

BLUECHIP BULLETIN

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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 :

- ☑ 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/-

HDFC LIFE SANCHAY PLUS

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 **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.



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	Fund Type	AAUM (Rs.Crs) 31.07.19	NAV as on 11.09.19	Growth Option Returns (%)		Lumpsum Investment Value of Rs.1 Lac		Growth SIP Returns (%)		SIP Investment Value of Rs.10000/- SIP	
				5 Years	7 Years	5 Years	7 Years	5 Years	7 Years	5 Years	7 Years
Aditya Birla Sun Life Equity Fund	Multicap	10,694.26	686.98	9.60%	16.18%	1,58,144	2,85,706	6.93%	12.21%	7,14,633	13,17,482
Canara Robeco Equity Diversified Fund	Multicap	1,292.36	127.24	7.33%	12.15%	1,42,431	2,23,149	7.27%	9.88%	7,20,955	12,03,962
DSP Equity Fund	Multicap	2,497.65	43.06	8.18%	13.49%	1,48,161	2,42,495	7.82%	11.37%	7,31,331	12,75,088
HDFC Equity Fund	Multicap	22,214.60	631.32	6.64%	13.74%	1,37,912	2,46,259	7.05%	10.70%	7,16,856	12,42,477
ICICI Prudential Multicap Fund	Multicap	3,939.96	277.34	8.60%	14.43%	1,51,060	2,56,909	6.64%	11.02%	7,09,297	12,57,922
Kotak Standard Multicap Fund	Multicap	24,958.63	34.04	11.11%	16.48%	1,69,342	2,90,911	8.88%	13.37%	7,51,870	13,78,920
Mirae Asset Large Cap Fund	Multicap	13,491.69	49.34	10.82%	16.66%	1,67,144	2,94,072	9.86%	13.90%	7,71,512	14,08,157
Motilal Oswal Multicap 35 Fund	Multicap	12,413.26	25.15	13.79%	—	1,90,775	—	8.07%	—	7,36,111	—
Principal Multi Cap Growth Fund	Multicap	832.04	131.08	7.81%	14.82%	1,45,645	2,63,101	5.71%	10.66%	6,92,525	12,40,563
SBI Magnum Multicap Fund	Multicap	7,465.19	47.61	11.09%	15.92%	1,69,190	2,81,260	8.49%	13.18%	7,44,230	13,68,620
UTI Equity Fund - Regular Plan	Multicap	9,026.06	136.13	7.76%	13.39%	1,45,307	2,41,003	6.91%	10.42%	7,14,264	12,29,155
Aditya Birla Sun Life Tax Relief 96	ELSS	8,416.36	139.51	10.43%	15.99%	1,64,224	2,82,451	6.52%	12.00%	7,07,104	13,06,723
Axis Long Term Equity Fund	ELSS	18,952.64	44.29	10.89%	18.56%	1,67,673	3,29,282	9.52%	14.77%	7,64,625	14,57,809
Canara Robeco Equity Tax Saver Fund	ELSS	912.32	24.25	7.31%	12.66%	1,42,299	2,30,350	6.91%	10.08%	7,14,264	12,13,217
DSP Tax Saver Fund	ELSS	5,433.86	46.91	9.82%	15.97%	1,59,738	2,82,111	8.28%	12.67%	7,40,156	13,41,435
Franklin India Taxshield Fund	ELSS	3,818.30	538.04	8.04%	13.84%	1,47,205	2,47,779	4.97%	10.02%	6,79,541	12,10,431
ICICI Prudential Long Term Equity Fund	ELSS	6,086.76	357.47	7.05%	14.26%	1,40,583	2,54,249	6.02%	10.57%	6,98,059	12,36,270
IDFC Tax Advantage (ELSS) Fund	ELSS	1,902.13	51.48	8.47%	14.64%	1,50,158	2,60,228	5.36%	10.46%	6,86,344	12,31,047
Kotak Tax Saver Regular Plan	ELSS	895.57	42.11	9.66%	13.03%	1,58,577	2,35,698	7.08%	11.05%	7,17,413	12,59,382
L&T Tax Advantage Fund	ELSS	3,185.85	50.43	8.03%	12.83%	1,47,137	2,32,794	5.12%	9.61%	6,82,147	11,91,606
Principal Tax Savings Fund	ELSS	381.21	192.48	7.70%	14.78%	1,44,903	2,62,460	5.61%	10.57%	6,90,752	12,36,270
Sundaram Diversified Equity Fund	ELSS	2,476.90	93.66	6.97%	11.78%	1,40,059	2,18,046	3.90%	8.41%	6,61,313	11,38,572
UTI Long Term Equity Fund	ELSS	1,133.86	82.56	6.53%	11.43%	1,37,202	2,13,312	4.73%	8.40%	6,75,396	11,38,143

Disclaimer : All Mutual Fund Investments are subject to market risks, the above given information is of the past performance of growth option of various mutual fund schemes, Past performance may or may not be sustained in the future, prospective investors are advised to read the Scheme Information Document and Statement of Additional Information of the respective mutual fund scheme before investing.

