN

GUARANTEE* A GREAT START TO FULFILL YOUR DREAMS

Kotak Premier Endowment Plan is a long-term savings cum protection plan that provides financial security to cope with unfortunate contingencies along with the ability to save for your future financial needs. This plan provides guaranteed* additions in the first five policy years and bonus start accruing from 6th year onwards, all this put together builds up a corpus for your secure Future.

Key Advantages

- ☑ Guaranteed* Additions : At 5% per annum of Basic Sum Assured in the first 5 policy years.
- ☑ Earn bonus for 6th policy year onwards.
- ☑ Convenience to select from multiple options of PPT.
- ☑ Tax Benefit #

How does the plan work

Kotak Premier Endowment Plan provides long term savings as well as protection to ensure financial independence under all circumstances.

- ◆ You select the Basic Sum Assured that will be payable on Maturity or on death, Policy Term and Premium Payment Term based on which the Premium amount will get calculated.
- ◆ Guaranteed* Additions : in the first 5 policy years your policy will be eligible for Guaranteed* Additions at 5% p.a. (simple) of Basic Sum Assured. These guaranteed* additions will be payable either on maturity or on death whichever is earlier.

Basic Sum Assured : The Basic Sum Assured is selected by the Policyholder and the Premium is based on Basic Sum Assured, Term, Premium Paying Term and the Age of the Life Insured. This is the minimum amount guaranteed* on Maturity where all the due premiums have been paid in full, This is also used to determine the Minimum Death Benefit.

Maturity Benefit : This plan provides for wealth creation during the policy tenure. On survival till the end of the policy term the following benefit will be payable.
Basic Sum Assured + Accrued Guaranteed* Additions + Accrued Reversionary Bonuses and Terminal Bonus, if any

Death Benefit : In the unfortunate event of death during the policy term, the nominee will receive: Minimum Death Benefit + Accrued Guaranteed* Additions + Accrued Reversionary Bonuses and Terminal Bonus, if any.

Minimum Death Benefit is as follows :

Entry age of Life Insured < 45Years : Higher of 11 times of Annual Premium or Basic Sum Assured.
Entry age of Life Insured >=45 years : Higher of 7 times of Annual Premium or Basic Sum Assured.

Note : Death Benefit at any point in time has to be at least 105% of the premiums paid till the date of death (excluding any extra premium and modal factor if any). Kotak Premier Endowment Plan: UIN-107N079V01, Form No:N079, Ref. No.: KU/14-15/P-MG/165. Kotak Mahindra Old Mutual Life Insurance Ltd; CIN: U66030MH2000PLC128503; Regn. No.:107, Regd. Office: 4th Floor, Vinay Bhavaya Complex, 159 A, C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400098. Website: http://insurance.kotak.com | Email: clientservicesdesk@kotak.com | Toll Free No:1800-209-8800. This is a Savings cum Protection oriented plan. This is a participating endowment plan. *Guaranteed benefits due under this plan are available provided premiums are paid regularly for the entire premium payment term and the policy is in force. Insurance is the subject matter of solicitation. For more details on risk factors, terms # and conditions please read sales brochure carefully before concluding a sale. Tax benefits are subject to change in tax laws. You are advised to consult your tax advisor for details.

ICICI PRU LIFE SAVINGS SURAKSHA

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

CONDITIONS APPLY #

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

Key Benefits of ICICI Pru Savings Suraksha

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

Benefits in detail:

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

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

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

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

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

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

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

Sum Assured on Death :

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

Basic Eligibility Conditions of the Plan:

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

Premium Payment Term & Policy Terms :

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

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

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI clarifies to public that

- * IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- * IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

HDFC LIFE SUPER INCOME PLAN

PAY FOR 8 YEARS & GET GUARANTEED INCOME OF 12.00 % P.A. FOR 8 YEARS

HDFC Life Super Income Plan is a participating regular income plan with guaranteed benefits plus bonuses. This policy offers guaranteed* income for a period of 8 to 15 yrs and is ideal for individuals who need regular income to fulfill their financial goals uninterrupted.

