R.N. I. No.:70973 / 1999 Postal Regd. No.: MCS / 226 / 2019 - 21 Re.1/- Total Pages : 6 Page -1

Volume - 24 | Issue - 10 (16th to 31st Oct'2021)

BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465 www.bluechipindia.co.in

HDFC LIFE SANCHAY PLUS

LONG TERM INCOME OPTION

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

Key Features :

- ☑ Guaranteed[1] benefits - Rest assured of the returns
- ☑ Tax benefits[2] - 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	33.75% of AP
6 Yrs	7 Yrs	30 Yrs	43.50% of AP
10 Yrs	11 Yrs	25 Yrs	97.75% of AP
12 Yrs	13 Yrs	25 Yrs	129.75% of AP

*AP - Annualised Premium, * Guaranteed Income Payable each year during the payout Period for premium upto Rs.1.50 Lacs*

^ 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 7 years - Guaranteed Income from 8th year to 37th year in arrears

For Policy Term 11 years - Guaranteed Income from 12th year to 36th year in arrears

For Policy Term 13 years - Guaranteed Income from 14th year to 38th year in arrears

GUARANTEED INCOME OPTION

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

Key Features :

- ☑ Guaranteed[1] benefits - Rest assured of the returns
- ☑ Tax benefits[2] - 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 for premium upto Rs.1.50 Lacs*

^ 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/-

LIFE LONG INCOME OPTION

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

Key Features :

- ☑ Guaranteed[1] benefits - Rest assured of the returns
- ☑ Tax benefits[2] - 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	31.75% of AP
6 Yrs	7 Yrs	Up to age 99 yrs	41.00% of AP
10 Yrs	11 Yrs	Up to age 99 yrs	91.00% of AP
12 Yrs	13 Yrs	Up to age 99 yrs	121.00% of AP

*AP - Annualised Premium, * Guaranteed Income Payable each year during the payout Period for premium upto Rs.1.50 Lacs*

^ 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 7 years - Guaranteed Income from 8th year in arrears to age 99 years

For Policy Term 11 years - Guaranteed Income from 12th year in arrears to age 99 years

For Policy Term 13 years - Guaranteed Income from 14th year in arrears to age 99 years

[1]Provided all due premiums have been paid and the policy is in force. [2]As per Income Tax Act, 1961. Tax benefits are subject to changes in tax laws. [3]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/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: 101N134V08) is a non-participating, non-linked saving insurance plan. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: BR/07/19/14716* ***BEWARE OF SPURIOUS/FRAUD PHONE CALLS!*** *IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.*

BLUECHIP™ EXPERT ADVICE. EASY INVESTING.

Bluechip Corporate Investment Centre Private Limited

CIN : U65990MH1996PTC096899 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

INVESTMENT

BLUECHIP IN ASSOCIATION WITH NATIONAL STOCK EXCHANGE (NSE)

PROUDLY PRESENTS

NSE

BLUECHIP MFONLINE

BLUECHIP™ EXPERT ADVICE. EASY INVESTING.

NOW ALL MUTUAL FUND INVESTMENTS THROUGH US IS COMPLETELY PAPERLESS

- One Time Simple Registration Process.
- Quick & Easy to use Transaction Process.
- All Financial Transactions Available - Fresh Purchases, Additional Purchases, NFOs, SIPs, STPs, Switches & Redemption.
- Multiple Payment Modes Available - NetBanking, UPI, & Debit Mandates.

GET YOURSELF REGISTERED TODAY THROUGH YOUR NEAREST BLUECHIP BRANCH

MUTUAL FUND NFO

ICICI PRUDENTIAL SMALLCAP INDEX FUND

Investment Objective : To invest in companies whose securities are included in Nifty Smallcap 250 Index and subject to tracking errors, to endeavor to achieve the returns of the above index. This would be done by investing in stocks comprising the Nifty Smallcap 250 Index in the same weightage that they represent in Nifty Smallcap 250 Index.

Product Suitability -

This scheme is suitable for investors who are seeking:

- Long term wealth creation solution
- An index fund that seeks to track returns by investing in a basket of Nifty Smallcap 250 Index stocks and aims to achieve returns of the stated index, subject to tracking error.

Key Features -

Type of Scheme : An open ended scheme replicating Nifty Smallcap 250 Index.
Scheme Category : Other - Index Funds
Minimum Appl. Amt. : Rs. 100/- (plus in multiple of Rs. 1)
Load Structure : Entry Load: Nil; Exit Load – Nil

NFO Closes : 27th October 2021

HDFC NIFTY NEXT 50 INDEX FUND

Investment Objective : To generate returns that are commensurate (before fees and expenses) with the performance of the NIFTY Next 50 Index TRI (Underlying Index), subject to tracking error.

Product Suitability -

This scheme is suitable for investors who are seeking:

- Returns that are commensurate (before fees and expenses) with the performance of the NIFTY Next 50 Index over long term, subject to tracking error.
- Investment in securities covered by the NIFTY Next 50 Index

Key Features -

Type of Scheme : An open ended scheme replicating/ tracking NIFTY Next 50 Index (TRI)
Scheme Category : Other - Index Funds
Minimum Appl. Amt. : Purchase: Rs.5,000/- and any amount thereafter
Load Structure : Entry Load: Nil; Exit Load – Nil

NFO Closes : 29th October 2021

LIC MF BALANCED ADVANTAGE FUND

Investment Objective : The investment objective of the scheme is to provide capital appreciation/ income to the investor from a dynamic mix of equity, debt and money market instruments. The Scheme seeks to reduce the volatility by diversifying the assets across equity, debt and money market instruments.

Product Suitability -

This scheme is suitable for investors who are seeking:

- Capital appreciation over a long period of time
- Investments in a dynamically managed portfolio of equity and equity related instruments, debt and money market instruments.

Key Features -

Type of Scheme : An open ended Dynamic Asset Allocation Fund
Scheme Category : Hybrid - Dynamic Asset Allocation
Minimum Appl. Amt. : Rs.5,000/- and Multiples of Rs.1 thereafter
Load Structure : Entry Load: Nil; Exit Load – 1% for < 12 Months.

NFO Closes : 3rd November 2021

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 31/08(Cr.)	NAV 12/10	Growth (%) 6 Mth	1 Yr	2 Yr	3 Yr
EQUITY : LARGE CAP FUNDS						
ABSL Frontline Equity	22282.95	349.14	27.60	56.20	27.05	19.27
Axis Buechip Fund	32212.63	47.92	26.50	48.59	24.56	23.23
CanRobeco Bluechip Eq	4271.67	42.74	24.53	49.44	29.73	23.88
DSP Top 100 Eq.	2982.46	301.57	21.32	45.13	20.60	17.20
Franklin (I) Bluechip	6687.30	723.34	25.77	64.98	28.73	18.76
HDFC Top 100	20809.18	710.27	28.68	61.15	23.32	17.05
ICICI Pru Bluechip	30089.02	66.22	27.44	55.63	25.98	19.35
Kotak Bluechip Fund	3232.71	388.65	26.97	53.05	29.15	22.58
L&T (I) Large Cap	731.69	42.07	25.63	48.69	24.09	19.66
Mirae Large Cap	29425.14	81.63	27.92	52.27	27.84	21.04
Nippon (I) Large Cap	11024.66	51.57	32.13	67.60	25.26	18.21
SBI Bluechip	30886.13	62.98	25.77	57.32	26.75	21.35
Tata Large Cap	1046.72	339.80	28.19	57.61	25.07	20.09
UTI Mastershare	9292.71	200.86	27.14	55.00	29.57	21.58
EQUITY: LARGE CAP & MIDCAP FUNDS						
ABSL Equity Advantage	5927.45	706.68	32.24	67.64	34.31	23.55
Axis Growth Oppo	4321.96	21.51	34.94	73.05	38.15	—
CanRobeco E. Equities	10985.27	168.00	33.62	64.58	36.90	25.62
DSP Equity Oppo	6956.14	372.02	29.24	65.71	30.11	23.02
Franklin (I) Equity Adv	2815.05	127.15	33.56	73.57	29.71	19.75
HDFC Growth Oppo	2903.93	191.64	35.66	77.31	33.39	22.69
ICICI Pru Large & Midcap	3888.44	548.82	37.65	80.47	32.81	21.86
Kotak Equity Oppo.	7826.77	198.96	23.54	54.89	30.66	23.34
L&T (I) Large & Midcap	1454.76	72.02	26.08	46.46	26.36	17.81
Mirae E. Bluechip	20615.27	101.07	32.01	69.36	39.32	28.84
Nippon (I) Vision	3260.08	858.78	32.49	65.93	30.59	21.05
SBI Large & Midcap	4985.08	368.03	31.87	67.77	31.34	22.24
Sundaram Large & Midcap	1803.88	55.95	31.69	63.08	26.91	21.68
Tata Large & Mid Cap	2635.78	333.73	23.94	54.06	27.74	23.21
UTI Core Equity Fund	1157.73	102.06	33.20	75.38	33.50	20.81
EQUITY: MIDCAP FUNDS						
ABSL Mid Cap Fund	3225.51	478.32	38.91	79.43	35.81	20.88
Axis Midcap Fund	14803.76	71.23	33.24	67.01	37.10	29.05
DSP Midcap Fund	13773.75	96.53	28.25	56.78	34.67	25.58
Franklin (I) Prima	7952.35	1609.12	31.92	74.89	32.87	22.42
HDFC Mid-Cap Oppo.	30948.53	94.93	32.45	74.55	37.73	23.39
ICICI Pru Midcap Fund	3010.87	166.44	34.32	80.25	36.31	23.18
Kotak Emerging Equity	15708.53	73.78	30.25	79.97	40.82	28.58
L&T Midcap Fund	6947.93	218.20	26.54	60.24	32.48	20.06
Mah. M Mid Cap	784.69	18.03	37.49	82.04	39.34	26.88
Nippon (I) Growth	11321.55	2149.27	41.27	85.57	42.30	28.74
SBI M Midcap	6055.55	138.33	31.55	86.24	43.63	27.66
Sundaram Midcap	6925.99	731.06	31.10	69.65	29.93	18.90
Tata Midcap	1409.79	249.80	30.74	69.12	36.54	27.63
UTI Mid Cap Fund	6445.68	192.62	33.73	74.90	43.33	27.00
EQUITY - FLEXI CAP FUNDS						
ABSL Flexi Cap Fund	15676.87	1195.76	29.84	61.69	30.77	21.56
Axis Flexi Cap Fund	9783.34	19.87	31.33	57.45	26.97	24.58
CanRobeco Flexi Cap Fund	5730.15	232.88	30.07	54.67	32.21	24.78
DSP Flexi Cap Fund	6744.38	69.60	30.24	66.82	31.30	26.20
Franklin (I) Flexi Cap Fund	9944.47	981.30	32.40	74.79	32.61	21.36
HDFC Flexi Cap Fund	25540.97	1010.05	31.93	75.07	27.00	19.30
L&T Flexicap Fund	2953.09	123.36	24.74	48.87	25.22	17.47
SBI Flexicap Fund	15156.53	78.05	28.28	62.33	26.17	21.27
Tata Flexi Cap Fund	2109.38	16.63	27.89	46.15	25.37	19.59
UTI Flexi Cap Fund	22591.88	272.53	30.17	66.09	39.65	27.44

