

BLUECHIP BULLETIN

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THANK YOU CUSTOMERS!

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

THE LARGEST STANDALONE FINANCIAL PRODUCTS DISTRIBUTION HOUSE IN INDIA.

SELECT HYBRID FUNDS - MONTHLY DIVIDEND

| | NAV 10/07 | Monthly Dividend Declared | | | | | | | |
|--------------------------|--------------|---------------------------|--------|--------|--------|--------|--------|--------|--|
| | | Jan-19 | Feb-19 | Mar-19 | Apr-19 | May-19 | Jun-19 | Jul-19 | |
| HDFC Balanced Adv. | 28.67 | 3.10% | 3.10% | 3.10% | 3.10% | 3.10% | 3.10% | T.B.A | |
| Sundaram Equity Hybrid | 13.92 | 1.42% | 1.42% | 1.42% | 1.42% | 1.42% | 1.42% | T.B.A | |
| Reliance Balanced Adv. | 26.27 | 1.59% | 1.59% | 1.59% | 1.59% | 1.59% | 1.59% | T.B.A | |
| DSP Equity & Bond Fund | 22.05 | 2.10% | 2.10% | 2.10% | 2.10% | 2.10% | 2.10% | T.B.A | |
| ICICI Pru. Balanced Adv. | 15.61 | 0.62% | 0.62% | 0.62% | 0.62% | 0.62% | 0.62% | T.B.A | |
| CanRobeco Equity Hybrid | 77.03 | 6.02% | 5.93% | 6.11% | 6.11% | 6.11% | 6.11% | T.B.A | |
| Tata Hybrid Equity Fund | 59.10 | 5.31% | 5.31% | 5.05% | 3.54% | 3.54% | 3.63% | 3.63% | |
| UTI Hybrid Equity Fund | 26.32 | 0.97% | 0.97% | 0.97% | 1.86% | 1.86% | 1.86% | T.B.A | |

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

| Company Name | Ratings | Min. Amt. (Rs.) | Int P'ble | Interest Rate (%) | | | Sr. Citizen Extra | Sp. Addl Rate |
|---------------------|---------|-----------------|-----------|-------------------|----------|----------|-------------------|---------------|
| | | | | 12M Mths | 24M Mths | 36M Mths | | |
| Bajaj Finance Ltd. | FAAA | 25000 | M/Q/C | 8.00% | 8.15% | 8.60% | 0.35% | 0.25% |
| HDFC Ltd. | FAAA | 20000 | M/Q/A/C | 7.78% | 7.78% | 7.78% | 0.25% | — |
| ICICI Home Finance | FAAA | 10000 | M/Q/A/C | 8.00% | 8.25% | 8.35% | 0.25% | — |
| LIC Housing Finance | FAAA | 10000 | A/C | 8.15% | 8.20% | 8.25% | 0.25% | — |
| Mahindra Finance | FAAA | 10000 | Q/H/C | 8.10% | 8.50% | 8.80% | 0.25% | — |
| Sundaram Home Fin. | (I)FAAA | 10000 | M/Q/C | 7.75% | 8.00% | 8.00% | 0.50% | — |
| Godrej & Boyce Ltd. | FAA+ | 25000 | M/H | — | — | 8.25% | — | — |

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

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

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

NRI Attractive

Investment Options

The Best Suited Schemes for You, right at your doorsteps

All Public Issue

Form Available

Call Your Nearest Bluechip Branch for Latest Available IPOs

7.75% GOI

(Taxable) Savings Bonds

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

Capital Gains

Tax Savings Bonds

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

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

BLUECHIP CORPORATE INVESTMENT CENTRE LTD.

THE LARGEST RETAIL FINANCIAL PRODUCTS DISTRIBUTION HOUSE IN INDIA

- ✓ We are the largest distributors of **Investment & Savings products** in India viz., Life Insurance, Mutual Funds, GOI Bonds, Corporate Fixed Deposit / Bonds, Infrastructure Bonds, Equity IPOs, etc.
- ✓ We have **485 Branches** spread across India in **198 Major Cities**. We deal directly with our clients, No Franchises & No Sub Agents. We do not advertise.
- ✓ Over **5 Lac families** are routing their investments through our offices regularly with our greatest asset being our Clients patronage.
- ✓ Our popular Client service, **Home Advice**, brings the world of financial products right to your door step.
- ✓ Our publication, the '**Bluechip Bulletin**', provides updated information on various financial products. It is the most preferred newsletter amongst retail clients and is availed by more than 5 Lac Clients every month.