Bluechip Corporate Investment Centre Ltd. (Bluechip), ARN-0016 is only a Mutual Fund Distributor, not advisors. We are not charging any fees from the customers and have opted out for transaction fees. We do not advice clients on Mutual Fund schemes. We do execution services, display all sales materials such as forms, fact sheets, Brochure etc. as provided by Mutual Funds in all its offices. We also provide door to door services free of cost.

SELECT HYBRID FUNDS - MONTHLY DIVIDEND

	NAV 11/09	Monthly Dividend Declared							
		Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	
ICICI Pru Multi - Asset	19.22	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	T.B.A.	
HDFC Balanced Adv.	26.52	3.10%	3.10%	3.10%	3.10%	3.10%	T.B.A.	T.B.A.	
L&T Balanced Advantage	16.60	1.06%	1.15%	1.06%	1.06%	0.97%	T.B.A.	T.B.A.	
Sundaram Equity Hybrid	13.32	1.42%	1.42%	1.42%	1.42%	1.10%	T.B.A.	T.B.A.	
Reliance Balanced Adv.	25.34	1.59%	1.59%	1.59%	1.59%	1.59%	T.B.A.	T.B.A.	
DSP Equity & Bond Fund	21.49	2.10%	2.10%	2.10%	2.10%	2.10%	T.B.A.	T.B.A.	
CanRobeco Equity Hybrid	73.70	6.11%	6.11%	6.11%	6.02%	5.76%	T.B.A.	T.B.A.	
Tata Hybrid Equity Fund	56.37	3.54%	3.54%	3.63%	3.63%	3.54%	T.B.A.	T.B.A.	
UTI Hybrid Equity Fund	25.01	1.86%	1.86%	1.86%	1.86%	1.86%	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%	8.05%	8.35%	0.35%	0.25%
HDFC Ltd.	FAAA	20000	M/Q/A/C	7.62%	7.62%	7.62%	0.25%	—
ICICI Home Finance	FAAA	10000	M/Q/A/C	7.60%	7.85%	8.00%	0.25%	—
LIC Housing Finance	FAAA	10000	A/C	7.85%	7.90%	7.95%	0.25%	—
Mahindra Finance	FAAA	10000	Q/H/C	7.75%	8.10%	8.45%	0.25%	—
Sundaram Home Fin.	(I)FAAA	10000	M/Q/C	7.25%	7.50%	7.50%	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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MUTUAL FUND REDEMPTIONS

In its latest communication, AMFI has clarified that PAN is mandatory for mutual funds redemption.

This has come after the recent SEBI inspection of mutual funds in which the market regulator observed that a few AMCs/RTAs have processed redemption requests in respect of non-PAN exempt folios without obtaining the PAN, which is not in line with various SEBI circulars.

Hence, PANCARD is now Compulsory for All Redemption Request for Folios that are not KYC Compliant.

For More details ask your Nearest Bluechip Branch

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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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"WE PROVIDE FREE DOOR TO DOOR SERVICE TO 5000 INVESTORS DAILY"

OUR NEW OFFICES ACROSS INDIA

- Bagha Jatin** : 3/101, First Floor, Khironmoyee Vella, Chittaranjan Colony, (Kolkata) Tel.: 033 - 4001 3493 / 4001 3039
- Darbhanga** : Shop, Gr Flr, Ward No. 17, Donar Railway Gumti, Gandhinagar, Katrahia (Bihar) Tel.: 06272 - 220 011
- Electronic City** : Door No. 01, Huskar Gate, Dadi Reddy Layout, Electronic City, (Bengaluru) Tel.: 080 - 2960 0305 / 2960 0306
- Gangavathi** : Shop No. 1, First Flr, Near Bharath Petrol Pump, Opp. Samrat Comforts, (Karnataka) Tel.: 08533 - 270 960 / 270 961
- 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
- Krishnapur** : Shop No. 3, Gr. Flr, BD - 34 E, Apanjan Apartment, Rabindrapally, (Kolkata) Tel.: 033 - 4062 0044 / 4062 0045
- 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
- Perinthalmanna** : Room No. 2/236/31, Shahana Complex, 1st Floor, Opp. Govt. Hospital, (Kerala) Tel.: 04933 - 226 380 / 226 390
- 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
- Motera** : Shop No. 240, 2nd Floor, Sangath Mall - 1, Opp. Govt. Engineering College, (Gujarat) Tel.: 079 - 2750 7857 / 2750 7855

LIFE INSURANCE

ICICI PRU LIFE FUTURE PERFECT

A LIMITED PAY NON LINKED INSURANCE PLAN

ICICI Pru Future Perfect is a Participating savings and protection oriented Plan.

