

BLUECHIP BULLETIN

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NEW

HDFC LIFE SANCHAY PLUS

NEW

GUARANTEED INCOME OPTION

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

Key Features :

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

Benefits under the Plan :

Maturity 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	188% of AP	179% of AP
12 years	13	12	209% of AP	194% of AP

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

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

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

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

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

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

Eligibility :

Min. & Max. Age at Entry	: 5 ³ 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/-

LONG TERM INCOME OPTION

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

Key Features :

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

Benefit Under the plan :

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

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

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

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

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

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

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

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

Eligibility :

Min. & Max. Age at Entry	: 5 ³ 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/-

LIFE LONG INCOME OPTION

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

Key Features :

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

Benefit Under the plan :

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

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

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

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

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

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

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

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

Eligibility:

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

¹Provided all due premiums have been paid and the policy is in force. ²As per Income Tax Act, 1961. Tax benefits are subject to changes in tax laws. ³Risk cover starts from date of commencement of policy for all lives including minors. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years. **HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life")**. CIN: L65110MH2000PLC128245, IRDAI Reg. No. 101. **Registered Office:** Lodha Excelus, 13th Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011. Email: service@hdfclife.com, Tel No: 1860 267 9999 (Mon – Sat 10 am to 7 pm) The name/letters "HDFC" in the name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited. HDFC Life Sanchay Plus (UIN No: 101N134V03) is a non-participating, non-linked saving insurance plan. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: BR/07/19/14716 **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

INVESTMENTS

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 30/06(Cr.)	NAV 09/08	Growth (%)		Value of Rs.1 Lac		Fund Name	Corpus 30/06(Cr.)	NAV 09/08	Growth (%)		Value of Rs.1 Lac	
			5 Yr	7 Yr	5 Yr	7 Yr				5 Yr	7 Yr		
MULTICAP FUNDS							LARGECAP FUNDS						
ABSL Equity Fund	11,222.83	687.63	11.13%	16.31%	1,69,495	2,87,952	ABSL Frontline Equity Fund	21,663.66	214.57	9.43%	14.04%	1,56,921	2,50,842
BNP Paribas Multi Cap Fund	744.85	45.69	10.16%	14.22%	1,62,226	2,53,627	Axis Bluechip Fund	6,302.95	29.36	12.11%	15.52%	1,77,101	2,74,537
CanRobeco Equity Diversified	1,313.86	128.73	9.60%	12.54%	1,58,144	2,28,638	BNP Paribas Large Cap Fund	771.90	88.98	10.03%	14.45%	1,61,271	2,57,223
DSP Equity Fund	2,647.67	43.20	10.92%	13.83%	1,67,899	2,47,627	CanRobeco Bluechip Equity	210.66	24.34	9.99%	12.35%	1,60,978	2,25,950
Franklin India Equity Fund	11,317.53	552.18	10.10%	14.10%	1,61,784	2,51,767	DHFL Pramerica Large Cap	338.86	164.96	9.47%	12.85%	1,57,208	2,33,083
HDFC Equity Fund	23,688.04	630.68	8.83%	13.85%	1,52,666	2,47,931	Edelweiss Large Cap Fund	165.75	34.81	10.25%	13.51%	1,62,889	2,42,795
ICICI Prudential Multicap	4,002.38	278.12	10.68%	14.68%	1,66,091	2,60,864	Essel Large Cap Equity Fund	111.70	22.38	9.63%	12.05%	1,58,361	2,21,760
IDBI Diversified Equity Fund	325.81	19.90	9.89%	—	1,60,247	—	HDFC Top 100 Fund	17,911.82	468.29	9.00%	13.12%	1,53,862	2,37,015
IDFC Multi Cap Fund	5,522.19	88.25	9.54%	14.84%	1,57,712	2,63,422	ICICI Prudential Bluechip	22,117.05	40.68	10.02%	13.93%	1,61,197	2,49,153
Invesco India Multicap Fund	850.42	44.28	10.45%	17.02%	1,64,372	3,00,484	IDBI India Top 100 Equity	370.50	23.39	8.36%	12.01%	1,49,398	2,21,206
Kotak Standard Multicap	25,844.74	34.03	13.68%	16.71%	1,89,854	2,94,955	Indiabulls Bluechip Fund	238.32	20.35	9.86%	11.36%	1,60,029	2,12,376
L&T Equity Fund	2,728.82	78.66	9.07%	12.63%	1,54,357	2,29,921	Invesco India Largecap	195.52	27.63	9.86%	13.08%	1,60,029	2,36,429
Mirae Asset Large Cap Fund	13,617.57	49.28	13.09%	17.24%	1,84,978	3,04,460	Kotak Bluechip Fund	1,377.17	224.81	9.82%	12.45%	1,59,738	2,27,361
Motilal Oswal Multicap 35	13,450.26	24.95	15.97%	—	2,09,763	—	L&T India Large Cap Fund	496.17	26.53	9.07%	12.26%	1,54,357	2,24,686
Principal Multi Cap Growth	886.70	133.15	10.24%	15.46%	1,62,816	2,73,540	Reliance Large Cap Fund	13,076.21	32.40	10.71%	14.42%	1,66,316	2,56,752
Reliance Multi Cap Fund	10,592.55	89.72	8.30%	13.01%	1,48,985	2,35,406	SBI Bluechip Fund	22,679.43	38.18	11.05%	15.01%	1,68,886	2,66,164
SBI Magnum Multicap Fund	7,650.41	47.78	13.50%	16.43%	1,88,356	2,90,038	Tata Large Cap Fund	822.75	213.36	8.77%	11.68%	1,52,246	2,16,684
UTI Equity Fund	9,495.58	136.01	9.96%	13.56%	1,60,758	2,43,544	UTI Mastershare Fund	6,060.66	118.12	9.26%	12.24%	1,55,706	2,24,406

