

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.**

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	7.60%	7.90%	8.10%	0.25%	0.10%
HDFC Ltd.	FAAA	20000	M/Q/A/C	7.30%	7.30%	7.30%	0.25%	—
ICICI Home Finance	FAAA	10000	M/Q/A/C	7.40%	7.55%	7.60%	0.25%	—
LIC Housing Finance	FAAA	10000	A/C	7.50%	7.55%	7.60%	0.25%	—
Mahindra Finance	FAAA	10000	Q/H/C	7.30%	7.60%	7.80%	0.25%	—
Sundaram Home Fin.	(I)FAAA	10000	M/Q/C	7.00%	7.25%	7.25%	0.50%	—
Godrej & Boyce Ltd.(R)	FAA+	25000	M/H	—	—	8.25%	—	—

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

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

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

BLUECHIP PROUDLY PRESENTS

MUTUAL FUND PORTFOLIO TRACKER



- Visit www.bluechipindia.co.in
- Go to "Bluechip Transaction Portfolio".
- Enter Basic details to create your personalised User ID and Password.
- Check the realtime status of all your Mutual Funds Investments routed through us
- for any help call us on 1800 22 6465 or email us at mfpf.feedback@bluechipindia.co.in

It's SIMPLE..! It's EASY..! It's CONVENIENT..!

SAVE TAX !!! SAVE TAX !! SAVE TAX!

Under Section 80D,

You can avail tax benefits upto Rs.1,00,000/- on your Health Insurance Plan.

Income Tax Deductions and Exemptions under Health Insurance

Persons Covered	Exemption Limit
Self and Family	Rs.25,000/-
Self and Family + Parents	(Rs.25,000/- + Rs.25,000/-) = Rs.50,000/-
Self and Family + Sr. Citizen Parents	(Rs.25,000/- + Rs.50,000/-) = Rs.75,000/-
Self (Sr.Citizen) and Family + Parents (Sr.Citizen)	(Rs.50,000/- + Rs.50,000/-) = Rs.1,00,000/-

Health Insurance Plans now available at your nearest Bluechip Branch for more details, Please Refer Page 7.

IMPORTANT INFORMATION

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

All Customers are Advised to Contact Bluechip Branches only through the Branch Addresses and Telephone No. Published only in Bluechip Bulletin or Bluechip Website www.bluechipindia.co.in

For any Complaints & Queries contact us on 1800-22-6465 or helpdesk@bluechipindia.co.in

OUR NEW OFFICES ACROSS INDIA

Bavdhan (Pune)	: Shop No. 61, 1st Flr, Survey No. 5, Aditya Shagun Mall, NDA Road, Tel.: 020 - 6674 4971 / 6674 4972
Chengalpattu (Tamil Nadu)	: No. 1/6, Kandeegan Vadhachalam Street, Kandeegan Quarters, Tel.: 044 - 2743 0004 / 2743 0005
Krishnanagar (West Bengal)	: Holding No.11, Sridurga Colony Bylane, Ward No.10, Boubazar, Tel.: 7407082821 / 7407082822
Pattukkottai (Tamil Nadu)	: "SENT SAPP TOWER" First Floor, No. 159D, South Kalamman Koil Street, Tel.: 04373 - 252 270 / 252 271
Pragathi Nagar (Hyderabad)	: Ho. No. 5-160/1361, 1st Floor, Plot No. 1361, Opp. HDFC Bank, Tel.: 040 - 2389 0785 / 2389 0786
Peelamedu (Tamil Nadu)	: No. 1566 A-B, 1st Flr, G R Complex, Nr Hope College, Avinashi Road, Tel.: 0422 - 259 9122 / 259 9130
Siddipet (Telangana)	: Ho. No. 18-18-69/1/1, Beside HP Petrol Pump & Konda Laxmaiah Gardens, Tel.: 08457 - 230 316 / 231 316
Thiruvallur (Chennai)	: No. 157/12B, First Floor, J. N. Road, Opp. Church, Tel.: 044 - 2766 0115 / 2766 0116
Thachanallur (Tamil Nadu)	: Shop No. 346/15, 1st Floor, Madurai Road, Near Indian Bank, Tel.: 0462 - 233 5194 / 290 5194
T. Nagar II (Chennai)	: 30-31, Ground Floor, Plaza Centre, G. N. Chetty Road, Tel.: 044 - 4232 3964 / 4358 8304
Vesu (Gujarat)	: Shop No. UG-08, Upper Gr. Flr, Atlanta Shoppers, Opp. Pooja Abhishek Apt., Tel.: 0261 - 221 5063 / 221 5064
Yadgir (Karnataka)	: Shop No. 06, D. R. Complex, Hosahalli Cross, Hyderabad Road, Tel.: 08473 - 250 943 / 250 944