Key Benefits of ICICI Pru Future Perfect

- ☑ Protection: Get life cover for entire policy term
- ☑ Savings with the comfort of guarantees:
 - At maturity of the policy, you receive
 - * Guaranteed Maturity Benefits (GMB)
 - * Accrued Guaranteed Additions (GAs)
 - * Vested Reversionary Bonuses and Terminal Bonus, if any
- ☑ Tax benefits^{1&C1}: Applicable to premiums paid and benefits received as per the prevailing tax laws.

Benefits in detail:

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

Guaranteed Maturity Benefit (GMB): The Guaranteed Maturity Benefit is decided at the beginning of the Policy, depending on the age, policy term, PPT, gender and premium.

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

Policy Year	PPT	
	5/7 Yrs	10/15/20 Yrs
Yr 1 - Yr 5	8.00%	10.00%
Yr 6 - Yr 10	10.00%	12.00%
Yr 11 - Yr 15	12.00%	15.00%
Yr 16 Onwards	15.00%	18.00%

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 subsisting Bonuses* already accrued or b) 105% of all premiums paid as on date of death

Sum Assured on Death: Higher of

- 10 X (Annualized Premium + underwriting extra premium, if any + loadings for model premiums, if any)
 - Minimum guaranteed sum assured on maturity^{2&C3}
 - Absolute amount assured to be paid on death^{2&C4}
- * Bonuses consist of vested reversionary bonuses, interim bonus and terminal bonus, if any.

Basic Eligibility Conditions :

Min. Maturity	: 18 Yrs
Max. Maturity	: 70 Yrs
Modes	: A / H / M

PPT & Policy Term:

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

Minimum Premium

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

Min. & Max. Entry Age

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

Terms and conditions : 1.Tax benefits: Tax benefits under the policy will be as per the prevailing Income Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premiums paid and benefits received. Service tax and cess will be charged extra, as per applicable rates. The tax laws are subject to amendments from time to time. 2.Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is inforce till the completion of entire policy term. 3.Minimum guaranteed sum assured on maturity is the Guaranteed Maturity Benefit (GMB) 4.Absolute amount assured to be paid on death is 10 times the Annualized Premium. ICICI Prudential Life Insurance Company Limited IRDA Regn No. 105 . CIN:U66010MH2000PLC127837.Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India).© 2016, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Tax laws are subject to amendments from time to time. UIN: 105N153V01 Advt no. E/II/0474/2016-17

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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 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/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.

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).

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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-18 years / 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 premium 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

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LIFE INSURANCE

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.

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BHARTI AXA LIFE MONTHLY INCOME PLAN +

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

How does the Plan Work ?

It is a 7 Year Premium Paying Plan with the policy term of 15 Years*. 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. **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.: 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 refer 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

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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/Advt/2016/Mar/239 UIN: 110N119V01

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TATA AIA LIFE INSURANCE DIAMOND SAVINGS PLAN

A NON LINKED PARTICIPATING LIFE INSURANCE PLAN

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

Key Features :

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

Plan Eligibility :

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

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

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

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

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

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LIFE INSURANCE

EDELWEISS TOKIO LIFE - GCAP

A NON LINKED NON PARTICIPATING GUARANTEED RETURN LIFE INSURANCE PLAN

Key Benefits

- ☑ All the benefits are guaranteed* upfront.
 - ☑ Simplified product structure for easy understanding.
 - ☑ Get Additional benefits from 9th policy year through Guaranteed Accrual Additions.
 - ☑ Multiple options of policy term and premium paying term to suit your requirements.
 - ☑ Get extra benefit for higher premiums
- * Payable either on maturity or death whichever is earlier, provided the policy is in force

Benefits under the Plan

Death Benefit: In case of unfortunate event of the death of the insured; the nominee will get Sum Assured on death plus Cumulative Guaranteed Accrual Additions

The Sum Assured on Death will be the highest of a) 11 times of Annualised Premium for 5, 7 & 10 Pay and 13 times of Annualised premium for 12 Pay, or b) 105% of the total premiums paid as on the date of death or c) Sum Assured on Maturity.

