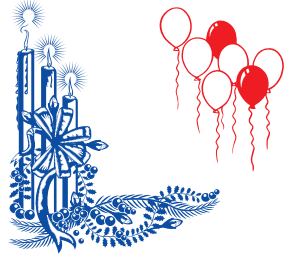


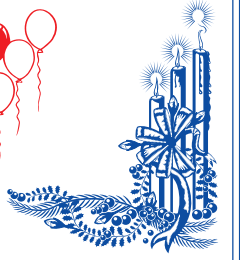
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SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 30/09(Cr.)	NAV 27/12	Growth (%)		Value of Rs.1 Lac		Fund Name	Corpus 30/09(Cr.)	NAV 27/12	Growth (%)		Value of Rs.1 Lac	
			3 Yr	5 Yr	3 Yr	5 Yr				3 Yr	5 Yr		
BALANCED FUNDS													
L&T India Prudence	6154.21	26.45	14.03%	18.36%	1,48,271	2,32,287	ICICI Prudential Top 100	2578.87	335.56	12.92%	17.18%	1,43,983	2,20,936
Reliance Regular Savings	8133.18	55.39	13.96%	16.83%	1,47,999	2,17,657	ICICI Pru. Foc. Bluechip Eq.	14208.37	40.77	12.90%	17.34%	1,43,907	2,22,449
ICICI Prudential Balanced	17222.41	130.53	13.69%	18.69%	1,46,949	2,35,543	Aditya BSL Frontline Equity	18722.74	221.91	12.78%	17.62%	1,43,449	2,25,116
DSP BlackRock Balanced	5493.15	151.16	13.68%	16.12%	1,46,910	2,11,123	UTI Top 100	913.83	65.69	12.43%	16.13%	1,42,117	2,11,214
HDFC Balanced	14268.40	151.37	13.49%	18.97%	1,46,175	2,38,335	Aditya BSL Top 100 Fund	3248.92	58.80	12.15%	17.94%	1,41,058	2,28,195
SBI Magnum Balanced	13914.02	128.21	13.05%	18.06%	1,44,481	2,29,358	Kotak 50 Regular Plan	1385.13	225.56	11.88%	15.58%	1,40,042	2,06,259
Aditya BSL Balanced '95	10453.28	771.20	12.78%	17.55%	1,43,449	2,24,447	UTI Bluechip Flexicap	1971.52	33.30	11.33%	15.23%	1,37,987	2,03,155
HDFC Prudence Fund	29593.43	524.13	12.35%	17.00%	1,41,814	2,19,245	Franklin India Bluechip	8678.83	462.68	11.29%	14.52%	1,37,838	1,96,973
UTI Balanced Fund	3316.86	173.43	12.25%	14.82%	1,41,436	1,99,567	Reliance Foc. Large Cap	1276.48	30.71	11.29%	15.60%	1,37,838	2,06,438
Baroda Pioneer Balance	330.61	57.74	12.07%	14.10%	1,40,756	1,93,387	Tata Large Cap Fund	806.57	212.96	10.88%	14.80%	1,36,320	1,99,393
Kotak Balance	1938.58	17.34	11.93%	13.82%	1,40,230	1,91,026	IDBI India Top 100 Equity	453.55	24.34	10.81%	15.22%	1,36,062	2,03,067
Canara Robeco Balance	1188.28	148.60	11.83%	15.96%	1,39,854	2,09,672	MIDCAP EQUITY FUNDS						
Franklin India Balanced	2088.16	117.05	11.39%	16.55%	1,38,210	2,15,061	Aditya BSL Small & Midcap	1069.19	44.68	25.59%	27.89%	1,98,091	3,42,124
DIVERSIFIED EQUITY FUNDS													
L&T India Value	5062.46	38.83	20.49%	26.21%	1,74,925	3,20,235	L&T Midcap Fund	1146.75	150.18	23.38%	29.00%	1,87,817	3,57,231
DSP BlackRock Opportunities	3225.41	231.70	18.72%	20.90%	1,67,329	2,58,304	HDFC Small Cap	1228.28	45.92	22.35%	24.05%	1,83,152	2,93,754
Tata Equity PE Fund	1569.94	140.62	18.20%	23.07%	1,65,140	2,82,333	CanRobeco Emerging Eq.	2231.42	97.86	21.74%	29.14%	1,80,426	3,59,173
Aditya BSL Advantage	4157.79	449.06	18.18%	22.86%	1,65,056	2,79,932	Aditya BSL Pure Value	1540.35	67.20	21.34%	30.11%	1,78,654	3,72,867
SBI Magnum Multicap	2840.23	48.64	17.34%	21.37%	1,61,562	2,63,364	Franklin (I) Smaller Comp.	6109.25	63.20	21.10%	30.07%	1,77,596	3,72,294
Reliance Growth Fund	6591.97	1191.51	17.15%	19.22%	1,60,778	2,40,849	Sundaram Select Midcap	5568.39	543.16	20.78%	26.07%	1,76,192	3,18,463
Aditya Birla Sun Life Eq.	6699.85	729.40	17.03%	21.70%	1,60,285	2,66,964	Kotak Emerging Eq. Scheme	2241.52	41.77	20.27%	25.03%	1,73,969	3,05,542