OUR OFFICES CHANGED TO NEW LOCATIONS

Bhosri (Maharashtra)	: Shop 19, A Wing, Gr. Flr, Jay Ganesh Samrajya, Spine Road, Tel.: 8087020026 / 8087030026
Jodhpur Park (Kolkata)	: 32/7, Gr. Floor, Magnum Residency, Garihat Road (South), P. S. Lake Thana, Tel.: (033) 4001 6464 / 4001 6332

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 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

LIFE INSURANCE

ICICI PRU LIFE CASH ADVANTAGE

NON-LINKED PARTICIPATING LIFE INDIVIDUAL SAVINGS PRODUCT

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 Guaranteed Cash Benefit (GCB) and Guaranteed Maturity Benefit (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 advance^(T&C1), 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 Maximum of (A, B) Where,

A = Guaranteed Maturity Benefit plus vested reversionary bonuses, if any plus terminal bonus, if any
B = 100.1% of total premiums paid (excluding any extra mortality premium, Goods & Services Tax and Cess, if any) less GCBs received.

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 on Death, cash benefit mode, age and gender.

Reversionary Bonus: if any, may be declared each year during the term of the policy starting from the first policy year. Reversionary bonus once declared is guaranteed and will be paid out at maturity or on earlier death.

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 on Death 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, 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 & 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 premium 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: L66010MH2000PLC127837. © 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:105N132V02. Advt No.: H/III/1067/2019-20. Call us on 1-860-266-7766 (10am - 7pm, Monday to Saturday, except national holidays. Valid only for calls made from India).

BWARE OF SPURIOUS / FRAUD PHONE CALLS IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

ICICI PRU FUTURE PERFECT

A NON-LINKED PARTICIPATING LIFE INDIVIDUAL SAVINGS PRODUCT

ICICI Pru Future Perfect is a Participating life insurance Plan.

Key Benefits of ICICI Pru Future Perfect

- Protection: Get life cover for entire policy term
- Savings with the comfort of guarantees
- Tax benefits^{T&C1}: Applicable to premiums paid and benefits received as per the prevailing tax laws

Benefits in detail:

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

Guaranteed Maturity Benefit (GMB): The Guaranteed Maturity Benefit is set at policy inception, depending on the age, policy term, PPT, gender and premium.

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

Policy Year	PPT	PPT
	5/7 Yrs	10/15/20 Yrs
Yr 1 - Yr 5	8%	10%
Yr 6 - Yr 10	10%	12%
Yr 11 - Yr 15	12%	15%
Yr 16 Onwards	15%	18%

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: A terminal bonus, if any may also be payable at maturity or on earlier death.

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

Sum Assured on Death: Highest of

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

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

Basic Eligibility Conditions :

Min. Maturity :	18 Yrs
Max. Maturity :	60 Yrs (5 Pay)/ 70 Yrs (other PPT)
Modes :	A / H / M

PPT & Policy Term:

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

Minimum Premium

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

Min. & Max. Entry Age

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

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

ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837. Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India). © ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Tax laws are subject to amendments from time to time. ICICI Pru Future Perfect Form No. E21 UIN. 105N153V02. Advt no. E/III/1069/2019-20

BWARE OF SPURIOUS / FRAUD PHONE CALLS IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

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 month /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 on monthly or yearly basis
- 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.

- Option to choose Cash Payout on a monthly basis, which shall be calculated as: $(102.25\% \times \text{Yearly Cash Bonus Payout}) / 12$
- The first monthly Cash Bonus Payout (if any) under this option shall start from the first policy anniversary date.

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.

Paid-Up Additions are additional guaranteed benefits payable on death or maturity.

