BLUECHIP BULLETIN

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(1st to 15th Mar'2018)

SELECT BALANCED FUND DIVIDEND PERFORMANCE

Fund Name	Div	Total D	ividend	NAV				Divide	nd Declai	ed during	g Financi	al Year 20	17-18			
	Mode	F.Y. 16-17	F.Y.17-18	(26/02)	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%	69.30%	82.3300	6.20%	6.30%	6.20%	6.30%	6.30%	6.20%	6.30%	6.40%	6.40%	6.40%	6.30%	T.B.A
DSP BR Balanced	Mthly	26.98%	21.05%	25.3250	2.09%	2.14%	2.12%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	T.B.A	T.B.A
HDFC Prudence Fund	Mthly	36.00%	33.00%	31.6000	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	T.B.A
ICICI Pru Balanced	Mthly	20.90%	26.40%	25.0900	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	T.B.A
Kotak Balance	Mthly	10.80%	13.45%	16.8210	1.10%	1.10%	1.10%	1.20%	1.10%	1.10%	1.10%	1.40%	1.40%	1.45%	1.40%	T.B.A
L&T India Prudence	Mthly	11.40%	14.20%	20.1390	1.20%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	T.B.A
Reliance RSF - Balanced	Mthly	_	9.70%	11.4200	_	0.90%	0.90%	0.90%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	T.B.A
Tata Balanced Fund	Mthly	53.40%	55.70%	67.2970	4.60%	4.60%	4.60%	4.70%	4.70%	4.60%	4.50%	4.60%	4.60%	7.00%	7.20%	T.B.A
UTI Balanced Fund	Mthly	24.50%	31.00%	30.8700	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	4.00%	T.B.A
ABSL Balanced '95	Qtrly	141.10%	131.00%	147.1700	_	_	46.00%	_	_	39.00%	_	_	46.00%	_	_	T.B.A
HDFC Balanced Fund	Qtrly	20.00%	15.00%	31.9260	_	_	5.00%	_	_	5.00%	_	_	5.00%	_	_	T.B.A
SBI Magnum Balanced	Qtrly	25.00%	19.20%	29.2830	_	_	6.00%	_	_	6.50%	_	_	6.70%	_	_	T.B.A

