

BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

www.bluechipindia.co.in



THANK YOU CUSTOMERS!

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

THE LARGEST STANDALONE FINANCIAL PRODUCTS DISTRIBUTION HOUSE IN INDIA.

MUTUAL FUND NFOS**TATA BALANCED ADVANTAGE FUND**

Investment Objective : The scheme seeks to provide capital appreciation and income distribution to the investors by using equity derivatives strategies, arbitrage opportunities and pure equity investments.

Product Highlights -

This product is suitable for investors who are seeking:

- Capital Appreciation along with generation of income over medium to long term period.
- Predominant investment in equity and equity related instruments as well as in debt and money market instruments.

Key Features -

Type of Scheme : An Open - ended dynamic asset allocation fund.
Scheme Category : Hybrid: Dynamic Asset Allocation
Minimum Inv. Amt. : Rs. 5000/- and in multiple of Rs.1/- thereafter
Load Structure : Entry Load: Nil; Exit Load -1% for < 12 Months.

NFO Closes - 23rd January 2019**LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN & MFG)**

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)			Sr. Citizen Extra	Sp. Addl Rate
				12M Mths	24M Mths	36M Mths		
Bajaj Finance Ltd.	FAAA	25000	M/Q/C	8.00%	8.15%	8.75%	0.35%	0.25%
HDFC Ltd.	FAAA	20000	M/Q/A/C	7.98%	7.98%	7.98%	0.25%	—
LIC Housing Finance	FAAA	10000	A/C	8.15%	8.20%	8.25%	0.25%	—
Mahindra Finance	FAAA	10000	Q/H/C	8.10%	8.50%	8.80%	0.25%	—
Sundaram Home Fin.	(I)FAAA	10000	M/Q/C	7.75%	8.00%	8.00%	0.50%	—
Godrej & Boyce Ltd.	FAA+	25000	M/H	—	—	8.25%	—	—

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

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

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

MUTUAL FUND LATEST DIVIDENDS

Scheme Name	Dividend Date	Dividend %	Scheme Name	Dividend Date	Dividend %
Kotak Bluechip Fund	28/12/18	8.68%	Kotak Eq. Opportunities	27/11/18	5.93%
L&T India Large Cap	21/12/18	11.51%	ICICI Pru Midcap Fund	26/11/18	8.85%
UTI Dividend Yield	20/12/18	6.64%	L&T Tax Advantage	22/11/18	8.85%
ICICI Pru Multicap	17/12/18	9.74%	UTI Mastershare Unit	15/11/18	23.91%
ICICI Pru Long Term Eq.	13/12/18	6.20%	ABSL Frontline Equity	31/10/18	15.85%
ABSL Equity Fund	30/11/18	71.90%	L&T Emerging Businesses	26/10/18	13.28%
ABSL Tax Plan	30/11/18	55.78%	IDFC Tax Advantage	27/09/18	4.80%
ABSL Tax Relief '96	30/11/18	94.74%	Kotak Standard Multicap	25/09/18	13.28%
CanRobeco Bluechip Eq.	30/11/18	11.51%	ICICI Pru Long Term Eq.	12/09/18	6.20%
CanRobeco Emerg-Eq.	30/11/18	23.02%	Can Robeco Infra	31/08/18	13.28%
CanRobeco Eq. Tax Saver	30/11/18	13.28%	ABSL Small Cap Fund	30/08/18	13.10%

7.75% GOI**(Taxable) Savings Bonds**

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

Capital Gains**Tax Savings Bonds**

Save Tax u/s 54EC on Your Capital Gain, Call us to know more

All Public Issue**Form Available**

Call Your Nearest Bluechip Branch for Latest Available IPOs

NRI Attractive**Investment Options**

The Best Suited Schemes for You, right at your doorsteps

OUR NEW OFFICES ACROSS INDIA

Allahabad (Uttar Pradesh)	: 60 D/1, Sardar Patel Marg, Civil Lines Allahabad, Near HDFC Bank, Tel.: 0532 - 226 0467 / 226 0468
Anand (Gujarat)	: Shop No. F-4, 1st Floor, Silver OAK, Opp. Panchal Hall, V. V. Nagar Rd, Tel.: 02692 - 245 137 / 245 138
Dhule (Maharashtra)	: Shop No. 4, C. S. No. 1272, Mangalya Apt., Nr Gandhi Putla, Old Agra Rd, Tel.: 02562 - 232 450 / 232 470
Deesa (Gujarat)	: Shop No. 21, First Floor, Pushpanjali Heights, Deesa Palanpur Highway, Tel.: 02744 - 225 622 / 225 722.
East Fort (Trivandrum)	: 37/945 (50), Karimpanal Arcade, Opp. Padmanaswamy Temple, East Fort, Tel.: 0471 - 246 3750 / 246 4750
Gokul Road (Hubballi)	: Shop No. 6, Plot No. 178, Panchalingeshwar Nagar, Laxmi Nagar, Gokul Road, Tel.: 0836 - 233 4080 / 233 4081.
Himmatnagar (Gujarat)	: 116, 1st Flr., Amarsinhji Shopping Mall, Tower Rd, Opp. Himmat High School, Tel.: 02772 - 248 948 / 249 948
Kasba (Kolkata)	: Premises No.28, Rajdanga Gold Park, P. S. Kasba, Beside Gayaram School, Tel.: 033 - 2442 8881 / 2442 8884
Khandagiri (Odisha)	: Bhaskar Tower, Plot No. 73, Kharvela Nagar, Nilachal Hospital Road, Tel.: 0674 - 253 0227 / 253 0228.
Mattannur (Kerala)	: Shop No. VII 843 Y, S & S Mall, Hospital Rd., Behind Mattannur Bus Stand, Tel.: 0490 - 247 4662 / 247 4663
Ramgarh (Jharkhand)	: Shop No. JK - 208 (B), J K Tower, Gr - 112, Gola Road, Ramgarh Cantonment, Tel.: 06553 - 224 188 / 224 189.
Thiruvallur (Chennai)	: No. 157/12B, First Floor, J. N. Road, Opp. Church, Tel.: 044 - 2766 0115 / 2766 0116

OUR OFFICES CHANGED TO NEW LOCATIONS

Kumbakonam (Tamil Nadu)	: Kamalam Complex, Shop No. 21/B-2, 2nd Floor, New No. 40, Old No.21, Tel.: 0435 - 242 3631 / 242 3632
Ahmednagar (Maharashtra)	: Shop No. 3, Plot No. 289, Ruth Sadan, Bishop Loid Colony, Sawedi, Tel.: 0241-242 2901 / 242 2902

BLUECHIP CORPORATE INVESTMENT CENTRE LTD.

THE LARGEST RETAIL FINANCIAL PRODUCTS DISTRIBUTION HOUSE IN INDIA

- ☑ We are the largest distributors of **Investment & Savings products** in India viz., Life Insurance, Mutual Funds, GOI Bonds, Corporate Fixed Deposit / Bonds, Infrastructure Bonds, Equity IPOs, etc.
- ☑ We have **478 Branches** spread across India in **195 Major Cities**. We deal directly with our clients, No Franchises & No Sub Agents. We do not advertise.
- ☑ Over **5 Lac families** are routing their investments through our offices regularly with our greatest asset being our Clients patronage.
- ☑ Our popular Client service, **Home Advice**, brings the world of financial products right to your door step.
- ☑ Our publication, the '**Bluechip Bulletin**', provides updated information on various financial products. It is the most preferred newsletter amongst retail clients and is availed by more than 5 Lac Clients every month.

**JUST CALL YOUR NEAREST BLUECHIP BRANCH**

"WE PROVIDE FREE DOOR TO DOOR SERVICE TO 5000 INVESTORS DAILY"