SBI Magnum Multiplier	1902.20	225.28	16.82%	20.88%	1,59,423	2,58,091	Sundaram S.M.I.L.E.	1262.64	113.06	19.96%	27.38%	1,72,627	3,35,356
Axis Focused 25 Fund	1761.46	26.34	16.53%	18.20%	1,58,239	2,30,721	Kotak Mid-Cap	716.11	83.70	19.60%	22.97%	1,71,078	2,81,187
IDFC Classic Equity Fund	1491.15	46.38	16.27%	15.54%	1,57,182	2,05,903	HDFC Mid-Cap Oppo.	17671.33	59.88	19.32%	26.49%	1,69,879	3,23,803
HDFC Capital Builder	1727.73	301.90	16.09%	21.02%	1,56,453	2,59,589	DSP BR Small & Mid Cap	4388.68	58.00	19.10%	23.81%	1,68,941	2,90,923
Kotak Opportunities	1792.72	119.42	15.67%	19.11%	1,54,761	2,39,740	IDFC Sterling Equity	1598.83	58.22	18.52%	21.95%	1,66,485	2,69,717
Reliance Regular Savings	3116.76	77.36	15.52%	18.09%	1,54,160	2,29,650	SBI Magnum Midcap	3811.98	86.22	18.16%	25.84%	1,64,972	3,15,568
Kotak Select Focus Fund	13073.71	33.56	15.45%	20.65%	1,53,880	2,55,645	Tata Midcap Growth	632.58	152.15	18.15%	25.70%	1,64,931	3,13,817
Sundaram Equity Multiplier	289.85	33.01	15.20%	17.00%	1,52,882	2,19,245	Franklin India Prima	5953.08	1011.51	17.90%	25.22%	1,63,886	3,07,871
Templeton India Growth	584.73	278.26	15.08%	17.73%	1,52,405	2,26,170	Reliance Mid & Small Cap	3058.40	50.75	17.34%	24.40%	1,61,562	2,97,922
HDFC Core & Satellite	633.21	87.61	14.66%	17.40%	1,50,743	2,23,018	ICICI Prudential Midcap	1272.43	106.28	17.00%	25.88%	1,60,161	3,16,070
Franklin (I) High Gr. Comp.	6802.01	41.44	13.96%	23.44%	1,47,999	2,86,602	ELSS FUNDS						
DSP BlackRock Equity	2418.42	67.19	13.76%	17.51%	1,47,221	2,24,065	Tata India Tax Savings	784.51	81.02	19.66%	21.82%	1,71,335	2,68,283
ICICI Prudential Multicap	2831.40	282.22	13.71%	18.52%	1,47,027	2,33,861	IDFC Tax Advantage	661.74	59.28	18.76%	21.85%	1,67,498	2,68,613
Franklin (I) Opportunities	647.29	77.15	13.43%	18.45%	1,45,943	2,33,171	Aditya BSL Tax Relief 96	3761.41	164.46	18.11%	22.37%	1,64,763	2,74,394
Templeton India Equity	1022.69	48.01	13.30%	15.84%	1,45,442	2,08,590	Aditya Birla Sun Life Tax	576.94	97.39	17.48%	21.59%	1,62,141	2,65,760
Reliance Vision	3324.64	618.03	13.26%	18.24%	1,45,288	2,31,112	DSP BlackRock Tax Saver	3071.92	48.62	17.05%	21.04%	1,60,367	2,59,803
HDFC Growth	1121.08	189.75	13.25%	15.36%	1,45,249	2,04,304	L&T Tax Advantage Fund	2445.64	57.26	17.04%	19.62%	1,60,326	2,44,917
Tata Equity Opportunities	1282.46	203.17	13.23%	18.35%	1,45,173	2,32,189	Sundaram Diversified Eq.	1975.16	107.62	15.70%	17.75%	1,54,882	2,26,363
Franklin India Prima Plus	11378.59	595.40	13.19%	18.95%	1,45,019	2,38,134	HDFC Long Term Adv.	1485.99	352.67	14.94%	19.41%	1,51,850	2,42,775
LARGE CAP EQUITY FUNDS													
IDFC Focused Equity	335.06	40.41	14.72%	15.39%	1,50,979	2,04,569	Reliance Tax Saver (ELSS)	8960.11	68.60	14.32%	22.93%	1,49,406	2,80,730
SBI Bluechip Fund	15316.70	38.76	14.39%	18.63%	1,49,680	2,34,948	Kotak Tax Saver	676.32	43.04	13.92%	16.64%	1,47,843	2,15,892
							Axis Long Term	14286.06	41.47	13.80%	22.98%	1,47,376	2,81,302
							BNP Paribas Long Term Eq.	580.87	39.61	13.20%	18.85%	1,45,057	2,37,135
							UTI Long Term Equity	886.95	89.05	12.61%	16.42%	1,42,801	2,13,864