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus	NAV	Gro	wth (%)	Value o	f Rs.1 Lac	Fund Name	Corpus	NAV	Growth (%)		Value o	f Rs.1 Lac
	31/12(Cr.)	26/02	3 Yr	5 Yr	3 Yr	5 Yr		31/12(Cr.)	26/02	3 Yr	5 Yr	3 Yr	5 Yr
ELSS FUNDS							MIDCAP EQUITY FUNDS						
L&T Tax Advantage Fund	2740.53	56.22	14.71%	20.13%	1,50,940	2,50,183	HDFC Small Cap Fund	1666.03	45.74	21.71%	24.89%	1,80,293	3,03,835
IDFC Tax Advantage (ELSS)	773.80	58.41	14.60%	22.23%	1,50,506	2,72,828	Aditya BSL Small & Midcap	1474.77	42.05	20.91%	28.17%	1,76,761	3,45,885
Tata India Tax Savings	952.68	77.10	14.18%	21.20%	1,48,857	2,61,525	L&T Midcap Fund	1648.28	143.89	19.35%	29.57%	1,70,007	3,65,193
DSP BlackRock Tax Saver	3525.31	46.55	13.58%	20.96%	1,46,523	2,58,946	Canara Robeco Emerging Eq.	2744.77	94.34	18.02%	30.14%	1,64,387	3,73,297
Aditya BSL Tax Relief 96	4342.72	158.18	13.09%	22.69%	1,44,635	2,78,001	Franklin (I) Smaller Comp.	6849.94	60.85	17.33%	30.28%	1,61,520	3,75,309
HDFC Long Term Advantage	1562.76	344.62	12.91%	19.01%	1,43,945	2,38,736	Kotak Emerging Eq. Scheme	2720.74	39.95	16.51%	26.01%	1,58,157	3,17,706
Aditya Birla Sun Life Tax Plan	642.99	93.64	12.55%	21.92%	1,42,573	2,69,386	HDFC Mid-Cap Opportunities	19432.63	57.17	16.49%	26.61%	1,58,076	3,25,342
Sundaram Diversified Equity	2331.16	103.75	12.31%	17.71%	1,41,663	2,25,978	DSP BR Small & Mid Cap	5006.60	56.20	16.42%	25.57%	1,57,791	3,12,198
Axis Long Term Equity	15324.53	41.08	10.66%	23.70%	1,35,510	2,89,633	Sundaram Select Midcap	6101.06	515.99	16.35%	26.96%	1,57,507	3,29,864
Kotak Tax Saver Regular	714.85	41.28	9.85%	16.83%	1,32,556	2,17,657	SBI Magnum Midcap	3977.88	81.26	14.03%	26.11%	1,48,271	3,18,968
Franklin India Taxshield	3396.03	548.95	9.62%	18.54%	1,31,725	2,34,059	UTI Mid Cap	4150.59	112.95	13.97%	28.17%	1,48,037	3,45,885
Reliance Tax Saver (ELSS)	10000.32	63.85	9.29%	23.25%	1,30,539	2,84,403	ICICI Prudential Midcap	1414.44	102.78	13.59%	26.47%	1,46,562	3,23,547
ICICI Pru. Long Term Eq.	4775.79	355.35	8.93%	18.69%	1,29,254	2,35,543	Reliance Mid & Small Cap	3322.51	48.35	13.54%	26.08%	1,46,368	3,18,589
SBI Magnum Taxgain	6235.90	145.19	8.51%	17.91%	1,27,764	2,27,905	Tata Midcap Growth	682.51	139.03	11.84%	25.43%	1,39,892	3,10,461
DIVERSIFIED EQUITY FUNDS							LARGE CAP EQUITY FUNDS						
L&T India Value	6292.66	38.02	17.31%	26.43%	1.61.438	3,23,036	IDFC Focused Equity Fund	853.24	39.29	11.59%	15.66%	1,38,956	2,06,974
Tata Equity PE Fund	2159.85	139.27	15.80%	23.99%	1,55,284	2,93,044	SBI Bluechip Fund	16798.52	38.12	10.92%	18.60%	1,36,468	2,34,652
DSP BlackRock Opportunities	4144.96	219.81	14.80%	20.63%	1,51,295	2,55,433	ICICI Pru. Foc. Bluechip Eq.	15547.73	40.28	10.53%	17.40%	1,35,033	2,23,018
SBI Magnum Multicap	3628.04	47.22	14.32%	21.35%	1,49,406	2,63,147	Aditya BSL Frontline Equity	19950.81	217.83	9.67%	17.80%	1,31,906	2,26,844
HDFC Capital Builder	2066.51	297.62	14.10%	21.13%	1,48,545	2,60,771	UTI Top 100 Fund	961.33	64.84	9.15%	16.63%	1,30,038	2,15,800
Aditya Birla Sun Life Equity	7901.09	715.29	13.80%	22.39%	1,47,376	2,74,618	Franklin India Bluechip	8528.30	454.90	8.89%	14.49%	1,29,111	1,96,715
Sundaram Equity Multiplier	304.93	32.63	13.30%	19.27%	1,45,442	2,41,355	Kotak 50	1397.22	223.15	8.58%	15.62%	1,28,012	2,06,616
Axis Focused 25	2278.71	25.73	12.84%	17.38%	1,43,678	2,22,828	Canara Robeco Large Cap+	108.55	22.72	8.55%	14.60%	1,27,906	1,97,662
Kotak Select Focus	15587.92	32.95	12.66%	21.27%	1,42,991	2,62,281	Sundaram Select Focus	560.96	164.42	8.20%	14.09%	1,26,672	1,93,303
Reliance Growth	7059.10	1144.27	12.52%	20.07%	1,42,459	2,49,559	Reliance Focused Large Cap	1322.19	30.10	8.14%	15.75%	1,26,462	2,07,781
SBI Magnum Multiplier	2085.10	216.52	12.00%	20.85%	1,40,493	2,57,771	Tata Large Cap Fund	820.00	209.39	7.73%	14.80%	1,25,029	1,99,393
ICICI Prudential Multicap	2937.00	277.48	11.67%	19.19%	1,39,255	2,40,547	L&T India Large Cap Fund	383.86	26.00	7.42%	15.89%	1,23,953	2,09,040
Franklin India Prima Plus	11832.95	585.41	10.51%	19.21%	1,34,960	2,40,748	HDFC Large Cap Fund	1314.01	110.81	6.82%	11.40%	1,21,887	1,71,564