Extra Benefit Available : Higher benefit is made available for higher annualised premium as per the table given below (per Rs.20,000 /-premium exceeding Annualized premium of Rs.40,000/-) :

Policy Term	Additional Benefit
10 Yrs	Rs.5,000/-
15 Yrs	Rs.10,000/-
20 Yrs	Rs.15,000/-
25 & 30 Yrs	Rs.20,000/-

Guaranteed Accrual Additions (GAA) : GAA depends on annualised premium, policy term, premium paying term, entry age and the gender of the life assured. The GAA is accrued every year, starting from the 9th policy year till maturity, at the beginning of the year. The Cumulative GAA is payable on death or maturity.

Maturity Benefit : On Maturity the policy holder will get Maturity Sum Assured plus Cumulative Guaranteed Accrual Additions plus Extra Benefits Applicable (If any)

Where Sum Assured on Maturity is equal to cumulative Annualised premium. The Sum Assured on Maturity is payable in 5 equal installments, starting from the date of maturity. The Cumulative GAA & Extra Benefits will be payable in lump sum along with the first instalment at the date of maturity.

The Policy holder may take the remaining future installments, discounted at the rate of 6.00% per Annum, as a lump-sum anytime after maturity.

Boundary Conditions

Age at Entry	: Min - 91 days, Max - 55 Yrs
Policy Term	: 10, 15, 20, 25 and 30 Yrs
PPT	: 5, 7, 10 and 12 Yrs
Min. Premium	: Annual: Rs.15,000/-, Semi Annual: Rs. 8000/-, Quarterly: Rs. 4000/- and Monthly: Rs. 1500/-
Premium Mode:	Annual, Semi-annual, Quarterly, Monthly

Disclaimer: Edelweiss Tokio Life - GCAP is only the name of the non-participating endowment life insurance contract 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 ARN: Pr/02/Dec 2017, UIN: 147N031V01, Registered Office: Edelweiss House, Off CST Road, Kalina, Mumbai 400098. Corporate Office: 3rd & 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.

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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. **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.

BAJAJ ALLIANZ - GUARANTEED INCOME GOAL

A NON - LINKED NON -PARTICIPATING ENDOWMENT PLAN

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

Key Advantages:

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

Benefits Payable :

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

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

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

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

Death Benefit :

If Lumpsum Benefit is opted -

- (i) Death Benefit during the Policy Term is the, Sum Assured on Death¹, as on the date of death. The policy will terminate on payment of the Death Benefit.

Death Benefit during the ELC Period (only if chosen) (ELC Period is after the policy term) is the Sum Assured on Death² as on the date of death. The policy will terminate on payment of the Death Benefit.

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

Tax Benefit :

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

Eligibility:

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

Lump Sum Benefit : Policy Term : 10 Years Premium Payment Term - 5, 7, 10 Years
Policy Term : 12 Years Premium Payment Term - 5, 7, 12 Years

Premium Payment Term : Yearly, Half Yearly, Quarterly, Monthly

Risk Factors and Warning Statements: Bajaj Allianz Life Guaranteed Income Goal - UIN:116N157V01. The above product write-up is indicative of terms and conditions, guarantees and exclusions contained in the policy document. For more details on risk factors, terms and conditions please read sales brochure & policy document available on www.bajajallianzlife.com, carefully before concluding a sale. All charges/taxes, as applicable will be borne by the Policyholder. Regd. Office Address Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerawada, Pune, 411 006. Fax: (020) 6602 6789 IRDAI Reg. No.: 116, CIN: U66010PN2001PLC015959 SMS & Toll Free No. SMS GOAL 56070 Sales: 1800 209 4040 | Service: 1800 209 7272 Mail us : customercare@bajajallianz.co.in

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PNB METLIFE SUPER SAVER PLAN

NON-LINKED, PARTICIPATING LIFE INSURANCE PLAN

PNB MetLife Super Saver Plan is a non-linked, participating life insurance plan that helps you accumulate your savings and provides a long term financial protection for you and your family. Additionally, it also provides a waiver of premiums to ensure that your goals are not compromised in case of critical illness or an untimely demise.

