





## LIFE INSURANCE

### TATA AIA LIFE INSURANCE DIAMOND SAVINGS PLAN

#### A NON LINKED PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

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

#### Key Features :

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

#### Plan Eligibility :

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

**Guaranteed Income :** Receive Guaranteed Income<sup>1</sup> as a % of Assured Benefit ranging from 7.00% to 25% shall be payable from the end of next year after Premium Payment Term.

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

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

**Disclaimers:**<sup>1</sup> A Guaranteed Income as a % of Assured Benefit ranging from 7.0% to 25% shall be paid annually commencing from the end of policy year after premium payment term and shall be payable till Maturity of the Policy or till death, whichever is earlier. <sup>2</sup> Bonuses are based on company's performance and are not guaranteed. Past performance is not an indicative of future performance. **"Compound Reversionary Bonus"** shall accrue annually starting from first Policy Anniversary. Compound Reversionary Bonus shall be a percentage of the Assured Benefit and vested Compound Reversionary Bonus. **"Terminal Bonus"** shall be a percentage of the Assured Benefit and shall be paid subject to the following : - At least 4 year full annual premiums have been paid, where Premium Payment Term 5 years or 6 years, At least 5 yearfull Annual Premiums have been paid, where Premium Payment Term is 8 years; or - At least 7 years full Annual Premiums have been paid, where Premium Payment Term is 12 years. <sup>3</sup> Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Rider (UIN:1108028V03) and Tata AIA Life Insurance Waiver of Premium Plus (WOPP) Rider (UIN:1108029V01) are available under this plan. Riders are not mandatory and are available for a nominal extra cost. Form ore details on the benefits, premiums and exclusionsun derth eriders please refer tothe Rider Brochureor contact our Insurance Advisoror visitour nearest branch office. <sup>4</sup> Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated there in. Tata AIA Life Insurance Company Ltd does not as some responsibility on tax implication mentioned any where in this document. Please consult your own tax consultant to know the tax benefit available to you. Insurance cover is available under this product. This product is under written by Tata AIA Life Insurance Company Limited. This plan is not a guaranteed 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: 110N133V02. **Tata AIA Life Insurance Company Limited** (IRDAI Regn. No. 110 CIN: U66010MH2000PLC128403). Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. an disusedby Tata AIA Life Insurance Company Ltd underlicense. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: [www.tataaia.com](http://www.tataaia.com) or SMS 'LIFE' to 58888. L&C/Advt/2019/Jan/074.

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

### ICICI PRU 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: 105N144V06. ADVT No.: L/II/1568/2020-21. 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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### KOTAK SMARTLIFE PLAN

#### A LIMITED PAY NON-LINKED PARTICIPATING LIFE INSURANCE PLAN

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

#### Key Advantages -

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

#### Plan Benefits:

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

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

- Option to choose Cash Payout on a monthly basis, which shall be calculated as:  $(102.25\% \times \text{Yearly Cash Bonus Payout}) / 12$
- The first monthly Cash Bonus Payout (if any) under this option shall start from the first policy anniversary date.

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

Paid-Up Additions are additional guaranteed benefits payable on death or maturity.

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

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

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

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

**Under Cash Bonus Payout option:** Sum Assured on death PLUS Interim bonus, if any PLUS Terminal bonus, if any PLUS Present Value of outstanding monthly cash bonus payout for the remaining months of the year of the death of Life Insured, if monthly frequency is opted under Cash Bonus.

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

Where Sum Assured on death is: higher of: I) 11 times of 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% , Qtly - 26% , Mthly - 8.8%

KotakSmartLife Plan UIN: 107N102V02, Form No: N102, Kotak Term Benefit Rider, UIN: 107B003V03, Form No: B003; Kotak Accidental Death Benefit Rider, UIN: 107B001V03, Form No: B001; Kotak Permanent Disability Benefit Rider, UIN: 107B002V03, Form No: B002; Kotak Life Guardian Benefit, UIN: 107B012V02, Form No: B012; Kotak Accidental Disability Guardian Benefit, UIN: 107B011V02, Form No: B011, Kotak Critical Illness Plus Benefit Rider - 107B020V01, Form No.: B020. This is a Savings-cum-Protection oriented Participating Endowment plan. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. For more details on riders please read the Rider Brochure. Ref. No.: KLI/19-20/P-NL/579. Please note that Bonuses are NOT guaranteed and may be as declared by the Company from time to time. Benefits under this plan are dependent upon the performance of the participating Funds. Kotak Mahindra Life Insurance Company Ltd, Regn. No.: 107, CIN: U66030MH2000PLC128503, Regd. Office: 2nd Floor, Plot # C-12, G-Block, BKC, Bandra (E), Mumbai - 400 051. Website: <https://insurance.kotak.com> Email: [clientservicesdesk@kotak.com](mailto:clientservicesdesk@kotak.com). Toll Free No. - 1800 209 8800