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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MUTUAL FUND LATEST DIVIDENDS

Scheme Name	Dividend	Dividend	Scheme Name	Dividend	Dividend
	Date	%		Date	%
BNP Paribas Long Term	27/02/18	25.00%	HDFC Capital Builder	22/02/18	35.00%
HSBC India Oppor.	27/02/18	22.50%	HDFC Core & Satellite	22/02/18	22.50%
Kotak Opportunities	27/02/18	8.30%	HDFC Growth Fund	22/02/18	35.00%
Escorts Growth Plan	26/02/18	15.00%	UTI Long Term Equity	21/02/18	27.00%
Escorts Leading Sectors	26/02/18	20.00%	IDFC Sterling Equity	16/02/18	13.82%
Escorts Tax Plan	26/02/18	15.00%	Tata Large Cap Fund	16/02/18	40.00%
CanRobeco Eq TaxSaver	23/02/18	10.00%	IDFC Tax Advantage	09/02/18	8.18%
Franklin (I) Prima Plus	23/02/18	35.00%	DSP BR India TIGER	08/02/18	22.00%
Franklin (I) Smaller Cos	23/02/18	30.00%	HSBC Tax Saver Equity	30/01/18	25.00%
Reliance Foc Large Cap	23/02/18	20.00%	DSP-BR Top 100 Equity	25/01/18	27.00%

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

Company Name	Ratings	Min.	Int	\ \ \		Rate (%)	Sr.	Sp.
		Amt.	P'ble	12M	24M	36M	Citizen	Addl
		(Rs.)		Mths	Mths	Mths	Extra	Rate
Bajaj Finance Ltd.	FAAA	25000	M/Q/C	7.60%	7.80%	7.85%	0.35%	0.25%
Dewan Housing Ltd.	(C) AAA	2000	A/C	7.70%	7.80%	7.85%	0.25%	_
HDFC Ltd.	FAAA	20000	M/Q/A/C	7.40%	7.35%	7.35%	0.25%	Yes
LIC Housing Finance	FAAA	10000	H/C	7.30%	7.40%	7.45%	0.25%	_
Mahindra Finance	FAAA	10000	Q/H/C	7.50%	7.50%	7.55%	0.25%	_
Sundaram Home Fin.	(I)MAA+	10000	M/Q/C	6.75%	7.25%	7.25%	0.50%	_
Godrej & Boyce Ltd. (R)	FAA+	25000	Н	_	_	8.00%	_	_

- * Spl Addl. Rate Please contact our Branch office for complete details about the Special Additional Rate
- * Fixed Deposit Accepted in select cities, please contact our branches for details at the latest Interest rates.
- * Fixed Deposit Investments are unsecured in Nature. Investors are adviced to go through the financial reports of the company before investing.

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1st to 15th Mar'2018 Bluechip Bulletin



LIFE INSURANCE

ICICI PRU LIFE FUTURE PERFECT

A LIMITED PAY NON LINKED INSURANCE PLAN

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

Key Benefits of ICICI Pru Future Perfect

- ☑ Protection: Get life cover for entire policy term
- ✓ Savings with the comfort of guarantees: At maturity of the policy, you receive

 - ★ Guaranteed Maturity Benefits (GMB)
 - * Accrued Guaranteed Additions (GAs)
 - * Vested Reversionary Bonuses and Terminal Bonus, if any
- ☑ Tax benefitsT&C1: Applicable to premiums paid and benefits received as per the prevailing tax laws.

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 model 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

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- * 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.

