

# BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

www.bluechipindia.co.in

## THANK YOU CUSTOMERS



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

**THE LARGEST STANDALONE FINANCIAL PRODUCTS  
DISTRIBUTION HOUSE IN INDIA.**

NEW

### HDFC LIFE SANCHAY PAR ADVANTAGE A Non-Linked, Participating, Life Insurance Plan

NEW

#### Key Features:

- > Live cover with protection up to as high as age 100 years
- > Choose between Immediate Income or Deferred Income options 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.

**Deferred Income** - An option that provides Guaranteed Income for a guarantee period<sup>5</sup>, and also provides regular income by way of cash bonuses (if declared) throughout the policy term. It helps create a legacy for your loved ones by providing a lump sum at maturity.

\*Guaranteed Income starts after Premium Payment Term + 1 year, provided all due premiums have been paid and the policy is in force. Guaranteed Income and Cash Bonus payouts, if declared, start one year after the end of Premium Payment Term. Guarantee Period is a period which is lower of 25 years, or Policy Term minus (Premium Payment Term + 1) years.

#### 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<sup>#</sup>

\* 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.

#### Deferred Income :

**Survival Benefit :** The policyholder will start receiving Guaranteed Income plus discretionary Cash Bonuses (if declared) in arrears one year after the end of Premium Payment Term. Cash Bonus is expressed as Cash Bonus Rate x Annualized Premium

**Guaranteed Income :** Guaranteed Income is expressed as Guaranteed Income Rate x Annualized Premium.

**Guaranteed Income Rate:** Guaranteed Income Rate will depend on Age and Premium Payment Term. This guaranteed amount will be known to you at inception and would be payable for 25 years or Policy Term minus (Premium Payment Term + 1) years, whichever is lower, subject to your survival during this period.

Age at entry	Guaranteed Income Rate (as a % of Annualized Premium)		
	Premium Payment Term (PPT)		
	8	10	12
Up to 25 years	28%	40%	50.8%
26 to 35 years	28%	40%	50%
36 to 40 years	28%	40%	50%
41 to 45 years	28%	40%	50%
46 to 50 years	28%	40%	50%
51 to 55 years	27.6%	40%	50%
56 years and above	NA	40%	50%

**Guarantee Period :** Guarantee period is a period which is lower of [25 years, Policy Term less (Premium Payment Term + 1 year)] Starting after Premium Payment Term + 1 year. This is applicable only for Deferred Income Option.

**Maturity Benefit :** For a policy where all due premiums have been paid, the maturity benefit will be the aggregate of : Sum Assured on Maturity plus Accrued Guaranteed Income and Cash Bonuses (if declared), 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 + Guaranteed Income) \* 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 and Guaranteed Income, 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>4</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 On death of the life assured during the Payout Period after Premium Payment Term, the Death Benefit payable shall not be reduced by the survival benefits already paid. 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.

#### Eligibility :

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

Eligibility Criteria	Minimum	Maximum
Age at Entry (years)	0 years (30 days) ^	Immediate Income - 65 years Deferred Income:- 55 years (for PPT 8 years)- 60 years (for PPT 10, 12 years)
Age at Maturity (years)	100 years (maximum)	
Premium Payment Term (Years)	Immediate Income - 6, 8, 10, 12 years, Deferred Income - 8, 10, 12 years	
Policy Term (years)	100 minus Age at Entry or A fixed policy term in the range of 30-40 years can be chosen	
Min. Sum Assured on Maturity (₹)	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.

Disclaimer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI Registration No. 101. Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email: service@hdfclife.com, Tel. No: 1860 267 9999 (Mon-Sat 10 am to 7 pm) Local charges apply. Do NOT prefix any country code. e.g. +91 or 00. Website: www.hdfclife.com 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. This document has no monetary value at any time and is not proof of any contract with HDFC Life Insurance Company Limited. This version of the product brochure invalidates all previous printed versions for this particular plan. This product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Please know the associated risk and applicable charges from your insurance agent or the intermediary or the policy document of the insurer. ARN: MC/11/19/16593.