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 PLUS Present Value of outstanding monthly cash bonus payout for the remaining months of the year of the death of Life Insured, if monthly frequency is opted under Cash Bonus.

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% , Qtly – 26% , Mthly – 8.8%	

KotakSmartLife Plan UIN: 107N102V02, 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. This is a Savings-cum-Protection oriented Participating Endowment plan. 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/19-20/P-NL/579, Please note that Bonuses are NOT guaranteed and may be as declared by the Company from time to time. Benefits under this plan are dependent upon the performance of the participating Funds. Kotak Mahindra Life Insurance Company Ltd, Regn. No.: 107, CIN: U66030MH2000PLC128503, Regd. Office: 2nd Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051. Website: <https://insurance.kotak.com> Email: clientservicedesk@kotak.com. Toll Free No. – 1800 209 8800

BWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



LIFE INSURANCE

HDFC LIFE SANCHAY PAR ADVANTAGE

IMMEDIATE INCOME OPTION

A Plan that offers monthly payouts from 1st month onwards and provides lump sum at maturity - 100 years of age. During the premium payment period, income also started crediting policyholder bank account.

Key Features:

- Cash Bonus payouts from 1st Month onwards.
- Policy Term : whole of life (100 years)
- Premium payment Term : 6/8/10/12 years.
- Min and max age at entry : 30 days & 65 years.
- Flexibility to accrue the survival benefit payouts.

Annual Income payable as a % of Annual Premium*				
Age at entry	6 PPT	8 PPT	10 PPT	12 PPT
up to 25 years	22.50%	29.50%	35.00%	39.50%
26 to 35 years	22.00%	29.00%	35.00%	39.00%
36 to 40 years	21.00%	28.00%	34.00%	38.00%
41 to 45 years	20.00%	27.00%	33.00%	36.00%
46 to 50 years	19.00%	27.00%	33.00%	36.00%
51 to 55 years	16.50%	25.00%	31.50%	33.00%
56 to 60 years	13.00%	21.50%	28.00%	28.00%
61 years and above	08.00%	17.50%	24.00%	23.00%

Additional CASH BONUS Irrespective of Age and PPT.	
Premium Band	Addnl Cash bonus
less than One lac	NIL
1lac to 1.99lac	1%
2lac to 2.99lac	1.5%
3lac to 4.99 lac	1.5%
5lac and above	2%

*as per 8% scenario.

Maturity Benefit: For a policy where all due premiums have been paid, the maturity benefit payable at the end of the policy term is defined as: Sum Assured on Maturity plus Accrued Cash Bonuses, if not paid earlier plus Interim Survival Benefit, if any plus Terminal Bonus, (if declared)

Death Benefit : On death of the life assured during the policy term, provided all due premiums are paid, death benefit equal to the following shall be payable as lump sum to the nominee: Sum Assured on Death plus Accrued Cash Bonuses, if not paid earlier plus Interim Survival Benefit (if any) plus Terminal Bonus (if declared) The minimum Death Benefit shall be 105% of Total Premiums Paid³ as on date of death.

BENEFIT ILLUSTRATION AS PER 8% EBI

Receive Monthly Cash Bonus
of Rs.10,000 from
next month onwards till age 100.

Pay Rs.5,20,833/-
Annual Premium
for 6 years

SURRENDER VALUES:
@ 65 years - Rs.54.40 Lac
@ 75 years - Rs.99.85 Lac
@ 80 years - Rs.1.32 crore

MATURITY BENEFITS:
RS.6.94 CRORES.

Disclaimer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI Registration No. 101. Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email: service@hdfclife.com, Tel. No: 1860 267 9999 (Mon-Sat 10 am to 7 pm) Local charges apply. Do NOT prefix any country code. e.g. +91 or 00. Website: www.hdfclife.com The name/letters "HDFC" in the name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited. HDFC Life Sanchay Par Advantage UIN: 101N136V01 is a Non-Linked Participating Life Insurance Plan. Life insurance coverage is available in this product. This document has no monetary value at any time and is not proof of any contract with HDFC Life Insurance Company Limited. This version of the product brochure invalidates all previous printed versions for this particular plan. This product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Please know the associated risk and applicable charges from your insurance agent or the intermediary or the policy document of the insurer. ARN: MC/11/19/16593. **BWARE OF SPURIOUS PHONE CALLS AND FICTIOUS/FRAUDULENT OFFERS-** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