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SELECT BALANCED FUND DIVIDEND PERFORMANCE

Fund Name	Div Mode	Total Dividend		NAV (27/12)	Dividend Declared during Financial Year 2017-18											
		F.Y. 16-17	F.Y. 17-18		Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18	Mar-18
CanRobeco Balance	Mthly	72.00%	50.20%	84.8100	6.20%	6.30%	6.20%	6.30%	6.30%	6.20%	6.30%	6.40%	T.B.A	T.B.A	T.B.A	T.B.A
DSP BR Balanced	Mthly	26.98%	16.85%	26.6240	2.09%	2.14%	2.12%	2.10%	2.10%	2.10%	2.10%	2.10%	T.B.A	T.B.A	T.B.A	T.B.A
HDFC Prudence Fund	Mthly	36.00%	27.00%	32.7410	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	T.B.A	T.B.A	T.B.A	T.B.A
ICICI Pru Balanced	Mthly	20.90%	21.60%	25.8700	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	T.B.A	T.B.A	T.B.A	T.B.A
Kotak Balance	Mthly	10.80%	10.60%	17.3360	1.10%	1.10%	1.10%	1.20%	1.10%	1.10%	1.10%	1.40%	T.B.A	T.B.A	T.B.A	T.B.A
L&T India Prudence	Mthly	11.40%	11.60%	20.6460	1.20%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	T.B.A	T.B.A	T.B.A	T.B.A
Reliance RSF - Balanced	Mthly	16.50%	7.70%	11.6500	—	0.90%	0.90%	0.90%	1.00%	1.00%	1.00%	1.00%	T.B.A	T.B.A	T.B.A	T.B.A
Tata Balanced Fund	Mthly	53.40%	36.90%	69.6590	4.60%	4.60%	4.60%	4.70%	4.70%	4.60%	4.50%	4.60%	T.B.A	T.B.A	T.B.A	T.B.A
UTI Balanced Fund	Mthly	24.50%	24.30%	31.8600	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	T.B.A	T.B.A	T.B.A	T.B.A
ABSL Balanced '95	Qtrly	141.10%	131.00%	151.3300	—	—	46.00%	—	—	39.00%	—	46.00%	T.B.A	—	—	T.B.A
HDFC Balanced Fund	Qtrly	20.00%	15.00%	32.2710	—	—	5.00%	—	—	5.00%	—	5.00%	T.B.A	—	—	T.B.A
SBI Magnum Balanced	Qtrly	25.00%	19.20%	30.5670	—	—	6.00%	—	—	6.50%	—	6.70%	T.B.A	—	—	T.B.A

