

# BLUECHIP BULLETIN

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## MUTUAL FUND PORTFOLIO TRACKER



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## BLUECHIP CORPORATE INVESTMENT CENTRE LTD.

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- ☑ We are the largest distributors of **Investment & Savings products** in India viz., 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.
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- ☑ Our publication, the '**Bluechip Bulletin**', provides updated information on various financial products. It is the most preferred newsletter amongst retail clients and is availed by more than 5 Lac Clients every month.



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TO 5000 INVESTORS DAILY"

## 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%	7.65%	7.70%	0.25%	0.10%
HDFC Ltd.	FAAA	20000	M/Q/A/C	7.10%	7.10%	7.10%	0.25%	—
ICICI Home Finance	FAAA	10000	M/Q/A/C	7.20%	7.40%	7.40%	0.25%	—
LIC Housing Finance	FAAA	10000	A/C	7.50%	7.55%	7.60%	0.25%	—
Mahindra Finance	FAAA	10000	Q/H/C	7.20%	7.50%	7.60%	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 check for complete details about the Special Additional Rate before investing

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

## GOI 7.75% SAVINGS (TAXABLE) BONDS

Period : 7 Years

Rate of Interest : 7.75%

**Non-cumulative (half yearly)** Interest to the holders opting for non-cumulative bonds will be paid from date of issue up to 31st July/31st January as the case may be and thereafter half yearly for period ending 31st July and 31st January on 1st August and 1st February.

**Cumulative** Interest at the rate of 7.75% per annum compounded with half yearly rests and will be paid to the investor on maturity along with principal. (the maturity value of the bonds shall be Rs 1,703/- for every Rs1000/-) (subject to TDS as applicable)

## SELECT MUTUAL FUNDS NAV MOVEMENT SUMMARY

Fund Name	Corpus (Rs.Crs) 31/03/20	52 Week High NAV	52 Week High Date	52 Week Low NAV	52 Week Low Date	Present NAV 13/04/20
<b>Multi Cap Fund</b>						
ABSL Equity Fund	8492.16	793.35	13/02/20	486.82	23/03/20	571.67
Axis MultiCap Fund	5057.95	13.38	12/02/20	9.36	23/03/20	10.64
CanRobeco Equity Div	1601.32	151.28	19/02/20	100.88	23/03/20	117.81
DSP Equity Fund	2748.08	46.01	19/02/20	29.54	23/03/20	34.02
Franklin (I) Equity Fund	7598.41	609.78	24/01/20	381.77	23/03/20	447.01
HDFC Equity Fund	16041.82	704.71	04/07/19	408.31	23/03/20	481.52
ICICI Pru MultiCap Fund	4155.53	307.67	17/01/20	187.76	23/03/20	219.43
Kotak Standard MultiCap	22870.61	38.61	24/01/20	24.16	23/03/20	28.19
L&T Equity Fund	1817.01	86.04	17/01/20	54.63	23/03/20	63.72
Nippon (I) Multi Cap	6776.10	103.73	27/05/19	59.05	23/03/20	67.08
SBI Magnum MultiCap	6541.91	52.79	24/01/20	33.84	23/03/20	38.97
Tata Multicap Fund	1366.98	11.48	13/02/20	7.62	23/03/20	9.01
UTI Equity Fund	8102.04	162.04	12/02/20	107.09	23/03/20	120.63
<b>Large Cap Fund</b>						
ABSL Frontline Equity	14466.27	236.62	17/01/20	147.34	23/03/20	174.78
Axis Bluechip Fund	10997.83	33.63	12/02/20	23.48	23/03/20	26.65
DSP Top 100 Equity	1800.94	230.39	12/02/20	137.34	23/03/20	163.73
Franklin (I) Bluechip	4455.88	483.39	24/01/20	307.78	23/03/20	363.94
HDFC Top 100	12945.75	521.12	04/07/19	307.24	23/03/20	360.46
ICICI Pru Bluechip Fund	18891.94	45.21	16/01/20	28.32	23/03/20	33.67
Kotak Bluechip Fund	1178.05	257.76	24/01/20	162.23	23/03/20	190.45
Nippon (I) LargeCap	8675.90	36.91	27/05/19	22.01	23/03/20	25.41
SBI Bluechip Fund	17107.01	42.30	16/01/20	26.58	23/03/20	31.23
UTI Mastershare	4914.05	132.46	13/02/20	86.48	23/03/20	100.74
<b>Large &amp; Mid Cap Fund</b>						
ABSL Equity Advantage	3418.60	450.34	12/02/20	273.30	23/03/20	313.84
CanRobeco Emerging Eq	4254.00	105.34	20/02/20	67.14	23/03/20	78.44
DSP Equity Opportunities	3889.85	243.63	24/01/20	153.88	23/03/20	177.96
Franklin (I) Equity Adv.	1682.94	83.33	24/01/20	48.58	24/03/20	55.89
HDFC Growth Oppos	1003.86	119.27	17/01/20	72.13	23/03/20	84.64
ICICIPru Large&MidCap	2420.60	342.59	17/01/20	214.12	23/03/20	246.65
Kotak Equity Oppos	2578.48	134.91	24/01/20	86.15	23/03/20	98.72
Nippon (I) Vision	1928.70	559.31	17/01/20	345.85	23/03/20	398.27
SBI Large & Midcap	2136.32	242.92	20/02/20	154.33	23/03/20	172.42
Tata Large & Mid Cap	1225.32	226.27	24/01/20	145.26	23/03/20	166.31
<b>Mid Cap Fund</b>						
ABSL MidCap Fund	1688.80	293.50	24/01/20	184.63	24/03/20	201.97
Axis MidCap Fund	4433.04	42.76	20/02/20	30.17	23/03/20	34.16
DSP Midcap Fund	5666.61	61.74	20/02/20	41.51	23/03/20	46.59
Franklin (I) Prima Fund	5458.52	1006.63	24/01/20	646.07	23/03/20	713.52
HDFC MidCap Oppo	16304.12	57.43	20/02/20	36.45	23/03/20	40.46
ICICI Pru MidCap Fund	1317.51	99.67	24/01/20	60.25	23/03/20	67.48
Kotak Emerging Equity	5117.09	43.87	07/02/20	28.04	24/03/20	30.61
L&T Midcap Fund	4714.85	142.57	20/02/20	91.68	23/03/20	103.08
Nippon (I) Growth Fund	5059.60	1242.92	20/02/20	803.17	03/04/20	874.74
SBI Magnum MidCap	2560.40	78.22	07/02/20	49.45	24/03/20	54.43
Sundaram Mid Cap Fund	4128.92	501.96	07/02/20	303.44	23/03/20	339.35
UTI Mid Cap Fund	2794.23	108.40	07/02/20	70.19	23/03/20	79.75