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.

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SELECT HYBRID FUNDS - MONTHLY DIVIDEND

	NAV 09/08	Monthly Dividend Declared						
		Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
HDFC Balanced Adv.	26.81	3.10%	3.10%	3.10%	3.10%	T.B.A.	T.B.A.	T.B.A.
Sundaram Equity Hybrid	13.57	1.42%	1.42%	1.42%	1.42%	T.B.A.	T.B.A.	T.B.A.
Reliance Balanced Adv.	25.64	1.59%	1.59%	1.59%	1.59%	T.B.A.	T.B.A.	T.B.A.
DSP Equity & Bond Fund	21.77	2.10%	2.10%	2.10%	2.10%	T.B.A.	T.B.A.	T.B.A.
ICICI Pru Multi - Asset	19.39	2.04%	2.04%	2.04%	2.04%	T.B.A.	T.B.A.	T.B.A.
CanRobeco Equity Hybrid	74.61	6.11%	6.11%	6.11%	6.02%	T.B.A.	T.B.A.	T.B.A.
Tata Hybrid Equity Fund	69.00	3.54%	3.54%	3.63%	3.63%	3.54%	T.B.A.	T.B.A.
UTI Hybrid Equity Fund	25.27	1.86%	1.86%	1.86%	1.86%	T.B.A.	T.B.A.	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	7.72%	7.72%	7.72%	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.