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.

GOVT. OF INDIA - FLOATING RATE SAVINGS BONDS, 2020 (TAXABLE)

THE INTEREST RATE PAYABLE ON 1ST JANUARY 2022 FIXED AT 7.15%.

- The Floating Rate Savings Bonds, 2020 (Taxable) are issued by Government of India authorised by RBI.
- Bonds can be issued in Bond ledger account format.
- Min.amount of application : Rs.1000/- and multiples thereof.
- Period of the bond is 7 years.
- Nomination facility is available.
- Interest is payable Half Yearly from date of issue. (30th june and 31st Dec)
- The interest rate is linked/pegged with prevailing NSC rate with a spread of (+) 35 bps over the respective NSC rate.
- The next Interest reset date will be on 01/01/2022.
- Cumulative option is not available.
- Interest is taxable and deducted at source.
- The facility of premature encashment of bonds is available.

HDFC DEPOSITS
ANNUAL INCOME PLAN
6.60%
PERIOD : 66 MONTHS

SUNDARAM FINANCE
QUARTERLY INCOME PLAN
5.80%
PERIOD : 36 MONTHS

SUNDARAM HOME
QUARTERLY INCOME PLAN
5.80%
PERIOD : 36 MONTHS

IMPORTANT INFORMATION

Bluechip does not accept any Cash or Cheque payment in favour of Bluechip, also we do not ask for any sensitive data like Your OTPs received from Banks or UIDAI etc.

All Customers are advised to contact Bluechip Branches only through the branch addresses and telephone No. published only in Bluechip Bulletin or Bluechip Website www.bluechipindia.co.in

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

LIFE INSURANCE

BAJAJ ALLIANZ LIFE GUARANTEED PENSION GOAL

A Non-Linked, Non-Participating Deferred & Immediate Annuity Plan

Bajaj Allianz Life Guaranteed Pension Goal assures your Lifestyle goals by giving guaranteed income throughout life as per your choice and need.

Key Features:

- ☑ Bajaj Allianz Life Guaranteed Pension Goal is a Non-Participating, Non-Linked, Individual Deferred & Immediate Annuity Plan.
- ☑ **Guaranteed income throughout life:** Your annuity amount is guaranteed at policy inception and is paid regularly as per your choice and need (Yearly/Half-yearly/Quarterly/Monthly)
- ☑ **Wide range of Annuity Options:** Choose from a wide range of Annuity options to meet your Lifestyle goals
- ☑ **Choose when your second innings starts:** Annuity starts immediately or after a few years as per your choice and need
- ☑ **Ensure your family's lifestyle goals are met even when you are not around:** Option for Joint life annuity with 50% or 100% annuity payable to your spouse after your death
- ☑ **Return of cost (Purchase price):** Option to receive Return of Purchase Price (ROP) on death or as Survival Benefit

Annuity Options :

Immediate Annuity : Pay a lump sum and the Annuity pay-out will start immediately, as early as next month, depending up on the Annuity frequency option chosen by you at inception.

Deferred Annuity: Pay a lump sum or regular/limited Premium and Annuity pay-out will start after the deferment period, chosen by you at inception.

Benefits under the plan:

Immediate Annuity options : Annuity will be payable to you on each Annuity instalment date according to the Annuity payment frequency opted by you at the inception of the policy.

Deferred Annuity options : Annuity will be payable to you on each Annuity instalment date, post completion of the Deferment period, and according to the Annuity payment frequency opted by you at the inception of the policy. On death during the Deferment period, an amount equal to the Purchase price plus attached Guaranteed Additions, subject to a minimum of 105% of Total Premiums paid, shall be paid to your nominee.

Annuity Options available -

1. Option A: Life Annuity: Annuity will be payable to you throughout life and on death after the Deferment period, no further benefit shall be payable

2. Option B: Life Annuity with Return of Purchase price (ROP[1]) on death: Annuity will be payable to you throughout life and on death after the Deferment period, an amount equal to the Purchase price plus attached Guaranteed Additions less annuity instalments paid shall be paid to your nominee, subject to a minimum amount equivalent to the Purchase price

3. Option F: Joint Life Last Survivor with 100% of Annuity to spouse &with Return of Purchase price (ROP[1]) on death: Annuity will be payable to you/your spouse throughout life and on death or any life, the surviving life willreceive 100% of the initial Annuity amount throughout his/her life. On death of surviving life after the Deferment period, an amount equal to the Purchase price plus attached Guaranteed Additionsless annuity instalments paid shall be paid to your nominee, subject to a minimum amount equivalent to the Purchase price

[1]The Purchase Price is the single Premium or the sum of all regular/limited Premiums; plus, top-up Premiums paid excluding any GST/any other tax as may be applicable from time to time.

Tax Benefits : As per applicable tax laws as amended from time to time.

Basic Eligibility :

Options		Immediate	Deferred
Entry Age (For both Single & Joint lives)	Min.	30 years	45 years
	Max.	85 years	84 years
		(subject to annuity starting at a maximum of 85 years)	
Annuity Amount	Min.	Yearly - Rs,12,000/-, Half Yearly - Rs.6,000/-	
		Quarterly - Rs.3,000/-, Monthly - Rs.1,000/-	
	Max.	No Limit	
Policy Term	5, 6, 7,8, 9, 10 Years		
PPT	5, 6, 7, 8, 9, 10 Years		
	PPT should be equal to or lesser than the Deferment period chosen		

Disclaimer: Bajaj Allianz is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture Insurance Company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in-depth market knowledge and goodwill of "Bajaj brand" in India Regd. Office Address Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006. Reg. No.: 116 | Fax: (020) 6602 6789. | www.bajajallianzlife.com | CIN: U66010PN2001PLC015959 For any queries please contact: Sales: 1800 209 4040 |Service: 1800 209 7272 Mail us : customercare@bajajallianz.co.in | Chat: https://goo.gl/PdEyZu Bajaj Allianz Life Guaranteed Pension Goal UIN: 116N167V01 The Logo of Bajaj Allianz Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Finserv Ltd. to use its "Bajaj" Logo and Allianz SE to use its "Allianz" logo. By submitting your contact details or responding to Bajaj Allianz Life Insurance Co. Ltd., with an SMS or Missed Call, you authorize Bajaj Allianz Life Insurance Co. Ltd. and/or its authorized Service Providers to verify the above information and/or contact you to assist you with the purchase and/or servicing. Please check with your tax consultant for eligibility. ***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.*

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.*

ICICI PRUDENTIAL GUARANTEED INCOME FOR TOMORROW

A Non - Linked, Non Participating Savings Insurance Plan

It is a protection and savings oriented life insurance plan with guaranteed benefits[1] along with a life cover to help you achieve your life goals.

Lumpsum Option

Under this plan option, you have to pay premiums for a certain period of time and at the end of the policy term, you will receive a guaranteed lump sum.