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OUR NEW OFFICES ACROSS INDIA

| | |
|-----------------------|--|
| CDA - Cuttack | : Room No. 2, First Floor, Plot No.B/1358, Sector - 6, Near ICICI Bank, (Cuttack) Tel.: 0671 - 250 6440 / 295 6040 |
| Chhend | : Holding No. 4369, Qr No. MIICR - 39, Chhend Colony, Phase - I, Ward No. 32, (Rourkela) Tel.: 0661 - 248 0808 / 248 0809 |
| Darbhanga | : Shop, Gr Flr, Ward No. 17, Donar Railway Gumti, Gandhinagar, Katrahia (Bihar) Tel.: 06272 - 295 055 |
| Haldia | : Office No. 50, Gr. Flr., Holding No. AG-51, Akash Ganga Market Complex, (West Bengal) Tel.: 03224 - 272 252 / 272 253 |
| Madhurawada | : H. No. 3-87, 1st Flr, PM Palem, 2nd Bus Stop, Opp. MJM Super Market, (Andhra Pradesh) Tel.: 0891 - 271 5316 / 272 5316 |
| Mangla Chowk | : Shop No. 29, Ground Floor, CLC Plaza, Mangla Chowk, Bilaspur (Bilaspur) Tel.: 07752 - 271 045 / 271 046 |
| Pattukkottai | : "SENT SAPP TOWER" First Floor, No. 159D, South Kalamman Koil Street, (Tamil Nadu) Tel.: 04373 - 252 270 / 252 271 |
| Phaltan | : Shop No. 8, Pushp Complex, Phaltan Ring Road, Laxmi Nagar, (Maharashtra) Tel.: 02166 - 223 400 / 223 401 |
| Salt Lake - II | : Shop No. 1, Gr. Flr, AC - 81, Sector - 1, Salt Lake City, Bidhan Nagar, (Kolkata) Tel.: 033 - 4602 9960 / 4602 9964 |
| Sodepur | : Shop No.13, Gr. Floor, Bhabani Apt., 181/S/13 School Rd., Po: Sodepur, (Kolkata) Tel.: 033 - 2595 0075 / 2595 0076 |
| Sunder Nagar | : Shop No. 223, 2nd Floor, Orbit Tower, Sunder Nagar Chowk, Sunder Nagar, (Raipur) Tel.: 0771 - 224 1731 / 224 2731 |
| Thiruvallur | : No. 157/12B, First Floor, J. N. Road, Opp. Church, (Chennai) Tel.: 044 - 2766 0115 / 2766 0116 |

OUR OFFICES CHANGED TO NEW LOCATIONS

| | |
|------------------------|--|
| Amravati | : Shop No. 1, B Wing, 1st Flr., Vimco Tower, Near ICICI Bank, Bus Stand Road (Maharashtra) Tel.: (0721) 266 0286 / 266 0287 |
| Jankalyan Nagar | : Society Office Building, A Shree Ram Bhawan CHS., Opp. ST Judes School, (Mumbai) Tel.: 022 - 2801 0682 / 2801 0683 |



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

HDFC LIFE SANCHAY PLUS

GUARANTEED INCOME OPTION

LONG TERM INCOME OPTION

LIFE LONG INCOME OPTION

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

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

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 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

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

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

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.

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.

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 Term | Guaranteed Income ^ payable* | |
|----------------------|-------------|-------------|------------------------------|------------------|
| | | | Age : 5 to 50 Yrs | Age:51 to 60 Yrs |
| 10 years | 11 | 10 | 195% of AP | 185% of AP |
| 12 years | 13 | 12 | 217% of AP | 202% of AP |

| Premium Payment Term | Policy Term | Payout Period | Guaranteed Income ^ payable* |
|----------------------|-------------|---------------|------------------------------|
| | | | Ages : 5 to 60 Yrs |
| 5 Yrs | 6 Yrs | 30 Yrs | 34.50% of AP |
| 10 Yrs | 11 Yrs | 25 Yrs | 100% of AP |

| Premium Payment Term | Policy Term | Payout Period | Guaranteed Income ^ payable* |
|----------------------|-------------|------------------|------------------------------|
| 5 Yrs | 6 Yrs | Up to age 99 yrs | 33% of AP |
| 10 Yrs | 11 Yrs | Up to age 99 yrs | 95% of AP |

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

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

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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.