**Beware of Spurious Phone Calls and Fictitious/Fraudulent Offers** - IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



## Bluechip Corporate Investment Centre Limited

CIN : U65990MH1996PLC096899 Regd. Off. : 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001. Tel.: 2265 9033 / 2265 9034 Email: support@bluechipindia.co.in www.bluechipindia.co.in



## LIFE INSURANCE



## HDFC LIFE SANCHAY PLUS

## 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	32.5% of AP
10 Yrs	11 Yrs	25 Yrs	93.5% of AP

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

^ An Additional Income is payable in case 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/-

## 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 in case 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	31% of AP
10 Yrs	11 Yrs	Up to age 99 yrs	89% of AP

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

^ An Additional Income is payable in case 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: 101N134V03) is a non-participating, non-linked saving insurance plan. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: BR/07/19/14716 **BEWARE OF SPURIOUS/FRAUD PHONE CALLS!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

## ICICI PRU LIFE FUTURE PERFECT

## A LIMITED PAY NON LINKED INSURANCE PLAN

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

## Key Benefits of ICICI Pru Future Perfect

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

## Benefits in detail:

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

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

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

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

**Reversionary Bonus:** if any, will be declared each year during the term of the policy starting from the first policy year. Bonuses will be applied through the compounding reversionary bonus method.

**Terminal Bonus:** if any, will be declared and paid on Maturity or in case of death whichever is earlier.

**Death Benefit:** On death of the life assured during the policy term, the nominee will get higher of a) Sum Assured plus accrued Guaranteed Additions and subsisting Bonuses\* already accrued or b) 105% of all premiums paid as on date of death

## Sum Assured on Death:

Higher of

- 10 X (Annualized Premium + underwriting extra premium, if any + loadings for modal premiums, if any)
- Minimum guaranteed sum assured on maturity<sup>T&C3</sup>
- Absolute amount assured to be paid on death<sup>T&C4</sup>

\* Bonuses consist of vested reversionary bonuses, interim bonus and terminal bonus, if any.

## Basic Eligibility Conditions :

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

## PPT &amp; Policy Term:

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

## Minimum Premium

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

## Min. &amp; Max. Entry Age

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

**Terms and conditions :** 1. Tax benefits: Tax benefits under the policy will be as per the prevailing Income Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premiums paid and benefits received. Service tax and cess will be charged extra, as per applicable rates. The tax laws are subject to amendments from time to time. 2. Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is in force till the completion of entire policy term. 3. Minimum guaranteed sum assured on maturity is the Guaranteed Maturity Benefit (GMB) 4. Absolute amount assured to be paid on death is 10 times the Annualized Premium.

ICICI Prudential Life Insurance Company Limited IRDA Regn No. 105 . CIN:U66010MH2000PLC127837. Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India). © 2016, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025.. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Tax laws are subject to amendments from time to time. UIN 105N153V01 Advt no. E/II/0474/2016-17

**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 MAHALIFE GOLD

#### A Non Linked, Participating, Whole Life Individual Savings Plan

##### Key Features :

- Enjoy a lifelong coverage up to age 85 or age 100 by paying premium for 6, 8 or 15 years
- Plan your legacy by ensuring regular income<sup>1</sup> for yourself and your family for a long period of time
- Guaranteed Annual Coupons<sup>1</sup> starting from 10th policy anniversary till maturity
- Non Guaranteed Cash Dividends<sup>2</sup> annually from 6th policy anniversary till maturity
- Receive a lump sum at maturity in addition to the regular income
- Option to enhance protection through Riders<sup>3</sup>.
- Tax benefits<sup>4</sup> u/s 80C and 10 (10D) of the Income - Tax Act, 1961

##### Benefits of the plan:

**<sup>1</sup>Guaranteed Annual Coupons :** Guaranteed Annual Coupons will be payable at every policy anniversary starting from the 10th policy anniversary till maturity or till death of Insured, whichever is earlier, provided the policy then is in force. The Guaranteed Annual Coupon rate is Rs. 55 per 1,000 Basic Sum Assured.