Benefits under the Plan:

Guaranteed Base Income (GBI): Guaranteed Base Income varying from 8.00% to 12.50% (depending on Plan Option chosen) of the Sum Assured on Maturity is payable at the end of each Financial Year during the payout period.

Reversionary Bonus (R.B.): Simple Reversionary Bonuses (if any) would be declared at the end of each Financial Year as percentage of "Sum Assured on Maturity", and will be added to the policy.

Terminal Bonus (T.B.): Terminal Bonus (if any) would be declared at the end of the Policy term, this bonus would be declared as a percentage of "Sum Assured on Maturity"

Maturity Benefits: On Maturity the Life Assured will get the Last Guaranteed Base Income Payout plus Accrued Reversionary Bonuses (if any) plus Terminal Bonus (if any)

Death Benefits: On Death of the life assured the Nominee will get the Death Benefit which will be higher of (Sum Assured on Maturity or 10 times of Annual Premium for age upto 50 Yrs and 7 times for age 50 Yrs above). Plus Accrued Bonuses (if any). The death benefit will be a minimum of 105% of the total premiums ^ paid under the policy

Tax Benefits: Avail tax benefits on premiums paid and benefits received under the policy, as per the prevailing Income Tax Laws. Please consult your tax advisor

INCOME PAYOUT & BONUS HISTORY

Options	PPT	Income Period	Policy Term	GBI As a % of S.A		Bonus History :
				Annual	Monthly	
Option 1	8 Yr	8 Yr	16 Yr	12.50%	1.00 %	F.Y.13-14 : 4.50%
Option 2	8 Yr	10 Yr	18 Yr	10.00%	0.80 %	F.Y.14-15 : 4.50%
Option 3	10 Yr	10 Yr	20 Yr	12.00%	0.96 %	F.Y.15-16 : 5.00%
Option 4	10 Yr	12 Yr	22 Yr	10.00%	0.80 %	F.Y.16-17 : 4.50%
Option 5	12 Yr	12 Yr	24 Yr	10.00%	0.80 %	
Option 6	12 Yr	15 Yr	27 Yr	8.00%	0.64 %	

*The income will be received in the Payout Period and it will start once the premium payment term is over provided the policy is in force and the policyholder is alive
^ excludes any underwriting extra premiums, modal loadings and any taxes paid

Insurance is the subject matter of the solicitation. The product writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. The information contained here must be read in conjunction with the Policy Document. In case of any conflict, the terms mentioned in the Policy Document shall prevail. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. HDFC Life Super Income Plan (Form No.P501-121, UIN - 101N098V01).

TATA AIA LIFE INSURANCE MONEY BACK PLUS

A NON LINKED PARTICIPATING ENDOWMENT ASSURANCE PLAN

Tata AIA Life Insurance Money Back Plus is a participating non linked Money Back Insurance Plan, which caters to your need for guaranteed Cash inflow at regular intervals along with the protection of a life cover from uncertainties of life. The plan offers the advantage of paying for only half of the policy term along with enhancement of your savings through accumulation of Compound Reversionary Bonuses (if any) throughout the Term.

Benefits under the Plan

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

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

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

is payable, where Guaranteed Sum Assured on maturity is 50% of Basic Sum Assured.

Death Benefit: In case of unfortunate event of the death of the insured; Sum Assured on death plus vested Compound Reversionary Bonus and Terminal Bonus, if any, is payable. This total amount will be subject to a minimum of 105% of Total Premiums Paid, as on the date of death. Where 'Sum Assured on death' shall be higher of a) 10 times Annualised premium or b) Basic Sum Assured. The above benefit will be paid irrespective of the regular payouts already paid.

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

Boundary Conditions

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

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

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 Monthly Income Plan +, 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 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation.