**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)		NAV as on		Growth Option Returns (%)		Lumpsum Investment Value of Rs.1 Lac		Growth SIP Returns (%)		SIP Investment Value of Rs.10000/- SIP	
		30.11.18	09.01.19	5 Years	7 Years	5 Years	7 Years	5 Years	7 Years	5 Years	7 Years	5 Years	7 Years
ABSL Equity Fund	Multi Cap	10,092.23	696.63	18.95%	18.88%	2,38,134	3,35,553	12.04%	15.91%	8,17,572	15,26,134		
CanRobeco Equity Diversified	Multi Cap	887.09	126.36	14.19%	14.52%	1,94,151	2,58,327	10.40%	12.19%	7,82,612	13,16,453		
DSP Equity Fund	Multi Cap	2,531.50	46.04	15.84%	14.82%	2,08,590	2,63,101	9.59%	12.41%	7,66,037	13,27,831		
Franklin (I) Equity Fund	Multi Cap	11,302.11	571.95	16.87%	16.55%	2,18,029	2,92,137	9.78%	13.49%	7,69,885	13,85,474		
HDFC Equity Fund	Multi Cap	20,327.13	634.62	16.46%	15.98%	2,14,232	2,82,281	10.96%	13.54%	7,94,335	13,88,216		
HSBC Multi Cap Equity Fund	Multi Cap	554.74	82.23	15.43%	14.95%	2,04,924	2,65,193	8.20%	12.17%	7,38,612	13,15,425		
ICICI Pru. Multicap Fund	Multi Cap	3,024.22	281.91	17.32%	17.29%	2,22,259	3,05,370	11.45%	14.48%	8,04,774	14,41,025		
IDFC Multi Cap Fund	Multi Cap	5,316.75	88.89	16.06%	17.34%	2,10,578	3,06,283	8.26%	13.07%	7,39,770	13,62,700		
Kotak Standard Multicap Fund	Multi Cap	21,369.29	33.21	19.02%	18.55%	2,38,836	3,29,087	12.76%	15.99%	8,33,537	15,31,073		
L&T Equity Fund	Multi Cap	2,646.04	79.05	14.99%	14.44%	2,01,048	2,57,066	8.85%	11.95%	7,51,279	13,04,177		
Reliance Multi Cap Fund	Multi Cap	9,813.45	95.80	16.13%	17.46%	2,11,214	3,08,482	10.65%	13.74%	7,87,818	13,99,252		
SBI Magnum Multicap Fund	Multi Cap	6,191.72	45.88	18.92%	18.61%	2,37,834	3,30,255	11.91%	15.35%	8,14,731	14,92,097		
UTI Equity Fund - Regular Plan	Multi Cap	8,345.36	134.61	15.06%	15.77%	2,01,661	2,78,723	10.16%	12.87%	7,77,654	13,52,016		
ABSL Equity Advantage Fund	Large & MidCap	5,650.98	384.91	17.58%	17.16%	2,24,733	3,03,009	9.07%	13.94%	7,55,629	14,10,394		
Canara Robeco Emerging Equities	Large & MidCap	3,936.88	88.97	25.81%	24.66%	3,15,192	4,67,832	15.22%	20.91%	8,91,088	18,75,340		
DSP Equity Opportunities Fund	Large & MidCap	5,549.53	209.27	16.92%	16.72%	2,18,496	2,95,132	11.16%	14.32%	7,98,575	14,31,866		
Franklin (I) Equity Advantage	Large & MidCap	2,663.07	77.27	15.70%	15.81%	2,07,332	2,79,397	8.51%	12.54%	7,44,619	13,34,612		
HDFC Growth Opportunities Fund	Large & MidCap	1,220.26	108.88	9.65%	11.73%	1,58,505	2,17,364	6.91%	8.72%	7,14,264	11,51,984		
ICICI Pru. Large & Mid Cap Fund	Large & MidCap	2,978.24	313.16	13.28%	14.55%	1,86,538	2,58,801	8.63%	11.53%	7,46,961	12,83,032		
IDFC Core Equity Fund	Large & MidCap	2,877.27	43.60	13.75%	14.79%	1,90,439	2,62,620	10.16%	12.04%	7,77,654	13,08,764		
Kotak Equity Opportunities Fund	Large & MidCap	2,345.24	112.70	16.87%	16.28%	2,18,029	2,87,432	10.87%	13.80%	7,92,436	14,02,583		
L&T Large and Midcap Fund	Large & MidCap	1,356.07	45.27	15.14%	16.30%	2,02,363	2,87,778	8.42%	12.22%	7,42,869	13,17,998		
Reliance Vision Fund	Large & MidCap	2,996.36	508.23	14.20%	13.06%	1,94,236	2,36,136	5.76%	9.71%	6,93,414	11,96,164		
SBI Large & Midcap Fund	Large & MidCap	2,302.04	213.84	17.44%	17.84%	2,23,398	3,15,536	11.44%	14.92%	8,04,559	14,66,584		
Sundaram Large and Mid Cap	Large & MidCap	462.48	33.17	18.13%	16.12%	2,30,039	2,84,675	13.15%	14.97%	8,42,346	14,69,523		
Tata Large & Mid Cap Fund	Large & MidCap	1,313.30	192.81	15.24%	16.07%	2,03,243	2,83,818	9.28%	12.56%	7,59,810	13,35,659		
UTI Core Equity Fund	Large & MidCap	894.16	60.62	13.07%	12.94%	1,84,815	2,34,388	7.66%	10.50%	7,28,293	12,32,943		
ABSL Frontline Equity Fund	Large Cap	20,884.49	215.54	15.06%	16.44%	2,01,661	2,90,212	9.62%	12.92%	7,66,643	13,54,677		
Axis Bluechip Fund	Large Cap	3,294.75	26.84	14.81%	16.10%	1,99,480	2,84,332	11.66%	13.64%	8,09,301	13,93,721		
CanRobeco Bluechip Equity Fund	Large Cap	143.53	23.42	13.61%	13.88%	1,89,270	2,48,389	10.07%	11.69%	7,75,805	12,91,037		
DSP Top 100 Equity Fund	Large Cap	2,785.83	194.37	12.00%	11.99%	1,76,234	2,20,930	6.95%	9.31%	7,15,003	11,78,063		
Franklin (I) Bluechip Fund	Large Cap	7,723.10	445.98	12.97%	13.00%	1,83,999	2,35,261	7.96%	10.42%	7,34,003	12,29,155		
HDFC Top 100 Fund	Large Cap	14,961.22	466.09	15.35%	14.95%	2,04,215	2,65,193	10.80%	12.82%	7,90,963	13,49,361		
HSBC Large Cap Equity Fund	Large Cap	658.76	196.94	12.76%	12.17%	1,82,295	2,23,428	8.63%	10.51%	7,46,961	12,33,418		
ICICI Pru. Bluechip Fund	Large Cap	19,458.34	40.45	15.11%	15.44%	2,02,100	2,73,209	10.90%	13.25%	7,93,068	13,72,404		
IDFC Large Cap Fund	Large Cap	382.91	30.84	11.23%	12.32%	1,70,259	2,25,528	8.08%	9.80%	7,36,303	12,00,284		
Kotak Bluechip Fund	Large Cap	1,346.49	219.80	14.21%	13.51%	1,94,321	2,42,795	8.75%	11.34%	7,49,313	12,73,605		
L&T India Large Cap Fund	Large Cap	434.32	25.47	13.20%	13.17%	1,85,880	2,37,749	7.90%	10.71%	7,32,856	12,42,956		
Reliance Large Cap Fund	Large Cap	11,410.20	33.39	17.83%	17.74%	2,27,133	3,13,667	12.34%	14.90%	8,24,177	14,65,411		
SBI Bluechip Fund	Large Cap	20,287.28	37.09	15.83%	17.16%	2,08,500	3,03,009	9.50%	13.25%	7,64,222	13,72,404		
Tata Large Cap Fund	Large Cap	749.47	207.13	12.53%	13.48%	1,80,444	2,42,346	8.20%	10.61%	7,38,612	12,38,175		
UTI Mastershare Fund	Large Cap	5,484.60	116.58	14.22%	13.89%	1,94,406	2,48,542	9.38%	11.67%	7,61,812	12,90,033		
ABSL Mid Cap Fund	Mid Cap	2,215.63	281.19	19.33%	17.87%	2,41,963	3,16,099	9.53%	14.40%	7,64,827	14,36,436		
Axis Midcap Fund	Mid Cap	1,693.15	34.73	20.10%	21.14%	2,49,871	3,82,836	12.87%	17.16%	8,36,010	16,05,555		
DSP Midcap Fund	Mid Cap	5,493.60	51.79	20.43%	20.09%	2,53,322	3,60,203	12.05%	16.82%	8,17,791	15,83,469		
Franklin (I) Prima Fund	Mid Cap	6,374.47	918.38	21.18%	21.64%	2,61,309	3,94,035	11.76%	17.36%	8,11,467	16,18,720		
HDFC Mid-Cap Opportunities Fund	Mid Cap	20,320.85	52.79	21.04%	21.15%	2,59,803	3,83,057	11.75%	17.23%	8,11,250	16,10,148		
ICICI Pru. Midcap Fund	Mid Cap	1,522.95	94.03	20.37%	20.84%	2,52,692	3,76,249	11.14%	16.91%	7,98,150	15,89,279		
Kotak Emerging Equity Scheme	Mid Cap	3,313.64	36.74	22.91%	21.20%	2,80,502	3,84,165	12.81%	17.80%	8,34,660	16,48,141		
L&T Midcap Fund	Mid Cap	3,437.91	131.79	24.12%	22.77%	2,94,584	4,20,384	14.59%	19.63%	8,75,893	17,77,583		
Reliance Growth Fund	Mid Cap	6,486.05	1070.07	17.17%	16.12%	2,20,842	2,84,675	10.29%	13.53%	7,80,334	13,87,667		
SBI Magnum Midcap Fund	Mid Cap	3,441.72	70.70	17.49%	20.85%	2,23,874	3,76,467	7.17%	14.95%	7,19,088	14,68,347		
Sundaram Mid Cap Fund	Mid Cap	5,731.16	456.75	20.80%	19.94%	2,57,238	3,57,066	10.61%	16.26%	7,86,982	15,47,884		
Tata Midcap Growth Fund	Mid Cap	614.17	130.63	20.42%	20.15%	2,53,217	3,61,465	10.66%	16.19%	7,88,027	15,43,504		
UTI Mid Cap Fund	Mid Cap	3,702.50	99.65	20.08%	21.05%	2,49,663	3,80,850	9.26%	16.38%	7,59,411	15,55,428		
ABSL Small Cap Fund	Small Cap	2,107.92	34.09	19.88%	18.95%	2,47,590	3,36,939	10.18%	15.55%	7,78,066	15,04,146		
DSP Small Cap Fund	Small Cap	4,880.86	52.65	23.63%	22.29%	2,88,815	4,09,013	9.88%	17.91%	7,71,920	16,55,596		
Franklin (I) Smaller Companies Fund	Small Cap	6,763.85	52.46	22.23%	24.13%	2,72,828	4,54,085	10.79%	18.43%	7,90,753	16,91,391		
HDFC Small Cap Fund - Regular Plan	Small Cap	5,672.21	42.55	20.52%	19.64%	2,54,270	3,50,861	15.89%	18.04%	9,07,607	16,64,459		
HSBC Small Cap Equity Fund	Small Cap	737.85	48.60	19.39%	18.76%	2,42,571	3,33,190	8.06%	14.56%	7,35,919	14,45,632		
ICICI Prudential Smallcap Fund	Small Cap	167.59	23.21	12.20%	13.13%	1,77,813	2,37,162	4.11%	8.89%	6,64,840	11,59,424		
Kotak Small Cap Fund	Small Cap	1,023.87	68.39	19.14%	18.74%	2,40,042	3,32,797	9.32%	14.39%	7,60,610	14,35,864		
Reliance Small Cap Fund	Small Cap	7,227.15	39.48	26.15%	25.75%	3,19,475	4,97,228	15.84%	22.65%	9,06,361	20,18,608		
SBI Small Cap Fund	Small Cap	1,281.44	49.89	29.34%	26.21%	3,61,963	5,10,101	18.18%	23.82%	9,66,983	21,22,185		
Sundaram Small Cap Fund	Small Cap	1,042.13	79.84	20.42%	18.68%	2,53,217	3,31,622	6.31%	13.67%	7,03,287	13,95,377		
ABSL Focused Equity Fund	Focused	3,991.32	56.24	15.00%	16.38%	2,01,136	2,89,167	9.14%	12.73%	7,57,019	13,44,599		
DSP Focus Fund	Focused	2,239.22	21.66	14.89%	13.71%	2,00,176	2,45,805	8.17%	11.42%	7,38,034	12,77,564		
Franklin (I) Focused Equity Fund	Focused	7,302.71	38.66	19.63%	20.63%	2,45,019	3,71,695	11.30%	16.28%	8,01,560	15,49,139		
HDFC Focused 30 Fund	Focused	446.57	74.24	14.54%	12.16%	1,97,145	2,23,288	7.12%	10.43%	7,18,157	12,29,628		
ICICI Pru. Focused Equity Fund	Focused	594.56	28.91	12.39%	13.47%	1,79,324	2,42,196	7.80%	10.52%	7,30,951	12,33,893		
Sundaram Select Focus Fund	Focused	873.31	169.60	13.26%	12.36%	1,86,373	2,26,090	10.24%	11.44%	7,79,302	12,78,556		
Aditya Birla Sun Life Pure Value Fund	Value	4,070.70	51.21	21.66%	20.36%	2,66,526	3,65,911	9.18%	16.22%	7,57,816	15,45,380		
HDFC Capital Builder Value Fund	Value	4,016.90	283.98	17.51%	17.45%	2,24,065	3,08,298	11.57%	14.75%	8,07,357	14,56,644		
ICICI Prudential Value Discovery Fund	Value	16,003.88	140.66	17.98%	19.18%	2,28,582	3,41,526	8.69%	14.35%	7,48,136	14,33,578		
IDFC Sterling Value Fund - Regular Plan	Value	2,933.07	49.66	17.26%	18.44%	2,21,692	3,26,956	11.05%	14.47%	7,96,240	14,40,451		
JM Value Fund	Value	128.55	29.73	18.65%	16.40%	2,35,147	2,89,515	10.84%	13.61%	7,91,804	13,92,066		
L&T India Value Fund	Value	7,918.94	34.36	21.85%	21.03%	2,68,613	3,80,409	12.07%	17.19%	8,18,230	16,07,521		
Reliance Value Fund	Value	3,124.25	70.89	16.71%	16.79%	2,16,541	2,96,374	10.66%	13.61%	7,88,027	13,92,066		
Tata Equity PE Fund - Regular Plan	Value	5,020.98	128.98	20.76%	18.17%	2,56,812	3,21,774	12.63%	16.26%	8,30,626	15,47,884		
Templeton India Value Fund	Value	546.55	242.34	14.80%	14.37%	1,99,393	2,55,968	8.09%	11.18%	7,36,495	12,65,733		
UTI Value Opportunities Fund	Value	4,331.92	58.46	11.78%	12.44%	1,74,510	2,27,220	7.42%	9.80%	7,23,766	12,00,284		
ABSL Tax Relief 96	ELSS	6,984.25	144.71	19.11%	19.40%	2,39,740	3,45,964	9.18%	16.37%	7,57,816	15,54,797		
Axis Long Term Equity Fund	ELSS	17,626.14	41.69	19.32%	20.50%	2,41,861	3,68,901	12.04%	16.86%	8,17,572	15,86,048		
CanRobeco Equity Tax Saver Fund	ELSS	852.81	25.47	15.04%	15.20%	2,01,486	2,69,257	10.88%	12.91%	7,92,647	13,54,144		
DSP Tax Saver Fund	ELSS	4,567.23	44.90	17.46%	18.44%	2,23,589	3,26,956	11.02%	14.71%	7,95,604	14,54,317		
Franklin (I) Taxshield Fund	ELSS	3,686.58	543.05	16.57%	16.26%	2,15,245	2,87,086	9.48%	13.17%	7,63,820			