Disclaimer : All Mutual Fund Investments are subject to market risks, the above given information is of the past performance of growth option of various mutual fund schemes, Past performance may or may not be sustained in the future, prospective investors are advised to read the Scheme Information Document and Statement of Additional Information of the respective mutual fund scheme before investing. Bluechip Corporate Investment Centre Ltd. (Bluechip), ARN-0016 is only a Mutual Fund Distributor, not advisors. We are not charging any fees from the customers and have opted out for transaction fees. We do not advise clients on Mutual Fund schemes. We do execution services, display all sales materials such as forms, fact sheets, Brochure etc. as provided by Mutual Funds in all its offices. We also provide door to door services free of cost.



## Bluechip Corporate Investment Centre Limited

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## LIFE INSURANCE

### HDFC LIFE SANCHAY PAR ADVANTAGE

#### IMMEDIATE INCOME OPTION

**Key Features:**

- ✓ Live cover with protection up to as high as age 100 years
- ✓ Choose between Immediate Income Option or Deferred income Option as per your needs
- ✓ Flexibility to accrue the survival benefit payouts

**Plan Option:**

**Immediate Income** - An option that provides regular income by way of cash bonuses (if declared), from 1st policy year and provides lump sum at maturity thereby creating a legacy for your loved one.

**Immediate Income**

**Survival Benefit:** The policyholder would be eligible to receive Cash Bonus\*\* (if declared) at the end of each Policy Year and payable from the 1st policy year until death or end of policy term, whichever is earlier. Cash Bonus\*\* (if declared) would be expressed as:

Cash Bonus\*\* payable = Cash Bonus\*\* Rate x Annualized Premium\*

\*Annualized Premium is the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, Underwriting extra premiums and loadings for modal premiums, if any.

**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) Sum Assured on Maturity is total Annualized Premium payable under the policy during the premium payment term.

Where, Interim Survival Benefit = Interim Cash Bonus Rate \* Annualized Premium \* Months elapsed since last Survival Benefit payout date / 12. On payment of the Maturity Benefit, the policy will terminate and no more benefits will be payable.