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

INSURANCE - ULIP PLANS

Get Triple Benefits from Life Insurance Products

1. Tax Savings u/s 80C, 2. Taxfree Returns u/s 10(10D), 3. Life Insurance Cover

TATA AIA LIFE INSURANCE FORTUNE PRO

A NON-PARTICIPATING UNIT LINKED ENDOWMENT INSURANCE PLAN

Tata AIA Life Insurance Fortune Pro, is non-participating Unit Linked Endowment Insurance plan that makes your money grow steadily over time and also provide protection to your loved ones. The plan offers flexibility of policy duration which allows you to mould it in to your difference financial needs and adjusts itself to your desired level of growth

Salient Features :

- ✓ Regular Loyalty Additions to boost investments.
- ✓ Flexibility to choosed from 6 Fund options for enhanced investment opportunities.
- ✓ Option to customise your plan with three additional unit deducting riders.
- ✓ Choice of Enhanced Systematic Money Allocation & Regular Transfer Investment Portfolio Strategy.

BENEFITS UNDER THE PLAN :

Maturity Benefit : At the end of the Policy Term your risk cover ceases and you can redeem your accrued units at the then prevailing unit price and take the sum of Regular / Single Premium Fund Value and Top-Up Premium Fund Value valued at applicable NAV on the date of Maturity.

Loyalty Addition : 0.35% of units in each of the funds under Single Premium Account & 0.20% of the units in each of the funds under the Regular Premium Account will be credited (post deduction of applicable charges) to respective funds every Policy Anniversary starting from sixth (6th) Policy Anniversary and eleventh (11th) Policy Anniversary till the end of Policy term for Single Pay and Regular Pay respectively. Loyalty additions will be paid only if the Policy is in force and all due premiums till date have been paid. The above Loyalty Additions are not applicable for Top up Premium Account.

Death Benefit : In case of unfortunate demise of the Life Assured, the nominee will get the greater of a) Basic Sum Assured net of all "Deductible Partial Withdrawals", b) Regular/ Single Premium Fund Value c) 105% of the total Regular/ Single premiums paid or d) 10 times Annualised Premium (in case of both Limited premium payment term/Regular premium payment term.

In addition highest of a) approved Top-Up Sum Assured(s) b) Top-Up Premium Fund Value of this Policy or c) 105 % of total Top-up premium paid, is also payable provided the Policyholder has a Top-Up Premium Fund Value. Deductible Partial Withdrawals are not applicable in case of Top-Up Sum Assured. For purpose of determining the Death Benefit, the Deductible Partial Withdrawals mentioned above shall mean the Partial withdrawals made, (i) during the last two years immediately preceding the date of death of the Insured, if the age of the Insured at death is less than 60 years of Age; or (ii) after Insured attaining the age of 58 years, if the age of the Insured at death is greater than or equal to 60 years, as the case may be

Tax Benefit : Tax benefit under the policy are subject to prevailing tax laws (Section 80C and Section 10(10D) of the Income Tax Act, 1961) and subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you.

CHARGES UNDER THE PLAN

The Following Charges will be applicable on the policy, For details refer the policy Brochure

- ❖ Premium Allocation Charges
- ❖ Policy Administration Charges
- ❖ Fund Management Charges
- ❖ Mortality Charges
- ❖ Top-Up Premium Allocation Charges
- ❖ Discontinuance Charges
- ❖ Fund Switching Charges
- ❖ Partial Withdrawal Charges

BASIC POLICY CONDITIONS :

Entry age : Min. 0 Yrs, Max : 59 Years
 Policy Term : 15 Yrs to 40 Years
 Premium : Single | Limited -
 Paying Term : 5 / 7 and 10 Years
 Term : Regular- 15 and 20 Years
 Min. Annulised : Single Pay - Rs.1,00,000/-
 Premium : Limited / Regular - Rs.50,000/-
 Max. Annulised : Single / Limited /
 Premium : Regular Pay - Rs.5,00,000/-