LIFE INSURANCE

ABS LI VISION LIFEINCOME PLAN

A TRADITIONAL PARTICIPATING WHOLE LIFE INSURANCE PLAN

ABS LI Vision LifeIncome Plan is a Whole Life Income plan which provides secured savings and a steady income till age 100 and also provides comprehensive financial protection to your family.

The ABS LI Vision LifeIncome Plan offers:

- Income for life – 5% of the Sum Assured guaranteed⁽¹⁾ plus bonus every year after the Premium Paying Term
- Safety for your loved ones – Comprehensive financial protection of your family with whole life cover to age 100

⁽¹⁾ Please refer the brochure for terms and conditions regarding this benefit

Benefits Under the Plan :

Survival Benefit - In the event the life insured survives to the end of the premium paying term, the policyholder will get

- Accrued bonuses till date

In the event the life insured survives to the end of each subsequent policy year, the Policy holder will get

- Income Benefit of 5.0% of Sum Assured; plus
- Bonus from the current policy year

Maturity Benefit - On Maturity (at the end of the policy term), policy holder will get the Higher of, Sum Assured or 105% of total premiums paid to date ⁽²⁾; plus Terminal bonus (if any)

Death Benefit - During the Premium Payment Term :In the unfortunate event of the death of the life insured during the premium paying term, nominee will get the highest of the Sum Assured or 10 times of the annualised premium or 105% of total premiums paid to date; plus Accrued bonuses as of date of death⁽³⁾; plus Terminal bonus (if any)

After the Premium Payment Term :In the unfortunate event of the death of the life insured after the premium paying term, nominee will get the highest of the Sum Assured or 10 times of the annualised premium or 105% of total premiums paid to date⁽²⁾; plus bonuses for the current policy year⁽⁴⁾; plus Terminal bonus (if any) ⁽²⁾ 105% of total premiums paid to date (excluding any applicable rider premium and/or underwriting extras) ⁽³⁾ Refer to bonus section ⁽⁴⁾ Any bonuses previously paid are excluded

Tax Benefits – Tax benefits under Section 80C, and Section10(10D)⁽⁵⁾ of the Income Tax Act, 1961 available as per the prevailing income tax laws. Tax benefits are subject to changes in tax laws.

⁽⁵⁾If any health rider is taken 80D will also be applicable

Boundary Conditions -

Age at Entry	: Min 30 days*, Max - 60 years
Policy Term	: Whole Life to Age 100
Premium Paying Term	: 8, 10, 12, 15 to 40 years
Minimum Premium	: For PPT 8 Yrs, 10 Yrs & 12 Yrs - Rs. 1,00,000/- p.a For PPT 15 Yrs to 40 Yrs - Rs. 3,880/- p.a
Premium Frequency	: Annual, Semi-annual, Quarterly, Monthly

* risk commences from the first policy anniversary

This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABS LI). This is a traditional participating endowment plan. All terms & conditions are guaranteed throughout the policy term, except for the bonuses which would be declared at the end of each financial year. GST and any other applicable taxes will be added (extra) to your premium and levied as per extant tax laws. An extra premium may be charged as per our then existing underwriting guidelines for substandard lives, smokers or people having hazardous occupations etc. 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. Aditya Birla Sun Life Insurance Company Limited (Formerly known as Aditya Birla Sun Life Insurance Limited) Registered Office: One Indiabulls Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. IRDAI reg no.109 Call: 1-800-270-7000 www.adityabirlasunlifelineinsurance.com CIN: U99999MH2000PLC128110 UIN: 109N079V04 ADV/18-19/3416

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 CASH ADVANTAGE

A SAVINGS AND PROTECTION ORIENTED PLAN.

ICICI Prudential introduces ICICI Pru Cash Advantage, a unique savings and protection oriented plan which offers you a guaranteed amount every month for 10 years, a guaranteed lump sum at maturity, along with bonuses and life cover that provides financial security to your family in case of your death.

How does ICICI Pru Cash Advantage work?

At policy inception, you choose your premium, premium payment option, premium payment mode, Sum Assured and cash benefit mode. The GCB and GMB are calculated using the parameters as mentioned earlier along with your age and gender. GCB is payable in advance during the payout term. Payout term begins as soon as the premium payment term is over and terminates at the end of the policy term. In the unfortunate event of death of the life assured during the policy term, death benefit is payable to the nominee. On survival of the life assured till the end of the policy term, Guaranteed Maturity Benefit (GMB)^{T&C2} is payable along with vested reversionary bonuses (RB) plus terminal bonus, if any.

