

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.

GUARANTEED INCOME OPTION

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

Key Features :

- ✓ Guaranteed benefits - Rest assured of the returns
- ✓ Tax benefits - 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	Guaranteed Income ^ payable*	
	Age : 5 to 50 Yrs	Age : 51 to 60 Yrs
10 years	200% of AP	190% of AP
12 years	225% of AP	210% 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 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.

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 Years & 60 Years
 Min & Max. Age at Maturity : 18 Yrs & 73 Years
 Min Premium : Annual – Rs.30,000/- ,
 Half Yearly – Rs.15,000/-,
 Quarterly – Rs.7,500/-,
 Monthly – Rs.2,500/-

HDFC LIFE SANCHAY PLUS

LONG TERM INCOME OPTION

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

Key Features :

- ✓ Guaranteed benefits - Rest assured of the returns
- ✓ Tax benefits - 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
- ✓ 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	Guaranteed Income ^ payable*	
	Policy Term	Ages : 5 to 60 Yrs
5 years	6 years	36% of AP
10 years	11 years	105% 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 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.

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 Years & 60 Years
 Min & Max. Age at Maturity : 18 Yrs & 71 Years
 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 benefits - Rest assured of the returns
- ✓ Tax benefits - 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
- ✓ 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	Guaranteed Income ^ payable*	
	Policy Term	Ages : 50 to 60 Yrs
5 years	6 years	35% of AP
10 years	11 years	100% 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 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.

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 Years & 60 Years
 Min & Max. Age at Maturity : 56 Yrs & 71 Years
 Min Premium : Annual – Rs.30,000/- ,
 Half Yearly – Rs.15,000/-,
 Quarterly – Rs.7,500/-,
 Monthly – Rs.2,500/-

Insurance is the subject matter of the solicitation. The product writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. The information contained here must be read in conjunction with the Policy Document. In case of any conflict, the terms mentioned in the Policy Document shall prevail. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. HDFC Life Sanchay Plus (UIN – 101N134V01). 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.



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 ASSURED SAVINGS INSURANCE PLAN

A TRADITIONAL NON-PARTICIPATING NON LINKED ENDOWMENT LIFE INSURANCE PLAN

EVERY YEAR GET GUARANTEED ADDITIONS OF 9%

OF TOTAL PREMIUMS PAID TILL DATE DEPENDING ON YOUR POLICY TERM*

It is a limited pay non participating non linked endowment insurance plan, On Maturity you will get a guaranteed lumpsum payout.

Key Benefits

ICICI Pru Assured Savings Insurance Plan provides you:

- ✓ **Guaranteed Additions:** Every year either 9% of total premiums paid till date will be added to your policy benefits, depending on your policy term
- ✓ **Guaranteed Maturity Benefit (GMB):** A guaranteed lumpsum payable at the end of the policy term.
- ✓ **Protection:** Get life cover equal to 10 times of Annual Premium for the full policy term.

Benefits in Details:

Guaranteed Maturity Benefit: The GMB is decided in the beginning of the policy, depending on the age, policy term, premium payment term, gender and the premium amount invested.

Guaranteed Additions : Guaranteed Additions (GAs) will be added to the policy at the end of every policy year and will be payable on Maturity along with the Guaranteed Maturity Benefit.

Each GA will be equal to GA rate multiplied with the sum of premiums paid till date. GA rates depends on the policy term 1) Term 10 Years - GA Rate 9%

Maturity Benefit: On Maturity, you will get Guaranteed Maturity Benefit + Accrued Guaranteed Additions.

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

Death Benefit : The nominee will get higher of a) Sum Assured equal to 10 times of the Annual premium plus accrued Guaranteed Additions or b) GMB plus accrued Guaranteed Additions or c) Minimum Death Benefit - which will be equal to 105% of sum of premiums paid till date

Features	Option 1
Premium Payment Term	5 Yrs
Policy Term	10 Yrs
Minimum Entry Age	8 Yrs
Maximum Entry Age	60 Yrs

Premium Payment Modes Annual / Half Yearly / Monthly

*Guaranteed Addition (GA) rate will be 9% or 10% for policy terms of 10 year and 12 year respectively. Each GA will be calculated as GA rate multiplied by the total premiums paid till date. ICICI Prudential Life Insurance Company Limited. IRDA Regn No. 105. CIN: U66010MH2000PLC127837 © 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. UIN: 105N144V01. ADVT No.: P/II/616/2014-15. 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 LIFE SAVINGS SURAKSHA

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

CONDITIONS APPLY #

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

Key Benefits of ICICI Pru Savings Suraksha

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

Benefits in detail:

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

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

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

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

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

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

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

Sum Assured on Death :

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

Basic Eligibility Conditions of the Plan:

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

Premium Payment Term & Policy Terms :

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

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

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 MONEY BACK PLUS

A NON LINKED PARTICIPATING ENDOWMENT ASSURANCE PLAN

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

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

Benefits under the Plan

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

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

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

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

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

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

Boundary Conditions

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

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

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 FORTUNE GUARANTEE

NON LINKED NON PARTICIPATING ENDOWMENT INSURANCE PLAN

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

Salient Features:

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

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

Eligibility Conditions:

Policy Term	: 10,11,12 and 15 Yrs			
Pre. Payment Term	: 5 Years			
Min. Premium ¹	: Rs. 50,000/- P. A.			
Premium Modes	: Annual / Half Yearly / Quarterly / Monthly			
Age Conditions	Policy Term	Min. Age	Max. Age	Max. Maturity Age
	10 Yrs	8 Yrs	65 Yrs	75 Yrs
	11 Yrs	7 Yrs	65 Yrs	76 Yrs
	12 Yrs	6 Yrs	65 Yrs	77 Yrs
	15 Yrs	3 Yrs	65 Yrs	80 Yrs