For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Insurance cover is available under this product. This product is underwritten by Tata AIA Life Insurance Company Ltd. All taxes, duties, surcharge, cesses or levies, (including but not limited to Service Tax and TDS), as may be imposed by Government or any statutory authority from time to time, on the premiums payable and benefits secured under Policy, shall be borne and paid by the Policyholder. Kindly refer to the sales illustration for exact premium. Unit Linked Life Insurance products are different from traditional insurance products and are subject to risk factors. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you. Tata AIA Life Insurance Company Limited is only the name of the Insurance Company & Tata AIA Life Insurance Fortune Pro is only the name of the Unit Linked Life Insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. The premium paid in Unit 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. 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, from your Insurance Agent or the Intermediary or Policy document issued by the insurance company. 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. Riders are not mandatory and are available for a nominal extra cost. 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. This is not a contract of Insurance. The precise terms and condition of this plan are specified in the policy contract. For more details on benefits, premiums and exclusions under the Rider(s), please refer to the product brochure or contact Tata AIA Life's Insurance Advisor/ Branch. Tata AIA Life Insurance Waiver of Premium (Linked) Rider (UIN: 110A026V01); Tata AIA Life Insurance Waiver of Premium Plus (Linked) Rider (UIN: 110A025V01); Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Linked Rider (UIN: 110A027V01) • UIN: 110L112V01. Tata AIA Life Insurance Company Limited (IRDAI Registration No. 110. CIN: U66010MH2000PLC128403). Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. For any information including cancellation, claims and complaints, please contact our Insurance Advisor 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, Approval ID: L&C/Adv/2016/Dec/620.

HDFC SL PROGROWTH FLEXI

A UNIT LINKED INSURANCE PRODUCT WITH LIFE INSURANCE COVERAGE

HDFC SL ProGrowth Flexi, is a smart savings-cum-insurance plan that will enable you to simply provide the finest for your loved ones. In this plan you also enjoy life insurance coverage so that your loved ones financial future is secured even in your absence.

PLAN OPTIONS AVAILABLE :

You can opt for any one of the following 2 Plan Options:

Plan Option	Cover
Life Option	Death Benefit
Extra Life Option	Death Benefit + Accidental Death Benefit

BENEFITS UNDER THE PLAN :

Maturity Benefit : At the End of the Policy Term your risk cover ceases and you can redeem your accrued units at the then prevailing unit price and take the fund value.

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

Accidental Death Benefit : in addition to the Death Benefit, the nominee will get an additional Sum Assured.

Tax Benefit : Tax benefit under the policy are subject to prevailing tax laws (Section 80C and Section 10(10D) of the Income Tax Act, 1961.)

CHARGES UNDER THE PLAN

Premium Allocation Charges :

Policy Year	Yr1&Yr2	Yr3toYr5	Yr6+
Charge	7.50%	5.00%	0.00%

Policy Administration Charge : No policy administration charges will be charged in the initial 5 policy yrs. A Policy Administration Charge of 0.46% per month of the original annualised premium will be deducted monthly from 5th Policy anniversary, subject to maximum charge of Rs.500 Per month

Discontinuance Charge : There is no charge after 5th Policy Yr.

BASIC POLICY CONDITIONS :

Sum Assured	Minimum	Max.	
Less than 45 Yrs	Higher of 10X AP or 0.5 X PT X AP	40XAP	
45 Yrs & above	Higher of 7X AP or 0.25 X PT X AP	40XAP	
Entry Age	Min.	Max.	Max.Maturity
Life Option	14 Yrs	65 Yrs	75 Yrs
Extra Life Option	18 Yrs	55 Yrs	70 Yrs

Insurance is the subject matter of the solicitation. HDFC SL ProGrowth Flexi (Form No: P501 UIN: 101L072V02) is a unit linked plan with life insurance coverage. This product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Please know the associated risks and applicable charges from your insurance agent or the intermediary or the policy document of the insurer. HDFC Standard Life Insurance Company Limited. IRDAI Registration No. 101. ARN: PF/08/2015/6758. CIN: U99999MH2000PLC128245

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 :

- ✓ Option to choose from multiple investment strategies
- ✓ 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

BASIC POLICY CONDITIONS :