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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.

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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

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Eligibility :

Min. & Max. Age at Entry : 5 Years & 60 Yrs Last Birthday
 Min & Max. Age at Maturity : 18 Yrs & 73 Yrs Last Birthday
 Min Premium : Annual – Rs.30,000/-,
 Half Yearly – Rs.15,000/-,
 Quarterly – Rs.7,500/-,
 Monthly – Rs.2,500/-

Eligibility :

Min. & Max. Age at Entry : 5 Years & 60 Yrs Last Birthday
 Min & Max. Age at Maturity : 18 Yrs & 71 Yrs Last Birthday
 Min Premium : Annual – Rs.30,000/-,
 Half Yearly – Rs.15,000/-,
 Quarterly – Rs.7,500/-,
 Monthly – Rs.2,500/-

Eligibility:

Min. & Max. Age at Entry : 50 Yrs & 60 Yrs Last Birthday
 Min & Max. Age at Maturity : 56 Yrs & 71 Yrs Last Birthday
 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 writup 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).
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ICICI PRU ASSURED SAVINGS INSURANCE PLAN

A TRADITIONAL NON-PARTICIPATING NON LINKED ENDOWMENT LIFE INSURANCE PLAN

EVERY YEAR GET GUARANTEED ADDITIONS OF 9% OR 10%

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% or 10% 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%, & 2) Term 12 Years - GA Rate : 10%

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 | Option 2 | Option 3 |
|----------------------|----------|----------|----------|
| Premium Payment Term | 5 Yrs | 5 Yrs | 7 Yrs |
| Policy Term | 10 Yrs | 15 Yrs | 15 Yrs |
| Minimum Entry Age | 8 Yrs | 3 Yrs | 3 Yrs |
| Maximum Entry Age | 60 Yrs | 57 Yrs | 57 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/16/2014-15. Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays. Valid only for calls made from India).

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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 | Term |
|--------------|-----------------------|
| 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 inforce 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/13/12/2013-14
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LIFE INSURANCE

BHARTI AXA LIFE MONTHLY INCOME PLAN + (15-30) - BENEFIT ILLUSTRATION#

| | | | | | | | | | | |
|-----------------------|---|----------|------------------------|---|--------------------|--|--|-----------------------|------------------|-----------------------|
| Entry Age | : | 30 Years | Monthly Income | : | Rs.10,000/- | Benefits Payable under the Plan | | | @ 4% p.a. | @ 8% p.a. |
| Policy Term | : | 30 Years | Sum Assured Applicable | : | Rs.18,00,000/- | Guaranteed Monthly Income From Yr 16 to Yr 30 | | Rs.10,000/- | | Rs.10,000/- |
| Premium Payment Tem | : | 15 Years | Sum Assured on Death | : | Rs.19,80,000/- | Total Yearly Income From Yr 16 to Yr 30 | | Rs.1,20,000/- | | Rs.1,20,000/- |
| Monthly Income Period | : | 15 Years | Premium Quotes | | | (A) Total Income Received in Income Period | | Rs.18,00,000/- | | Rs.18,00,000/- |
| Income Starting Age | : | 45 Years | Monthly Premium | : | Rs.9,425/- | (B) Lumpsum Payout on Maturity (Accrued RB + TB) | | Rs.7,12,800/- | | Rs.26,73,000/- |
| Maturity Age | : | 60 Years | Yearly Premium | : | Rs.1,04,724/- | Total Benefits Receivable (A + B) | | Rs.25,12,800/- | | Rs.44,73,000/- |