##### <sup>2</sup>Non Guaranteed Cash Dividends :

Non Guaranteed Cash Dividends will be paid annually starting from the 6th policy anniversary. These dividends will be paid till the maturity of the plan or till death of Insured, whichever is earlier provided the policy then is in force for full Basic Sum Assured. These are not guaranteed and will be based on the Company's performance.

##### Maturity Benefits :

You will receive Minimum Guaranteed Sum Assured on maturity which is equal to the Basic Sum Assured provided the policy is in force and all due premiums have been paid.

##### Death Benefit:

In case of unfortunate death of the Insured, before the Maturity of the Policy, Sum Assured on death, subject to a minimum of 105% of total premiums received up to the date of death, will be payable to the nominee/legal heir provided the Policy is in force. The Policy will terminate upon death of the Insured and no other benefit under the Policy shall be payable.

"Sum Assured on death" shall be the higher of the following

- 10 times Annualised Premium
- Minimum Guaranteed Sum Assured on maturity

"Annualised Premium" shall be 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.

"Total Premiums Paid" means total of all the premiums received excluding any extra premium, any rider premium and taxes.

"Minimum Guaranteed Sum Assured on maturity" shall be the Basic Sum Assured.

The Death Benefit will be paid irrespective of any survival benefits already paid.

**Tax Benefits<sup>4</sup>:** Tax benefits u/s 80C and 10 (10D) of the Income -Tax Act, 1961

##### Eligibility Criteria :

Minimum Entry Age*	0 years (30 days)		
Premium Payment Term	6 years	8 years	15 years
Maximum Entry Age*	55 years	60 years	60 years
Maturity Age*	85 years OR 100 years		
Policy Term	85 years minus Entry Age OR 100 years minus Entry Age		
Payment Mode	Annual / Semi-Annual / Monthly		
Minimum Basic Sum Assured	Rs. 1,00,000		

\*All reference to age is as on last birthday.

Disclaimer : For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. This is not a contract of insurance. The precise terms and conditions of this plan are specified in the Policy Contract. 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 total premium paid. This Product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. Insurance cover is available under this product. In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines. <sup>3</sup>Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Rider (UIN: 110B028V01), Tata AIA Life Insurance Term Rider (UIN: 110B030V01) & Tata AIA Life Insurance Waiver of Premium Plus (WOPP) Rider (UIN: 110B029V01) are available under this plan. Riders are not mandatory and are available for a nominal extra cost. For more details on the benefits, premiums and exclusions under the riders please refer to the Rider Brochure or contact our Insurance Advisor or visit our nearest branch office. <sup>4</sup>Tax benefits would 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 benefits available to you.

(UIN: 110N029V03) Tata AIA Life Insurance Company Limited (IRDAI Regn. No. 110 CIN: U66010MH2000PLC128403). Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com or SMS 'LIFE' to 58888.L&C/Adv/2019/Dec/797

##### 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 PREMIER ENDOWMENT PLAN

#### A LIFE INSURANCE PLAN

#### GUARANTEE\* A GREAT START TO FULFILL YOUR DREAMS

**Kotak Premier Endowment Plan** is a long-term savings cum protection plan that provides financial security to cope with unfortunate contingencies along with the ability to save for your future financial needs. This plan provides guaranteed\* additions in the first five policy years and bonus start accruing from 6th Year onwards, all this put together builds up a corpus for your secure Future.

##### Key Advantages

- Guaranteed\* Additions : At 5% per annum of Basic Sum Assured in the first 5 policy years.
- Earn bonus for 6th policy year onwards.
- Convenience to select from multiple options of PPT.
- Tax Benefit #

##### How does the plan work

Kotak Premier Endowment Plan provides long term savings as well as protection to ensure financial independence under all circumstances.

- You select the Basic Sum Assured that will be payable on Maturity or on death, Policy Term and Premium Payment Term based on which the Premium amount will get calculated.
- Guaranteed\* Additions : in the first 5 policy years your policy will be eligible for Guaranteed\* Additions at 5% p.a. (simple) of Basic Sum Assured. These guaranteed\* additions will be payable either on maturity or on death whichever is earlier.