Benefits in detail

Cash Benefit : Throughout the payout term, Guaranteed Cash Benefit (GCB) is payable in ^(T&C1) advance, provided the life assured is alive and the policy is fully paid^(T&C3). GCB can be received in monthly or annual instalments. GCB is a percentage of the Guaranteed Maturity Benefit (GMB) and depends on cash benefit mode as per the table below.

Cash benefit mode	Gua. Cash Benefit
Monthly	1.00 % of GMB
Annual	11.50 % of GMB

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

Guaranteed Maturity Benefit (GMB) : GMB is the Sum Assured on Maturity and will be calculated, at inception, based on your premium, premium payment option, premium payment mode, Sum Assured, cash benefit mode, age and gender.

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 Bonuses* or b) GMB plus accrued Bonuses* or c) Minimum Death Benefit equal to 105% of sum of premiums paid till date.

*Bonuses consist of vested reversionary bonuses, terminal 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 & 80 Yrs
Premium Modes	: A / H / M

Premium Payment Term & Policy Terms :

For PPT – 5/7/15 Years, Policy term is 15/17/20 years respectively

Terms & Conditions: 1. Guaranteed benefits are available only if all premiums are paid as per the premium paying term and the policy is in-force till the completion of entire policy term opted. Guaranteed Cash Benefit is payable at the beginning of each policy month during the payout term in case the cash benefit mode is monthly and at the beginning of each policy year during the payout term in case the cash benefit mode is annual. 2. Reversionary bonuses may be declared every financial year and will accrue to the policy if it is reversionary paying or fully paid T&C3. Reversionary bonus once declared is guaranteed and will be paid out at maturity or on earlier death. Contingent reversionary bonus may be declared every financial year and will accrue only when a policy is made paid-up or a fully paid policy is surrendered. Contingent reversionary bonus, if any, will be paid on maturity, surrender or earlier death. A terminal bonus may also be payable at maturity or on earlier death. 3. A fully paid policy is a policy for which all premiums have been paid, as per the PPT selected, and no further premiums are due. A premium paying policy is policy for which all due premiums have been paid till date, but future premiums are payable for the rest of the PPT. ICICI Prudential Life Insurance Company Limited, IRDAI Regn. No. 105. CIN: U66010MH2000PLC127837. © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address: ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. 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. ICICI Pru Cash Advantage Form No.: E10, UIN:105N132V01. Advt No.: L/II/1335/2015-16. Call us on 1-860-266-7766 (10am - 7pm, Monday to Saturday, except national holidays. Valid only for calls made from India).

ABS LI VISION LIFEINCOME PLAN - BENEFIT ILLUSTRATION#

Age of the Life Assured	: 30 Years, Male	Premium Mode	: Yearly
Premium Payment Term	: 8 Years	Yearly Premium Amount	: Rs.1,63,377/-
Policy Term	: 70 Years	Basic Sum Assured	: Rs.10,00,000/-

Premium Quotes	Year 1	Year 2 Onwards
Yearly Premium (excluding GST and cess as applicable)	Rs.1,63,377/-	Rs.1,63,377/-
GST and and cess as applicable	Rs.7,352/-	Rs.3,676/-
Total Premium Payable	Rs.1,70,729/-	Rs.1,67,053/-

Policy Year	Attn Age	Premium Paid		Guaranteed		Death Benefit		Total Survival Benefit	
		During	Cumulative	Death	Survival	@ 4% p.a.	@ 8% p.a.	@ 4% p.a.	@ 8% p.a.
1	30	1,70,729	1,70,729	16,84,300	0	16,85,800	17,27,300	0	0
2	31	1,67,053	3,37,782	16,84,300	0	16,87,300	17,70,300	0	0
3	32	1,67,053	5,04,835	16,84,300	0	16,88,800	18,13,300	0	0
4	33	1,67,053	6,71,888	16,84,300	0	16,90,300	18,56,300	0	0
5	34	1,67,053	8,38,941	16,84,300	0	16,91,800	18,99,300	0	0
6	35	1,67,053	10,05,994	16,84,300	0	16,93,300	19,42,300	0	0
7	36	1,67,053	11,73,047	16,84,300	0	16,94,800	19,85,300	0	0
8	37	1,67,053	13,40,100	16,84,300	0	16,96,300	20,28,300	12,000	3,44,000
9	38	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
10	39	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
11	40	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
12	41	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
13	42	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
14	43	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
15	44	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
16	45	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
17	46	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
18	47	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
19	48	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
20	49	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
21	50	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
22	51	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
23	52	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
24	53	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
25	54	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
26	55	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
27	56	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
28	57	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
29	58	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
30	59	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
31	60	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
32	61	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
33	62	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
34	63	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
35	64	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
36	65	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
37	66	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
38	67	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
39	68	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
40	69	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
41	70	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
42	71	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
43	72	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
44	73	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
45	74	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
46	75	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
47	76	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
48	77	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
49	78	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
50	79	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
51	80	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
52	81	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
53	82	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
54	83	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
55	84	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
56	85	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
57	86	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
58	87	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
59	88	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
60	89	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
61	90	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
62	91	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
63	92	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
64	93	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
65	94	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
66	95	0	13,40,100	16,84,300	50,000	16,85,800	17,27,		



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/P-NL/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

BHARTI AXA LIFE ASSURE BENEFIT PLAN

A NON LINKED PARTICIPATING LIMITED PAY ENDOWMENT LIFE INSURANCE PLAN

Bharti AXA Life Assure Benefit Plan is a Non Linked Participating Limited Pay Endowment Life Insurance Plan which offers Maturity Benefit as a total of four benefits as given below : a) Guaranteed Additions, b) Increasing Reversionary Bonus, c) Guaranteed Maturity Addition, d) Sum Assured on Maturity along with the Life Insurance cover more than 11 times of Annualized Premiums during the Policy Term.

Benefits Under the Plan :

Guaranteed Additions : Guaranteed Additions will accrue as **3% of the Sum Assured** at the end of every Policy year starting from the first policy year till maturity. The accrued Guaranteed Additions will be payable on maturity or death, whichever is earlier.

Guaranteed Maturity Addition (GMA) : A Guaranteed Maturity Addition is payable on Maturity and is determined as a percentage of Sum Assured which is **higher for higher premium bands** as given below:

Annual Premium (INR)	GMA % (as a % of Sum Assured)
< 40,000	20.00%
40,000 to less than 75,000	30.00%
75,000 to less than 2,50,000	35.00%
2,50,000 and above	40.00%

Simple Reversionary Bonus : Bonuses will accrue at the end of every Policy year starting from the first Policy year till maturity as a percentage of **Sum Assured plus the Guaranteed Additions** accrued till the beginning of the applicable Policy year. These will be payable on maturity or death, whichever is earlier.

Maturity Benefit: On Maturity, You will Receive Sum Assured + Accrued Guaranteed Additions + Accrued Simple Reversionary Bonus + Guaranteed Maturity Addition.

Death Benefit: Death Benefit is higher of: a) The Sum Assured on Death; plus Guaranteed Additions accrued till the date of death; plus Simple Reversionary Bonus accrued till the date of death, or b) 105% of all premiums paid as on the date of death Where the Sum Assured on Death is defined as highest of: a) 11 times Annualized Premium; or b) Absolute amount assured to be paid on death equal to the Sum Assured under the policy; or c) Sum Assured on Maturity equal to the Sum Assured under the Policy plus Guaranteed Maturity Additions

Tax Benefit: Tax Benefit under Section 80C and Section 10 (10D) of the Income Tax Act, 1961. The tax benefits are subject to change as per change in tax laws from time to time.

Eligibility Criteria :

Policy Term	Premium Paying Term	Min. Age at Entry	Max. Age at Entry
14 years	7 years	4 years	66 years
16 years	8 years	2 years	64 years
18 years	9 years	91 days	62 years
20 years	10 years	91 days	60 years
22 years	11 years	91 days	58 years
24 years	12 years	91 days	56 years

Maximum age at Maturity is 80 years for all policy terms.

Disclaimers: Bharti AXA Life Insurance is the name of the Company and Bharti AXA Life Assure Benefit 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. This product brochure is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy bond. Life Insurance Coverage is available under this policy. Riders are optional and available at an extra cost. Tax benefits are as per the Income Tax Act, 1961, and are subject to any amendments made thereto from time to time. **Bharti AXA Life Insurance Company Limited.** Bharti AXA Life Insurance Company Limited, IRDAI Registration No.: 130 Registered Office: Unit No. 1904, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Near MCA Ground, Bandra East, Mumbai – 400051, Maharashtra **UIN - 130N093V01 CIN - U66010MH2005PLC157108**

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.

TATA AIA LIFE INSURANCE MONEY BACK PLUS

A NON LINKED PARTICIPATING ENDOWMENT ASSURANCE PLAN

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

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

Benefits under the Plan

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

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

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

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

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

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

Boundary Conditions

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

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

TATA AIA LIFE INSURANCE FORTUNE GUARANTEE

NON LINKED NON PARTICIPATING ENDOWMENT INSURANCE PLAN

At every stage of your life you have a milestone to achieve. Along with this you also carry the burden of any uncertainty happening & work towards being prepared to face the same. Life Insurance is the best way to protect your family from financial crisis in case of an unfortunate event and help you to fulfill your dreams. Tata AIA Life Insurance Fortune Guarantee that provides life insurance cover throughout the policy term for the financial security of your family and a Guaranteed lump sum benefit on maturity to fulfill your future goals. You can also enhance your protection cover with a wide range of riders.