Entry age : Min. 0 Yrs, Max : 65 Years (60 Yrs for Limited Pay)
 Policy Term : 10 / 15 / 20 / 25 / 30 Yrs
 Premium Payment Term : 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 : Regular Pay : Min: Annual: Rs.30,000/-, Half-Yearly: Rs.18,000/-, Quarterly: Rs.9,000/- & Monthly: Rs.3,000/- . Max: No limit
 Limited Pay: Min: Annual: Rs.50,000/-, Half-Yearly: Rs.30,000/-, Quarterly: Rs.15,000/- & Monthly: Rs.5,000/- . Max: No limit

Basic Sum Assured :

Age	Regular Pay	Limited pay
Less than 45 Yrs	Min: Higher of 10 times AP or 0.5* PT *AP; Max: 25 times AP	Min: Higher of 10 times AP or 0.5* PT *AP; Max: 15 times AP
45 Yrs	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 25 times AP	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 15 times AP
46 Yrs - 54 Yrs	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 15 times AP	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 15 times AP except for 5 PPT which is 7 times AP
55 Yrs - 60 Yrs	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 10 times AP	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 10 times AP except for 5 PPT which is 7 times AP
61 Yrs and above	7 times AP	NA

AP - AP refers to Annualised Premium, PT - PT refers to Policy Term
 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. 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 section 80C 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

SELECT ULIP FUNDS PERFORMANCE

ULIP Scheme / Fund Name	Fund Type	Corpus(Cr.) (31.05.17)	NAV (28.06.17)	Returns for the last 3 Years	Returns for the last 5 Years
HDFC LIFE PROGROWTH FLEXI					
Bluechip Fund	Large Cap	3,711.57	19.3357	11.92%	15.44%
Opportunities Fund	Mid Cap	7,635.70	26.5029	18.92%	20.27%
Balanced Fund	Balanced	5,010.66	18.4798	11.28%	13.00%
TATA AIA LIFE FORTUNE PRO					
Large Cap Equity Fund	Large Cap	765.42	21.0494	9.82%	15.40%
Whole Life MidCap Equity	Mid Cap	2,437.26	42.9190	24.15%	26.73%
Whole Life Aggressive Growth	Balanced	365.06	29.9714	13.49%	15.63%
KOTAK ACE INVESTMENT					
Classic Opportunities Fund	Large Cap	2,453.61	25.0967	15.35%	18.02%
Frontline Equity Fund	Mid Cap	536.44	22.6003	13.80%	17.05%
Balanced Fund	Balanced	80.71	21.0979	12.30%	13.70%