Details of the premium payment term and the policy term are shown in the table below:

P P T	You can choose to get guaranteed lump sum at the end of
5 yrs	10 or 12 years
6 yrs	12 years
7 yrs	12 or 15 years
10 yrs	15 or 20 years

Income Option

Under this plan option, you have to pay premiums for a certain period of time and at the end of the policy term, you will receive a Guaranteed Income for a certain period

[1]Details of the premium payment term and the period for which you will receive the Guaranteed Income are shown in the table below

P P T	You get Guaranteed Income	You can choose to get Guaranteed Income
5 yrs	From end of 7th year	
7 yrs	From end of 9th year	5 or 7 or 10 years
10 yrs	From end of 12th year	

Early Income Option

Under this option you get the policy benefit in the form of a regular income like in Option 2. However, the key difference is that under this option, you will receive regular income starting from as early as the 2nd year of the policy.

The income that you receive from 2nd year during your policy term is referred to as 'Guaranteed Early Income'. The income that you receive from the end of the policy term is referred to as 'Guaranteed Income'. The details of premium payment term, the period for which you will receive the Guaranteed Early Income as well as the Guaranteed Income

PPT	You get Guaranteed Early Income	You get Guaranteed Income
7 yrs	From 2nd yr till 8th yr	From end of 8th yr
10 yrs	From 2nd yr till 11 yr	From end of 11th yr

Benefit Under the plan :

Maturity Benefit

Lumpsum Option : Once you pay all your premiums, at the end of your policy term, you will receive a guaranteed lump sum (known as the Sum Assured on Maturity).

Income Option : Once you pay all your premiums, depending on the premium payment term and the Income Period selected by you, you will receive a Guaranteed Income

Early Income :

Survival Benefit : Guaranteed Early Income is a fixed percentage of the premium you pay in a year and is based on the number of years for which you choose to pay your premiums as given in the table below:

PPT	You get Guaranteed Early Income equal to
7 yrs	20% of the annual premium
10 yrs	25% of the annual premium

End Benefit : Once you pay all your premiums, you will receive a Guaranteed Income for a fixed period at the end of the policy term

Death Benefit: If the person whose life is covered by this policy (known as the Life Assured) passes away, during the term of the policy, the insurance cover amount will be paid out as a lump sum to the person specified (known as the Claimant) in the policy.

Life Insurance Benefit is highest of:

a. Sum Assured on Death

b. 105% of Total Premiums Paid up to the date of death

c. Annual Guaranteed Income X Death Benefit factor for Early Income Plan, where, Sum Assured on Death is 10X Annualised Premium

Basic Eligibility :

Min & Max. Age at Entry	: 18 minus Policy Term & 60 Yrs
Min & Max. Age at Maturity	: 18 Yrs & 80 Yrs
Minimum Premium	: 30,000/-
Premium Payment Mode	: Annual, Half-Yearly, Monthly
Premium Payment Term & Policy Term	
Lumpsum Option	: PPT 5 Yrs - For Policy Term 10 Yrs & 12 Yrs PPT 6 Yrs - For Policy Term 12 Yrs PPT 7 Yrs - For Policy Term 12 Yrs & 15 Yrs PPT 10 Yrs - For Policy Term 15 Yrs & 20 Yrs
Income Option	: PPT 5 Yrs - For Policy Term 6 Yrs PPT 7 Yrs - For Policy Term 8 Yrs PPT 10 Yrs - For Policy Term 11 Yrs
Early Income Option	: PPT 7 Yrs - For Policy Term 8 Yrs PPT 10 Yrs - For Policy Term 11 Yrs

[1] A guaranteed regular income or guaranteed lump sum will be payable depending on the plan option. # 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. ICICI Pru Guaranteed Income For Tomorrow. Form No.: E28, E29, E30, E31. UIN: 105N182V01. Advt No.: L/II/2730/2020-21 ***BEWARE OF SPURIOUS/FRAUD PHONE CALLS!*** *IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.*

LIFE INSURANCE

TATA AIA LIFE INSURANCE FORTUNE GUARANTEE PLUS

Individual, Non-Linked, Non-Participating, Life Insurance Savings Plan

Tata AIA Life Insurance Fortune Guarantee Plus Individual, Non-Linked, Non-Participating, Life Insurance Savings Plan that provides financial protection for your family and Guaranteed Regular Income*.

Key Features

- ☑ Flexibility to choose Income Period from 20 to 45 years
- ☑ Get return of premium[1] at the end of Income Period
- ☑ Choice to receive Income – Monthly / Annually
- ☑ Choice of Premium Payment Term
- ☑ Enhance your protection with optional Riders[2]
- ☑ Tax benefits as per applicable Tax Laws[3]

Maturity Benefits :

***Guaranteed Annual Income :** Provided the policy is in force and all due premiums have been paid, the Guaranteed Annual Income shall commence after maturity till the end of the Income Period, irrespective of survival of the life insured(s) during the Income Period. The income shall be paid as per the chosen Income Frequency.

[1]**Return of Premium Benefit :** The Total Premiums Paid (excluding loading for modal premiums and discount) by the policyholder will be payable at the end of the Income Period, irrespective of survival of the life insured(s) during the Income Period.

Death Benefit :

Death during policy term : In case of death of the life insured during the policy term for an in-force policy (all due premiums have been paid), the death benefit payable to the claimant is as outlined below:

Highest of:10 x Annualised Premium (excluding discount); or 105% of Total Premiums Paid (excluding loading for modal premiums and discount) up to date of death; or Basic Sum Assured

Eligibility Criteria :

Age at Entry : Min - 1 Yr, Max : 60 Yrs^

Age at Maturity : Min -18 Yrs, Max : 77 Yrs

Premium Payment Term & Policy Term :

Single Pay - 5 yrs.

Regular Pay Option : PT & PPT : 5 Yrs to 12 Yrs.

Limited Pay Option:

PPT	5	6	7	8	9	10	11	12
PT	6 to 10	7 to 11	8 to 12	9 to 13	10 to 14	11 to 15	12 to 16	13 to 17

Payment Modes : Single / Annual / Half-yearly / Quarterly / Monthly

Income Period : 20 to 45 years (in multiples of 5 years).
The Policy Term + Income period is within the range of 25 yrs to 50 yrs.

Income Mode : Annual & Monthly

Disclaimer: *Product also offer Regular Income with inbuilt critical illness for more details on benefits, terms & condition refer the sales brochure of the Product. ^All reference to age is as on last birthday. [2]Tata AIA Life Insurance Non-Linked Comprehensive Protection Rider (UIN:110B033V02 or any other later version) and Tata AIA Life Insurance Non-Linked Comprehensive Health Rider (UIN: 110B031V02 or any other later version) are available under this plan. Riders are not mandatory and are available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Rider, please contact Tata AIA Life's Insurance Advisor/ Intermediary/ branch [3]Income Tax benefi-ts may be available as per the Tax Laws, subject to fulfillment of conditions stipulated therein. Income Tax laws are subject to change from time to time. 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 benefi-ts available to you. All Premiums and interest payable under the policy are exclusive of the taxes, rider premiums, underwriting extra premiums, loading for modal premiums, if any which will be entirely borne/ paid by the Policyholder, in addition to the payment of such Premium or interest. Tata AIA Life shall have the right to claim, deduct, adjust and recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the bene-fits payable under the Policy. This product is underwritten by Tata AIA Life Insurance Company Ltd. Insurance cover is available under this product. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. Risk cover commences along with policy commencement for all lives, including minor lives. Buying a Life Insurance Policy is a long-term commitment. An early termination of the Policy usually involves high costs and the Surrender Value payable may be less than the all the Premiums Paid. In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines. For more details on risk factors, terms and conditions please read Sales Brochure carefully before concluding a sale. The precise terms and condition of this plan are specified in the Policy Contract. Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U6601 0MH2000PLC128403.* ***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* ***customercare@tataaia.com****. Visit us at:* ***www.tataaia.com****. UIN:* ***110N158V01*** **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 ACE INVESTMENT

A Unit Linked Life Insurance Plan

Kotak Ace Investment, is an investment oriented unit linked life insurance plan. This plan offers you Investment Strategies along with convenient payment options to ensure efficent wealth Creation.

Key Advantages :

- ☑ Convenient premium payment options
- ☑ Life Insurance cover as per your need
- ☑ Choice of Riders to enhance protection
- ☑ Flexibility through partial withdrawal

BENEFITS UNDER THE PLAN :

Maturity Benefit : At the End of the Policy Term your risk cover ceases and fund value as on the date of maturity will be paid.

Death Benefit : in case of unfortunate demise of the life assured the nominee will get the greater of a) Basic Sum Assured, b) The Fund Value or c) Min. death benefit of 105% of the premiums paid.