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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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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
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
Italgacha Road	: Holding No. 66, Ward No. 6, 36 Italgacha Rd., Tarun Sengupta Sarani Bye Lane, (Kolkata) Tel.: 033 - 4600 5270 / 4600 5276
Janjgir	: Shop No. 56, Nagar Palika Complex, Opp. Police Control Room, Marg, (Chhatisgarh) Tel.: 07817 - 223 525 / 223 526
Kolar	: Shop No. 3, S-28, Gr. Floor, Mandakini Colony, J. K. Hospital 80 Feet Road, (Madhya Pradesh) Tel.: 0755 - 249 3320 / 249 3321
Mangla Chowk	: Shop No. 29, Ground Floor, CLC Plaza, Mangla Chowk, Bilaspur (Bilaspur) Tel.: 07752 - 271 045 / 271 046
Netaji Nagar	: 1st Floor, 4/17B, Regent Park, Netaji Subhash Chandra Bose Rd, Ward No. 98, (Kolkata) Tel.: 033 - 4604 4210 / 4604 4211
Pattukkottai	: "SENT SAPP TOWER" Fisrt Floor, No. 159D, South Kalamman Koil Street, (Tamil Nadu) Tel.: 04373 - 252 270 / 252 271
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
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

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% 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/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).

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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 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

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.

HDFC LIFE PRAGATI

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

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

Benefits under the Plan:

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

Reversionary Bonus (R.B.): Simple Reversionary Bonuses (if any) would be declared at the end of each Financial Year as percentage of "Sum Assured on Maturity", and will be added to the policy.

Terminal Bonus (T.B.): Terminal Bonus (if any) would be declared at the end of the Policy term, this bonus would be declared as a percentage of "Sum Assured on Maturity"

Maturity Benefits: On Maturity the Life Assured will get Sum Assured on Maturity plus Accrued Reversionary Bonus plus Interim Bonus (if any) plus Terminal Bonus (if any)

Death Benefits: On Death of the life assured the Nominee will get the Death Benefit which will be higher of a) Sum Assured on Death plus Accrued Reversionary Bonus plus Interim Bonus(if any) plus Terminal Bonus(if any), or b) 105% of Total Premiums Paid.

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

Tax Benefits: Avail tax benefits on premiums paid and benefits received under the policy, as per the prevailing Income Tax Laws. Please consult your tax advisor.

Boundary Conditions

Age at Entry : Min - 8 Yrs, Max - 55 Yrs

PPT : Limited Pay - 5 Yrs to 10 Yrs

Policy Term : Limited Pay - 10 Yrs to 20 Yrs

Max. Premium : Rs.2,00,000/- P.A

Premium Mode : M / Q / H / A

Insurance is the subject matter of the solicitation. The product writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. The information contained here must be read in conjunction with the Policy Document. In case of any conflict, the terms mentioned in the Policy Document shall prevail. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. HDFC Life Pragati (Form No.P501-141-01, UIN - 101N114V03).

HDFC LIFE SUPER INCOME PLAN

PAY FOR 8 YEARS & GET GUARANTEED INCOME OF 12.00 % P.A. FOR 8 YEARS

HDFC Life Super Income Plan is a participating Insurance plan that offers guaranteed income for a period of 8 to 15 years . It also offers an opportunity to participate in the Profits of participating fund of the company by way of bonuses .The plan is ideal for individuals who need regular income at their disposal so that they don't have to worry about future expenses and fulfil their financial goals uninterrupted.

Key Features :

- ☑ Enjoy regular income after premium paying term (8 years to 15 years)
- ☑ Get survival benefit of 8% to 12.5% of Sum Assured on maturity each year during payout period
- ☑ Flexible premium payment and policy term to meet your financial goals
- ☑ Insurance coverage throughout the policy term
- ☑ Boost your maturity with revisionary bonus and terminal bonus
- ☑ This plan is available with a short medical questionnaire

Eligibility Criteria

- Entry Age : Min - 30 days / Max - 59 years
- Maturity Age : Min-18years / Max- 75 years
- Premium : Min -24k / Max - No limit (subject to financial UW)
- Premium Modes : Annual / Half-yearly/ Quarterly/ Monthly

Guaranteed Income : Guaranteed Payouts of 8% to 12.5% of Sum Assured on Maturity payable each year This guaranteed amount is known to you at the inception and payable at the end of each year during the payout period as per your chosen plan option.