HDFC LIFE SANCHAY PLUS

GUARANTEED INCOME OPTION

LONG TERM INCOME OPTION

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

Key Features :

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

Benefit Under the plan :

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

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

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

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

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

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

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

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

Eligibility :

- Min. & Max. Age at Entry : 5³ Years & 60 Yrs Last Birthday
- Min & Max. Age at Maturity : 18 Yrs & 71 Yrs Last Birthday
- Payout Period :
- For Policy Term 6 years : - Guaranteed Income from 7th year to 36th year in arrears
- For Policy Term 11 years : - Guaranteed Income from 12th year to 36th year in arrears
- Min Premium : Annual – Rs.30,000/- , Half Yearly – Rs.15,000/-, Quarterly – Rs.7,500/-, Monthly – Rs.2,500/-

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

Key Features :

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

Benefits under the Plan :

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

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

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

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

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

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

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

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

Eligibility :

- Min. & Max. Age at Entry : 5³ Years & 60 Yrs Last Birthday
- Min & Max. Age at Maturity : 18 Yrs & 73 Yrs Last Birthday
- Payout Period :
- For Policy Term 11 years : - Guaranteed Income from 12th to 21st year in arrears
- For Policy Term 13 years : - Guaranteed Income from 14th to 25th year in arrears
- Min Premium : Annual – Rs.30,000/-, Half Yearly – Rs.15,000/-, Quarterly – Rs.7,500/-, Monthly – Rs.2,500/-

LIFE LONG INCOME OPTION

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

Key Features :

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

Benefit Under the plan :

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

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

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

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

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

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

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

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

Eligibility:

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

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



LIFE INSURANCE

TATA AIA LIFE INSURANCE DIAMOND SAVINGS PLAN

A Non Linked Participating Life Insurance Plan

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

Key Features :

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

Plan Eligibility :

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

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

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

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

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

BWARE OF SPURIOUS /FRAUD PHONE CALLS! IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

TATA AIA LIFE INSURANCE SAMPOORNA RAKSHA PLUS

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

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

Salient Features:

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

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

Plan Eligibility:

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

Plan Benefits:

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

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

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

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

Option	Policy Term	Sum Assured	Regular Pay	Limited (5 Pay)	Limited (10 Pay)	Limited (12 Pay)
Option 1	30 years	50,00,000	9,550	20,250	12,300	11,400
		1,00,00,000	16,200	34,400	20,900	19,400
Option 2	30 years	50,00,000	13,500	30,250	18,150	16,800
		1,00,00,000	23,000	51,400	30,900	28,600

Disclaimers: Insurance cover is available under this product. This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed issuance plan and it will be subject to Company's Underwriting and acceptance. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. In case of non-standard lives, extra premiums will be charged as per our underwriting guidelines. Buying a Life Insurance policy is a long-term commitment an early termination of the policy usually involves high costs and the surrender value payable may be less than the total premium paid. All Premiums, Charges, and interest payable under the policy are exclusive of applicable taxes, duties, surcharge, cesses or levies which will be entirely borne/ paid by the Policyholder, in addition to the payment of such Premium, charges or interest. Tata AIA Life shall have the right to claim, deduct, adjust, recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the benefits payable under the Policy. Kindly refer the sales illustration for the exact premium. For more details on benefits, premiums and exclusions under the Rider, please refer to the rider brochure or contact Tata AIA Life Insurance Advisor/ Branch. ⁴Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefit available to you. UIN:110N130V02. L&C/Advt/2018/May/290. **Tata AIA Life Insurance Company Limited** (IRDAI Regn. No.110 • CIN: U66010MH2000PLC128403). Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch offices or call **1-860-266-9966** (local charges apply) or write to us at **customercare@tataaia.com**. Visit us at: **www.tataaia.com** or SMS 'LIFE' to **58888**

BHARTI AXA LIFE MONTHLY INCOME PLAN +

A PLAN THAT GIVES YOU THE FLEXIBILITY TO CHOOSE YOUR MONTHLY INCOME

How does the Plan Work ?

It is a 7 Year Premium Paying Plan with the policy term of 15 Years* You start receiving Guaranteed® Taxfree Monthly Income for 8 Years after the completion of the Premium Payment Term. On Maturity you will get the Accrued non-guaranteed Bonuses.