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

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LIFE INSURANCE

ABSLI GUARANTEED MILESTONE PLAN**A Non Linked Non Participating Life Insurance Plan****(FROM ADITYA BIRLA SUN LIFE INSURANCE COMPANY LTD.)****Key Benefits**

- ☑ Fully guaranteed benefits on death or maturity.
- ☑ Guaranteed Additions that boost your corpus year on year
- ☑ Flexibility to also cover your spouse by choosing Joint Life Protection
- ☑ Flexibility to choose the policy term.

Benefits under the Plan

Guaranteed Additions : Guaranteed Additions will accrue on monthly basis to the policy on each policy month till maturity; provided all due premiums have been paid and shall be payable in the event of death of the life insured or policy maturity whichever is earlier.

Maturity Benefit : On Maturity (at the end of policy term), the policy holder will get a) Maturity Sum Assured, plus b) Accrued Guaranteed Additions, where Maturity Sum Assured is the sum of all the premiums payable (excluding loadings for modal premiums, applicable taxes or other extras, if any)

For details of Death Benefit - Joint Life, Available Riders, and Complete Details of this policy please read the Available Policy Brochure.

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Death Benefit - Single Life: In case of unfortunate event of the death of the insured; The Sum Assured on death will be paid to nominee in 10 equal annual installments.

The Sum Assured on Death will be the highest of a) Sum Assured (15 X Annual Premium) or b) 105% of the total premiums paid as on the date of death or c) Maturity Sum Assured. In case the nominee would like to get a lump sum payment instead of the annual installments, the Insurance company will pay the discounted value of the outstanding annual installments as a lumpsum. The discounted value currently shall be calculated using an interest rate of 8.75% P.A.

Boundary Conditions

Age at Entry : Min - 30 days, Max - 60 Yrs
 PPT & Policy : PPT - 6 Yrs, Term - 12 / 14 Yrs,
 PPT - 8 Yrs, Term - 16 / 18 Yrs,
 PPT - 10Yrs, Term - 20 / 22 Yrs,
 PPT - 12Yrs, Term - 24 / 26 Yrs,
 Min. Premium: Rs.15,000/-
 Premium Mode : M / Q / H / A

EDELWEISS TOKIO LIFE - GCAP**A Non Linked Non Participating Guaranteed Return Life Insurance Plan****Key Benefits**

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

Benefits under the Plan

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

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

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

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

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

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

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

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

Boundary Conditions

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

Disclaimer: Edelweiss Tokio Life - GCAP is only the name of the non-participating endowment life insurance contract and does not in any way indicate the quality of the contract, its future prospects, or returns. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Edelweiss Tokio Life Insurance Company Ltd. IRDAI Regn. No. 147, CIN: U66010MH2009PLC197336) ARN: Pr/02/Dec 2017, UIN: 147N031V01, Registered Office: Edelweiss House, Off CST Road, Kalina, Mumbai 400098. Corporate Office: 3rd & 4th Floor, Tower 3, Wing 'B', Koinoor City, Kiroli Road, Kurla (W), Mumbai 400070, Toll Free: 1800 2121212 | Fax No.: +91 22 7100 4133 | www.edelweisstokio.in Flower & Edelweiss (as displayed above) are trademarks of Edelweiss Financial Services Limited; "Tokio" is Trademark of Tokio Marine Holdings Inc. and used by Edelweiss Tokio Life Insurance Co. Ltd. under license.

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^{T&C1}: Applicable to premiums paid and benefits received as per the prevailing tax laws.

Benefits in detail:

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

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

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

Policy Year	PPT 5/7 Yrs	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^{T&C3}
- Absolute amount assured to be paid on death^{T&C4}

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

Basic Eligibility Conditions :

	Policy Term:	Min. & Max. Entry Age	Min. Premium
PPT 5 Yrs	10 to 15 Yrs	3 Yr & 45Yrs	Rs.40,000
PPT 7 Yrs	12 to 17 Yrs	1 Yr & 58Yrs	Rs.18,000
PPT 10 Yrs	15 to 20 Yrs	91days & 55Yrs	Rs.12,000
PPT 15 Yrs	20 to 25 Yrs	91days & 50Yrs	Rs.9,600
PPT 20 Yrs	25 to 30 Yrs	91days & 45Yrs	Rs.8,400

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

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

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.