Tax Benefit : Tax benefits are subject to conditions specified under section 10(10D) and section 80C of the Income-tax Act, 1961. Tax laws are subject to amendments from time to time. Service Tax and Cess, as applicable, shall be deducted from the Fund as per applicable tax laws

CHARGES UNDER THE PLAN

Premium Allocation Charges :

Policy Year	Yr1 & Yr2	Yr3 to Yr5	Yr 6+
Charge	6.00%	4.00%	2.00%

Policy Adminstration Charge :

Annualised Premium Bands	Charge*
Upto Rs.9,99,999/-	0.10% p.m
Rs.10,00,000/- & above	Nil

(*Charge will not exceed Rs.500/- Per Month)

Discontinuance Charge : Applicable discontinuation charges are levied in the first 5 years, thereafter there will be no discontinuation charge.

BASIC POLICY CONDITIONS :

Entry age : Min. 0 Yrs, Max : 65 Yrs (60 Yrs for Limited Pay)

Policy Term : 10 / 15 / 20 / 25 / 30 Yrs

PPT : Regular - Equal to policy Term
Limited - 5 Yrs for 10 Yrs policy Term, 10 Yrs for other Terms

Mode : Annual, Half-yearly, Quarterly and Monthly

Annual Premium: Limited Pay: Min: Annual: Rs.50,000/-

Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year. *Kotak Ace Investment (Form No: L064 UIN: 107L064V03) is a unit linked non-participating endowment plan. In this policy, the investment risk in the investment portfolio is borne by the policyholder. Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. Kotak Mahindra Old Mutual Life Insurance Ltd is only the name of the Insurance Company and Kotak Ace Investment is only the name of the linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Please know the associated risks and the applicable charges (along with the possibility of increase in charges), from your Insurance agent or the Intermediary or policy document of the insurer. "The Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year". *Tax benefits are subject to conditions specified under section 10(10D) and section80C of the Income-tax Act, 1961. Tax laws are subject to amendments from time to time. Customer is advised to take an independent view from tax consultant. 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/16-17/P-MG/355. Kotak Mahindra Old Mutual Life Insurance Ltd. IRDAI Registration No. 107. CIN: U66030MH2000PLC128503*

INDIAFIRST LIFE SMART PAY PLAN

Non-Linked, Participating, Limited Pay, Money Back Life Insurance Plan

IndiaFirst Life Smart Pay Plan provides a perfect mix of disciplined savings with the benefit of liquidity and life cover, thus providing the best to you and your family.

Key Features:

- ☑ Pay for shorter period with options suiting your time horizon and fulfil your long-term goals
- ☑ Continue to enjoy life cover benefit even if you miss to pay one premium (applicable after you have paid two full years' premiums)
- ☑ Enjoy the upside of earnings with an annual bonus (if declared)
- ☑ Get 103% of your one annual premium back as survival benefit
- ☑ At the end of term, you get Sum Assured at Maturity plus accrued bonuses (if declared)
- ☑ Tax benefit may be available on the premiums paid and benefits received as per prevailing tax laws.

Benefits under the plan:

Survival Benefits : The policy will receive survival benefit equal to 103% of on annualised premium at the end of policy year as per the table below

Premium Paying Term	Payout Year
5 Years	4th Year
6 Years	5th Year
7 Years	6th Year
8 Years	7th Year

Maturity Benefits : On Maturity, the Policyholder will get a) Guaranteed Sum Assured at Maturity; plus b) Accrued Simple Reversionary Bonuses plus c) Terminal Bonus (if any)

Death Benefit : On Death during the Policy Term, the nominee will get a) Sum Assured on Death plus b) accrued Simple reversionary bonus, plus c) Terminal bonus, if declared or 105% of total premiums paid.

Sum Assured on Death is the higher of a) 10 times of Annualized Premium, or b) Absolute amount assured to be paid on death c) Minimum guaranteed Sum Assured on Maturity

Basic Eligibility :

Min & Max Age at Entry : Min – 8 Years (PT 10 Yr),
3 Years (PT 15 Yr)
Max – 50 Years

Max. Age at Maturity : 65 Years

Policy Term & PPT : Term 10 Yrs, PPT – 5 Yrs
Term 15 Yrs, PPT – 5 | 6 | 7 | 8 Yrs

Min. Premium : Rs.18,000/- Annual Premium

Premium Modes : Yearly, Half Yearly, Quarterly, Monthly

Disclaimer: IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063. Toll free No – 18002098700. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Smart Pay Plan UIN 143N051V01 is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. Trade logo displayed above belongs to IndiaFirst Life Insurance Co. Ltd. under license. Adv. Ref. No. : IndiaFirst Life Smart Pay Plan /Brochure/ E/ 001. ***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

CHOLA MS GENERAL INSURANCE FLEXI HEALTH

UIN: CHOHLIP21007V022021

Flexi Health Insurance is an indemnity Health cover which provides you cost effective method of protecting against unexpected health issues with more control over your health care, choice of services and choice of doctor.

Key Product Features

- Flexible Premium Payment options - Single, Annual, Half-Yearly, Quarterly, Monthly modes
- Flexible Sum Insured options: Rs. 1/ 2 / 3 / 5 / 7.5 / 10 / 15 / 20 / 25 Lakhs
- Location based premium rating
- Coverage on Individual and Family floater basis
- Sum Insured Restoration upto 100%
- Recharge Benefit & Additional Sum Insured for Road Traffic Accidents
- Daily Cash Benefit for accompanying person expenses
- International Medical Second Opinion as an Add-on cover
- Avail discount on Single Premium payment of long term policies
- Waiting period of only 36 months for Pre-existing conditions/Disease
- Tax Exemption under Section 80D of Income Tax Act
- Cashless facility at over 9000+ network hospitals
- No Third Party Administrator. Direct Claim settlement
- Lifelong Renewability

Policy Term: One/Two/Three Years

Pre Policy Health Check up: Applicable for persons above 50 years of age

Entry Age: Adult – 18 to 65 Years, Children – 03 months to 26 years

Coverage Options :

- **Individual Cover** - Insured can avail cover for all Self, Spouse, Children, Parents, Parents in Laws and Siblings on Individual Sum Insured Basis. Each covered person will have an independent Sum Insured limit within the same policy.
- **Family Floater Cover** - Self, Spouse and Children upto a max. of 6 members can be covered on Family Floater basis. Single Sum insured floats among the family members covered under the policy. Coverage of Self is mandatory

Disclaimer: *This documents contains only salient features of the product. For more details on risk factors, terms and Conditions, please read the Prospectus/Policy wordings, available on our website (Download Section) before concluding the sale. Please seek the advice of our insurance advisor for any further clarifications or information. Tax benefits are subject to change in the tax laws.* ***CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED,*** *Registered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001, Toll free: 1800 208 5544, T: +91 (0) 44 4044 5400, F:+91(0)4440445550,E:customercare@cholams.murugappa.com; website: www.cholainsurance.com,IRDA Regn. No.123; CIN U66030TN2001PLC047977, CMS/HEALTH/ADVT/ENG/2386/MAY2020*

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 80D
- Cashless facility at our more than 7200 network hospitals

Disclaimer: *This document contains only salient features of the product. For more details on risk factors, terms and conditions, please read the sales brochure/ sales document available on our website (Download section) before concluding a sale. Refer to our website for detailed information on features, benefits and exclusions of the product. Please seek the advice of our insurance advisor or call our Health Relationship Manager for any further information or clarification. Tax benefits are subject to change in the tax laws. ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited)|CIN U66000MH2012PLC22794B | IRDAI Reg. No. 151. Reg. Off: 401/402, 4th Floor, Raheja Titanium, Off. Western Express Highway, Goregaon (East), Mumbai- 400 063 www.manipalcigna.com | Trade Name / Trade Logo belongs to MEMG Internationa lIndia Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license. | ManipalCigna ProHealth Insurance UIN - CTTHLIP18045V031819, ManipalCigna Critical Illness Add On UIN - IRDA/NL-HLT/CTTK/P-H/V-I/390/AddOn/CI/13-14. Compliance Approval No: ADV/0043/Feb/2018-19. April 2019 Onwards.*

PNB METLIFE GUARANTEED INCOME PLAN

An Individual, Non-linked, Non-Participating,Savings, Life insurance plan

With PNB MetLife Guaranteed Income Plan, your savings accumulate and grow to give you guaranteed regular income to support your family's future needs, along with a lump sum at maturity to fulfill your needs.

Key Benefits :

- ☑ **Pay as you like** – Choose to pay premiums for 5, 7, 10 or 12 years
- ☑ **Guaranteed Income Benefit** – Get regular annual income ranging from 11% to 13% of Basic Sum Assured, based on yourPremium PaymentTerm
- ☑ **Guaranteed Maturity Benefit** – Get 30% to 55% of Basic Sum Assured on Maturity, based on your PolicyTerm

Protection

- Get life cover for the entire policy term
- Opt to enhance your protection through Accidental Death and Serious Illness rider coverage at a nominal cost

Benefits in Details:

Guaranteed Income Benefit : Receive a periodic lump sum benefit as a percentage of Basic Sum Assured (BSA), Guaranteed Income Benefit will be payable to you on specified policy anniversaries.