Maturity Benefit : Get lump sum benefit on Maturity of the policy which is equal to last Guaranteed payout + Accrued Reversionary Bonuses + Interim bonus and Terminal bonus, if any.

Death Benefit : On death of the life assured during the term of the policy, we would pay to the nominee the higher of the following.

- ◆ Sum Assured on Death+ Accrued Reversionary Bonuses + Interim Bonus (if any)
- ◆ 105% of premiums paid till date Where the SA on death shall be the higher of SA on maturity 10 times Annualized Premium for entry age upto 50 yrs and 7 times annualized prem for entry age greater than 50 yrs

Note: On death of the life assured during the payout period the death benefit payable shall not be reduced by the payouts already paid

HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI Registration No. 101. Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email: service@hdfclife.com, Tel. No: 1860 267 9999 (Mon-Sat 10 am to 7 pm) Local charges apply. Do NOT prefix any country code. e.g. +91 or 00. Website: www.hdfclife.com HDFC Life Super Income Plan (UIN No: 101N098V04, Form No: P501-121-01) is a Non-Linked, Participating, Savings Insurance Plan. Life Insurance Coverage is available in this product. This version of the product brochure invalidates all previous printed versions for this particular plan. This Product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Please know the associated risk and applicable charges from your insurance agent or the intermediary or policy document of the insurer **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

TATA AIA LIFE INSURANCE SMART INCOME PLUS

A NON-LINKED, NON-PARTICIPATING, ENDOWMENT ASSURANCE PLAN

Tata AIA Life Insurance Smart Income Plus, is a limited pay income plan that meets tomorrow's requirements along with protecting your loved ones and dreams as it ensures you of guaranteed returns for the money invested.

Investment in this plan helps you fulfill your medium to long term goals such as Child's Education / Marriage / Business Start-up and Retirement Planning

Benefits under the Plan

Survival Benefit (Option I- Regular Income) : 120% of Annualised premium shall be payable from the end of policy year 9 and shall be payable till the maturity.

Survival Benefit (Option II- Endowment): A Guaranteed* Payout (GP) determined as a multiple of the Annualised Premium will be paid at the end of policy year preceding the year of maturity.

Guaranteed Payout as multiple of Annualised Premium (Male lives)

Age Band (Yrs)	3to10	11to15	16to20	21to25	26to30	31to35	36to40	41to45	46to50
GP Multiple	5.57	5.58	5.57	5.56	5.55	5.53	5.49	5.41	5.26

Maturity Benefit (Option I- Regular Income) : Guaranteed* Maturity Payout (GMP) will be paid as a lump sum at Maturity.

Guaranteed Maturity Payout as % of Annualised Premium (Male lives)

Age Band (Yrs)	3to10	11to15	16to20	21to25	26to30	31to35	36to40	41to45	46to50
GMP	161%	162%	158%	155%	153%	145%	130%	103%	46%

Maturity Benefit (Option II- Endowment): Guaranteed* Maturity Payout (GMP) will be paid at Maturity. The amount of benefit shall be equal to the Guaranteed* Payout mentioned under Survival Benefit.

Death Benefit: In case of unfortunate event of the death of the insured; Sum Assured on Death is payable, irrespective of survival benefits already paid. Where 'Sum Assured on death' shall be higher of a) 11 times Annualised premium or b) Min. Guaranteed Sum Assured on Maturity c) 105% of all premium paid (excluding underwriting extra premiums and Loading) d) Absolute amount assured to be paid on death

Absolute amount assured to be paid on death is the Basic Sum Assured.

Boundary Conditions

Age at Entry	: Min - 3 Yrs, Max - 50 Yrs	Age at Maturity	: Min - 18 Yrs, Max - 65 Yrs
Policy Term & PPT	: Term - 15 Yrs, PPT - 7 Yrs	Plan Options	: Regular Income & Endowment
Premium Mode	: M / Q / H / A	Basic S.A	: 11 times of Ann. Premium.