This writup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. All the tax benefits under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The tax benefits are subject to change with change in tax laws. Please consult your own tax consultant to know the tax benefit available to you. Bharti AXA Life Monthly Income Plan +, 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 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation.

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.

TATA AIA LIFE INSURANCE MONEY BACK PLUS**A Non Linked Participating Endowment Assurance Plan**

Tata AIA Life Insurance Money Back Plus is a participating non linked Money Back Insurance Plan, which caters to your need for guaranteed Cash inflow at regular intervals along with the protection of a life cover from uncertainties of life.

The plan offers the advantage of paying for only half of the policy term along with enhancement of your savings through accumulation of Compound Reversionary Bonuses (if any) throughout the Term.

Benefits under the Plan

Survival Benefit: The plan provides you with regular payouts as a percentage of the Basic Sum Assured (BSA) as per the table below

End of Policy Year	Yr 4	Yr 8	Yr 12	Yr 16
% of Basic Sum Assured	20%	20%	20%	50%

Maturity Benefit : On Maturity (at the end of policy term), Guaranteed Sum Assured on maturity along with vested Compound Reversionary Bonus and Terminal Bonus, if any, is payable, where Guaranteed Sum Assured on maturity is 50% of Basic Sum Assured.

Death Benefit: In case of unfortunate event of the death of the insured; Sum Assured on death plus vested Compound Reversionary Bonus and Terminal Bonus, if any, is payable. This total amount will be subject to a minimum of 105% of Total Premiums Paid, as on the date of death.

Where 'Sum Assured on death' shall be higher of a) 10 times Annualised premium or b) Basic Sum Assured. The above benefit will be paid irrespective of the regular payouts already paid.

Inbuilt Accidental Death Benefit: We will pay an additional amount equal to the Basic Sum Assured in case of unfortunate death due to accident. This benefit is applicable only for entry age of 18 yrs or more

Boundary Conditions

Age at Entry : Min - 2 Yrs, Max - 51 Yrs Age at Maturity : Min - 18 Yrs, Max - 75 Yrs
 Policy Term & PPT : Term - 16 Yrs, PPT - 8 Yrs Min. Sum Assured : Rs.2,00,000/-
 Premium Mode : M / H / A

Tata AIA Life Insurance Company Ltd. (IRDA of India Regn. No. 110) (CIN: U66010MH2000PLC128403), 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Service tax, Swachh Bharat Cess and TDS are applicable as per governing laws. Tata AIA Life Insurance Company Limited reserves the right to recover/ deduct from the policyholder, any levies and duties (including Service Tax, Swachh Bharat Cess and TDS), as imposed by the government from time to time. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you. Insurance cover is available under this product. This product is underwritten by Tata AIA Life. The plan is not a guaranteed issuance plan and will be subject to Company's underwriting and acceptance Approval Number: L&C/Adv/2016/Mar/239 UIN: 110N119V01

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS**IRDAI clarifies to public that**

- * IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- * IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