| Age | Policy Year | Monthly Premium | Annual Premium | Guaranteed Benefits* | | | Non-Guaranteed Benefit @ 4% Returns in EBI | | | Non-Guaranteed Benefit @ 8% Returns in EBI | | |
|-----|-------------|-----------------|----------------|----------------------|----------------|----------------|--|----------------|-----------------|--|----------------|------------------|
| | | | | Death Benefit | Monthly Income | Total Benefits | Death Benefit | Monthly Income | Total Benefits | Death Benefit | Monthly Income | Total Benefits |
| 30 | 1 | 9,425 | 1,04,724 | 19,80,000 | - | - | 20,03,760 | - | - | 20,69,100 | - | - |
| 31 | 2 | 9,425 | 1,04,724 | 19,80,000 | - | - | 20,27,520 | - | - | 21,58,200 | - | - |
| 32 | 3 | 9,425 | 1,04,724 | 19,80,000 | - | - | 20,51,280 | - | - | 22,47,300 | - | - |
| 33 | 4 | 9,425 | 1,04,724 | 19,80,000 | - | - | 20,75,040 | - | - | 23,36,400 | - | - |
| 34 | 5 | 9,425 | 1,04,724 | 19,80,000 | - | - | 20,98,800 | - | - | 24,25,500 | - | - |
| 35 | 6 | 9,425 | 1,04,724 | 19,80,000 | - | - | 21,22,560 | - | - | 25,14,600 | - | - |
| 36 | 7 | 9,425 | 1,04,724 | 19,80,000 | - | - | 21,46,320 | - | - | 26,03,700 | - | - |
| 37 | 8 | 9,425 | 1,04,724 | 19,80,000 | - | - | 21,70,080 | - | - | 26,92,800 | - | - |
| 38 | 9 | 9,425 | 1,04,724 | 19,80,000 | - | - | 21,93,840 | - | - | 27,81,900 | - | - |
| 39 | 10 | 9,425 | 1,04,724 | 19,80,000 | - | - | 22,17,600 | - | - | 28,71,000 | - | - |
| 40 | 11 | 9,425 | 1,04,724 | 19,80,000 | - | - | 22,41,360 | - | - | 29,60,100 | - | - |
| 41 | 12 | 9,425 | 1,04,724 | 19,80,000 | - | - | 22,65,120 | - | - | 30,49,200 | - | - |
| 42 | 13 | 9,425 | 1,04,724 | 19,80,000 | - | - | 22,88,880 | - | - | 31,38,300 | - | - |
| 43 | 14 | 9,425 | 1,04,724 | 19,80,000 | - | - | 23,12,640 | - | - | 32,27,400 | - | - |
| 44 | 15 | 9,425 | 1,04,724 | 19,80,000 | - | - | 23,36,400 | - | - | 33,16,500 | - | - |
| 45 | 16 | - | - | 19,80,000 | 10,000 | 120,000 | 23,60,160 | 10,000 | 1,20,000 | 34,05,600 | 10,000 | 1,20,000 |
| 46 | 17 | - | - | 19,80,000 | 10,000 | 120,000 | 23,83,920 | 10,000 | 1,20,000 | 34,94,700 | 10,000 | 1,20,000 |
| 47 | 18 | - | - | 19,80,000 | 10,000 | 120,000 | 24,07,680 | 10,000 | 1,20,000 | 35,83,800 | 10,000 | 1,20,000 |
| 48 | 19 | - | - | 19,80,000 | 10,000 | 120,000 | 24,31,440 | 10,000 | 1,20,000 | 36,72,900 | 10,000 | 1,20,000 |
| 49 | 20 | - | - | 19,80,000 | 10,000 | 120,000 | 24,55,200 | 10,000 | 1,20,000 | 37,62,000 | 10,000 | 1,20,000 |
| 50 | 21 | - | - | 19,80,000 | 10,000 | 120,000 | 24,78,960 | 10,000 | 1,20,000 | 38,51,100 | 10,000 | 1,20,000 |
| 51 | 22 | - | - | 19,80,000 | 10,000 | 120,000 | 25,02,720 | 10,000 | 1,20,000 | 39,40,200 | 10,000 | 1,20,000 |
| 52 | 23 | - | - | 19,80,000 | 10,000 | 120,000 | 25,26,480 | 10,000 | 1,20,000 | 40,29,300 | 10,000 | 1,20,000 |
| 53 | 24 | - | - | 19,80,000 | 10,000 | 120,000 | 25,50,240 | 10,000 | 1,20,000 | 41,18,400 | 10,000 | 1,20,000 |
| 54 | 25 | - | - | 19,80,000 | 10,000 | 120,000 | 25,74,000 | 10,000 | 1,20,000 | 42,07,500 | 10,000 | 1,20,000 |
| 55 | 26 | - | - | 19,80,000 | 10,000 | 120,000 | 25,97,760 | 10,000 | 1,20,000 | 42,96,600 | 10,000 | 1,20,000 |
| 56 | 27 | - | - | 19,80,000 | 10,000 | 120,000 | 26,21,520 | 10,000 | 1,20,000 | 43,85,700 | 10,000 | 1,20,000 |
| 57 | 28 | - | - | 19,80,000 | 10,000 | 120,000 | 26,45,280 | 10,000 | 1,20,000 | 44,74,800 | 10,000 | 1,20,000 |
| 58 | 29 | - | - | 19,80,000 | 10,000 | 120,000 | 26,69,040 | 10,000 | 1,20,000 | 45,63,900 | 10,000 | 1,20,000 |
| 59 | 30 | - | - | 19,80,000 | 10,000 | 120,000 | 26,92,800 | 10,000 | 1,20,000 | 46,53,000 | 10,000 | 1,20,000 |
| 60 | - | - | - | - | - | - | - | - | 7,12,800 | - | - | 26,73,000 |