**Basic Sum Assured :** The Basic Sum Assured is selected by the Policyholder and the Premium is based on Basic Sum Assured, Term, Premium Paying Term and the Age of the Life Insured. This is the minimum amount guaranteed\* on Maturity where all the due premiums have been paid in full, This is also used to determine the Minimum Death Benefit.

**Maturity Benefit :** This plan provides for wealth creation during the policy tenure. On survival till the end of the policy term the following benefit will be payable.

Basic Sum Assured + Accrued Guaranteed\* Additions + Accrued Reversionary Bonuses and Terminal Bonus, if any

**Death Benefit :** In the unfortunate event of death during the policy term, the nominee will receive: Minimum Death Benefit + Accrued Guaranteed\* Additions + Accrued Reversionary Bonuses and Terminal Bonus, if any.

##### Minimum Death Benefit is as follows :

Entry age of Life Insured < 45 Years : Higher of 11 times of Annual Premium or Basic Sum Assured.

Entry age of Life Insured >= 45 years : Higher of 7 times of Annual Premium or Basic Sum Assured.

Kotak Premier Endowment Plan UIN: 107N079V02, Form No.: N079, 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 Critical Illness Plus Benefit Rider UIN: 107B020V01, Form No.: B020, Kotak Life Guardian Benefit Rider UIN: 107B012V02, Form No.: B012, Kotak Accidental Disability Guardian Benefit Rider UIN: 107B011V02, Form No.: B011, Ref. No.: KLI/19-20/E-EB/328. 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: [clientservicedesk@kotak.com](mailto:clientservicedesk@kotak.com) | Toll Free No: 1800 209 8800. This is a Savings-cum-Protection oriented Participating Endowment Plan. The product brochure gives only the salient features of the plan. Please refer the policy document for specific details on all terms and conditions. For more details on riders please read the Rider Brochure.

### 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<sup>#</sup> You start receiving Guaranteed<sup>®</sup> 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 Crescendo, '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.

### BHARTI AXA LIFE CHILD ADVANTAGE

#### A 6\* YEARS PAYMENT, 11\* YEARS TERM NON-LINKED PARTICIPATING LIFE INSURANCE PLAN

Bharti AXA Life Child Advantage is a traditional participating plan with an in-built Premium Waiver Benefit. The plan is flexible to suit the requirements of your child and help you plan his/her future.

##### Benefits under the Plan

**Guaranteed Payout (Applicable only for Money Back Option and subject to policy terms and conditions)**

The Guaranteed Payout would be paid during the last 5 Policy Yrs before Maturity Date as below:

Guaranteed Payout #	% Payable
End of 5th Year	10% of Sum Assured
End of 4th Year	10% of Sum Assured
End of 3rd Year	15% of Sum Assured
End of 2nd Year	15% of Sum Assured
End of 1st Year	20% of Sum Assured

# Year before Maturity Date

##### Maturity Benefit :

**Option 1 : Endowment Option :** 125% of S.A. will be paid on Maturity along with accrued Simple Reversionary Bonus & Terminal Bonus, if any.

**Option 2 : Money Back Option :** 40% of S.A. will be paid on Maturity along with accrued Simple Reversionary Bonus & Terminal Bonus, if any.

**Life Insurance Benefit :** In case of unfortunate event of death the nominee will receive the S.A or 11 Times of A.P. whichever is higher. In addition to the above, all outstanding premiums would be waived of and all the benefits under the plan would continue as scheduled.

\* Available in other terms as well. Bharti AXA Life Insurance Company Limited, IRDAI Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. **Insurance is the subject matter of the solicitation.** For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Bharti AXA Life is the name of the Company and Bharti AXA Life Child Advantage is only the name of the traditional participating life insurance policy and does not in any way represent or indicate the quality of the policy or its future prospects.. Life Insurance Coverage is available under this policy. Bharti AXA Life Child Advantage UIN: 130N065V01.

**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

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

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 Dec'2019 If undelivered please return to : 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001.