Premium Payment Term	Policy Term	Guaranteed Income Benefit (as % of BSA)	Pay-out Period
5 Pay	10	11%	6th policy anniversary to maturity i.e. total of 5 payments
5 Pay	15	11%	6th policy anniversary to maturity i.e. total of 10 payments
7 Pay	15	11%	8th policy anniversary to maturity i.e. total of 8 payments
10 Pay	20	13%	11th policy anniversary to maturity i.e. total of 10 payments
12 Pay	20	13%	13th policy anniversary to maturity i.e. total of 8 payments

Guaranteed Maturity Benefit : In addition to the Guaranteed Income Benefit, Guaranteed Maturity Benefit is payable onSurvival of Life Assured till the end of the policy term,

Policy Term	10 years	15 years	20 years
Guaranteed Maturity Benefit (As % of BSA)	30%	35%	55%

Death Benefit : In case of unfortunate demise of the life assured during the policy term, provided policyis in force and all due premiums have been paid in full as on the date of death, SumAssured on Death shall be payable.

Sum Assured on Death is the highest of; a) Annualized Premium X Multiple of Annual Premium, as per the Multiple Option chosen b) 105% of total premiums paid up to the date of death c) Basic Sum Assured (BSA)

Tax benefits: Avail tax benefits on premiums paid and benefits received, as per prevailing tax laws

Basic Eligibility:

Premium Payment Term	: 5,7,10,12 Years
Policy Term	: 10,15,20 Years
Maximum age at entry	: 60 Years
Maximum Premium	: As per Board approved underwriting policy
Maximum Sum Assured	: As per Board approved underwriting policy
Premium Payment modes	: Yearly / Half Yearly / Monthly

Disclaimers : 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. PNB MetLife Guaranteed Income Plan is an Individual, Non-linked, Non Participating, Savings, Life insurance plan (UIN: 117N097V04). Please consult your advisor for more details. For more details on the risk factors, term and conditions, please read the product brochure carefully before concluding a sale. Tax benefits are as per the Income Tax Act, 1961, & are subject toamendments 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 marks "PNB" and"MetLife" are registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively. PNBMetLife 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: indiaservice@pnbmetlife.co.in or Write to us: 1st Floor, Techniplex-1, Techniplex Complex, o_ Veer Savarkar Flyover, Goregaon (West), Mumbai - 400062, Maharashtra. Phone: +91-22-41790000, Fax: +91-22-41790203. AD-F/2019-20/00351. ***BEWARE OF SPURIOUS/ FRAUD PHONE CALLS!*** *IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.*

BLUECHIP OFFICES IN INDIA

ANDHRA PRADESH

Gajuwaka	:	0891 - 254 5316 / 254 5319
Guntur	:	0863 - 663 2526 / 224 0530
Kakinada	:	0884 - 236 6943 / 236 6944
Madhurawada	:	0891 - 271 5316 / 272 5316
Nellore	:	0861 - 234 0260 / 235 0260
Ongole	:	08592 - 282 065 / 282 075
Rajahmundry	:	0883 - 665 1987 / 246 8601
Tanuku	:	08819 - 225 377 / 225 388
Tirupathi	:	0877 - 225 0056 / 225 0057
Vijayawada	:	0866 - 248 5316 / 249 5316
Vishakapatnam	:	0891 - 666 6316 / 275 7755

TELANGANA

Hyderabad

Ameerpet	:	040 - 2341 8316 / 2341 8416
Attapur	:	040 - 2401 8316 / 2401 9316
Boduppal	:	040 - 2720 5316 / 2720 5317
Champapet	:	040 - 2407 5316 / 2407 6316
Chandanagar	:	040 - 2303 8755 / 2303 8756
Dilsukh Nagar	:	040 - 2405 6548 / 2405 6549
Habsiguda	:	040 - 4851 0508 / 4016 0522
Hasthinapuram	:	040 - 2988 2316 / 2988 3316
Himayat Nagar	:	040 - 2339 5316 / 2322 1308
Kapra	:	040 - 2713 0938 / 6655 5613
Kukatpalli	:	040 - 2306 1646 / 4230 0905
Malkajgiri	:	040 - 2724 5316 / 2724 1677
Manikonda	:	040 - 2356 8931 / 2356 8941
Marredpally	:	040 - 2771 0998 / 2771 1410
Mehdhipatnam	:	040 - 2351 2034 / 2352 6356
Nacharam	:	040 - 4020 1616 / 4020 1717
Nagole	:	040 - 2422 0316
Nizampet	:	040 - 2956 1438 / 2956 1497
Pragathi Nagar	:	040 - 2389 0785 / 2389 0786
RTC 'X' Road	:	040 - 2764 5316 / 2766 5317
Secunderabad	:	040 - 6602 0300 / 2789 9116
Vanasthalipuram	:	040 - 2411 0341 / 2412 5316
Karimnagar	:	0878 - 224 9910 / 224 9911
Kazipet	:	0870 - 243 4545 / 244 4747
Khammam	:	08742 - 235 316 / 245 316
Nizamabad	:	08462 - 235 316 / 236 316
Sangareddy	:	8500195316 / 8500155316
Siddipet	:	08457 - 230 316 / 231 316
Warangal	:	0870 - 666 4436 / 254 4058

GUJARAT

Ahmedabad

Ashram Road	:	079 - 2658 5642 / 2568 5643
Bopal	:	079 - 2979 5590 / 2979 5591
Gandhi Nagar	:	079 - 2324 2004 / 2324 2005
Mani Nagar	:	079 - 2543 0026 / 2543 0062
Motera	:	079 - 2750 7857 / 2750 7855
Satelite	:	079 - 2676 9024 / 2676 9025

Baroda

Alkapuri	:	0265 - 232 3018 / 232 3021
Vasna Road	:	0265 - 225 4074 / 225 4075
Waghodia Road	:	0265 - 252 1820 / 252 1821
Anand	:	02692 - 245 137 / 245 138
Bharuch	:	02642 - 249 121 / 249 122
Deesa	:	02744 - 225 622 / 225 722
Himmatnagar	:	02772 - 248 948 / 249 948
Mehsana	:	02762 - 230 704 / 230 706
Navsari	:	02637 - 244 406 / 244 407
Palanpur	:	02742 - 266 640 / 266 641
Rajkot	:	0281 - 246 5427 / 246 5428
Kalol	:	02764 - 225 801 / 225 802
Indira Circle	:	0281 - 257 5767 / 257 5768
Surat	:	0261 - 273 1402 / 273 1403
Bhatar Road	:	0261 - 223 3173 / 223 3174
Vesu	:	0261 - 221 5063 / 221 5064
Silvassa	:	0260 - 264 1230 / 264 1231
Vapi	:	0260 - 246 0337 / 246 5337

KARNATAKA

Bengaluru

Banashankari	:	080 - 2669 0288 / 2669 0319
Bannerghatta	:	080 - 2648 2880 / 2648 2881
Basavangudi	:	080 - 2242 3777 / 2660 8777
Basaveshwara Ngr	:	080 - 2322 5533 / 4153 5692
Bommanahalli	:	080 - 4093 5276 / 4093 5720
BTM Layout	:	080 - 2678 3744 / 2678 3752
Electronic City	:	080 - 2960 0305 / 2960 0306
Indira Nagar	:	080 - 2520 2939 / 2520 3739
Infantry Road	:	080 - 4113 0952 / 2286 0704
Jayanagar	:	080 - 2653 3751 / 2653 3752
J.P. Nagar	:	080 - 2658 9699 / 2658 9499
Kammanahalli	:	080 - 2580 5627 / 2580 5628
Kanakapura	:	080 - 2256 3003 / 2256 3013
Kengeri	:	080 - 2848 5695 / 2848 5696
Koramangala	:	080 - 2553 3393 / 2553 3394
Kumaraswamy Lyt	:	080 - 2666 8150 / 2666 8152
Hesaraghatta	:	080 - 2839 7339 / 28397336
Malleswaram	:	080 - 2356 1500 / 2356 1501
Marathalli	:	080 - 4372 1083 / 4372 1085
R.R. Nagar	:	080 - 2860 3344 / 2860 3663
Sanjay Nagar	:	080 - 2341 6703 / 2351 6703
R.T. Nagar	:	080 - 4115 6008 / 4115 6009
Rajajinagar	:	080 - 2332 4323 / 2332 4585
Vijayanagar	:	080 - 2310 0101 / 2310 0104
Whitefield	:	080 - 2845 7260 / 2845 7261
Yelahanka	:	080 - 2856 5346 / 2856 5347
Bagalkot	:	08354 - 234 547 / 234 648
Ballari	:	08392 - 254 615 / 254 652
Belagavi	:	0831 - 246 3312 / 246 3313
Bidar	:	08482 - 229 227 / 229 228
Chikkamagalur	:	08262 - 236 702 / 235 702
Chitradurga	:	08194 - 222 669 / 222 449
Davangere	:	08192 - 270 252 / 270 253
Dharwad	:	0836 - 244 6091 / 244 6092
Gangavathi	:	08533 - 270 960 / 270 961
Gokul Road	:	0836 - 233 4080 / 233 4081
Hassan	:	08172 - 232 922 / 232 433
Haveri	:	08375 - 233 701 / 233 702
Hosapete	:	08394 - 224 615 / 224 616
Hubballi	:	0836 - 235 4255 / 235 4266
Kalaburgi	:	08472 - 226 702 / 246 702
Kalidasa Road	:	0821 - 241 3355 / 241 3555
Karwar	:	08382 - 223 275 / 223 276
Madikeri	:	08272 - 228 021 / 228 022
Mangaluru	:	0824 - 244 2214 / 244 0014
Mysuru	:	0821 - 254 6607 / 254 6608
Puttur	:	08251 - 236 837 / 237 837
Raichur	:	08532 - 227 229 / 227 888
Sangameshwar Ngr	:	0831 - 246 2701 / 246 2702
Shivamogga	:	08182 - 227 660 / 227 661
Tumakuru	:	0816 - 225 1810 / 226 1606
Udupi	:	0820 - 252 1929 / 252 1797
Vijayapura	:	08352 - 240 143 / 240 149
Yadgir	:	08473 - 250 943 / 250 944