Non Guaranteed Bonuses under the Plan

Reversionary Bonuses : Simple Annual Reversionary Bonuses get accrued to the policy from the end of 1st Policy Year.

Terminal Bonus : On Maturity / Death You may get Terminal Bonus.

Benefits Under the Plan

Regular Income : You will Receive Guaranteed* Regular Monthly Income From 8th Yr. till Maturity.

Maturity Benefit : On Maturity you will get Accrued Reversionary Bonus & Terminal Bonus.

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

Death Benefit : The Accrued Bonuses, if any are paid immediately plus an increased percentage of Monthly Income is payable to the nominee from the next policy month onwards and continues for the next 8 Years.

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

BWARE OF SPURIOUS/FRAUD PHONE CALLS! IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

BHARTI AXA LIFE CHILD ADVANTAGE

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

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

Benefits under the Plan

Guaranteed Payout (Applicable only for Money Back Option and subject to policy terms and conditions)

The Guaranteed Payout would be paid during the last 5 Policy Yrs before Maturity Date as below:

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

Year before Maturity Date

Maturity Benefit :

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

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

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

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

BWARE OF SPURIOUS/FRAUD PHONE CALLS! IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

LIFE & GENERAL INSURANCE

BAJAJ ALLIANZ LIFE GUARANTEED INCOME GOAL

A Non – Linked Non –Participating Endowment Plan

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

Key Advantages:

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

Benefits Payable:

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

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

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

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

Death Benefit:**If Lumpsum Benefit is opted -**

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

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

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

Tax Benefit:

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

Eligibility:

Age of Entry : Min. 6 Years, Max – 60 Years.
Age at Maturity : Min. 18 Years, Max – 72 Years
Maximum Premium : As per Maximum Sum Assured
Minimum Sum Assured : 1,00,000/-

Lump Sum Benefit : Policy Term: 10 Years Premium Payment Term - 5, 7, 10 Years
Policy Term: 12 Years Premium Payment Term - 5, 7, 12 Years
Premium Payment Term : Yearly, Half Yearly, Quarterly, Monthly

Risk Factors and Warning Statements: Bajaj Allianz Life Guaranteed Income Goal - UIN:116N157V02. The above product write-up is indicative of terms and conditions, guarantees and exclusions contained in the policy document. For more details on risk factors, terms and conditions please read sales brochure & policy document available on www.bajajallianzlife.com, carefully before concluding a sale. All charges/taxes, as applicable will be borne by the Policyholder. **Regd. Office** Address Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerawade, Pune. 411 006. Fax: (020) 6602 6789 IRDAI Reg. No.: 116, **CIN: U66010PN2001PLC015959 SMS & Toll Free No. SMS GOAL 56070 Sales: 1800 209 4040 | Service: 1800 209 7272 Mail us : customercare@bajajallianz.co.in**
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.

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 as a % of Sum Assured on Maturity as follows :

Annulised Premium / Policy Term	Upto Rs.59,999/-		Rs.60,000/- to Rs.1,19,999/-		Rs.1,20,000/- to Rs.1,79,999/-		Rs.1,80,000/- and above	
	GA	LB	GA	LB	GA	LB	GA	LB
10 Years	7.00%	10.00%	7.50%	20.00%	7.50%	30.00%	8.00%	40.00%
12 Years	7.00%	12.00%	7.50%	24.00%	7.50%	36.00%	8.00%	48.00%
15 Years	7.00%	15.00%	7.50%	30.00%	7.50%	45.00%	8.00%	60.00%

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 Term 10 yrs: 8 yrs – 60 yrs, For Term 12 yrs: 6 yrs – 60 yrs
For Term 15 yrs: 3 yrs – 60 yrs
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. 67,950/-, Maximum – No Limit
Premium Payment Modes : Annual, Monthly

Disclaimer: Exide Life Star Saver UIN: 114N080V03. 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

MANIPAL CIGNA PROHEALTH INSURANCE

A SMART PLAN FOR A HEALTHIER LIFE

ManipalCigna Health insurance is a joint venture between the Manipal Group, a leader in the field of healthcare delivery and higher education in India and Cigna Corporation, a global health services company with over 200 years of experience. At ManipalCigna our mission is to improve the health, well-being and peace of mind of those we serve. As your partner in illness and wellness, we offer a full suite of health insurance products and services to meet your unique needs. Our wide network of healthcare facilities supports you to ensure your physical, emotional and financial well-being. We are committed to offering you an easy and life time access to quality healthcare so you can live a healthier and more secure life.