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## LIFE INSURANCE

## HDFC LIFE SANCHAY PAR ADVANTAGE

## IMMEDIATE INCOME OPTION

## Key Features:

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

## Plan Option:

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

## Immediate Income

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

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

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

**Maturity Benefit:** For a policy where all due premiums have been paid, the maturity benefit payable at the end of the policy term is defined as: Sum Assured on Maturity plus Accrued Cash Bonuses, if not paid earlier plus Interim Survival Benefit, if any plus Terminal Bonus\*\*, (if declared) Sum Assured on Maturity is total Annualized Premium payable under the policy during the premium payment term.

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

**Death Benefit :** On death of the life assured during the policy term, provided all due premiums are paid, death benefit equal to the following shall be payable as lump sum to the nominee: Sum Assured on Death plus Accrued Cash Bonuses, if not paid earlier plus Interim Survival Benefit (if any) plus Terminal Bonus (if declared).

The minimum Death Benefit shall be 105% of Total Premiums Paid<sup>@</sup> as on date of death.

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

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

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

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

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

## Eligibility:

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

## Eligibility Criteria

Age at Entry (years) : Minimum: 0 years (30 days) ^ Maximum : 65 years

Age at Maturity (years) : 100 years (maximum)

Premium Payment Term (Years) : 6, 8, 10, 12 years,

Policy Term (years) : Whole Life Option - 100 minus Age at Entry  
Fixed Term Option - 30 Yrs to 40 Yrs

Min. Sum Assured on Maturity <sup>(1)</sup> : Rs.3,00,000/-

Max. Sum Assured on Maturity : No limit, subject to Board Approved Underwriting Policy (BAUP)

All ages mentioned above are age last birthday.

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

HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life"). CIN: L65110MH2000PLC128245, IRDAI Reg. No. 101. Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email: service@hdfclife.com, Tel. No: 1860 267 9999 (Mon-Sat 10 am to 7 pm) Local charges apply. The name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited. HDFC Life Sanchay Par Advantage UIN: 101N136V01 is a Non-Linked Participating Life Insurance Plan. Life insurance coverage is available in this product. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: BR/02/20/18101

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## LONG TERM INCOME OPTION

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

## Key Features :

- ☑ Guaranteed<sup>1</sup> benefits - Rest assured of the returns
- ☑ Tax benefits<sup>2</sup> - You may be eligible for tax benefits as per prevailing tax laws
- ☑ Flexibility - Guaranteed benefits as a lump sum or as regular income
- ☑ Long Term Income option - Guaranteed Income for a fixed term of 25 to 30 years plus return of premiums paid at the end of Payout Period
- ☑ Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

## Benefit Under the plan :

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

Premium Payment Term	Policy Term	Payout Period	Guaranteed Income ^ payable* Ages : 5 to 60 Yrs
5 Yrs	6 Yrs	30 Yrs	31.75% of AP
10 Yrs	11 Yrs	25 Yrs	91.25% of AP

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

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

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

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

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

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

## Eligibility :

Min. & Max. Age at Entry : 5<sup>3</sup> Years & 60 Yrs Last Birthday  
Min & Max. Age at Maturity : 18 Yrs & 71 Yrs Last Birthday  
Payout Period :  
For Policy Term 6 years - Guaranteed Income from 7th year to 36th year in arrears  
For Policy Term 11 years - Guaranteed Income from 12th year to 36th year in arrears  
Min Premium : Annual - Rs.30,000/- ,  
Half Yearly - Rs.15,000/-,  
Quarterly - Rs.7,500/-,  
Monthly - Rs.2,500/-

## HDFC LIFE SANCHAY PLUS

## GUARANTEED INCOME OPTION

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

## Key Features :

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

## Benefits under the Plan :

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

Premium Payment Term	Policy Term	Payout Term	Guaranteed Income ^ payable*	
			Age : 5 to 50 Yrs	Age:51 to 60 Yrs
10 years	11	10	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<sup>3</sup> Years & 60 Yrs Last Birthday  
Min & Max. Age at Maturity : 18 Yrs & 73 Yrs Last Birthday  
Payout Period :  
For Policy Term 11 years - Guaranteed Income from 12th to 21st year in arrears  
For Policy Term 13 years - Guaranteed Income from 14th to 25th year in arrears  
Min Premium : Annual - Rs.30,000/-,  
Half Yearly - Rs.15,000/-,  
Quarterly - Rs.7,500/-,  
Monthly - Rs.2,500/-