KERALA

Cochin

Angamaly	:	0484 - 245 3526 / 245 3527
Ernakulam	:	0484 - 235 0044 / 235 0045
Muvattupuzha	:	0485 - 281 3996 / 281 3997
Palarivattom	:	0484 - 234 0160 / 234 0161
Tripunithura	:	0484 - 277 8933 / 277 9833

Trivandram

Attingal	:	0470 - 262 7211 / 262 8211
East Fort	:	0471 - 246 3750 / 246 4750
Kazhakuttom	:	0471-241 2214 / 241 2215
Pattam	:	0471 - 244 6311 / 244 6312
Varkala	:	0470 - 261 1211 / 261 0611
Calicut	:	0495 - 272 7724 / 272 7725
Kalpetta	:	04936 - 207 345 / 208 345
Kanhangad	:	0467 - 220 6124 / 220 6154
Kannur	:	0497 - 276 4181 / 276 4182
Karunagapally	:	0476 - 262 6751 / 262 7750
Kasaragod	:	04994 - 231 431 / 231 432
Kodakara	:	0480 - 272 5580 / 272 5581
Kodungallur	:	0480 - 280 2653 / 280 2654
Kollam	:	0474 - 275 3001 / 275 3002
Kottayam	:	0481 - 256 9750 / 256 9751
Kozhencherry	:	0468 - 231 0720 / 231 0721
Kunnamkulam	:	0488 - 522 3509 / 522 3510
Manjeri	:	0483 - 276 1124 / 276 1125
Mattannur	:	0490 - 247 4662 / 247 4663
Mavelikara	:	0479 - 234 4495 / 234 4496
Ottapalam	:	0466 - 224 7366 / 224 8227
Olavakkode	:	0491 - 255 5501 / 255 5502
Pala	:	0482 - 221 0120 / 221 0180
Palakkad	:	0491 - 250 4440 / 250 4441
Pathanamthitta	:	0468 - 232 0613 / 232 0614
Taliparamba	:	0460 - 230 0035 / 230 0036
Payyanur	:	04985 - 203 490 / 205 390
Perinthalmanna	:	04933 - 226 380 / 226 390
Ramanattukara	:	0465 - 244 3003 / 244 3005
Thalaserry	:	0490 - 232 4177 / 232 3177
Thrissur	:	0487 - 232 5570 / 232 5571
Thiruvalla	:	0469 - 263 0123 / 263 0124
Tirur	:	0494 - 242 0753 / 242 0754
Vadakara	:	0496 - 251 7721 / 251 7722

BLUECHIP OFFICES IN INDIA

MAHARASHTRA

Mumbai

Airoli	022 - 2779 5341 / 2779 0174
Ambarnath (E)	0251 - 260 7328 / 260 7155
Andheri (East)	022 - 2683 5952 / 2684 1552
Andheri-IRLA	022 - 2671 1502 / 2623 6502
And- JB Nagar	022 - 2825 7307 / 2825 7308
And- Lokhandwala	022 - 2634 5957 / 2637 5483
And- Marol	022 - 2920 8134 / 2925 6912
And- Oshiwara	022 - 2632 1196 / 2632 1136
And-7 Bunglows	022 - 2632 9373 / 2631 5566
And-Takshila	022 - 2821 4787 / 2821 4814
Andheri (West)	022 - 2678 1742 / 2678 1781
Bandra Mt.Mary	022 - 2643 2158 / 2643 2147
Bangur Nagar	022 - 2873 4228 / 2873 4229
Bandra - Pali	022 - 2655 8399 / 2640 0982
Bandra (West)	022 - 2640 5564 / 2641 2422
Bhandup (W)	022 - 2566 2064 / 2566 7156
Borivali (East)	022 - 2808 5971 / 2808 5972
Borivali - Gorai	022 - 2868 0460 / 2868 0463
Borivali -I.C.Col.	022 - 2891 8594 / 2895 2352
Borivali-Saibaba	022 - 2862 0403 / 2862 0406
Borivali (West)	022 - 2895 1548 / 2895 7025
Borivali -Yogi Ngr	022 - 2892 2017 / 2892 2018
Byculla	022 - 2370 3247 / 2370 3248
Chembur	022 - 2521 2912 / 2521 0676
Chembur -C.G.Rd	022 - 2520 3007 / 2520 3008
Chira Bazar	022 - 2203 7791 / 2203 7792
Colaba	022 - 2202 2330 / 2202 2335
D. N. Nagar	022 - 2620 2167 / 2620 2165
Dadar (East)	022 - 2413 7451 / 2416 3350
Dadar (West)	022 - 2438 6887 / 2432 4897
Dahisar-Anand Ngr	022 - 2828 0169 / 2828 0174
Dahisar (East)	022 - 2896 1471 / 2828 3234
Dahisar (West)	022 - 2894 4020 / 2892 8617
Dombivali (East)	0251 - 286 1963 / 286 0698
Dom-Gandhi Ngr	0251 - 280 3409 / 280 3410
Dombivali - MIDC	0251 - 244 0074 / 244 0075
Dombivali (West)	0251 - 248 1754 / 248 1764
Fort	022 - 2265 9033 / 2265 9034
Ghatkopar (East)	022 - 2102 0876 / 2102 0118
Ghatkopar (W)	022 - 2502 4859 / 2502 4860
Girgaum	022 - 2382 1327 / 2384 0027
Gokuldham	022 - 2843 1243 / 2843 1244
Goregaon (W)	022 - 2878 2423 / 2878 2428
Jankalyan Nagar	022 - 2801 0682 / 2801 0683
Kalyan (East)	0251 - 235 1210 / 235 1212
Kal-Khadakpada	0251 - 223 4661 / 223 4708
Kalyan (West)	0251 - 231 1482 / 231 8132
Kamothe	022 - 2743 0246 / 2743 0247
Kandivali (West)	022 - 2808 1997 / 2801 5033
Kandivali - Charkop	022 - 2867 8347 / 2867 8388
Knd -Thakur Complex	022 - 2870 9820 / 2870 3081
Kharghar	022 - 2774 0840 / 2774 0843
Koparkhairane	022 - 2755 0649 / 2755 0651
Kurla-Nehru Ngr	022 - 2529 0431 / 2529 0432
Lower Parel	022 - 2307 6953 / 2307 5731
Mahim	022 - 2444 6963 / 2444 3393
Malad (East)	022 - 2880 4509 / 2880 4510
Malad - Evershine	022 - 2888 3281 / 2888 3710
Malad (West)	022 - 2881 7579 / 2882 3974
Matunga	022 - 2412 8399 / 2411 8033
Mira Road	022 - 2812 4947 / 2812 4973
Mul - Vaishali Ngr	022 - 2164 5697 / 2164 7795
Mul (W) - LBS Marg	022 - 2560 0655 / 2560 0657
Mulund (East)	022 - 2163 4442 / 2163 6430
Mulund (West)	022 - 2560 5102 / 2569 3938
Nerul (East)	022 - 2772 3175 / 2772 3975
Panvel	022 - 2748 2969 / 2748 2896
Prabhadevi	022 - 2430 0953 / 2430 0954
Sanpada	022 - 2781 1123 / 2781 6218
Santacruz - Kalina	022 - 2666 3597 / 2666 3670
Santacruz (West)	022 - 2600 0093 / 2605 4020
Seawood	022 - 4971 5992 / 4971 5993
Shahaji Raje Rd	022 - 2682 0742 / 2682 0743
Siddharth Nagar	022 - 2846 0131 / 2846 0134
Sion	022 - 2403 3567 / 2403 3568
Tardeo	022 - 2381 4365 / 2388 5106
Thane (West)	022 - 2537 6719 / 2537 6187
Th - Ghodbunder Rd	022 - 2597 4537 / 2597 4538
Th - Kalwa	022 - 2538 9013 / 2538 9014
Th - Kolbad Rd	022 - 2547 7305 / 2547 7310
Th-Panchpakhadi	022 - 2538 0320 / 2538 0321
Th - Vartak Ngr	022 - 2588 1451 / 2588 1452
Th - Vasant Vihar	022 - 2173 0446 / 2171 2295
Tilak Nagar	022 - 2522 6269 / 2522 6270
Vasai (East)	0250 - 239 2010 / 239 2011
Vasai (West)	0250 - 233 6086 / 233 6087
Vasai (W) Pamaka	0250 - 232 8995 / 232 8996
Vashi	022 - 2782 1286 / 2782 0587
Vikhroli (West)	022 - 2579 5095 / 2579 5096
Vile Parle (East)	022 - 2618 6302 / 2663 1590
Vile Parle (West)	022 - 2615 3174 / 2615 5572
Virar	0250 - 250 4566 / 250 4567
Wadala	022 - 2414 8033 / 2415 8033