Our ProHealth Insurance is specially designed to suit your health needs, at every life stage. Just as your loved ones take care of you in illness, inculcating healthy habits and nursing you back to the best of health, Manipal Cigna offers you ProHealth Insurance with a wide range of features. We reward you for staying healthy, cover you if you fall ill, and help you protect your finances while growing your reserves. We also help you bounce back to health in no time.

WHAT'S MORE.....**Manipal Cigna Pro Health plan provides you with the best-in-class health protection with**

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

Features at a glance:

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

Discount :

- Family discount of 25% and 10% on covering 2 and more members of your family in the same individual policy (as per plan)
- Long-term discount of 7.5% and 10% on opting for a 2 and 3 year terms respectively.

Other Benefits:

- Lifetime renewals
- Grace period of 30 days on renewal with all continuation benefits
- Free-look period of 15 days to cancel the policy with full refund
- Zone-based pricing enables you to pay as per the healthcare costs prevailing in your city
- Tax benefit under Sec 80 D, Income Tax Act 1961 (as amended)
- Cashless facility at our network hospitals

We would like to be as transparent as possible; here are some of the key waiting periods under the Policy

- First 30 days waiting period is applicable for all illnesses other than accidents
- 24 months waiting period is applicable on specific ailments like Cataract, Stones, Arthritis, etc.
- Pre-existing diseases will not be covered for 24/36/48 months depending on the plan opted
- First 90 days waiting period & 30 days survival period are applicable to Critical Illness Add-On Cover

We will not cover any costs towards (for more details refer Terms & Conditions) –

- Nuclear radiation and contamination
- Suicide or drug abuse
- Foreign invasion
- Civil war

THE KEY PILLARS UNDERLYING OUR SERVICES ARE:

Claims Handling: You can rely on our claims service associate for easy, efficient and hassle-free claims.

Personalized Services: To ensure a personalized service experience, you will have a single point of contact to address your concerns when you need us the most during hospitalization.

Prevention and Well-being: We are proactive in identifying your health risks and help you in their management. We go beyond paying claims, by bringing to our customers several lifestyle programs that help them live healthier and happier.

Disclaimer: This document contains only salient features of the product. For more details on risk factors, terms and conditions, please read the sales brochure/ sales document available on our website (Download section) before concluding a sale. Refer to our website for detailed information on features, benefits and exclusions of the product. Please seek the advice of our insurance advisor or call our Health Relationship Manager for any further information or clarification. Tax benefits are subject to change in the tax laws. ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited) | CIN U66000MH2012PLC22794B | IRDAI Reg. No. 151. Reg. Off: 401/402, 4th Floor, Raheja Titanium, Off. Western Express Highway, Goregaon (East), Mumbai- 400 063 www.manipalcigna.com | Trade Name / Trade Logo belongs to MEMG International India Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license. | ManipalCigna ProHealth Insurance UIN - CTHLIP18045V031819, ManipalCigna Critical Illness Add On UIN - IRDA/NL-HLT/CTTK/P-H-V-1/390/AddOn/Ci/13-14. Compliance Approval No: ADV/0043/Feb/2018-19. April 2019 Onwards.