Large Premium Boost: An additional benefit will be payable on payment of higher premium. The Large Premium Boost will be applicable as mentioned in the table below and will be payable along with GMP and GP:

Regular Income		Endowment	
Annualised Premium	Large Premium Boost(as a % of GMP)	Annualised Premium	Large Premium Boost (as a % of GP#)
18,000 to 49,999	0.00 %	36,000 to 74,999	0.00 %
50,000 to 99,999	5.00 %	75,000 to 99,999	1.00 %
100,000 to 1,99,999	20.00 %	1,00,000 to 1,99,999	2.00 %
2,00,000 and above	30.00 %	2,00,000 and above	3.00 %

The Large Premium Boost is applicable to both GMP & GP mentioned in Option II

Optional Riders : Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Rider (UIN: 110B028V01); Tata AIA Life Insurance Waiver of Premium Plus (WOPP) Rider (UIN: 110B029V01) Tata AIA Life Insurance Smart Income Plus has three PPT/PT options i.e. 7/15, 10/21 & 12/25

*Guaranteed Returns are defined as Guaranteed Payout (GP)/ Guaranteed Maturity Payout (GMP) under both Plan Options. For Regular Income option, GP is 120% to 160% of the Annualised Premium (AP) and GMP is 46% to 161% of AP for male lives and 74% to 143% of AP for female lives. Please refer survival benefit factor under regular income option. For Endowment option, GP is 5.57 to 5.26 times of AP for Male lives and 5.36 to 5.52 times of the AP for female lives and GMP is equal to GP, provided the policy is in-force and all due premiums have been paid. The GP/GMP factors vary by the chosen premium payment term, age and gender as per plan option chosen.

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. Premium is excluding Service Tax, Surcharge and Cess. Premiums shown are for standard lives. In case of non-standard lives and on submission of nonstandard age proof, extra premiums will be charged as per our underwriting guidelines. All taxes, duties, surcharge, cesses or levies (incl. but not limited to service tax and TDS), as may be imposed by Government or any statutory authority from time to time, on the premium payable and benefits secured under Policy, shall be borne and paid by Policyholder. Non-resident policyholders are exempt from service tax as per prevailing tax laws, subject to submission of declaration along with valid address proof. 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 all the premiums paid. 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 issuance plan and will be subject to Company's underwriting and acceptance. Rider is not mandatory and is available for a nominal extra cost. Visit us at www.tataaia.com or helpline no. 1860 266 9966 (local charges apply) or email us at customercare@tataaia.com or SMS "LIFE" to 58888 Approval Number: L&C/Advt/2019/Mar/185 UIN: 110N126V03

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 of 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.

BHARTI AXA LIFE MONTHLY INCOME PLAN +

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

How does the Plan Work ?

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

Non Guaranteed Bonuses under the Plan

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

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

Benefits Under the Plan

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

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

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

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

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

KOTAK SMARTLIFE PLAN

A LIMITED PAY NON-LINKED PARTICIPATING LIFE INSURANCE PLAN

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

Key Advantages -

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

Plan Benefits:

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

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

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

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

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

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

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

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

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

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

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

Eligibility:

Entry Age of Life Insured	: Min : 3 years,
	Max : 50 Yrs - 6 & 15 pay
	55 Yrs - 8 & 10 pay
	54 Yrs - 12 pay
Maturity Age of Life Insured	: 75 Yrs
Policy Term	: 75 Yrs less Entry Age of Life Insured
Basic Sum Assured	: Min: Rs. 2,50,000,
	Max : No Limit
Premium Payment Term	: 6, 8, 10, 12 and 15 years
Premium Payment Mode	: Yearly, Half yearly, Quarterly, Monthly
Premium Modal Factor	: Yearly - 100% , Half Yrly - 51% , Qtrly - 26% , Mthly - 8.8%