Pune

Aundh	020 - 2729 7006 / 2729 7007
Bibvewadi	020 - 2441 0067 / 2441 2227
Bavdhan	020 - 6674 4971 / 6674 4972
Bhosri	8956683483 / 8956683484
Chandan Nagar	8956683481 / 8956683482
Chinchwad	020 - 2745 5108 / 2745 5107
Hadapsar	020 - 2689 0116 / 2689 0117
Kothrud	020 - 2539 4884 / 2539 5736
Nigdi	020 - 2764 0668 / 2765 0667
Pimple Gurav	020 - 2730 5357 / 2730 5358
Rasta Peth	020 - 2611 3841 / 2611 3842
Sadashiv Peth	020 - 2433 3555 / 2432 1361
Sinhagad Rd	020 - 2434 5013 / 2434 5313
Amravati	0721 - 266 0286 / 266 0287
Aurangabad	0240 - 232 8616 / 232 8617
Baramati	02112 - 224 373 / 224 374
Bhusawal	02582 - 241 589 / 242 589
Chakan	02135 - 249 067 / 249 068
Dhule	02562 - 232 450 / 232 470
Ichalkaranji	0230 - 242 9292 / 242 9293
Indapur	02111 - 223 044 / 223 047
Islampur	02342 - 225 322 / 225 323
Jalgaon	0257 - 223 3589 / 223 3590
Jalna	02482 - 233 091 / 242 490
Karad	02164 - 226 202 / 226 203
Kolhapur	0231 - 266 7767 / 266 7769
Mangalwar Peth	0231 - 264 3643 / 264 3644
Manish Nagar	0712 - 278 6441 / 278 6442
Nagpur	0712 - 255 0522 / 254 0999
Sadar	0712 - 254 3332 / 254 3342
Phaltan	02166 - 223 400 / 223 401
Nasik	0253 - 231 3881 / 231 3882
Nashik Road	0253 - 246 3300 / 246 8800
Indira Nagar	0253 - 239 5183 / 239 5184
Ratnagiri	02352 - 271 701 / 271 702
Sangli	0233 - 232 5257 / 232 0257
Satara	02162 - 233 062 / 233 063
Sawantwadi	02363 - 271 446 / 271 447
Solapur	0217 - 260 2080 / 260 2081

NEW DELHI / N.C.R.

Dilshad Garden	011 - 4151 0297 / 4151 0298
Dwarka	011 - 4506 3550 / 4902 8431
Janak Puri	011 - 4157 9598 / 4157 9599
Kalkaji	011 - 4909 8011 / 4909 8012
Kamla Nagar	011 - 4011 3699 / 4125 4401
Karkardooma	011 - 4940 9565 / 4940 9575
Karol Bagh	011 - 4145 2085 / 4503 2500
Laxmi Nagar	011 - 4244 4279 / 4244 4280
Mayur Vihar	011 - 4987 8417 / 4950 6187
Munirka	011 - 4178 3482 / 4178 3483
Paschim Vihar	011 - 4984 2964 / 4158 0502
Punjabi Bagh	011 - 4015 9212 / 4015 9213
Rohini	011 - 4904 4671 / 4904 4571
Vikaspuri	011 - 4045 1886 / 4248 4290
W. Patel Nagar	011 - 4986 5674 / 4561 4162
Noida	0120 - 435 9083 / 428 1969
Noida 2	0120 - 418 5459 / 422 7293
Faridabad	0129 - 416 2387 / 418 2387
Ghaziabad	0120 - 456 7454 / 413 5067

UP / MP / CHHATTISGARH

Allahabad	7518600515 / 7518600513
Kanpur	0512 - 239 0415 / 239 0416
Lucknow	0522 - 423 4164 / 423 4160
Bhopal	0755 - 245 9691 / 245 9791
Gwalior	0751 - 234 3813 / 234 8514
Indore	0731 - 254 1290 / 254 1293
Jabalpur	0761 - 407 8612 / 407 8615
Satna	07672 - 400 337 / 400 341
Singrauli	07805 - 234 083 / 234 084
Ambikapur	07774 - 231 088 / 231 087
Bhilai	0788 - 235 0911 / 490 4664
Bilaspur	07752 - 220 786 / 220 787
Mangla Chowk	07752 - 271 045 / 491 135
Jagdalpur	07782 - 296 288 / 226 066
Janjgir	07817 - 223 525 / 223 526
Korba	07759 - 245 775 / 245 776
Raigarh	07762 - 232 317 / 291 222
Raipur	0771 - 244 6058 / 244 6059
Rajnandgaon	9685040479 / 9685040478
Sunder Nagar	0771 - 224 1731 / 296 0496

BIHAR / JHARKHAND / ODISHA

Begusarai	06243 - 243 650 / 243 651
Bhagalpur	0641 - 261 1061 / 261 1062
Darbhanga	06272 - 220 011
Muzaffarpur	0621 - 227 3120 / 227 3121
Bailey Road	0612 - 229 5211 / 229 5212
Kankarbagh	0612 - 234 0155 / 234 0156
Patna	0612 - 221 6203 / 221 6094
Adityapur	0657 - 238 6068 / 238 6069
Dhanbad	0326 - 230 0520 / 230 0550
Jamshedpur	0657 - 231 7381 / 231 7382
Jamshedpur -Sakchi	0657 - 222 2064 / 222 2065
Ramgarh	06553 - 224 188 / 224 189
Ratu Road	0651 - 228 3687 / 228 3963
Ranchi	0651 - 221 1505 / 221 1478
Angul	06764 - 233 921
Balasore	06782 - 261 432 / 261 433
Barbil	80939 99868 / 80939 99869
Bhubaneswar	0674 - 253 1132 / 253 0237
Chandrashekharpur	0674 - 274 7215
Khandagiri	0674 - 253 0227
Cuttack	0671 - 232 3440 / 232 3441
CDA - Cuttack	0671 - 250 6440 / 295 6040
Jajpur	80939 99866 / 809399 9867
Jharsuguda	06645 - 270 003 / 270 004
Rourkela	0661 - 250 0390 / 250 0391
Chhend	0661 - 248 0808
Sambalpur	0663 - 254 0664

WEST BENGAL / ASSAM

Kolkata

AJC Road	033 - 4602 5649 / 4603 8977
Bagha Jatin	033 - 4001 3493 / 4001 3039
Barasat	033 - 4071 0019 / 4071 0020
Barrackpore	033 - 2594 2594 / 2594 2595
Baruipur	033 - 2423 0374 / 2423 0376
Behala	033 - 2498 9376 / 2498 9378
Beliaghata	033 - 4604 9441 / 4007 7909
Birati	76050 77684 / 76050 77685
C.I.T. Road	033 - 2289 6787 / 4602 6644
Chinar Park	033 - 2570 0399 / 4603 1130
Chuchura	033 - 2686 0278/7596025219
Dalhousie	033 - 4071 0021 / 4071 0022
Dum Dum	75960 37760 / 75960 37761
Dunlop	033 - 2577 2206 / 2577 2207
Garia	75960 37629 / 75960 36386
Girish Park	033 - 4008 1563 / 4003 7172
H.Mukerjee Road	033 - 2486 4630 / 4063 6235
Howrah	033 - 2676 9011 / 4004 7908
Italgacha Road	033 - 4600 5270 / 4600 5276
Jodhpur Park	033 - 4001 6466 / 2429 6812
Kasba	033 - 2442 8881 / 2442 8884
Konnagar	07596025213/ 4063 4371
Krishnapur	033 - 4062 0044 / 4062 0045
Lake Town	033 - 4063 5130 / 4001 6130
Madhyamgram	033 - 2538 7654 / 2538 7655
Mandirtala	033 - 2678 2224 / 2678 2225
Netaji Nagar	033 - 4604 4210 / 4604 4211
New Alipore	033 - 4044 8656 / 4010 1324
New Town	033 - 4001 9290 / 4003 7773
N.S.C. Bose Rd	033 - 4602 9980 / 4003 4392
Panchanantala Rd	033 - 2641 4008 / 2955 0078
Patuli	033 - 4604 9788 / 4003 7377
Salt Lake	033 - 4004 3775 / 4604 0130
Salt Lake - II	033 - 4602 9960 / 4602 9964
Santoshpur	033 - 4001 9169 / 2416 7711
Shyam Bazar	76050 77680 / 76050 77681
Sodepur	033 - 2595 0075 / 2595 0074
Sonarpur	76050 87572 / 76050 87573
Asansol	0341 - 351 1001 / 222 6044
Berhampore	97341 89038 / 97341 89078
Bardhaman	0342 - 264 7835 / 264 7814
Cooch Behar	09147105247/222 217
Darjeeling	0354 - 225 4477 / 225 4478
Durgapur	0343 - 254 5654 / 254 5665
Haldia	03224 - 272 252 / 272 253
Kalyani	033 - 2582 0170 / 2582 0174
Krishnanagar	74070 82821 / 74070 82822
Malda	03512 - 265 939 / 265 784
Siliguri	0353 - 264 1757 / 264 2190
Raniganj	0341 - 244 2111 / 244 2112
Bongaigaon	03664 - 230 306 / 230 457
Dibrugarh	0373 - 232 1164 / 232 5654
Guwahati	69012 58965 / 69012 58973
Lalganesh	0361 - 296 4350/7099030343
Jorhat	81349 67701 / 81349 49901
Maligaon	69012 25023 / 69012 23165
Nagaon	03672 - 232 159 / 232 163
Tinsukia	0374 - 233 6031 / 233 6032
Tezpur	03712 - 225 561 / 225 563
Sixmile	0361 - 233 0141 / 233 0139