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)

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

Incase 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

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

Aditya Birla Sun Life Insurance Company Ltd. (Formerly known as Birla Sun Life Insurance Company Limited) (IRDA of India Regn. No. 109) (CIN U99999MH2000PLC128110), One Indiabulls Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Ro Mumbai 400 013. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. GST and any other applicable taxes will be added (extra) to your premium and levied as per extant tax laws. Income Tax benefits would be available as pe the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Aditya Birla Sun Life Insurance Company Ltd. does not assur responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know about the tax benefits nce cover is available under this product. This product is underwritten by ABSL Insurance. The plan is a guar plan and will be subject to Company's underwriting and acceptance. UIN: 109N106V01 ADV/12/17-18/1386.

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EXIDE LIFE STAR SAVER

A 5 YEAR PAY, 10 YEAR TERM GUARANTEED RETURN INSURANCE PLAN

Exide Life Star Saver has been designed to offer guaranteed benefits so that your financial goals can be met with surety. It also ensures that your family is financially secured in case of an unfortunate event.

3 Reasons to buy this plan

- ☑ Guaranteed Maturity Benefit with Loyalty Benefit
- ☑ Pay for just 5 years and get Life Cover for full Policy term
- ☑ Comprehensive life cover with additional accidental coverage

Guaranteed Maturity Benefit:

On completion of Policy term, you are guaranteed to get:

Sum Assured on Maturity + Accrued Guaranteed Additions + Loyalty Benefit

Tax benefit as per Prevailing Income Tax Rules.

Sum Assured on Maturity: Sum Assured on Maturity is an amount equal to Basic Sum Assured, which is guaranteed to be paid to you at the end of Policy term. It is dependent upon the age of the life assured at the inception of Policy, premium and Policy term chosen by the Policy holder. Guaranteed Additions (GA): The plan offers Guaranteed Additions as percentage of Sum Assured on Maturity. The Guaranteed Additions are calculated at a simple rate for each com-

pleted Policy year. The GA are accrued over the Policy term and same shall be payable on death or maturity or surrender. Loyalty Benefit (LB): On completing the Policy term, this plan offers special loyalty benefit that

is paid as a percentage of the sum assured. The Guaranteed Additions rate and Loyalty Benefit rate based on the opted Policy term are as

Policy Term /	GA (9	% of Sum Assured on <i>I</i>	Maturity)	L A (% of Sum
Annulised	Rs.24,000/- to	Rs.60,000/- to	Rs.1,80,000/-	Assured on
Premium	Rs.59,999/- p.a	Rs.1,79,999/- p.a	& above p.a	Maturity)
10 Years	7.00%	7.50%	8.00%	30.00%
12 Years	7.00%	7.50%	8.00%	36.00%
15 Years	7.00%	7.50%	8.00%	45.00%

Life Insurance Cover

Pay only for 5 years and enjoy Life Cover over Full Policy Term: While you pay premiums only for 5 years you can enjoy Life Cover over the entire Policy Term. This ensures protection for your family in case of an unfortunate event where a lumpsum amount is paid to your family.

Double Life Cover in event of an accident: In addition to Life cover amount you also get an additional life cover of an equivalent amount in case of an unforeseen event due to an accident

Key Features

Min. / Max. Age at Entry : For Policy Term 10 years: 8 years - 60 years For Policy Term 12 years: 6 years - 60 years

For Policy Term 15 years: 3 years - 60 years

Min. / Max. Maturity Age : 18 Years - 75 years age last birthday Policy Term : 10, 12 and 15 years

Premium Paying Term (PPT) : 5 Years

Minimum Premium (Rs.) : Minimum - Annual : Rs. 24,000/-, Monthly -Rs. 5,500/-

Maximum - No Limit Minimum Basic Sum Assured : Minimum : Rs. 65,037/-

Maximum - No Limit Premium Payment Modes : Annual, Monthly

Disclaimer: Exide Life Star Saver UIN: 114N080V02. Tax benefits are subject to change in tax laws from time to time. For more details on tax benefits please consult your tax advisor. Goods & Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. This is a non-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. Exide Life Insurance Company Limited is a wholly owned subsidiary of Exide Industries Limited. The trademark "Exide" is owned by Exide Industries Limited and licensed to Exide Life Insurance vide Trademark license agreement dated 30th October 2014. Exide Life Insurance Company Limited. IRDAI Registration number: 114, CIN: U66010KA2000PLC028273, Registered Office: 3rd Floor, JP Techno Park, No. 3/1, Millers Road, Bengaluru - 560 001; Toll Free: 1800 419 8228; Visit: exidelife.in; ARN: EXL/2017-18/COLL/121