INVESTMENTS

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Fund Type	Corpus 31/03(Cr.)	NAV 28/06	Performance (%)		
				3 Yr	5 Yr	7 Yr
Axis Focused 25 Fund	Diversified	1035.48	22.79	16.34%	—	—
Axis Equity Fund	Diversified	1935.79	22.25	9.63%	16.76%	10.88%
Axis Long Term Equity Fund	ELSS	11335.91	36.45	17.14%	23.78%	18.09%
Axis Midcap Fund	Midcap	1166.78	28.91	12.87%	22.65%	—
Birla SL Equity Fund	Diversified	4043.55	649.25	16.74%	23.18%	14.06%
Birla SL Tax Relief 96	ELSS	2735.46	152.47	18.75%	22.50%	13.08%
Birla SL Frontline Equity Fund	Large Cap	15279.11	200.27	13.78%	19.59%	13.37%
Birla SL Mid Cap Fund	Midcap	1883.00	286.34	20.34%	23.51%	14.95%
DSP BR Focus 25 Fund	Diversified	2082.26	20.52	14.74%	18.02%	10.24%
DSP BR Equity Fund	Diversified	2311.79	57.11	12.67%	17.36%	11.62%
DSP BR Tax Saver Fund	ELSS	1855.73	41.71	16.82%	21.72%	14.10%
DSP BR Small and Mid Cap	Midcap	2926.17	50.30	20.65%	25.44%	17.06%
Franklin (I) High Growth Co	Diversified	5595.28	35.77	18.77%	25.00%	16.83%
Franklin (I) Taxshield Fund	ELSS	2604.77	504.33	16.12%	19.54%	14.90%
Franklin (I) Bluechip Fund	Large Cap	8076.89	420.10	12.57%	15.44%	11.40%
Franklin (I) Prima Fund	Midcap	4974.67	875.40	21.26%	27.34%	18.67%
HDFC Capital Builder Fund	Diversified	1408.34	250.58	14.65%	19.43%	13.45%
HDFC Equity Fund	Diversified	17017.75	567.47	10.82%	17.60%	12.22%
HDFC Tax saver Fund	ELSS	5702.41	482.65	11.09%	17.75%	12.04%
HDFC Mid-Cap Opportunities	Midcap	14358.47	50.96	20.99%	26.28%	19.93%
HDFC Small Cap Fund	Midcap	950.52	36.13	20.24%	22.47%	14.29%
ICICI Pru. Multicap Fund	Diversified	2155.15	250.40	14.77%	19.52%	13.00%
ICICI Pru. Value Discovery	Diversified	16137.67	132.49	14.35%	22.65%	16.47%
ICICI Pru. Long Term Equity	ELSS	3906.68	315.63	11.03%	18.83%	13.25%
ICICI Pru. Top 100 Fund	Large Cap	1780.59	295.21	11.55%	17.14%	12.93%
ICICI Pru. Midcap Fund	Midcap	1154.05	88.45	17.96%	24.58%	14.74%
Kotak Select Focus Fund	Diversified	8246.44	30.05	18.92%	22.07%	15.11%
Kotak Tax Saver	ELSS	540.62	38.34	17.56%	17.54%	11.68%
Kotak 50	Large Cap	1257.21	203.67	13.33%	16.54%	10.90%
Kotak Emerging Equity Scheme	Midcap	1402.62	35.81	25.32%	26.79%	17.45%
Kotak Mid-Cap	Midcap	547.10	71.65	22.77%	24.25%	16.66%
L&T India Value Fund	Diversified	2800.65	33.68	21.86%	26.97%	17.76%
L&T Equity Fund	Diversified	2836.24	73.49	13.25%	17.42%	12.02%
L&T Tax Advantage Fund	ELSS	1930.28	49.50	16.64%	19.39%	13.40%
L&T Midcap Fund	Midcap	608.22	126.78	25.36%	28.38%	18.74%
Reliance Growth Fund	Diversified	5802.46	1011.03	15.83%	19.58%	11.84%
Reliance Top 200 Fund	Diversified	2400.03	29.07	14.11%	18.94%	13.07%
Reliance Equity Opportunities	Diversified	9731.99	82.28	10.97%	17.71%	14.06%
Reliance Tax Saver (ELSS) Fund	ELSS	6707.25	57.06	14.77%	22.53%	16.39%
Reliance Mid & Small Cap	Midcap	2569.82	42.94	18.91%	24.54%	16.06%
Tata Equity PE Fund	Diversified	819.19	121.66	18.66%	22.88%	14.96%
Tata Equity Opportunities Fund	Diversified	1223.00	179.63	14.67%	18.49%	12.27%
Tata India Tax Savings Fund	ELSS	512.90	68.26	18.91%	21.17%	14.89%
Tata Midcap Growth Fund	Midcap	560.37	124.51	19.33%	24.78%	16.25%

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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SELECT BALANCED FUND DIVIDEND PERFORMANCE

Fund Name	Div Mode	FY 16-17 Total Div.	NAV (28/06)	F.Y. 17 - 18		
				Apr-17	May -17	Jun-17
Canara Robeco Balance	Mthly	72.00%	81.3100	6.20%	6.30%	—
DSP BlackRock Balanced	Mthly	26.98%	24.9850	2.09%	2.14%	—
HDFC Prudence Fund	Mthly	36.00%	31.1350	3.00%	3.00%	—
ICICI Prudential Balanced	Mthly	20.90%	24.6000	2.40%	2.40%	2.40%
Kotak Balance	Mthly	10.80%	16.6650	1.10%	1.10%	—
L&T India Prudence	Mthly	11.40%	19.8060	1.20%	1.30%	1.30%
Tata Balanced Fund	Mthly	53.40%	67.6530	4.60%	4.60%	4.60%
Birla SL Balanced '95	Qtrly	141.10%	144.9500	—	—	46.00%
HDFC Balanced Fund	Qtrly	20.00%	30.1480	—	—	—
Reliance RSF - Balanced	Qtrly	14.50%	15.1080	—	—	4.00%
SBI Magnum Balanced	Qtrly	25.00%	28.1960	—	—	—
UTI Balanced Fund	Qtrly	24.50%	30.3610	—	—	2.70%