## LIFE LONG INCOME OPTION

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

## Key Features :

- ☑ Guaranteed<sup>1</sup> benefits - Rest assured of the returns
- ☑ Tax benefits<sup>2</sup> - You may be eligible for tax benefits as per prevailing tax laws
- ☑ Flexibility - Guaranteed benefits as a lump sum or as regular income
- ☑ Life Long Income option - Guaranteed income till age 99 years plus return of premiums paid at the end of Payout Period
- ☑ Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

## Benefit Under the plan :

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

Premium Payment Term	Policy Term	Payout Period	Guaranteed Income ^ payable*
5 Yrs	6 Yrs	Up to age 99 yrs	30.5% of AP
10 Yrs	11 Yrs	Up to age 99 yrs	87% 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/-

<sup>1</sup>Provided all due premiums have been paid and the policy is in force. <sup>2</sup>As per Income Tax Act, 1961. Tax benefits are subject to changes in tax laws. <sup>3</sup>Risk cover starts from date of commencement of policy for all lives including minors. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years. **HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life").** CIN: L65110MH2000PLC128245, IRDAI Reg. No. 101. **Registered Office:** Lodha Excelus, 13th Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011. Email: service@hdfclife.com, Tel No: 1860 267 9999 (Mon - Sat 10 am to 7 pm) The name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited. HDFC Life Sanchay Plus (UIN No: 101N134V05) is a non-participating, non-linked saving insurance plan. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: BR/07/19/14716 **BEWARE OF SPURIOUS/FRAUD PHONE CALLS!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



## LIFE & GENERAL INSURANCE

### BAJAJ ALLIANZ LIFE GUARANTEED INCOME GOAL

#### A NON – LINKED NON –PARTICIPATING ENDOWMENT PLAN

Bajaj Allianz Life Guaranteed Income Goal is a non-linked, non-participating, life, individual, savings, 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 (GMB) :** 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% of Sum Assured. 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 Death<sup>%</sup>, as on the date of death. The policy will terminate on payment of the Death Benefit.
- (ii) Death Benefit during the ELC Period (only if chosen) (ELC Period is after the policy term) is the Sum Assured on Death<sup>%</sup>as on the date of death. The policy will terminate on payment of the Death Benefit.

\*Sum Assured on Death is the higher of (i) 10 times Annualized Premium\*, (ii) 105% of Total Premiums\* paid as on date of death, (iii) Sum Assured

**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/-
<b>Lump Sum Benefit</b>	:	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:116N157V03. 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](http://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, Yerawade, 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](mailto:customercare@bajajallianz.co.in)

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

### MANIPAL CIGNA PROHEALTH INSURANCE

#### A SMART PLAN FOR A HEALTHIER LIFE

Manipal Cigna ProHealth Insurance is specially designed to suit your health needs, at every life stage. It offers you a wide range of features. The plan rewards you for staying healthy, cover you if you fall ill, and help you protect your finances while growing your reserves.

#### Highlights of the Plan

- Unlimited times of Restoration with **100% additional Sum Insured**
- **Guaranteed Bonus** on every renewal, max up to 200% (Irrespective of Claim)
- End-to-end Protective Healing benefits with **In-hospital, Donor, Out-patient and Domiciliary Cover**
- **500 + Day Care treatments** covered up to full Sum Insured
- **Healthy Rewards points** up to 20% of premium to redeem as HMB/renewal discount
- Choice of utilizing 50% of Health Maintenance Benefit (HMB) towards premium payment from 1st renewal
- **Worldwide protection** up to full sum insured in case of emergency
- Immediate assured good health with **Health Maintenance Benefit (OPD)** up to Rs. 20,000 (as per plan)
- Dedicated preventive health benefits with **Medical Check-up and Wellness Programs**
- **Superior Deductible** up to Rs. 10 lacs with packaged benefits to top-up health protection
- Optional **Daily Cash Benefit and Critical Illness** add-on cover for complete peace of mind

#### Features at a glance:

- Sum Insured ranges from Rs.2.5 lacs to Rs. 100 lacs
- Choice of Individual, Family Floater & Multi Individual cover
- Start enrolment from 91 days to 23 years for children and 18 years to **no Limit** for adults
- No age limit for entry into the plan
- Policy tenure of 1, 2 and 3 years

#### Other Benefits:

- Lifetime renewals
- Grace period of 30 days on renewal with all continuation benefits
- Zone-based pricing enables you to pay as per the healthcare costs prevailing in your city
- Tax benefit under Sec 80 D, Income Tax Act 1961 (as amended)
- Cashless facility at our more than 7200 network hospitals

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