**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 Paid<sup>as</sup> on date of death.

Where, the Sum Assured on Death is the absolute amount of benefit which is guaranteed to become payable on death of the life assured. It shall be the highest of: (1) 10 times the Annualized Premium (2) Sum Assured on Maturity (3) Death Multiple x Annualized Premium

Where, Interim Survival Benefit = Interim Cash Bonus Rate \* Annualized Premium \* Months elapsed since last Survival Benefit payout date / 12. The applicable Death Multiples are specified below. On payment of Death Benefit during the policy term, the policy will terminate and no future payouts will be payable.

For minor lives where risk commences from the first policy anniversary and death of the Life Insured takes place prior to the risk commencement date, only the basic premiums paid to date (excluding taxes and levies, if any) shall be payable as the Death Benefit.

<sup>@</sup>Total Premiums Paid is the total of all the premiums received, excluding any extra premium, any rider premium and taxes.

\*\*Terminal bonus rates and cash bonus rates, if any, will be declared at the end of valuation period (currently end of financial year) and will be paid out to the eligible policyholders during the next year on policy termination date and as per the date chosen by the policyholder during the policy tenure respectively.

**Eligibility:**

This plan can be taken only on a single life basis. The age limits for this plan are as follows:

**Eligibility Criteria**

- Age at Entry (years) : Minimum: 0 years (30 days) ^ Maximum : 65 years
  - Age at Maturity (years) : 100 years (maximum)
  - Premium Payment Term (Years) : 6, 8, 10, 12 years,
  - Policy Term (years) : 100 minus Age at Entry
  - Min. Sum Assured on Maturity <sup>(1)</sup> : Rs.3,00,000/-
  - Max. Sum Assured on Maturity : No limit, subject to Board Approved Underwriting Policy (BAUP)
- All ages mentioned above are age last birthday.

^ Risk commences from the first policy anniversary where age at entry is less than 1 year. For all other ages, risk commences from the date of inception of the contract.

HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life"). CIN: L65110MH2000PLC128245, IRDAI Reg. 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. 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. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: BR/02/20/18101

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### HDFC LIFE SANCHAY PLUS

#### GUARANTEED INCOME OPTION

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

**Key Features :**

- ✓ Guaranteed<sup>1</sup> benefits - Rest assured of the returns
- ✓ Tax benefits<sup>2</sup> - You may be eligible for tax benefits as per prevailing tax laws
- ✓ Flexibility - Guaranteed regular income can be taken Annual, Half Yearly, Quarterly or Monthly
- ✓ Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

**Benefits under the Plan :**

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

Premium Payment Term	Policy Term	Payout Term	Guaranteed Income ^ payable*	
			Age : 5 to 50 Yrs	Age:51 to 60 Yrs
10 years	11	10	179% of AP	170% of AP
12 years	13	12	197% of AP	183% of AP

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

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

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

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

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

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

**Eligibility :**

- Min. & Max. Age at Entry : 5<sup>3</sup> 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 :**

- ✓ Guaranteed<sup>1</sup> benefits - Rest assured of the returns
- ✓ Tax benefits<sup>2</sup> - 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	29.5% of AP
10 Yrs	11 Yrs	Up to age 99 yrs	84.5% 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 : 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/-

#### LONG TERM INCOME OPTION

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

**Key Features :**

- ✓ Guaranteed<sup>1</sup> benefits - Rest assured of the returns
- ✓ Tax benefits<sup>2</sup> - 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	30.5% of AP
10 Yrs	11 Yrs	25 Yrs	88.5% of AP

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

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

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

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

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

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

**Eligibility :**

- Min. & Max. Age at Entry : 5<sup>3</sup> 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/-

<sup>1</sup>Provided all due premiums have been paid and the policy is in force. <sup>2</sup>As per Income Tax Act, 1961. Tax benefits are subject to changes in tax laws. <sup>3</sup>Risk 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/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: 101N134V04) is a non-participating, non-linked saving insurance plan. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: BR/07/19/14716 **BEWARE OF SPURIOUS/FRAUD PHONE CALLS!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

## LIFE INSURANCE

## ICICI PRU LIFE SAVINGS SURAKSHA

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

CONDITIONS APPLY #

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

## Key Benefits of ICICI Pru Savings Suraksha

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

## Benefits in detail:

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

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

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

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

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

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

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

## Sum Assured on Death :

## Age at Entry Multiple of Annual Premium

Upto 44 Yrs	10 times
Age 45 to 54 Yrs	10 times or 7 times
Age 55 Yrs & above	7 times