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

LIFE INSURANCE

TATA AIA LIFE INSURANCE SMART INCOME PLUS - BENEFIT ILLUSTRATION#

Endowment Benefit Option	Premium Payment Term :	7 Years
Age of the Life Assured :	30 Years, Male	Policy Term : 15 Years
Premium Mode :	Yearly	Yearly Premium : Rs.2,00,000/-

Premium Quotes	Year 1	Year 2 Onwards
Yearly Premium (excluding GST and cess as applicable)	Rs.2,00,000/-	Rs.2,00,000/-
GST and and cess as applicable	Rs.4,500/-	Rs.2,250/-
Total Premium Payable	Rs.2,04,500/-	Rs.2,02,250/-

Age	Policy Year	Annual Premium	Guaranteed Payout	Guaranteed Maturity Payout	Death Benefit
30	1	2,00,000	0	0	22,00,000
31	2	2,00,000	0	0	22,00,000
32	3	2,00,000	0	0	22,00,000
33	4	2,00,000	0	0	22,00,000
34	5	2,00,000	0	0	22,00,000
35	6	2,00,000	0	0	22,00,000
36	7	2,00,000	0	0	22,00,000
37	8	0	0	0	22,00,000
38	9	0	0	0	22,00,000
39	10	0	0	0	22,00,000
40	11	0	0	0	22,00,000
41	12	0	0	0	22,00,000
42	13	0	0	0	22,00,000
43	14	0	11,43,300	0	22,00,000
44	15	0	0	11,43,300	22,00,000

Benefits Payable under the Plan	
Guaranteed Yearly Payout (From Year 9 to Year 15)	Not Applicable
Lumpsum Payout at the End of Year 14 (A)	Rs.11,43,300/-
Lumpsum Payout at the End of Year 15 (B)	Rs.11,43,300/-
Total Benefits Received (A+B)	Rs.22,86,600/-

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

- * "Quoted Annualised Premium" shall be the premium paid in a year with respect to the basic sum assured chosen by the Proposer, including the underwriting extra premiums and loading for modal premiums, if any.
- * Death Benefit is the Sum Assured on death which shall be the highest of (a) 11 times Annualised Premium (b) 105% of all the Premiums Paid, (excluding the underwriting extra premiums and modal loading), as on the date of death (c) Minimum Guaranteed Sum Assured on Maturity (d) Absolute amount assured to be paid on death Where, "Minimum Guaranteed Sum Assured on Maturity" refers to the absolute amount of benefit which is guaranteed to become payable on maturity of the policy. Minimum Guaranteed Sum Assured on Maturity is equal to 'Guaranteed Maturity Payout (GMP)' for Endowment benefit and 'Guaranteed Maturity Payout (GMP)' plus final Guaranteed Payout (GP) in case of Regular Income benefit. Absolute amount assured to be paid on death is the Basic Sum Assured. The applicable taxes, levies or Cess shall be collected separately over and above the policy premiums.

TATA AIA LIFE INSURANCE SMART INCOME PLUS - BENEFIT ILLUSTRATION#

Regular Income Benefit Option	Premium Payment Term :	7 Years
Age of the Life Assured :	30 Years, Male	Policy Term : 15 Years
Premium Mode :	Yearly	Yearly Premium : Rs.2,00,000/-

Premium Quotes	Year 1	Year 2 Onwards
Yearly Premium (excluding GST and cess as applicable)	Rs.2,00,000/-	Rs.2,00,000/-
GST and and cess as applicable	Rs.4,500/-	Rs.2,250/-
Total Premium Payable	Rs.2,04,500/-	Rs.2,02,250/-