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

Sample Illustration:

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

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

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

Disclaimers: "Guaranteed Returns is the "Maturity Sum Assured" which is equal to maturity benefit factor multiplied by Total Premiums Paid, where maturity benefit factor varies as per the Entry age, gender, policy term and annualised premium. Insurance cover is available under this product. This product is underwritten by Tata AIA Life Insurance This writeup is not a contract of insurance. The precise terms and conditions of this plan are specified in the policy contract available on Tata AIA Life website. Buying a Life Insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premium paid. This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed insurance plan and it will be subject to Company's underwriting and acceptance. "Riders are not mandatory and are available for a nominal extra cost. In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines. Risk cover commences along with policy commencement for all lives, including minor lives. "All Premiums, Charges , and interest payable under the policy are exclusive of applicable taxes, duties, 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. "Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefit available to you. • UIN: 110N120V04 • L&C/Adv/2018/Aug/430. Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customer-care@tataaia.com. Visit us at: www.tataaia.com or SMS 'LIFE' to 58888.

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

BHARTI AXA LIFE MONTHLY INCOME PLAN +**A PLAN THAT GIVES YOU THE FLEXIBILITY TO CHOOSE YOUR MONTHLY INCOME****How does the Plan Work ?**

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

Non Guaranteed Bonuses under the Plan

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

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

Benefits Under the Plan

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

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

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

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

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

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.

KOTAK SMARTLIFE PLAN**A LIMITED PAY NON-LINKED PARTICIPATING LIFE INSURANCE PLAN**

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

Key Advantages -

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

Plan Benefits:

Survival Benefit : The Survival Benefit shall be payable as per the chosen Bonus option

Cash Payout Option : at the end of each policy year, starting from the end of 1st policy year - Cash Bonus declared will get paid out till end of the policy term or death or surrender, whichever is earlier.

Paid-up Addition option : at the end of each policy year, starting from the end of 1st policy year- Cash Bonus declared will get utilized to purchase Paid-Up Additions (additional Sum Assured) the "Cash Bonus", for Basic Sum Assured and Paid-Up Additions will be declared separately which in turn will get utilized to Purchase Paid-Up Addition at the end of the policy year.

Maturity Benefit : On survival till the end of the policy term and all due premiums are paid, the following Maturity Benefit will be payable and policy will get terminated.

Under Cash Bonus Payout option: Basic Sum Assured PLUS Cash Bonus, if any PLUS Terminal bonus, if any

Under Paid-Up Addition option : Basic Sum Assured PLUS Cash Bonus, if any PLUS Accrued Paid-up Addition, if available PLUS Terminal bonus, if any

Death Benefit : If all the due Premiums have been paid, death benefit shall be :

Under Cash Bonus Payout option : Sum Assured on death PLUS Interim bonus, if any PLUS Terminal bonus, if any

Under Paid-Up Addition option : Sum Assured on death PLUS Accrued Paid-up Additions, if available PLUS Interim bonus, if any PLUS Terminal bonus, if any

Where Sum Assured on death is: higher of: I) 11 times of Annualised Premium (including extra premium, if any) OR II) Basic Sum Assured, which is the guaranteed maturity benefit OR III) 105% of all premiums paid (including extra premium, if any) till the date of death

Tax Benefit: Tax benefits under Section 80C and Section 10(10D) of Income Tax Act, 1961 subject to conditions as specified in those sections. Tax benefits are subject to change as per tax laws. Customer is advised to take an independent view from tax consultant.

Eligibility:

Entry Age of Life Insured : Min : 3 years,
 Max : 50 Yrs – 6 & 15 pay
 55 Yrs – 8 & 10 pay
 54 Yrs – 12 pay

Maturity Age of Life Insured : 75 Yrs

Policy Term : 75 Yrs less Entry Age of Life Insured

Basic Sum Assured : Min: Rs. 2,50,000,
 Max : No Limit

Premium Payment Term : 6, 8, 10, 12 and 15 years

Premium Payment Mode : Yearly, Half yearly, Quarterly, Monthly

Premium Modal Factor : Yearly – 100% , Half Yrly – 51% ,
 Qtrly – 26% , Mthly – 8.8%

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

Beware of Spurious/Fraud Phone Calls! IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

ABSLI VISION LIFEINCOME PLAN**A TRADITIONAL PARTICIPATING WHOLE LIFE INSURANCE PLAN**

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

The ABSLI Vision LifeIncome Plan offers:

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

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

Benefits Under the Plan :

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

- Accrued bonuses till date

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

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

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

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

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

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

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

Boundary Conditions -

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

This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a traditional participating endowment plan. All terms & conditions are guaranteed throughout the policy term, except for the bonuses which would be declared at the end of each financial year. GST and any other applicable taxes will be added (extra) to your premium and levied as per extant tax laws. An extra premium may be charged as per our then existing underwriting guidelines for substandard lives, smokers or people having hazardous occupations etc. Tax benefits are subject to changes in the tax laws. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale.. Aditya Birla Sun Life Insurance Company Limited (Formerly known as Aditya Birla Sun Life Insurance Limited) Registered Office: One Indiabulls Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. IRDAI reg no.109 Call: 1-800-270-7000 www.adityabirlasunlifeinsurance.com CIN: U99999MH2000PLC128110 UIN: 109N079V04 ADV/9/18-19/3416

Beware of Spurious/Fraud Phone Calls! IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

BAJAJ ALLIANZ LIFE – POS GOAL SURAKSHA**A NON-PARTICIPATING NON-LINKED LIFE INSURANCE PLAN**

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

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

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

Benefits payable :

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

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

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

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

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

Boundary Conditions -

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

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

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.