## Basic Eligibility Conditions of the Plan:

Min. & Max. Entry Age : 0 Yrs & 60 Yrs

Min. & Max. Maturity : 18 Yrs & 70 Yrs

Premium Modes : A / H / M

Min. Annual Premium : Rs.12,000/-

## Premium Payment Term &amp; Policy Terms :

<b>PPT 5 Years</b>	<b>: Term 10 to 30 Years</b>
PPT 7 Years	: Term 12 to 30 Years
PPT 10 Years	: Term 15 to 30 Years
PPT 12 Years	: Term 17 to 30 Years

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

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## 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<sup>T&C1</sup>:** 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<sup>T&C3</sup>
- Absolute amount assured to be paid on death<sup>T&C4</sup>

\* 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 &amp; 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. &amp; Max. Entry Age

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

**Terms and conditions :** 1. Tax benefits: Tax benefits under the policy will be as per the prevailing Income Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premiums paid and benefits received. Service tax and cess will be charged extra, as per applicable rates. The tax laws are subject to amendments from time to time. 2. Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is in force till the completion of entire policy term. 3. Minimum guaranteed sum assured on maturity is the Guaranteed Maturity Benefit (GMB) 4. Absolute amount assured to be paid on death is 10 times the Annualized Premium. ICICI Prudential Life Insurance Company Limited. 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/II/1069/2019-20

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## 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 1<sup>st</sup> 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 Annualized 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% , Qrtly – 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](mailto:clientservicedesk@kotak.com). Toll Free No. - 1800 209 8800

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## LIFE INSURANCE

### TATA AIA LIFE INSURANCE DIAMOND SAVINGS PLAN

#### A NON LINKED PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS 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. Further more, to boost your savings participating fund of the product has Equity exposure up to 40%.

#### Key Features :

- Get Guaranteed Income<sup>1</sup> for 9, 10, 13 or 15 years
- Get vested Compound Reversionary Bonus<sup>2</sup> and Terminal Bonus<sup>2</sup>, if any, on Maturity
- Life cover of minimum 11 times of annualised premium
- Enhance your protection with optional Riders<sup>3</sup>
- Tax Benefits u/s 80C and 10(10D), as per applicable income tax laws<sup>4</sup>

#### Plan Eligibility :

- Age at entry (as on last birthday) : 0 to 60 years
- Age at Maturity (as on last birthday) : 18 to 85 years
- Min Premium : Rs.18,000 per annum
- Premium Modes : Annual / Half-yearly / Quarterly / Monthly
- Premium Payment Term/ Policy Term (in year) : 5/15, 5/20, 6/15, 8/18 and 12/25
- Life Cover : Min 11 Times of Annualised Premium

**Guaranteed Income :** Receive Guaranteed Income<sup>1</sup> as a % of Assured Benefit ranging from 7.0% to 25% shall be 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<sup>1</sup> + accrued Compound Reversionary Bonus<sup>2</sup> and Terminal Bonus<sup>2</sup>, if any.

**Death Benefit :** On death of the Life Insured during the Policy term, Sum Assured on Death + accrued Compound Reversionary Bonus<sup>2</sup> and Terminal Bonus<sup>2</sup>, 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:**<sup>1</sup> A Guaranteed Income as a % of Assured Benefit ranging from 7.0% to 25% shall be paid annually commencing from the end of policy year after premium payment term and shall be payable till Maturity of the Policy or till death, whichever is earlier. <sup>2</sup> Bonuses 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 4 year full annual premiums have been paid, where Premium Payment Term 5 years or 6 years, At least 5 yearfull 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. <sup>3</sup> Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Rider (UIN:110B028V03) and Tata AIA Life Insurance Waiver of Premium Plus (WOPP) Rider (UIN:110B029V01) are available under this plan. Riders are not mandatory and are available for a nominal extra cost. Form ore details on the benefits, premiums and exclusionsun derth eriders please refer tothe Rider Brochureor contact our Insurance Advisoror visitour nearest branch office. <sup>4</sup> Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated there in. Tata AIA Life Insurance Company Ltd does not as some responsibility on tax implication mentioned any where 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 under written 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: 110N133V02. **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 - 400 013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. an disusedby Tata AIA Life Insurance Company Ltd underlicense. 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](http://www.tataaia.com) or SMS 'LIFE' to 58888. L&C/Advt/2019/Jan/074. **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.

### 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

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### 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<sup>#</sup> You start receiving Guaranteed<sup>@</sup> 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. **BEWARE OF SPURIOUS/FRAUD PHONE CALLS!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

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

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