LIFE INSURANCE & INVESTMENTS

OUR NEW OFFICES ACROSS INDIA

Chikkamagalur (Karnataka)	: Shop No. 1, Hanumanthappa Circle, M. G. Road, Chikkamagalur Tel.: 08262 - 236 702 / 235 702
Chitradurga (Karnataka)	: Shop No. 2, Sri Ranga Complex, Near KSRTC Bus Stop, Opp. Union Bank, Tel.: 08194 - 222 669 / 222 449
Kankarbagh (Bihar)	: No. 301, 3rd Flr., Maa Geeta Complex, 1 RC/13 Mahatma Gandhi Nagar, Tel.: 0612 - 234 0155 / 234 0156
Kazipet (Telangana)	: H. No. 25-5-212/1, First Floor, Vishnupuri, Near Karur Vysya Bank and Water Tank, Tel.: 0870 - 243 4545 / 244 4747
Kengeri (Bengaluru)	: MIG 26, First Floor, 1st Main Road, Hoysala Circle, Kengeri Satellite Town, Tel.: 080 - 2848 5695 / 2848 5696
Mayiladuthurai (Tamil Nadu)	: No. 98, Shop No. 15, Gr. Flr., David Nadar Complex, No. 2 Road, Opp. Indian Bank, Tel.: 04364 - 227 531 / 227 532
Nagole (Hyderabad)	: Ho. No. 2-3-915, Plot No. 161, 1st Flr., Rd. No. 1, Arunodayanagar, Beside SBI Bank, Tel.: 040 - 2422 1316 / 2422 4316
RDC Ghaziabad (Uttar Pradesh)	: Shop No. F 114, Unit 9 & 10, First Floor, Aditya Corporate Hub RDC Ghaziabad, Tel.: 0120 - 654 4050
RTC 'X' Road (Hyderabad)	: No. 20, D. No. 1-7-1074, Gr. Flr., Sri Dattasai Commercial Complex, RTC 'X' Rd, Tel.: 040 - 2764 5316 / 2766 5317
Sanjay Nagar (Bengaluru)	: No. 4, Second Floor, Laxmi Niwas, NGEF Layout, Sanjay Nagar Main Road, Bengaluru, Tel.: 080 - 2341 6703 / 2351 6703

Satellite (Ahmedabad)	: Shop No. 153, 1st Floor, Satyam Mall, Nr. Kameshwar school, Jodhpur Cross Road, Tel.: 079 - 2676 9024 / 2676 9025
Silchar (Assam)	: Shop No. 2, Gr. Floor, Holding No. 324, Palki Building, Hospital Road, Tel.: 0384 - 222 2138 / 222 2118
Thane (East) (Mumbai)	: Shop No. 59, Gautam Centre CHS Ltd., Tilak Road, Near Mangala High School, Tel.: 022 - 2532 0283 / 2532 0284
Vasundhara Enclave (New Delhi)	: Shop No. 130, 1st Flr., Plot No. 1, Vasundhara Enclave, Nr. Abhayant Apt., Tel.: 011 - 4984 7952 / 4984 7953.
Vadavalli (Coimbatore)	: No. 144, First Floor, V.R.K. Complex, Maruthamalai Road, Vadavalli, Tel.: 0422 - 242 3800 / 242 4900
Virudhunagar (Tamil Nadu)	: No. 130/20, Ayyan Complex, 1st Floor, Katcheri Road, Opp. BSNL, Tel.: 04562 - 243 533 / 243 534

OUR OFFICES CHANGED TO NEW LOCATIONS

AJC Road (Kolkata)	: 4, Circus Avenue, Ground Floor, West Portion, P.S. Karaya Thana, AJC Road Tel.: 033 - 2287 0633 / 2287 0241
Korba (Chattisgarh)	: Shop No. 3, K. M. Complex, SBI Building, Near Palm Mall, T. P. Nagar, Tel.: 07759 - 245 775 / 245 776
Kurla-Nehru Nagar (Mumbai)	: Shop No - 12, Building No. 53, Akashdeep CHS., Nehrunagar, Kurla (E), Tel.: 022 - 2529 0431 / 2529 0432
Mira Road (Mumbai)	: Shop No. D/ 88, Shanti Shopping Centre, Opp. Mira Road Railway Station, Tel.: 022 - 2812 4947 / 2812 4973

MUTUAL FUND LATEST DIVIDENDS

Scheme Name	Dividend Date	Dividend %	Scheme Name	Dividend Date	Dividend %
Franklin Build India	29/12/17	22.50%	ICICI Pru Eq.Income (QD)	21/12/17	1.70%
Kotak Tax Saver	29/12/17	4.00%	Kotak Eq. Savings (MD)	21/12/17	1.80%
SBI Magnum Multicap	29/12/17	25.00%	Kotak Eq. Savings (QD)	21/12/17	1.80%
Tata Ethical Fund	29/12/17	63.50%	ICICI Pru Eq. Income (HD)	20/12/17	2.40%
HSBC Equity Fund	28/12/17	35.00%	ICICI Pru Long Term Eq.	20/12/17	7.00%
Kotak 50	28/12/17	15.20%	ICICI Pru Multicap	15/12/17	30.00%
Reliance Tax Saver	28/12/17	6.00%	ICICI Pru Dynamic Plan	13/12/17	2.40%
UTI Dividend Yield	28/12/17	7.50%	UTI MNC Fund	06/12/17	36.00%
L&T Ind. Special Situations	22/12/17	2.20%	BNP Paribas Div. Yield	30/11/17	1.80%
ICICI Pru Eq.Income (MD)	21/12/17	1.00%	BNP Paribas Mid Cap	30/11/17	2.50%

LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN & MFG)

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)			Value of 1000 in 3Yrs
				12M Mths	24M Mths	36M Mths	
Bajaj Finance Ltd.	CRISIL FAAA	25000	M/Q/C	7.60	7.80	7.85	1254
Dewan Housing Ltd.	CARE AAA	2000	A/C	7.70	7.80	7.85	1254
HDFC Ltd.	CRISIL FAAA	20000	M/Q/A/C	7.30	7.30	7.40	1239
LIC Housing Finance	CRISIL FAAA	10000	H/C	7.30	7.40	7.45	1240
Mahindra Finance	CRISIL FAAA	10000	Q/H/C	7.50	7.50	7.55	1244
PNB Housing Finance	CRISIL FAAA	20000	H/C	7.25	7.40	7.40	1239
Sundaram Home Fin.	ICRA MAA+	10000	M/Q/C	6.75	7.25	7.25	1233

* Fixed Deposit Accepted in select cities, please contact our branches for details at the latest Interest rates.

* Fixed Deposit Investments are unsecured in Nature. Investors are advised to go through the financial reports of the company before investing.

HDFC LIFE SUPER INCOME PLAN

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

HDFC Life Super Income Plan is a participating regular income plan with guaranteed benefits plus bonuses. This policy offers guaranteed* income for a period of 8 to 15 yrs and is ideal for individuals who need regular income to fulfill their financial goals uninterrupted.

Benefits under the Plan:

Guaranteed Base Income (GBI): Guaranteed Base Income varying from 8.00% to 12.50% (depending on Plan Option chosen) of the Sum Assured on Maturity is payable at the end of each year during the payout period.

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

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

Maturity Benefits: On Maturity the Life Assured will get the Last Guaranteed Base Income Payout plus Accrued Reversionary Bonuses (if any) plus Terminal Bonus (if any)

Death Benefits: On Death of the life assured the Nominee will get the Death Benefit which will be higher of (Sum Assured on Maturity or 10 times of Annual Premium for age upto 50 Yrs and 7 times for age 50 Yrs above). Plus Accrued Bonuses (if any). The death benefit will be a minimum of 105% of the total premiums ^ paid under the policy

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

INCOME PAYOUT & BONUS HISTORY

Options	PPT	Income Period	Policy Term	GBI As a % of S.A		Bonus History :
				Annual	Monthly	
Option 1	8 Yr	8 Yr	16 Yr	12.50%	1.00 %	F.Y.13-14 : 4.50%
Option 2	8 Yr	10 Yr	18 Yr	10.00%	0.80 %	F.Y.14-15 : 4.50%
Option 3	10 Yr	10 Yr	20 Yr	12.00%	0.96 %	F.Y.15-16 : 5.00%
Option 4	10 Yr	12 Yr	22 Yr	10.00%	0.80 %	F.Y.16-17 : 4.50%
Option 5	12 Yr	12 Yr	24 Yr	10.00%	0.80 %	
Option 6	12 Yr	15 Yr	27 Yr	8.00%	0.64 %	

*The income will be received in the Payout Period and it will start once the premium payment term is over provided the policy is in force and the policyholder is alive

^ excludes any underwriting extra premiums, modal loadings and any taxes paid

Insurance is the subject matter of the solicitation. The product writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. The information contained here must be read in conjunction with the Policy Document. In case of any conflict, the terms mentioned in the Policy Document shall prevail. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. HDFC Life Super Income Plan (Form No.P501-121, UIN - 101N098V01).

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 < 45Years : 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.