MUTUAL FUND LATEST DIVIDENDS

Scheme Name	Dividend Date	Dividend %	Scheme Name	Dividend Date	Dividend %
Reliance Tax Saver	30/06/17	6.00%	Principal Growth Fund	16/06/17	108.30%
Kotak Tax Saver	29/06/17	4.00%	Principal Large Cap	16/06/17	59.80%
Kotak 50	28/06/17	15.00%	L&T India Value Fund	15/06/17	17.50%
Franklin (I) Prima Fund	23/06/17	60.00%	IDBI Top 100 Equity	31/05/17	10.00%
SBI Contra Fund	23/06/17	23.00%	Kotak Opportunities	30/05/17	22.50%
L&T (I) Special Situations	22/06/17	2.20%	SBI Magnum Equity	30/05/17	8.50%
UTI Dividend Yield Fund	20/06/17	7.50%	Kotak Emerging Equity	26/05/17	15.90%
UTI Equity Fund	20/06/17	28.00%	UTI Opportunities Fund	15/05/17	13.00%
Principal Dividend Yield	16/06/17	58.20%			

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

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)			Value of 1000 in 3Yrs
				12M Mths	24M Mths	36M Mths	
Bajaj Finance Ltd.	CRISIL FAAA	25000	M/Q/C	7.80	8.00	8.05	1261
Dewan Housing Ltd.	CARE AAA	2000	A/C	7.75	7.80	7.85	1254
HDFC Ltd.	CRISIL FAAA	20000	M/Q/A/C	7.40	7.40	7.40	1239
LIC Housing Finance	CRISIL FAAA	10000	H/C	7.30	7.50	7.50	1242
Mahindra Finance	CRISIL FAAA	10000	Q/H/C	7.50	7.50	7.55	1244
PNB Housing Finance	CRISIL FAAA	20000	H/C	7.25	7.40	7.40	1239
Sundaram Home Fin.	ICRA MAA+	10000	M/Q/C	6.75	7.25	7.25	1233
Godrej & Boyce Ltd. (R)	CRISIL FAA+	25000	H	—	—	8.50	—