Salient Features:

- Guaranteed Maturity Benefit* that varies from 114% to 214% of Total Premiums Paid
- Life cover to protect your loved ones
- Flexible policy term of 10, 11, 12 and 15 years & premium paying term of 5 years
- Higher benefits for female lives
- Option to enhance protection through riders
- Tax benefit** may be available u/s 80C & 10(10D) of the Income-Tax Act, 1961

* Provided the policy is in force and all due premiums have been paid, on maturity. Maturity benefit depends on the entry age, gender, and policy term and premium band

Eligibility Conditions:

- Policy Term : 10,11,12 and 15 Yrs
 - Pre. Payment Term : 5 Years
 - Min. Premium¹ : Rs. 50,000/- P. A.
 - Premium Modes : Annual / Half Yearly / Quarterly / Monthly
 - Age Conditions : Policy Term Min. Age Max. Age Max. Maturity Age
- | | | | |
|--------|-------|--------|--------|
| 10 Yrs | 8 Yrs | 65 Yrs | 75 Yrs |
| 11 Yrs | 7 Yrs | 65 Yrs | 76 Yrs |
| 12 Yrs | 6 Yrs | 65 Yrs | 77 Yrs |
| 15 Yrs | 3 Yrs | 65 Yrs | 80 Yrs |

Maturity Benefit : Maturity Sum Assured will be paid on maturity. The "Maturity Sum Assured" is equal to maturity benefit factor multiplied by Total Premiums Paid, where maturity benefit factor varies as per the policy term, gender, annualised premium band & entry age

Sample Illustration:

Age	Gender	Policy Term	Premium Payment Term	Annualised Premium [#]	Sum Assured	Maturity Benefit	
						Male	Female
30	Male	15	5	1,00,000	10,00,000	10,10,000	10,15,000
35	Male	15	5	1,00,000	10,00,000	10,05,000	10,10,000
40	Male	15	5	1,00,000	10,00,000	10,00,000	10,05,000

[#]Premium shown in the example above is for a standard life excluding applicable taxes, cesses& levies. All examples and figures used herein are for understanding purposes only.

Death Benefit : In case of unfortunate event of the death of the insured; during the term of the policy, Sum Assured on death as defined below shall be payable. "Sum Assured on death" shall be the highest a) Basic Sum Assured (10 times of Annualised Premium), b) 105% of the Total Premiums Paid or c) Maturity Sum Assured

Disclaimers: "Guaranteed Returns" is the "Maturity Sum Assured" which is equal to maturity benefit factor multiplied by Total Premiums Paid, where maturity benefit factor varies as per the Entry age, gender, policy term and annualised premium. Insurance cover is available under this product. This product is underwritten by Tata AIA Life Insurance. This writeup is not a contract of insurance. The precise terms and conditions of this plan are specified in the policy contract available on Tata AIA Life website. 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 product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed insurance plan and it will be subject to Company's underwriting and acceptance. *Riders are not mandatory and are available for a nominal extra cost. In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines. Risk cover commences along with policy commencement for all lives, including minor lives. All Premiums, Charges, and interest payable under the policy are exclusive of applicable taxes, duties, surcharges, 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. **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. * UIN: 110N120V04 * L&C/Advt/2018/Aug/430 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 1-860-265-9966 (local charges apply) or write to us at customerservice@tataaia.com. Visit us at www.tataaia.com or SVS LIFE to 58888.

LIFE INSURANCE

HDFC LIFE PRAGATI

A 5 PAY, 10 TERM NON LINKED, PARTICIPATING, SAVINGS INSURANCE PLAN

HDFC Life Pragati is a participating plan which meets the dual objectives of Savings and Protection so that you can continue providing your family with the quality of life and peace of mind.

Benefits under the Plan:

Hassle Free Issuance : Hassle Free Issuance based on Declaration of Good Health (DOGH)

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 Sum Assured on Maturity plus Accrued Reversionary Bonus plus Interim Bonus (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 a) Sum Assured on Death plus Accrued Reversionary Bonus plus Interim Bonus (if any) plus Terminal Bonus (if any), or b) 105% of Total Premiums Paid.

The Sum Assured on Death shall be the higher of : a) Sum Assured on Maturity or b) 10 times Annualised Premium for entry age less than 45 Yrs and 7 times Annualised Premium for entry age greater than or equal to 45 Yrs.

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.

Boundary Conditions

Age at Entry : Min - 8 Yrs, Max - 55 Yrs
PPT : Limited Pay - 5 Yrs to 10 Yrs
Policy Term : Limited Pay - 10 Yrs to 20 Yrs
Max. Premium : Rs.2,00,000/- P.A
Premium Mode : M / Q / H / A

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 Pragati (Form No.P501-141-01, UIN - 101N114V03).

EXIDE LIFE STAR SAVER

A 5 YEAR PAY, 10 YEAR TERM GUARANTEED RETURN INSURANCE PLAN

Exide Life Star Saver has been designed to offer guaranteed benefits so that your financial goals can be met with surety. It also ensures that your family is financially secured in case of an unfortunate event.

3 Reasons to buy this plan

- Guaranteed Maturity Benefit with Loyalty Benefit
- Pay for just 5 years and get Life Cover for full Policy term
- Comprehensive life cover with additional accidental coverage

Guaranteed Maturity Benefit:

On completion of Policy term, you are guaranteed to get: Sum Assured on Maturity + Accrued Guaranteed Additions + Loyalty Benefit Tax benefit as per Prevailing Income Tax Rules.

Sum Assured on Maturity: Sum Assured on Maturity is an amount equal to Basic Sum Assured, which is guaranteed to be paid to you at the end of Policy term. It is dependent upon the age of the life assured at the inception of Policy, premium and Policy term chosen by the Policy holder.

Guaranteed Additions (GA): The plan offers Guaranteed Additions as percentage of Sum Assured on Maturity. The Guaranteed Additions are calculated at a simple rate for each completed Policy year. The GA are accrued over the Policy term and same shall be payable on death or maturity or surrender.

Loyalty Benefit (LB): On completing the Policy term, this plan offers special loyalty benefit that is paid as a percentage of the sum assured.

The Guaranteed Additions rate and Loyalty Benefit rate based on the opted Policy term are as follows:

Policy Term / Annualised Premium	GA (% of Sum Assured on Maturity)			L A (% of Sum Assured on Maturity)
	Rs.24,000/- to Rs.59,999/- p.a	Rs.60,000/- to Rs.1,79,999/- p.a	Rs.1,80,000/- & above p.a	
10 Years	7.00%	7.50%	8.00%	30.00%
12 Years	7.00%	7.50%	8.00%	36.00%
15 Years	7.00%	7.50%	8.00%	45.00%

Life Insurance Cover

Pay only for 5 years and enjoy Life Cover over Full Policy Term : While you pay premiums only for 5 years you can enjoy Life Cover over the entire Policy Term. This ensures protection for your family in case of an unfortunate event where a lumpsum amount is paid to your family.

Double Life Cover in event of an accident: In addition to Life cover amount you also get an additional life cover of an equivalent amount in case of an unforeseen event due to an accident

Key Features

Min. / Max. Age at Entry : For Policy Term 10 years: 8 years – 60 years
For Policy Term 12 years: 6 years – 60 years
For Policy Term 15 years: 3 years – 60 years

Min. / Max. Maturity Age : 18 Years - 75 years age last birthday

Policy Term : 10, 12 and 15 years

Premium Paying Term (PPT) : 5 Years

Minimum Premium (Rs.) : Minimum – Annual : Rs. 24,000/-, Monthly -Rs. 5,500/-
Maximum – No Limit

Minimum Basic Sum Assured : Minimum : Rs. 65,037/-
Maximum – No Limit

Premium Payment Modes : Annual, Monthly

Disclaimer: Exide Life Star Saver UIN: 114N080V02. Tax benefits are subject to change in tax laws from time to time. For more details on tax benefits, please consult your tax advisor. Goods & Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. This is a non-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. Exide Life Insurance Company Limited is a wholly owned subsidiary of Exide Industries Limited. The trademark "Exide" is owned by Exide Industries Limited and licensed to Exide Life Insurance vide Trademark license agreement dated 30th October 2014. Exide Life Insurance Company Limited. IRDAI Registration number: 114, CIN: U66010KA2000PLC028273, Registered Office: 3rd Floor, JP Techno Park, No. 3/1, Millers Road, Bengaluru - 560 001; Toll Free: 1800 419 8228; Visit: exidelife.in; ARN: EXL/2017-18/COLL/121

RELIANCE LIFE SUPER MONEY BACK

PAY FOR 5 YEARS & ENJOY LUMP SUM AND REGULAR GUARANTEED INCOME FOR NEXT 5 YEARS

Reliance Super Money Back Plan is a Non-linked, Non-participating money back plan that helps you provide a regular income and security. The guaranteed monthly income increases every year and you also get guaranteed periodic lump sums.

Guaranteed Money Back Benefits: Receive the following guaranteed payouts basis your Sum Assured in 5th and 10th year.

End of Policy Year	5 Years	10 Years
% of Sum Assured	50.00 %	50.00 %

Regular Monthly Payouts: Regular Monthly Payouts are 1% of Sum Assured for the first payout year and will increase by 0.25% in subsequent years, at a simple rate.