Key benefits –

- **Maturity Benefit:** Get sum assured on maturity as lump sum plus Reversionary bonuses (as per payout option chosen) and Terminal bonus, if any
- **Flexibility to choose how long you want to pay :** 5, 7, 10, 12 or 15 years
- **Flexibility to choose bonus payout options¹**
- ◆ Accumulation: Simple Reversionary bonus; if any, accumulated throughout the policy term and paid on maturity
- ◆ Liquidity² through Cash bonuses, if any: Simple reversionary bonus, if any, accrued during premium payment term and paid on maturity Plus Cash bonus, if any, is paid every year after premium payment term
- **Protection for your family :** Life cover across policy term & additional protection with waiver of premium options (on death & diagnosis of critical illness)

¹Option to be chosen at inception of the policy

²Liquidity option will be available only with the following Premium Payment Term (PPT) & Policy Term (PT) options:

^ ^ Growth with Bonus – Simple reversionary bonus, cash bonus and terminal bonus are subjected to the announcement by the company.

Maturity Benefit : In case the Policy is in In-force status and all due installment premiums have been received by us then the Maturity benefit payable will be the sum of : a) Sum Assured on Maturity b) Accrued Simple Reversionary Bonuses, if any & c) Terminal Bonus, if any

Death Benefit: In the event of the unfortunate death of the Life Assured provided that the policy is still in In-force status on the date of death :

If 'Savings' or 'Savings + Health Care' option is chosen, the nominee shall receive:

Sum Assured on Death plus the accrued Simple Reversionary Bonuses, if any plus Terminal Bonus, if any, subject to a minimum of 105% of all premiums paid as on date of death and the Policy shall terminate.

If 'Savings + Family Care' option is chosen, the nominee shall receive:

- ◆ Sum Assured on death
- ◆ All future premiums, if any, that would otherwise have been payable under the base policy shall be waived for the remainder of the premium payment term and
- ◆ At the end of the policy term, following benefit shall be payable:
 - ▲ Sum Assured on Maturity + Accrued Simple Reversionary Bonus, if any + Terminal Bonus, if any.
 - ▲ In addition, if Bonus option 2 - Liquidity is chosen; the cash bonus, if any payout, if any, shall continue to be paid till maturity

Eligibility:

Minimum Age Entry	: Savings plan – 0 (30 Days) Savings + Family Care and Savings + Health Care - 18 Years
Maximum Age Entry	: Savings Plan - 60 Years (Annual Mode) 55 Years (Other Modes) Savings + Family Care – 50 Years (Annual Mode), 45 Years (Other Modes) Savings + Health Care: Annual Mode : PPT – 5,7,10,12 Pay – 55 Yrs, PPT – 15 & Regular Pay – 50 Yrs Savings + Health Care : Other Mode : PPT – 5,7,10,12 Pay – 50 Yrs, PPT – 15 & Regular Pay – 45 Yrs
Maximum Maturity Age	: Savings Plan -18 Yrs Savings + Family Care and Savings + Health Care - 28 Years
Premium Payment Term	: 5,7,10,12,15 and Regular Pay
Premium Payment Modes	: Yearly, Half Yearly, Monthly

PNB MetLife India Insurance Company Limited, Registered office address: Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore - 560001, Karnataka. IRDAI Registration number 117. CI No: U66010KA2001PLC028883. The marks "PNB" and "MetLife" are registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively. PNB MetLife India Insurance Company Limited is a licensed user of these marks. Call us Toll-free at 1-800-425-6969. Phone: 080-66006969, Website: www.pnbmetlife.com, Email: india@pnbmetlife.co.in or Write to us: 1st Floor, Techniplex-1, Techniplex Complex, off Veer Savarkar Flyover, Goregaon (West), Mumbai - 400062, Maharashtra. Phone: +91-22-41790000, Fax: +91-22-41790203. PNB MetLife Super Saver Plan is a non-linked, participating life insurance plan (UIN: 117N123V01). Please consult your advisor for more details. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding the sale. Tax benefits are as per the Income Tax Act, 1961, & are subject to amendments made thereto from time to time. Please consult your tax consultant for more details. Goods and Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. The future bonus rates are not guaranteed and purely depend on the experience of the underlying Participating Fund. LD/2019-20/135 | EC125.

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Table listing Bluechip Office locations across India, categorized by state (Andhra Pradesh, Telangana, Gujarat, Karnataka, Maharashtra, New Delhi/N.C.R., Tamil Nadu, West Bengal/Assam, Kerala, Punjab, Haryana, Uttar Pradesh, Bihar/Jharkhand/Madhya Pradesh/Odisha, Rajasthan, Himachal Pradesh, Jammu & Kashmir, Chandigarh, Andaman & Nicobar Islands, Lakshadweep). Each entry includes the office name and a 3-digit code.

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Advertisement for Bluechip Bulletin, featuring the text 'To' and '16th to 30th Sep'2019'. It includes contact information for the office at 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001.