* Fixed Deposit Accepted in select cities, please contact our branches for details at the latest Interest rates.
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Goregaon (W)	: 022 - 2878 2423 / 2878 2428
Kalyan (E)	: 0251 - 235 1210 / 235 1212
Kalyan (W)	: 0251 - 231 1482 / 231 8132
Kal-Khadakpada	: 0251 - 223 4661 / 223 4708
Kandivali (E)	: 022 - 2870 9820 / 2870 3081
Kandivali (W)	: 022 - 2880 1997 / 2801 5033
Kandivali -Charkop	: 022 - 2867 8347 / 2867 8388
Kannamwar Ngr-1	: 022 - 2577 3830 / 2577 3831
Khar (W)	: 022 - 2604 3052 / 2604 3054
Koparkhairane	: 022 - 2755 0649 / 2755 0651
Kurla-Nehru Ngr	: 022 - 2529 0431 / 2529 0432
Lower Parel	: 022 - 2307 6953 / 2307 5731
Mahim	: 022 - 2444 6963 / 2444 3393
Malad - Evershine	: 022 - 2888 3281 / 2888 3710
Malad (E)	: 022 - 2880 4509 / 2880 4510
Malad (W)	: 022 - 2881 7579 / 2882 3974
Matunga	: 022 - 2412 8399 / 2411 8033
Mira Road	: 022 - 2812 4947 / 2812 4973
Mulund (E)	: 022 - 2163 4442 / 2163 6430
Mulund (W)	: 022 - 2560 5102 / 2569 3938
Mul - Vaishali Ngr	: 022 - 2164 5697 / 2164 7795
Nerul (East)	: 022 - 2772 3175 / 2772 3975
Panvel	: 022 - 2748 2969 / 2748 2896
Prabhadevi	: 022 - 2430 0953 / 2430 0954
Sanpada	: 022 - 2781 1123 / 2781 6218
Santacruz (E)	: 022 - 2616 4063 / 2616 4066
Santacruz (W)	: 022 - 2600 0093 / 2605 4020
Santacruz - Kalina	: 022 - 2666 3597 / 2666 3670
Sion	: 022 - 2403 3567 / 2403 3568
Tardeo	: 022 - 2388 5106 / 2381 4365
Th - Ghodbunder	: 022 - 2597 4537 / 2597 4538
Th - Kalwa	: 022 - 2538 9013 / 2538 9014
Th - Kolbad Road	: 022 - 2547 7305 / 2547 7310
Th - Panchpakhadi	: 022 - 2538 0320 / 2538 0321
Th - Vartak Nagar	: 022 - 2588 1451 / 2588 1452
Th - Vasant Vihar	: 022 - 2173 0446 / 2171 2295
Vasai (E)	: 0250 - 690 6663 / 690 6664
Vasai (W)	: 0250 - 233 6086 / 233 6087
Vashi	: 022 - 2782 1286 / 2782 0587
Vikhroli (W)	: 022 - 2579 5095 / 2579 5096
Vile Parle (E)	: 022 - 2618 6302 / 2663 1590
Virar	: 0250 - 250 4566 / 250 4567

Pune

Aundh	: 020 - 2729 7006 / 6523 4651
Bibwewadi	: 020 - 2441 0067 / 2441 2227
Bhosari	: 020 - 6933 0026 / 6933 0057
Chinchwad	: 020 - 2745 5108 / 2745 5107
Chandan Nagar	: 020 - 6570 2122 / 6570 2123
Hadapsar	: 020 - 2689 0116 / 2689 0117
Koithrud	: 020 - 6529 6404 / 2539 4884
Nigdi	: 020 - 2764 0668 / 2765 0667
Pimple Gurav	: 020 - 2730 5357 / 2730 5358
Rasta Peth	: 020 - 2606 2304 / 6400 0199
Sadashiv Peth	: 020 - 6520 9775 / 2432 1361
Sinhagad Rd	: 020 - 2434 5013 / 2434 5313
Vishrantwadi	: 020 - 4122 3737 / 4122 3838

Ahmednagar	: 0241 - 242 2901 / 242 2902
Amravati	: 0721 - 266 0286 / 266 0287
Aurangabad	: 0240 - 232 8616 / 232 8617
Baramati	: 02112 - 224 373 / 224 374
Chakan	: 02135 - 249 067 / 6410 4343
Ichalkaranji	: 0230 - 242 9292 / 242 9293
Indapur	: 02111 - 223 044 / 223 047
Jalgaon	: 0257 - 223 3589 / 223 3590
Karad	: 02164 - 226 202 / 226 203
Kolhapur	: 0231 - 266 7767 / 266 7769
Mangalwar Peth	: 0231 - 264 3643 / 264 3644
Manish Nagar	: 0712 - 278 6441 / 278 6442
Nagpur	: 0712 - 663 1983 / 663 1984
Nashik	: 0253 - 250 5181 / 250 5182
Nashik Road	: 0253 - 246 3300 / 246 8800
Ratnagiri	: 02352 - 271 701 / 271 702
Sangli	: 0233 - 232 5257 / 661 5257
Sawantwadi	: 02363 - 271 446 / 271 447
Shrirampur	: 0242 - 222 3960 / 222 3961
Solapur	: 0217 - 260 2080 / 260 2081

NEW DELHI / N.C.R.

Dilshad Garden	: 011 - 4151 0297 / 4151 0298
Dwarka	: 011 - 4902 8431 / 6517 1710
Ghaziabad	: 0120 - 435 0