BLUECHIP OFFICES IN INDIA

ANDHRA PRADESH			TELANGANA			HYDERABAD			AHMEDABAD			BARODA			BANGALURU			KARNATAKA			COCHIN			TRIVANDRAM			KASARAGOD			MAHARASHTRA			NEW DELHI / N.C.R.			TAMIL NADU			CHENNAI			MUMBAI			WEST BENGAL / ASSAM																																																																																																																																																																																																																																		
Gajuwaka	: 0891 - 254	5316 / 254	5319	Ameerpur	: 040 - 2341	8316 / 2341	8416	Bopal	: 079 - 2979	5590 / 2979	5591	Alkapuri	: 0265 - 232	3018 / 232	3021	Banashankari	: 080 - 2669	0288 / 2669	0319	Bagalkot	: 08354 - 234	547 / 234	648	Banavara	: 080 - 2648	2880 / 2648	2881	Balleri	: 08392 - 254	615 / 254	625	Basavanghatta	: 080 - 2242	3777 / 2242	3777	Ballari	: 08392 - 254	615 / 254	625	Basavandurga	: 080 - 2242	3777 / 2242	3777	Belagavi	: 0831 - 246	3312 / 246	3313	Basaveshwara Ngr	: 080 - 2322	5533 / 4153	5692	Bidar	: 08482 - 229	227 / 229	228	Bommanahalli	: 080 - 4093	5276 / 4093	5720	Chikkamagalur	: 08262 - 236	702 / 236	702	BTM Layout	: 080 - 2678	3744 / 2678	3752	Chikrur	: 08194 - 222	669 / 222	669	Electronic City	: 080 - 2960	0305 / 2960	0306	Chitaldurg	: 08194 - 222	669 / 222	669	Indira Nagar	: 080 - 2520	2939 / 2520	2939	Davangere	: 08192 - 270	252 / 270	253	Infantry Road	: 080 - 4113	0952 / 2286	0704	Dharwad	: 0836 - 244	6091 / 244	6092	Jayanagar	: 080 - 2653	3751 / 2653	3752	Gangavathi	: 08533 - 270	960 / 270	961	J.P. Nagar	: 080 - 2658	9699 / 2658	9499	Gokul Road	: 0836 - 233	4080 / 233	4081	Kammannahalli	: 080 - 2580	5627 / 2580	5628	Hassan	: 08172 - 232	922 / 232	433	Kanakapura	: 080 - 2686	0518 / 2686	0318	Haveri	: 08375 - 233	701 / 233	702	Kengeri	: 080 - 2848	5695 / 2848	5696	Hosapete	: 08394 - 224	615 / 224	616	Koramangala	: 080 - 2553	3393 / 2553	3394	Hubbali	: 0836 - 235	4255 / 235	4266	Kumaraswamy Lyt	: 080 - 2666	8150 / 2666	8152	Kalaburgi	: 08472 - 226	702 / 246	702	Hesaraghatta	: 080 - 2839	7339 / 2839	7336	Kalidasa Road	: 0821 - 241	3355 / 241	3555	Malleswaram	: 080 - 2356	1500 / 2356	1501	Karwar	: 08382 - 223	275 / 223	276	Marathalli	: 080 - 4372	1083 / 4375	1085	Kundapura	: 08254 - 231	240 / 231	241	R.R. Nagar	: 080 - 2860	3344 / 2860	3663	Madikeri	: 08272 - 228	021 / 228	022	Sanjay Nagar	: 080 - 2341	6703 / 2351	6703	Mandya	: 08232 - 220	833 / 220	822	R.T. Nagar	: 080 - 4115	6008 / 4115	6009	Mangaluru	: 0824 - 244	2214 / 244	0014	Rajajinagar	: 080 - 2332	4323 / 2332	4585	Mysuru	: 0821 - 254	6607 / 254	6608	Vijayanagar	: 080 - 2310	0101 / 2310	0104	Puttur	: 08251 - 236	837 / 237	837	Whitefield	: 080 - 2845	7260 / 2845	7261	Raichur	: 08532 - 227	229 / 227	888	Yelahanka	: 080 - 2856	5346 / 2856	5347	Sangameshwar Ngr	: 0831 - 246	2701 / 246	2702	Bagalkot	: 08354 - 234	547 / 234	648	Shivamogga	: 08182 - 227	660 / 227	661	Ballari	: 08392 - 254	615 / 254	625	Tumakuru	: 0816 - 225	1810 / 226	1606	Bidar	: 08482 - 229	227 / 229	228	Udupi	: 0820 - 252	1929 / 252	1797	Chikkamagalur	: 08262 - 236	702 / 236	702	Vijayapura	: 08352 - 240	143 / 240	149	Chitaldurg	: 08194 - 222	669 / 222	669				

R.N. I. No.:70973/1999 **Postal Regd. No.: MCS/ 226 / 2019 - 21**

To

16th to 29th Feb'2020

If undelivered please return to : 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001.