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.
- $\ensuremath{\square}$ Get Additional benefits from 9th policy year through Guaranteed Accrual Additions.
- $\ensuremath{\square}$ 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**

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

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

Policy Term Additional Benefit 10 Yrs Rs.5.000/-15 Yrs Rs.10,000/-20 Yrs Rs.15,000/-25 & 30 Yrs Rs.20.000/-

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

Death Benefit: In case of unfortunate event of Maturity Benefit: On Maturity the policy the death of the insured; the nominee will get holder will get Maturity Sum Assured plus Sum Assured on death plus Cumulative 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

: Min - 91 days, Max - 55 Yrs Age at Entry Policy Term : 10, 15, 20, 25 and 30 Yrs : 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 ndicate the quality of the contract, its future prospects, or returns. Please know the associated risks and the applicable charges from your Persona 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, Mumba 400098. Corporate Office: 3rd & 4th Floor, Tower 3, Wing 'B', Kohinoor City, Kirol 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.

LIFE INSURANCE



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 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.

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 Annulised 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/-

: M / H / A Premium Mode

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, Mumboi – 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 gua issuance plan and will be subject to Company's underwriting and acceptance Approval Number: L&C/Advt/2016/Mar/239 UIN: 110N119V01

RELIANCE LIFE SUPER MONEY BACK

PAY FOR 5 YEARS & ENJOY LUMP SUM AND REGULAR GUARANTEED INCOME FOR NEXT 5 YEARS

Reliance Super Money Back Plan is a Non-linked, Non-participating money back plan that helps you provide a regular income and security. The guaranteed monthly income increases every year and you also get guaranteed periodic lump sums.

Guaranteed Money Back Benefits: Receive the following guaranteed payouts basis your Sum Assured in 5th and 10th year.

•		
End of Policy Year	5 Years	10 Years
% of Sum Assured	50.00 %	50.00 %

Regular Monthly Payouts: Regular Monthly Payouts are 1% of Sum Assured for the first payout year and will increase by 0.25% in subsequent years, at a simple rate.

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P	olicy Year	6 th Yr	7 th Yr	8 th Yr	9 th Yr	10 th Yr
Te	otal Payout	12.00%	15.00%	18.00%	21.00%	24.00%

Guaranteed Loyalty Addition: On survival of the Life Assured to the end of the premium payment term, a Guaranteed Loyalty Addition of 5% of the Sum Assured will be paid in the 5th year.

Guaranteed Maturity Addition: On survival of the Life Assured to the end of the policy term, the Guaranteed Maturity Addition of 10% of Sum Assured will be paid at the end of 10th year.

Tax Benefits: a) Premiums paid eligible for Tax rebate u/s 80C,

b) All benefit payouts are Taxfree u/s 10(10D)

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(Karnataka)

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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. Reliance Life Insurance Company Ltd. IRDA Registration No: 121 Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra - 400710 Corporate Office: 9th and 10th Floor, Bldg. No. 2, R-Tech Park, Nirlon Compound, Next to Hub Mall, Behind Oracle Building, Goregaon (East), Mumbai, Maharashtra – 400063. For more information call us at our 24 x 7 Call Centre number - 30338181(Local call charges apply) or our Toll Free Number 1800 300 08181 Visit us at www.reliancelife.com. Unique Identification Number (UIN): 121N098V02

OUR NEW OFFICES ACROSS INDIA

Shop No. 1, Hanumanthappa Circle, M. G. Road, Chikkamagalur

Tel.: 08262 - 236 702 / 235 702

Shop No. 2, Sri Ranga Complex, Near KSRTC Bus Stop, Opp. Union Bank, Tel.: 08194 - 222 669 / 222 449

No. 301, 3rd Flr., Maa Geeta Complex, 1 RC/13 Mahatma Gandhi Nagar, Tel.: 0612 - 234 0155 / 234 0156

H. No. 25-5-212/1, First Floor, Vishnupuri, Near Karur Vysya Bank and Water Tank,

Tel.: 0870 - 243 4545 / 244 4747

MIG 26, First Floor, 1st Main Road, Hoysala Circle, Kengeri Satelite Town, Tel.: 080 - 2848 5695 / 2848 5696