TAMIL NADU

Chennai

Adambakkam	044 - 4300 9093 / 4853 0857
Adyar	044 - 2445 5984 / 2445 5985
Alwarpet	044 - 2499 0705 / 2499 0706
Ambattur	044 - 2657 2782 / 4206 5361
Anna Nagar	044 - 2619 2813 / 2619 2814
Anna Nagar (W)	044 - 2615 2490 / 2615 2491
Arumbakkam	044 - 2363 0064 / 4851 1709
Ashok Nagar	044 - 2471 7011 / 4856 6794
Chrompet	044 - 2265 3142 / 4266 8798
Egmore	044 - 4850 5388 / 2841 3489
Greams Road	044 - 2829 0039 / 4503 2132
K.K. Nagar	044 - 2474 6722 / 4202 8336
Keelkattalai	044 - 2247 2560 / 4315 9100
Kilpauk	044 - 2661 1432 / 4350 6662
Kodambakkam	044 - 2372 8200 / 4865 3468
Kolathur	044 - 4384 9092 / 4384 9235
Mandaveli	044 - 2462 0701 / 2462 0702
Medavakkam	044 - 2277 1401 / 2277 1403
Mugappair	044 - 2656 1210 / 2656 1757
Nanganallur	044 - 4005 0068 / 2224 5856
Neelangarai	044 - 2449 0062 / 4510 8025
Old Washermanpet	044 - 4552 0033 / 4355 1414
Pammal	044 - 2248 1053 / 4850 6345
Parrys	044 - 2526 8382 / 2526 8384
Perambur	044 - 4207 9969 / 2671 1216
Perungalathur	044 - 4215 7144 / 4959 5614
Perungudi	044 - 4507 0044 / 4862 7440
Porur	044 - 4271 5603 / 2482 5341
Poonamallee	044 - 2627 3031 / 2627 3032
Purasaivakkam	044 - 2661 2657 / 4850 2772
Royapettah	044 - 2811 1252 / 4953 4051
Saidapet	044 - 2381 0418 / 4865 0053
Shenoy Nagar	044 - 2664 1073 / 4356 3415
T. Nagar	044 - 2436 0433 / 2435 8633
T. Nagar II	044 - 4232 3964 / 4358 8304
Tambaram	044 - 2226 1402 / 2226 1412
Thiruvanmiyur	044 - 4853 1216 / 2457 1735
Triplicane	044 - 2844 3245 / 4353 4491
Vadapalani	044 - 2362 3200 / 2362 4200
Valasaravakkam	044 - 2486 4525 / 4283 6551
Velachery	044 - 4305 7057 / 4204 3861
West Mambalam	044 - 2471 6145 / 2471 6149

Coimbatore

Koundampalayam	0422 - 243 4341 / 243 4331
Peelamedu	0422 - 259 9122 / 259 9130
Ramanathapuram	0422 - 231 4990 / 231 5990
R.S.Puram	0422 - 254 5474 / 254 5475
Vadavalli	0422 - 242 3800 / 242 4900

Trichy

K. K. Nagar	0431 - 245 9153 / 245 9154
Srirangam	0431 - 243 3268 / 243 3278
Thennur	0431 - 274 2153 / 274 2154
Thiruverumbur	0431 - 253 2005 / 253 2064
Chengalpattu	044 - 2743 0004 / 2743 0005
Cuddalore	04142 - 223 153 / 224 153
Dharapuram	04258 - 220 007 / 220 008
Dharmapuri	04342 - 267 655 / 268 655
Dindigul	0451 - 242 4820 / 242 4821
Erode	0424 - 226 9984 / 226 9985
Hosur	04344 - 222 990 / 225 990
Karaikal	04368 - 221 270 / 221 271
Karaikudi	04565 - 238 777 / 238 778
Karur	04324 - 241 881 / 241 882
Kanchipuram	044 - 2723 2376 / 4551 3266
Kumbakonam	0435 - 242 3631 / 242 3632
Madurai	0452 - 234 8655 / 234 9655
Mayiladuthurai	04364 - 227 531 / 227 532
Nagercoil	04652 - 244 435 / 244 436
Namakkal	04286 - 221 071 / 221 072
Neyveli	04142 - 251 574 / 251 575
Pattukkottai	04373 - 252 270 / 252 271
Pollachi	04259 - 223 124 / 224 124
Puducherry	0413 - 226 4127 / 420 6177
Rajapalayam	04563 - 232 020 / 232 021
Salem	0427 - 233 5405 / 233 5406
Agraharam	0427 - 226 6405 / 226 5405
Tenkasi	04633 - 226 658 / 226 659
Thanjavur	04362 - 278 571 / 278 572
Thirunagar	0452 - 248 4005 / 248 4006
Thiruvarur	04366 - 223 571 / 223 572
Thachanallur	0462 - 233 5194 / 290 5194
Tirunelveli	0462 - 257 6194 / 257 6195
Tirupur	0421 - 243 1101 / 243 1102
Tuticorin	0461 - 234 5090 / 234 5091
Vellore	0416 - 221 6772 / 420 7127
Villupuram	04146 - 252 113 / 252 114
Virudhunagar	04562 - 243 533 / 243 534

OUR NEW OFFICES ACROSS INDIA

Ramanagara (Karnataka)	Shop No.4, 1st Flr, Chikkerappa Bldg., Geetha Mandir Badavane, Tel.: 80299 13366
Hatia (Jharkhand)	2nd Floor, Hatia Station Road, Near Durga Mandir, Birsa Chowk, Hatia Tel.: 0651 - 299 9708
Gokak (Karnataka)	Shop No. 8, GF, Heggannavar Complex, CTS No. 3191/B/8C & 7C, Tel.: 08332 - 225 666 / 200 067
Boisar (Maharashtra)	Office No. 117, Building G, First Floor, Ostwal Empire, Mahavir Market, Boisar Tel.: 02525 - 266 901 / 266 902
Anuppur (Madhya Pradesh)	First Floor, Dr. Radhakrishnan Ward No.11, Near ICICI Bank, Anuppur Tel.: 07659 - 292 261
Duliajan (Assam)	1st Flr, Guru Nanak Market, No. 16, Tiniali, Nr. North East Small Finance Bank, Tel.: 0374 - 291 266 / 7099030344
Vrindavan (Uttar Pradesh)	Plot Khasra No. 2038, 2039, Haiwatmau Mavaiya, Sector 3, Vrindavan Yojana, Tel.: 0522 - 407 6173 / 410 4357
Dhamtari (Chhattisgarh)	Shop No. 1, Gajendra Complex, Near Ambedkar Chowk, Jodhpur Ward, Tel.: 07722 - 237 731 / 296 730

BLUECHIP CORPORATE INVESTMENT CENTRE PRIVATE LIMITED

THE LARGEST RETAIL FINANCIAL PRODUCTS DISTRIBUTION HOUSE IN INDIA

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

HOME ADVICE
EXPERT ADVICE AT YOUR DOORSTEP

JUST CALL YOUR NEAREST BLUECHIP BRANCH

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

Disclaimer : All possible efforts have been made to present factually correct data. However, the publication is not responsible, if despite this, errors may have crept in inadvertently or through oversight. This Newspaper is designed and prepared for Bluechip Media Private Limited and is meant for use by the recipient and not for circulation. It should not be considered to be taken as an offer to sell, or a solicitation to buy any security. All investments are subject to the financial and other details provided by the Company or Government Body or AMC or Insurance Companies etc., to be fully understood and read by the investor before investing and we as a publisher shall not be held responsible in any manner whatsoever. Insurance is the subject matter of the Solicitation.

R.N. I. No.:70973/1999 **Postal Regd. No.: MCS / 226 / 2019 - 21**

To

16th to 31st Oct'2021

If undelivered please return to : 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001.

On behalf of Bluechip Media Private Limited, CIN : U67200MH2002PTC134459 Printed and Published by J. Rajagopalan, Printed at Basant Envelopes & Print Ltd, Gala No 11, Municipal Industrial Estate, K K Khade Marg, Mumbai 400 011 and Published at 101, 1st Floor, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001. Editor. J. Rajagopalan