Policy Year	6 th	7 th	8 th	9 th	10 th
Total Payout	12%	15%	18%	21%	24%

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. Reliance Life Insurance Company Ltd. IRDA Registration No: 121 Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra - 400710 Corporate Office: 9th and 10th Floor, Bldg. No. 2, R-Tech Park, Nirlon Compound, Next to Hub Mall, Behind Oracle Building, Goregaon (East), Mumbai, Maharashtra - 400063. For more information call us at our 24 x 7 Call Centre number - 30338181 (Local call charges apply) or our Toll Free Number 1800 300 08181 Visit us at www.reliancelife.com. Unique Identification Number (UIN): 121N098V02

Guaranteed Loyalty Addition: On survival of the Life Assured to the end of the premium payment term, a Guaranteed Loyalty Addition of 5% of the Sum Assured will be paid in the 5th year.

Guaranteed Maturity Addition: On survival of the Life Assured to the end of the policy term, the Guaranteed Maturity Addition of 10% of Sum Assured will be paid at the end of 10th year.

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

EDELWEISS TOKIO LIFE - SMART LIFESTYLE

A NON LINKED PARTICIPATING ENDOWMENT LIFE INSURANCE PLAN

Edelweiss Tokio Life - Smart Lifestyle is a life insurance plan designed to take care of your multiple needs. Whether it is taking care of your family's future, saving for retirement or any other important milestone, this plan will take care of all your financial goals.

Benefits under the Plan

Loyalty Sum Assured: As the plan progresses, the Loyalty Sum Assured gets added to the policy. This will accrue at the end of every 5 policy years starting from the end of 5th Policy year as mentioned below

End of Policy Year	Loyalty Sum Assured as a % of SA on Maturity
5th	10%
10th	15%
15th	20%
20th	25%

Guaranteed Addition : Guaranteed Additions will accrue at the beginning of every year from the 1st policy year. The Guaranteed Addition equals to 2% of Sum Assured on Maturity plus Loyalty Sum Assured accrued.

Sum Assured on Death : The Sum Assured on Death is higher of a) 10 times the Annualised premium, or b) Sum of Sum Assured on Maturity and Loyalty Sum Assured on Maturity, or c) Any absolute amount assured to be paid on Death.

Death Benefit :

a) **Base Option :** In the unfortunate event of death during the policy term, the nominee

will receive: Sum Assured on Death + Accrued Guaranteed Additions + Accrued Reversionary Bonuses and Terminal Bonus, if any.

b) **Family Protection option :** In the unfortunate event of death during the policy term, the nominee will receive: Sum Assured on Death immediately, In addition the Maturity benefit will be payable on the Maturity Date.

Maturity Benefit : On Maturity the sum of following shall be payable : a) Sum Assured on Maturity, b) Loyalty Sum Assured on Maturity, c) Accrued Guaranteed Addition, d) Accrued Reversionary Bonus, if any e) Terminal bonus, if any

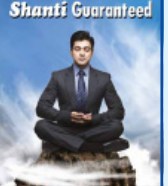
Boundary Conditions

Age at Entry : **Base option**
Min - 1 Yr, Max - 50 Yrs
Family Protection Option
Min - 18 Yr, Max - 40 Yrs

Age at Maturity: **Base option**
Min - 18 Yr, Max - 70 Yrs
Family Protection Option
Min - 28 Yr, Max - 60 Yrs

Policy Term : 10 Yrs to 20 Yrs
PPT : 5 Yrs, 7 Yrs (Term 10 -20)
10 Yrs, 12 Yrs (Term 15-20)

Disclaimer: Edelweiss Tokio Life - Smart Lifestyle is only the name of the non linked participation 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) ARN: Pr/01/June 2018, UIN: 147N040V01, Registered Office: Edelweiss House, Off CST Road, Kalina, Mumbai 400098. Corporate Office: 3rd & 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.



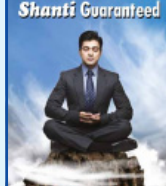
Shanti Guaranteed

LIC JEEVAN SHANTI

A SINGLE PREMIUM GUARANTEED RETURNS ANNUITY PLAN

- Choice between Immediate Annuity or Deferred Annuity.
- Choice of Deferment Period of 1 Yr to 20 Yrs
- Minimum Vesting Age : 31 Yrs

Insurance is the subject matter of the solicitation



Shanti Guaranteed

BAJAJ ALLIANZ LIFE – POS GOAL SURAKSHA

A NON-PARTICIPATING NON-LINKED LIFE INSURANCE PLAN

Bajaj Allianz Life POS Goal Suraksha is a non-linked non-participating limited premium payment endowment plan that secures you and your family against all odds with a guaranteed sum at maturity.

Key Advantages – Bajaj Allianz Life POS Goal Suraksha is a non-linked, non-Participating, limited premium payment, non-medical, POS Endowment plan.

- Guaranteed maturity benefit
- Limited premium payment term
- Option to alter premium payment mode
- Offers Guaranteed Additions at maturity

Benefits payable :

Maturity Benefit - On the maturity date, if all premiums are paid, the Guaranteed Sum Assured on Maturity plus Guaranteed Additions, under your policy, will be paid.

Guaranteed Additions – On maturity date, if all due premium have been paid, Guaranteed Additions as a multiple of one Annualized Premium will be paid along with the maturity benefit. The Guaranteed Additions payable are as per the table given below –

Age at Entry	GA as Multiple of one (1) annualized Premium			
	Policy Term / Premium Payment Term			
	10 Yrs / 7 Yrs	15 Yrs / 5 Yrs	15 Yrs / 7 Yrs	15 Yrs / 10 Yrs
18-24 Years	0.71	1.28	4.71	9.43
25-34 Years	0.66	1.13	4.15	8.59
35-45 Years	0.61	1.05	3.88	8.04
46-55 Years	0.55	0.95	3.32	7.76

Guaranteed additions will not be payable in case of a lapsed or paid-up policy

Tax Benefits – Premium Paid, Maturity benefit, death benefit and surrender benefit may be eligible for tax benefit as per Tax Act, subject to the provision stated therein.

Boundary Conditions –

Age at Entry : Min - 18 Yrs, Max - 55 Yrs
Age at Maturity : Min - 28 Yrs, Max - 65 Yrs
PPT & Term : For PPT - 7 Yrs (10 Yrs Term), For PPT - 5 Yrs, 7 Yrs & 10 Yrs (15 Yrs Term)
Min. Premium : Ann:Rs. 3000/- , Semi Ann :Rs. 2100/-, Qtrly: Rs.1250/-, Mthly: Rs.450/-
Premium Mode : Annual, Semi-Annual, Quarterly, Monthly

Disclaimer: The policy document is the conclusive evident of contract and provides in details all the conditions and exclusions related to Bajaj Allianz Life POS Goal Suraksha Please ask for the same along with the quotation. For more details about risk factors, terms and conditions, please read the sales brochure carefully before concluding the sale. The terms and conditions of product/plan as contained in the Policy Document issued by the Company is available on the Web Site. Please note that the name of the Bajaj Allianz product/plan does not indicate the quality of the insurance contract and its future prospects or returns. Investment in ULIPs is subject to market risks associated with capital markets. IN ULIPs, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. Tax benefits are as per the prevailing Income Tax Laws including the Income Tax Act, 1961 and are subject to change from time to time. Goods and Service Tax will have to be borne by the Policyholder as per applicable rates. All other charges shall be levied in accordance with the terms and conditions of the policy. Bajaj Allianz Life Insurance Company limited, Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006. Fax: (020) 6602 6789. Reg. No.: 116 I CIN : U66010PN2001PLC015959 *Guaranteed benefit includes Guaranteed maturity benefit & Guaranteed Additions at maturity provided all premiums are paid

Bajaj Allianz Life

Health Care Goal

- A Regular / limited premium payment individual Health Plan covering 36 critical illnesses Including Heart & Cancer
- Option of Family Cover & Return of Premium.
- Inbuilt Waiver of Premium Rider

Insurance is the subject matter of the solicitation

Save Tax u/s 80D upto Rs.30,000/- over and above your tax savings limit of Rs.1,50,000/- u/s 80 C

LIFE GOALS. DONE.