BHARTI AXA LIFE MONTHLY INCOME PLAN + (7-15) - BENEFIT ILLUSTRATION#

| | | | | | | | | | | |
|-----------------------|---|----------|------------------------|---|--------------------|--|--|-----------------------|------------------|-----------------------|
| Entry Age | : | 30 Years | Monthly Income | : | Rs.20,000/- | Benefits Payable under the Plan | | | @ 4% p.a. | @ 8% p.a. |
| Policy Term | : | 15 Years | Sum Assured Applicable | : | Rs.19,20,000/- | Guaranteed Monthly Income From Yr 08 to Yr 15 | | Rs.20,000/- | | Rs.20,000/- |
| Premium Payment Tem | : | 07 Years | Sum Assured on Death | : | Rs.31,68,000/- | Total Yearly Income From Yr 08 to Yr 15 | | Rs.2,40,000/- | | Rs.2,40,000/- |
| Monthly Income Period | : | 08 Years | Premium Quotes | | | (A) Total Income Received in Income Period | | Rs.19,20,000/- | | Rs.19,20,000/- |
| Income Starting Age | : | 37 Years | Monthly Premium | : | Rs.21,294/- | (B) Lumpsum Payout on Maturity (Accrued RB + TB) | | Rs.1,10,880/- | | Rs.6,33,600/- |
| Maturity Age | : | 45 Years | Yearly Premium | : | Rs.2,36,602/- | Total Benefits Receivable (A + B) | | Rs.20,30,880/- | | Rs.25,53,600/- |