Note : Death Benefit at any point in time has to be at least 105% of the premiums paid till the date of death (excluding any extra premium and modal factor if any). Kotak Premier Endowment Plan: UIN-107N079V01, Form No:N079, Ref. No.: KLI/14-15/P.MG/165. Kotak Mahindra Old Mutual Life Insurance Ltd; CIN: U66030MH2000PLC128503; Regn. No.:107, Regd. Office: 4th Floor, Vinay Bhavya Complex, 159 A, C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400098. Website: http://insurance.kotak.com | Email: clientservices@kotak.com | Toll Free No:1800-209-8800. This is a Savings cum Protection oriented plan. This is a participating endowment plan. *Guaranteed benefits due under this plan are available provided premiums are paid regularly for the entire premium payment term and the policy is in force. Insurance is the subject matter of solicitation. For more details on risk factors, terms # and conditions please read sales brochure carefully before concluding a sale. Tax benefits are subject to change in tax laws. You are advised to consult your tax advisor for details.

RELIANCE NIPPON LIFE INCREASING MONEY BACK PLAN

A NON-LINKED, NON-PARTICIPATING LIFE INSURANCE PLAN

Reliance Nippon Life Increasing Money Back Plan is a non-linked, non-participating life insurance plan that gives increasing guaranteed* payouts every 3 years to keep pace with your growing lifestyle needs.

Highlights of Reliance Nippon Life Increasing Money Back Pan

- ☑ Gift your family a lifestyle upgrade every three years.
- ☑ Increasing payouts that match your increased responsibility at every lifestage
- ☑ Guaranteed* money-back payouts help you plan for the long term
- ☑ Protect your family's well-being against unforeseen events.
- ☑ Avail tax Benefits on premiums, maturity and money-back payouts,

Benefit in details

Money Back Benefit : Money back benefits as a percentage of the Base Sum Assured will be paid at regular intervals of three years starting from the end of third Policy Year. The money-back payouts applicable are as below.

End of Policy Year	Yr 3	Yr 6	Yr 9	Yr 12
% of Base Sum Assured	10%	20%	30%	50%

Maturity Benefit : On Survival of the Life Assured till the end of the policy term, the Guaranteed Sum Assured on Maturity, equal to 100% of Base Sum Assured, will be paid

Death Benefit : The Death Benefit is higher of : 1) Sum Assured on Death , 2) 105% of all premiums paid (excluding any underwriting extra premiums, rider premiums, service tax and cess) Where, Sum Assured on Death is the highest of: a. 10 times Annualised Premium, b. Absolute amount assured to be paid on Death, i.e. Base Sum Assured, c. Guaranteed Sum Assured on Maturity

Basic Features of the Plan:

Min. Age of Entry	: 15 Years
Max. Age of Entry	: 55 Years
Policy Term	: 15 Years
Premium Paying Term	: Limited Pay - 7 Yrs, Regular Pay - 15 Years
Min. Annual Premium	: Rs.18,000/-
Payment Mode	: Y / H-Y / Q / M.

* Condition apply, The customer will get guaranteed payouts provided the policy is in-force and all due premiums have been paid. Tax laws are subject to change, consulting a tax expert is advisable. This product leaflet gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. For more details, this leaflet should be read in conjunction with the sales brochure and policy exclusions. For further details on all the conditions, exclusions related to Reliance Nippon Life Increasing Money Back Plan, please contact our insurance advisors. Reliance Nippon Life Insurance Company Limited (formerly known as Reliance Life Insurance Company Limited) (IRDAI Registration No. 121). Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra - 400 710, India. Corporate Office: Reliance Centre, Off Western Express Highway, Santacruz East, Mumbai - 400 055. Fax No: +91 22 3303 5662. Follow us on Twitter: @relinipponlife. Call us: (022) 3033 8181 (Local call charges apply) or 1800 3000 8181. (Toll Free) between 9 am to 6 pm from Monday to Saturday. Email us: rnlife.customerservice@reliancecda.com UIN for Reliance Nippon Life Increasing Money Back Plan: 121N116V01 Visit us: www.reliancenipponlife.com ARN No.: Mktg/IMBP Sales Leaflet/V1/July 2017, for private circulation only.



BLUECHIP OFFICES IN INDIA

ANDHRA PRADESH / TELANGANA		Kerala		Mumbai		NEW DELHI / N.C.R.		WEST BENGAL / ASSAM	
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