Age	Policy Year	Annual Premium	Guaranteed Payout	Guaranteed Maturity Payout	Death Benefit
30	1	2,00,000	0	0	22,00,000
31	2	2,00,000	0	0	22,00,000
32	3	2,00,000	0	0	22,00,000
33	4	2,00,000	0	0	22,00,000
34	5	2,00,000	0	0	22,00,000
35	6	2,00,000	0	0	22,00,000
36	7	2,00,000	0	0	22,00,000
37	8	0	0	0	22,00,000
38	9	0	2,40,000	0	22,00,000
39	10	0	2,40,000	0	22,00,000
40	11	0	2,40,000	0	22,00,000
41	12	0	2,40,000	0	22,00,000
42	13	0	2,40,000	0	22,00,000
43	14	0	2,40,000	0	22,00,000
44	15	0	2,40,000	3,97,800	22,00,000

Benefits Payable under the Plan	
Guaranteed Yearly Payout (From Year 9 to Year 15)	Rs.2,40,000/-
Total Guaranteed Yearly Payout (A)	Rs.16,80,000/-
Lumpsum Payout at the End of Year 15 (B)	Rs.3,97,800/-
Total Benefits Received (A+B)	Rs.20,77,800/-

- * Survival payout is payable depending on the Annualised Premium of the policy.
- * Guaranteed Maturity Payout is a percentage of the Annualised Premium for Regular Income Benefit & a multiple of Annualised Premium for Endowment Benefit which is based on the Entry age, Premium Payment term and Gender selected.
- * Insurance cover is available under this product
- * For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale
- * The illustrations shown here is not an insurance contract.
- * Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein.

The values shown herein are for illustrative purposes only. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

EXIDE LIFE STAR SAVER

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

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

3 Reasons to buy this plan

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

Guaranteed Maturity Benefit:

On completion of Policy term, you are guaranteed to get:

Sum Assured on Maturity + Accrued Guaranteed Additions + Loyalty Benefit
Tax benefit as per Prevailing Income Tax Rules.

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

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

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

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

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

Life Insurance Cover

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

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

Key Features

Min. / Max. Age at Entry	: For Policy Term 10 years: 8 years – 60 years For Policy Term 12 years: 6 years – 60 years For Policy Term 15 years: 3 years – 60 years
Min. / Max. Maturity Age	: 18 Years - 75 years age last birthday
Policy Term	: 10, 12 and 15 years
Premium Paying Term (PPT)	: 5 Years
Minimum Premium (Rs.)	: Minimum – Annual : Rs. 24,000/-, Monthly -Rs. 5,500/- Maximum – No Limit
Minimum Basic Sum Assured	: Minimum : Rs. 65,037/- Maximum – No Limit
Premium Payment Modes	: Annual, Monthly

Disclaimer: Exide Life Star Saver UIN: 114N080V02. Tax benefits are subject to change in tax laws from time to time. For more details on tax benefits, please consult your tax advisor. Goods & Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. This is a non-participating endowment plan. Guaranteed benefits due under this plan are available provided premiums are paid regularly for the entire premium payment term and the policy is in force. Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Exide Life Insurance Company Limited is a wholly owned subsidiary of Exide Industries Limited. The trademark "Exide" is owned by Exide Industries Limited and licensed to Exide Life Insurance wide Trademark license agreement dated 30th October 2014. Exide Life Insurance Company Limited. IRDAI Registration number: 114, CIN: U66010KA2000PLC028273, Registered Office: 3rd Floor, JP Techno Park, No. 3/1, Millers Road, Bengaluru - 560 001; Toll Free: 1800 419 8228; Visit: exidelife.in; ARN: EXL/2017-18/COLL/121

EDELWEISS TOKIO LIFE - INCOME BUILDER

A NON LINKED, NON-PARTICIPATING ENDOWMENT LIFE INSURANCE PLAN

Edelweiss Tokio Life - Income Builder is a life insurance plan which helps to build financial reserves for all expected and unexpected scenarios in the future. This plan also has an option that will ensure that the family continues to receive a steady stream of income in case of an unfortunate demise of the Life Insured or in case of suffering from any covered Critical Illness.

Choose from the either of two plan options

Base - This option pays maturity benefit for fulfilling ones dreams. It also provides life insurance cover in case of an unfortunate demise of the Life Insured.