Mayiladuthurai No. 98, Shop No. 15, Gr. Flr., David Nadar Complex, No. 2 Road, Opp. Indian Bank,

Tel.: 04364 - 227 531 / 227 532 Ho. No. 2-3-915, Plot No. 161, 1st Flr., Rd. No. 1, Arunodayanagar, Beside SBI Bank,

Tel.: 040 - 2422 1316 / 2422 4316

Shop No . F 114, Unit 9 & 10, First Floor, Aditya Corporate Hub RDC Ghaziabad,

(Uttar Pradesh) Tel.: 0120 - 654 4050 RTC 'X' Road

No. 20, D. No. 1-7-1074, Gr. Flr., Sri Dattasai Commercial Complex, RTC 'X' Rd,

(Hyderabad) Tel.: 040 - 2764 5316 / 2766 5317 Sanjay Nagar

No .4, Second Floor, Laxmi Niwas, NGEF Layout, Sanjay Nagar Main Road, Bengaluru,

Tel.: 080 - 2341 6703 / 2351 6703

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

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	Policy	GBI As a % of S.A		Bonus History :						
		Period	Term	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 %	1.1.14-13 . 4.30/0						
Option 4	10 Yr	12 Yr	22 Yr	10.00%	0.80 %	F.Y.15-16 : 5.00%						
Option 5	12 Yr	12 Yr	24 Yr	10.00%	0.80%							
Option 6	12 Yr	15 Yr	27 Yr	8.00%	0.64 %	F.Y.16-17 : 4.50%						

*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 erms 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

- $\ensuremath{\square}$ 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.

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 + Accured 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 I Email: clientservicedesk@kotak.com I 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.

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Thane (East) Shop No. 59, Gautam Centre CHS Ltd., Tilak Road, Near Mangala High School, Tel.: 022 - 2532 0283 / 2532 0284 (Mumbai)

No. 144, First Floor, V.R.K. Complex, Maruthamalai Road, Vadavalli, Vadavalli Tel: 0422 - 242 3800 / 242 4900 (Coimbatore)

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Durgapur Shop No. A-208, Kamdhenu, Bengal Shiristi Plaza, Durgapur City Centre, Durgapur, (West Bengal) Tel.: 0343 - 254 5654 / 254 5661 Kamla Nagar Property No. 7255/48, Gr. Flr., Ajendra Market, Prem Nagar, Shakti Nagar,

(New Delhi) Tel.: 011 - 4011 3699. Kozhencherry No. 635, 1st Flr., Sreelakshmi Complex, Opp. Federal Bank & Poyanil Hospital,

(Kerala) Tel.: 0468 - 231 0720 / 231 0721

Office No. 8, Vihang Vihar CHS Ltd., Opp. Gautam Park, Panchpakhadi, Th-Panchpakhadi (Thane) Tel.: 022 - 2538 0320 / 2538 0321

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0820 - 252 1929 / 252 1797 Udupi Vijayapuro 08352 - 240 143 / 240 149 KERALA Cochin 0484 - 245 3526 / 245 3527 Angamaly : 0484 - 235 0044 / Ernakulam 235 0045 Muvattupuzha 0485 -281 3996 / 281 3997 **Palarivattom** 234 0160 / 0484 -Tripunithura 0484 -277 8933 / 277 9833 **Trivandram** 0470 -262 7211 / 262 8211 Atingal 0471 -244 6311 / 244 6312 Pattam 272 8700 / 272 9700 Sasthamangalam 0471 -Varkala 0470 -261 1211 / 261 0611 272 7725 Calicut 0495 -272 7724 / Kalpetto 04936 -207 345 / 208 345 Kanhangad 0467 -220 6124 / 220 6154 Kannur 0497 -276 4181 / 276 4182

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08182 -

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Raichur

Shivamogga

Karunagapally

Kasaragod

Kodakara

Tumakuru

Sanaameshwar Nar:

227

227

229 /

660 /

246 2701 /

225 1810 /

227 888

246 2702

227 661

226 1606

262 7750

231 432

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