| Age | Policy Year | Monthly Premium | Annual Premium | Guaranteed Benefits* | | | Non-Guaranteed Benefit @ 4% Returns in EBI | | | Non-Guaranteed Benefit @ 8% Returns in EBI | | |
|-----|-------------|-----------------|----------------|----------------------|----------------|----------------|--|----------------|-----------------|--|----------------|-----------------|
| | | | | Death Benefit | Monthly Income | Total Benefits | Death Benefit | Monthly Income | Total Benefits | Death Benefit | Monthly Income | Total Benefits |
| 30 | 1 | 21,294 | 2,36,602 | 31,68,000 | - | - | 31,75,392 | - | - | 32,10,240 | - | - |
| 31 | 2 | 21,294 | 2,36,602 | 31,68,000 | - | - | 31,82,784 | - | - | 32,52,480 | - | - |
| 32 | 3 | 21,294 | 2,36,602 | 31,68,000 | - | - | 31,90,176 | - | - | 32,94,720 | - | - |
| 33 | 4 | 21,294 | 2,36,602 | 31,68,000 | - | - | 31,97,568 | - | - | 33,36,960 | - | - |
| 34 | 5 | 21,294 | 2,36,602 | 31,68,000 | - | - | 32,04,960 | - | - | 33,79,200 | - | - |
| 35 | 6 | 21,294 | 2,36,602 | 31,68,000 | - | - | 32,12,352 | - | - | 34,21,440 | - | - |
| 36 | 7 | 21,294 | 2,36,602 | 31,68,000 | - | - | 32,19,744 | - | - | 34,63,680 | - | - |
| 37 | 8 | - | - | 31,68,000 | 20,000 | 2,40,000 | 32,27,136 | 20,000 | 2,40,000 | 35,05,920 | 20,000 | 2,40,000 |
| 38 | 9 | - | - | 31,68,000 | 20,000 | 2,40,000 | 32,34,528 | 20,000 | 2,40,000 | 35,48,160 | 20,000 | 2,40,000 |
| 39 | 10 | - | - | 31,68,000 | 20,000 | 2,40,000 | 32,41,920 | 20,000 | 2,40,000 | 35,90,400 | 20,000 | 2,40,000 |
| 40 | 11 | - | - | 31,68,000 | 20,000 | 2,40,000 | 32,49,312 | 20,000 | 2,40,000 | 36,32,640 | 20,000 | 2,40,000 |
| 41 | 12 | - | - | 31,68,000 | 20,000 | 2,40,000 | 32,56,704 | 20,000 | 2,40,000 | 36,74,880 | 20,000 | 2,40,000 |
| 42 | 13 | - | - | 31,68,000 | 20,000 | 2,40,000 | 32,64,096 | 20,000 | 2,40,000 | 37,17,120 | 20,000 | 2,40,000 |
| 43 | 14 | - | - | 31,68,000 | 20,000 | 2,40,000 | 32,71,488 | 20,000 | 2,40,000 | 37,59,360 | 20,000 | 2,40,000 |
| 44 | 15 | - | - | 31,68,000 | 20,000 | 2,40,000 | 32,78,880 | 20,000 | 2,40,000 | 38,01,600 | 20,000 | 2,40,000 |
| 45 | - | - | - | - | - | - | - | - | 1,10,880 | - | - | 6,33,600 |

This is an Extract from a Sample Benefit Illustration for understanding and reference to the product

* All Guaranteed Benefits will be payable on monthly basis. Guaranteed Survival Benefit in a policy year will be paid as Monthly Income to Policy holder. This amount will be equal to (Guaranteed Survival benefit in a Policy Year / 12). Guaranteed Death Benefit will be paid to nominee as equal Monthly Income for a defined period. The Monthly Income will be equal to (Death Benefit / 180) for 30 years policy term option and will be paid to nominee for 180 months, (Guaranteed Death benefit / 120) for 20 year policy term option and will be payable to nominee for 120 months and (Guaranteed Death benefit/96) for 15 year policy term option and will be payable to nominee for 96 months.

Explanation & Information

- The benefit illustration explains the benefits and features of the proposed policy and is not a contract of insurance.
- The illustrated values based on the assumption of 4% and 8% gross investment rates per annum are not guaranteed and are for illustration purpose only.
- The illustration is based on the standard risk class, without taking in to consideration your own circumstances. They will be determined according to our underwriting decision.
- Some benefits are guaranteed and some are variable with returns based on the future performance of the insurance company. If your policy offers guaranteed returns then these will be clearly marked as "guaranteed" in the illustration table. If your policy offers variable returns then the illustrations will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment returns.
- Guaranteed Benefits include Guaranteed Monthly Income. Non Guaranteed benefits include Annual Bonuses and Terminal Bonus paid at maturity or death
- For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.
- Tax benefits are as per the current tax legislations and are subject to change in tax laws. Neither the company nor its agents can offer legal or tax advice.
- Bharti AXA Life Insurance Company Ltd., Bharti AXA Life Monthly Income Plan + is the name of the Insurance Company, Product and does not in any way indicate the quality of the contract, its future prospects or returns.



BLUECHIP OFFICES IN INDIA

Table listing Bluechip Office locations across India, categorized by state (Andhra Pradesh, Telangana, Gujarat, Karnataka, Kerala, Maharashtra, Tamil Nadu, West Bengal/Assam, Bihar/Chhattisgarh/Jharkhand/Madhya Pradesh/Odisha). Each entry includes the office name and a list of phone numbers.

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