Secured Income - This option ensures that in case of an unfortunate event of death or diagnosis of covered Critical Illness, the dreams are not compromised as the payouts will continue during the payout period without paying any future premiums.

Opt for any one of the two maturity benefit options:

Regular Income - Beginning from the first payout date, start receiving income instalments at regular intervals during the payout period. The payout period begins from the end of policy term.

Regular Income plus Lumpsum - In addition to the regular income instalment, receive a lumpsum payout with the last regular income instalment.

Flexibility to choose the payout frequency and payout date :

The regular income instalment frequency can be either annual, semi-annual, quarterly or monthly as opted for at inception. In addition, the first payout date for regular income instalment can be advanced by a maximum of 30 days and receive all subsequent instalments on that date of a month. This option can be exercised 90 days before the policy maturity date.

Death Benefit:

a) Base Option : In the unfortunate event of death during the policy term, the nominee will receive Sum Assured on Death and the policy will terminate. No death benefit shall be payable in case of death during the payout period.

b) Secured Income option: In the unfortunate event of death of the Life Insured or in case the Life Insured is diagnosed with one of the 12 covered Critical Illness conditions, during the Policy Term, the nominee will receive Sum Assured on Death immediately, and no future premiums shall be payable. In addition all payouts as per the maturity option chose will be paid to the nominee. No death benefit shall be payable in case of death during the payout period.

Maturity Benefit : Based on the option chosen (regular income or regular income + lumpsum), the maturity benefit will be paid out in arrears from the first payout date till the end of the payout period. If the option to advance the first payout date has been exercised, then the all regular income instalments shall begin based on the date as opted for.

Boundary Conditions :

Age at entry : Base Option Min: 18 yrs- PT, Max – 55 yrs, Secured Income Option Min: 18 yrs, Max – 50 yrs

Age at Maturity : Base Option Min: 18 yrs, Max – 67 yrs, Secured Income Option Min: 25 yrs, Max – 62 yrs

Policy Term : 7, 10, 12 years, **Premium Paying Term*:** Same as Policy Term,

Payout Period : For 7 yrs : 7, 13, 18 & 23 yrs, For 10 yrs : 10, 15 & 20 yrs For 15 yrs : 12 & 18 yrs

* Single premium option also available in this plan

Disclaimer: Edelweiss Tokio Life - Income Builder is only the name of the non-linked non-participating endowment life insurance plan and does not in any way indicate the quality of the contract, its future prospects, or returns. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Edelweiss Tokio Life Insurance Company Ltd. IRDAI Regn. No. 147, CIN: U66010MH2009PLC197336, UIN: 147N057V01, ARN:OP/0045/Oct2018, Registered Office: 6 Floor, Tower 3, Wing 'B', Kohnoor City, Kiro Road, Kurla (W), Mumbai 400070. Corporate Office: 4th Floor, Tower 3, Wing 'B', Kohnoor City, Kiro Road, Kurla (W), Mumbai 400070, Toll Free: 1800 2121212 | Fax No.: +91 22 7100 4133 | www.edelweisstokio.in Flower & Edelweiss (as displayed above) are trademarks of Edelweiss Financial Services Limited; "Tokio" is Trademark of Tokio Marine Holdings Inc. and used by Edelweiss Tokio Life Insurance Co. Ltd. under license.



BLUECHIP OFFICES IN INDIA

Table listing Bluechip Office locations across India, categorized by state (Andhra Pradesh, Telangana, Maharashtra, Gujarat, Karnataka, Kerala, Cochin, Bangalore, Chennai, Tamil Nadu, West Bengal/Assam, Bihar/Jharkhand/Madhya Pradesh/Odisha). Each entry includes the office name and a 4-digit PIN code.

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R.N. I. No.:70973/1999 Postal Regd. No.: MNE / 210 / 2019 - 21

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16th to 31st Aug'2019
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