BAJAJ | Allianz



BLUECHIP OFFICES IN INDIA

ANDHRA PRADESH		Kodakara : 0480 - 272 5580 / 272 5581	Jalgaon : 0257 - 223 3589 / 223 3590	Nagercoil : 04652 - 244 435 / 244 436
Gajuwaka : 0891 - 254 5316 / 254 5319	Kodungallur : 0480 - 280 2653 / 280 2654	Karad : 02164 - 226 202 / 226 203	Namakkal : 04286 - 221 071 / 221 072	Namakkal : 04286 - 221 071 / 221 072
Guntur : 0863 - 663 2526 / 224 0530	Kollam : 0474 - 275 3001 / 275 3002	Kolhapur : 0231 - 266 7767 / 266 7769	Neyveli : 04142 - 251 574 / 251 575	Neyveli : 04142 - 251 574 / 251 575
Kakinada : 0884 - 236 6943 / 236 6944	Kottayam : 0481 - 256 9750 / 256 9751	Mangalwar Peth : 0231 - 264 3643 / 264 3644	Pollachi : 04259 - 223 124 / 224 124	Pollachi : 04259 - 223 124 / 224 124
Nellore : 0861 - 234 0260 / 235 0260	Kozhencherry : 0468 - 231 0720 / 231 0721	Manish Nagar : 0712 - 278 6441 / 278 6442	Puducherry : 0413 - 226 4127 / 420 6177	Puducherry : 0413 - 226 4127 / 420 6177
Ongole : 08592 - 282 065 / 282 075	Kunnamkulam : 0488 - 522 3509 / 522 3510	Nagpur : 0712 - 255 0522 / 254 0999	Perambalur : 04328 - 224 571 / 224 572	Perambalur : 04328 - 224 571 / 224 572
Rajahmundry : 0883 - 665 1987 / 246 8601	Manjeri : 0483 - 276 1124 / 276 1125	Nashik : 0253 - 250 5181 / 250 5182	Rajapalayam : 04563 - 232 020 / 232 021	Rajapalayam : 04563 - 232 020 / 232 021
Tanuku : 08819 - 225 377 / 225 388	Mavelikara : 0479 - 234 4495 / 234 4496	Nashik Road : 0253 - 246 3300 / 246 8800	Salem : 0427 - 233 5405 / 233 5406	Salem : 0427 - 233 5405 / 233 5406
Tirupathi : 0877 - 225 0056 / 225 0057	Ottapalam : 0466 - 224 7366 / 224 8227	Indira Nagar : 0253 - 239 5183 / 239 5184	Agraharam : 0427 - 226 6405 / 226 5405	Agraharam : 0427 - 226 6405 / 226 5405
Vijayawada : 0866 - 248 5316 / 249 5316	Olavakkode : 0491 - 255 5501 / 255 5502	Ratnagiri : 02352 - 271 701 / 271 702	Tenkasi : 04633 - 226 658 / 226 659	Tenkasi : 04633 - 226 658 / 226 659
Vishakapatnam : 0891 - 645 6512 / 275 7755	Pala : 0482 - 210 120 / 210 180	Sangli : 0233 - 232 5257 / 661 5257	Thanjavur : 04362 - 278 571 / 278 572	Thanjavur : 04362 - 278 571 / 278 572
Vizianagaram : 08922 - 229 177 / 229 277	Pallakkad : 0491 - 250 4440 / 250 4441	Satara : 02162 - 233 062 / 233 063	Thirunagar : 0452 - 248 4005 / 248 4006	Thirunagar : 0452 - 248 4005 / 248 4006
TELANGANA		Pathanamthitta : 0468 - 232 0613 / 232 0614	Thiruvallur : 04366 - 223 571 / 223 572	Thiruvallur : 04366 - 223 571 / 223 572
Ameerpet : 040 - 2341 8416	Taliparamba : 0460 - 230 0035 / 230 0036	Sawantwadi : 02363 - 271 446 / 271 447	Tirunelveli : 0462 - 257 6194 / 257 6195	Tirunelveli : 0462 - 257 6194 / 257 6195
Attapur : 040 - 2401 8316 / 2401 9316	Payyanur : 04985 - 203 490 / 205 390	Shrirampur : 0242 - 222 3960 / 222 3961	Tirupur : 0421 - 243 1101 / 243 1102	Tirupur : 0421 - 243 1101 / 243 1102
Boduppal : 040 - 2720 5316 / 2720 5317	Ramanattukara : 0465 - 244 3003 / 244 3005	Solapur : 0217 - 260 2080 / 260 2081	Tuticorin : 0461 - 234 5090 / 234 5091	Tuticorin : 0461 - 234 5090 / 234 5091
Champapet : 040 - 2407 5316 / 2407 6316	Thalassery : 0490 - 232 4177 / 232 3177	NEW DELHI / N.C.R.		Vellore : 0416 - 221 6772 / 221 6773
Chandanagar : 040 - 2303 8755 / 2303 8756	Thrissur : 0487 - 232 5570 / 232 5571	Dilshad Garden : 011 - 4151 0297 / 4151 0298	Villupuram : 04146 - 252 113 / 252 114	Villupuram : 04146 - 252 113 / 252 114
Dilsukh Nagar : 040 - 2405 6548 / 2405 6549	Thiruvalla : 0469 - 263 0123 / 263 0124	Dwarka : 011 - 4902 8431 / 6517 1710	Virudhunagar : 04562 - 243 533 / 243 534	Virudhunagar : 04562 - 243 533 / 243 534
Habsiguda : 040 - 2715 0811 / 2715 0812	Tirur : 0494 - 242 0753 / 242 0754	Janak Puri : 011 - 4157 9598 / 4157 9599	WEST BENGAL / ASSAM	
Hashtnipuram : 040 - 2409 1316 / 2409 2316	Vadakara : 0496 - 251 7721 / 251 7722	Kalkaji : 011 - 4909 8011 / 4909 8012	Kolkata	
Himayat Nagar : 040 - 2339 5316 / 2322 1308	MAHARASHTRA			
Kapra : 040 - 2713 0938 / 6655 5613	Airol : 022 - 2779 5341 / 2779 0174	Kamla Nagar : 011 - 4011 3699	AJC Road : 033 - 4602 5649 / 4603 8977	
Kukatpalli : 040 - 2306 1646 / 4230 0905	Ambarnath (E) : 0251 - 260 7328 / 260 7155	Karkardooma : 011 - 4940 9565 / 4940 9575	Barasat : 033 - 2584 5500 / 2584 5503	
Malkajigiri : 040 - 2724 5316 / 2724 1677	Andheri (East) : 022 - 2683 5952 / 2684 1552	Karol Bagh : 011 - 4145 2085 / 4503 2500	Barrackpore : 033 - 2594 2594	
Manikonda : 040 - 2356 8931 / 2356 8941	Andheri-IRLA : 022 - 2671 1502 / 2623 6502	Laxmi Nagar : 011 - 4244 4279 / 4244 4280	Baruipur : 033 - 2423 0374 / 2423 0376	
Marredpally : 040 - 2771 0998 / 2771 0996	And-JB Nagar : 022 - 2825 7307 / 2825 7308	Munirka : 011 - 2275 8123 / 2275 8124	Behala : 033 - 2494 4049 / 2494 4004	
Mehdhipatnam : 040 - 2351 2034 / 2352 6356	And- Lokhandwala : 022 - 2634 5957 / 2637 5483	Paschim Vihar : 011 - 4984 2964	Beliaghata : 033 - 2372 0062 / 2372 0086	
Nacharam : 040 - 4020 1616 / 4020 1717	And- Marol : 022 - 2920 8134 / 2925 6912	Pitam Pura : 011 - 4903 6521 / 4903 6721	Birati : 033 - 2514 8015 / 2514 8016	
Nagole : 040 - 2422 1316 / 2422 4316	And- Oshiwara : 022 - 2632 1196 / 2632 1136	Punjab Bagh : 011 - 4015 9212 / 4015 9213	C.I.T. Road : 033 - 2289 6787	
Nizampet : 040 - 2389 2649 / 2389 2648	And-7 Bungalows : 022 - 2632 9373 / 2631 5566	Ranibagh : 011 - 4039 3117 / 4039 3118	Chinar Park : 033 - 2570 0399 / 2570 0402	
RTC 'X' Road : 040 - 2764 5316 / 2766 5317	And-Takshila : 022 - 2821 4787 / 2821 4814	Rohini : 011 - 4904 4671 / 4904 4571	Chinsurah : 033 - 2686 0278 / 2686 0585	
Secunderabad : 040 - 6602 0300 / 2789 9116	Andheri (West) : 022 - 2678 1742 / 2678 1781	Vasundhara Enclave : 011 - 4984 7952 / 4984 7953	Dalhousie : 033 - 2231 7350 / 2262 8156	
Vanasthalipuram : 040 - 2411 0341 / 2412 5316	Bandra Mt.Mary : 022 - 2643 2158 / 2643 2147	Vikasapuri : 011 - 4036 6817 / 4248 4290	Dum Dum : 033 - 2513 5005 / 2513 5856	
Karimnagar : 0878 - 224 9910 / 224 9911	Bangur Nagar : 022 - 2873 4228 / 2873 4229	W. Patel Nagar : 011 - 4986 5674 / 4561 4162	Dunlop : 033 - 2577 2206 / 2577 2207	
Kazipet : 0870 - 243 4545 / 244 4747	Bandra - Pali : 022 - 2655 8399 / 2640 0982	Noida : 0120 - 435 9083 / 428 1969	Garia : 033 - 2428 5382 / 2435 0060	
Khammam : 08742 - 235 316 / 245 316	Bandra (West) : 022 - 2640 5564 / 2641 2422	Noida 2 : 0120 - 254 4051 / 654 4050	Girish Park : 033 - 2259 0645	
Nizamabad : 08462 - 235 316 / 236 316	Bhandup (W) : 022 - 2566 2064 / 2566 7156	Faridabad : 0129 - 416 2387 / 418 2387	H.Mukerjee Road : 033 - 2486 4630 / 4063 6235	
Sangareddy : 8500195316 / 8500155316	Borivali (East) : 022 - 2808 5971 / 2808 5972	Gurgaon : 0124 - 405 2400 / 405 4600	Howrah : 033 - 2676 9011 / 2676 9030	
Warangal : 0870 - 666 4436 / 254 4058	Borivali - Gorai : 022 - 2868 0460 / 2868 0463	Ghaziabad : 0120 - 282 2968	Jodhpur Park : 033 - 2429 6811 / 2429 6812	
GUJARAT		Borivali - J.C.Col. : 022 - 2891 8594 / 2895 2352	Konnagar : 033 - 2674 2208 / 2674 2209	
Ahmedabad	Borivali - Saibaba : 022 - 2862 0403 / 2862 0406	Borivali - West : 022 - 2895 1548 / 2895 7025	Lake Town : 033 - 2534 5404 / 2534 5518	
Mani Nagar : 079 - 2543 0026 / 2543 0062	Borivali (West) : 022 - 2895 1548 / 2895 7025	Borivali - Yogi Ngr : 022 - 2892 2017 / 2892 2018	Madhyaamgram : 033 - 2538 7653 / 2538 7654	
Paldi : 079 - 2658 5642 / 2658 5643	Byculla : 022 - 2370 3247 / 2370 3248	Chembur : 022 - 2521 2912 / 2521 0676	Mandritala : 033 - 2678 2224 / 2678 2225	
Bopal : 079 - 2979 5590 / 2979 5591	Chembur - C.G.Rd : 022 - 2520 3007 / 2520 3008	Chira Bazar : 022 - 2203 7791 / 2203 7792	New Alipore : 033 - 2400 0240 / 2400 0181	
Chandkheda : 079 - 2329 6856 / 2329 6857	Chira Bazar : 022 - 2203 7791 / 2203 7792	Colaba : 022 - 2202 2330 / 2202 2335	New Town : 033 - 2324 2083 / 2324 2084	
Gandhi Nagar : 079 - 2324 2004 / 2324 2005	Colaba : 022 - 2202 2330 / 2202 2335	Dadar (East) : 022 - 2413 7451 / 2416 3350	N.S.C. Bose Rd : 033 - 2499 6491 / 4003 4392	
Satellite : 079 - 2676 9024 / 2676 9025	Dadar (West) : 022 - 2438 6887 / 2432 4897	Dahisar (East) : 022 - 2896 1471 / 2828 3234	Panchananata Rd : 033 - 2641 4008 / 2641 4009	
BARODA		Dahisar (West) : 022 - 2894 4020 / 2892 8617	Patuli : 033 - 2436 6011 / 2436 6032	
Alkapuri : 0265 - 232 3018 / 232 3021	Dombivali (East) : 0251 - 286 1963 / 286 0698	Dom-Gandhi Ngr : 0251 - 280 3409 / 280 3410	Salt Lake : 033 - 2335 2001 / 2335 2002	
Vasna Road : 0265 - 225 4074 / 225 4075	Dom-Gandhi Ngr : 0251 - 280 3409 / 280 3410	Dombivali - MIDC : 0251 - 244 0074 / 244 0075	Santoshpur : 033 - 2416 7711 / 2416 7688	
Waghodia Road : 0265 - 252 1820 / 252 1821	Dombivali (West) : 0251 - 248 1754 / 248 1764	Dombivali (West) : 0251 - 248 1754 / 248 1764	Sonapur : 033 - 2434 3423 / 2434 3425	
Bharuch : 02642 - 249 121 / 249 122	Fort : 022 - 2265 9033 / 2265 9034	Fort : 022 - 2265 9033 / 2265 9034	Shyam Bazar : 033 - 2533 6411 / 2533 6412	
Mehsana : 02762 - 230 704 / 230 706	Ghatkopar (East) : 022 - 2102 0876 / 2102 0118	Ghatkopar (East) : 022 - 2102 0876 / 2102 0118	Asansol : 0341 - 222 6043 / 222 6044	
Navsari : 02637 - 244 406 / 244 407	Ghatkopar (W) : 022 - 2502 4859 / 2502 4860	Ghatkopar (W) : 022 - 2502 4859 / 2502 4860	Berhampur : 9734189038 / 9734189078	
Palanpur : 02742 - 266 640 / 266 641	Girgaon : 022 - 2382 1327 / 2384 0227	Girgaon : 022 - 2382 1327 / 2384 0227	Burdwan : 0342 - 264 7835 / 264 7814	
Rajkot : 0281 - 246 5427 / 246 5428	Gokuldhara : 022 - 2843 1243 / 2843 1244	Gokuldhara : 022 - 2843 1243 / 2843 1244	Cooch Behar : 03582 - 222 216 / 222 217	
Indira Circle : 0281 - 257 5767 / 257 5768	Goregaon (W) : 022 - 2878 2423 / 2878 2428	Goregaon (W) : 022 - 2878 2423 / 2878 2428	Darjeeling : 0354 - 225 4477 / 225 4478	
Surat : 0261 - 273 1402 / 273 1403	Jankalyan Nagar : 022 - 4971 2991 / 4971 2992	Jankalyan Nagar : 022 - 4971 2991 / 4971 2992	Durgapur : 0343 - 254 5654 / 254 5661	
Silvassa : 0260 - 264 1230 / 264 1231	Kalyan (East) : 0251 - 235 1210 / 235 1212	Kalyan (East) : 0251 - 235 1210 / 235 1212	Kalyani : 033 - 2582 0170 / 2582 0175	
Bhatar Road : 0261 - 223 3173 / 223 3174	Kal-Khadakpada : 0251 - 223 4661 / 223 4708	Kal-Khadakpada : 0251 - 223 4661 / 223 4708	Malda : 03512 - 265 939 / 265 784	
Vapi : 0260 - 246 5337 / 645 3337	Kalyan (West) : 0251 - 231 1482 / 231 8132	Kalyan (West) : 0251 - 231 1482 / 231 8132	Siliguri : 03512 - 264 1757 / 264 2190	
Valsad : 02632 - 244 411 / 244 412	Kandivali - Charkop : 022 - 2867 8347 / 2867 8388	Kandivali - Charkop : 022 - 2867 8347 / 2867 8388	Raniganj : 0341 - 244 2111 / 244 2112	
BENGALURU		Kandivali (East) : 022 - 2870 9820 / 2870 3081	Rangaon : 03664 - 230 306 / 230 457	
Banashankari : 080 - 2669 0288 / 2669 0319	Kandivali (West) : 022 - 2880 1997 / 2801 5033	Kandivali (West) : 022 - 2880 1997 / 2801 5033	Dibrugarh : 0373 - 232 1132 / 232 1164	
Bannerghatta : 080 - 2648 2880 / 2648 2881	Khar (West) : 022 - 2604 3052 / 2604 3054	Khar (West) : 022 - 2604 3052 / 2604 3054	Guwahati : 0361 - 246 6131 / 246 6132	
Basavangudi : 080 - 2242 3777 / 2660 8777	Kharghar : 022 - 2774 0840 / 2774 0843	Kharghar : 022 - 2774 0840 / 2774 0843	Jorhat : 8134967701 / 8134949901	
Basaveshwara Ngr : 080 - 2322 5533 / 4153 5692	Koparkhairane : 022 - 2755 0649 / 2755 0651	Koparkhairane : 022 - 2755 0649 / 2755 0651	Maligaon : 0361 - 267 9985 / 267 9986	
Bommanahalli : 080 - 4093 5276 / 4093 5720	Kurla-Nehru Ngr : 022 - 2529 0431 / 2529 0432	Kurla-Nehru Ngr : 022 - 2529 0431 / 2529 0432	Nagaon : 03672 - 232 159 / 232 163	
BTM Layout : 080 - 2678 3744 / 2678 3752	Lower Parel : 022 - 2307 6953 / 2307 5731	Lower Parel : 022 - 2307 6953 / 2307 5731	Silchar : 0384 - 222 2138 / 222 2118	
Indira Nagar : 080 - 2520 2939 / 2520 3739	Mahim : 022 - 2444 6963 / 2444 3393	Mahim : 022 - 2444 6963 / 2444 3393	Tinsukia : 0374 - 233 6031 / 233 6032	
Infantry Road : 080 - 4113 0952 / 2286 0704	Malad (East) : 022 - 2880 4509 / 2880 4510	Malad (East) : 022 - 2880 4509 / 2880 4510	Tezpur : 03712 - 232 561 / 232 562	
Jayanagar : 080 - 2653 3751 / 2653 3752	Malad - Evershine : 022 - 2888 3281 / 2888 3710	Malad - Evershine : 022 - 2888 3281 / 2888 3710	Sixmile : 0361 - 233 0138 / 233 0139	
J.P. Nagar : 080 - 2658 9699 / 2658 9499	Malad (West) : 022 - 2881 7579 / 2882 3974	Malad (West) : 022 - 2881 7579 / 2882 3974	BIHAR / CHHATTISGARH / JHARKHAND / MADHYA PRADESH / ODISHA	
Kammanahalli : 080 - 2580 5627 / 2580 5628	Matunga : 022 - 2412 8399 / 2411 8033	Matunga : 022 - 2412 8399 / 2411 8033	Muzaffarpur : 0621 - 227 3120 / 227 3121	
Kanakapura : 080 - 2686 0518 / 2686 0318	Mira Road : 022 - 2812 4947 / 2812 4973	Mira Road : 022 - 2812 4947 / 2812 4973	Bailey Road : 0612 - 229 5211 / 229 5212	
Kengeri : 080 - 2848 5695 / 2848 5696	Mul - Vaishali Ngr : 022 - 2164 5697 / 2164 7795	Mul - Vaishali Ngr : 022 - 2164 5697 / 2164 7795	Kankarbagh : 0612 - 234 0155 / 234 0156	
Koramangala : 080 - 2553 3393 / 2553 3394	Mulund (East) : 022 - 2163 4402 / 2163 6430	Mulund (East) : 022 - 2163 4402 / 2163 6430	Bhagalpur : 0641 - 261 1061 / 261 1062	
Kumaraswamy Lvt : 080 - 2666 8150 / 2666 8152	Mulund (West) : 022 - 2560 5102 / 2569 9388	Mulund (West) : 022 - 2560 5102 / 2569 9388	Patna : 0612 - 221 6203 / 221 6094	
Hesarag				