



BLUECHIP BULLETIN

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

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)			Sr. Citizen Extra	Sp. Addl Rate
				12M Mths	24M Mths	36M Mths		
Bajaj Finance Ltd.	FAAA	25000	M/Q/C	7.60%	8.15%	8.40%	0.35%	0.25%
Dewan Housing Ltd.	(C) AAA	5000	A/C	8.00%	8.30%	8.70%	0.40%	—
HDFC Ltd.	FAAA	20000	M/Q/A/C	7.65%	7.65%	7.65%	0.25%	—
LIC Housing Finance	FAAA	10000	H/C	7.30%	7.40%	7.45%	0.25%	—
Mahindra Finance	FAAA	10000	Q/H/C	7.70%	8.25%	8.50%	0.25%	—
Sundaram Home Fin.	(I)FAAA	10000	M/Q/C	7.50%	7.75%	7.75%	0.50%	—
Godrej & Boyce Ltd. (R)	FAA+	25000	H	—	—	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 advised to go through the financial reports of the company before investing.

MUTUAL FUND NFOS UTI EQUITY SAVINGS FUND

Investment Objective : The investment objective of the Scheme is to provide capital appreciation and income distribution to the investors using arbitrage opportunities, investment in equity / equity related instruments and debt / money market instruments.

Product Suitability -

This product is suitable for investors who are seeking:

- Long Term Capital Appreciation and income.
- Investment in equity & equity related instruments, arbitrage opportunities and investment in debt and money market opportunities.

KEY FEATURES -

Type of Scheme : An open-ended equity scheme

Scheme Category : Hybrid Scheme - Equity Savings

Minimum Inv. Amt. : Rs 5000 and in multiple of Rs 1

Load Structure : Entry Load - Nil, Exit Load - 1% for < 1 year

NFO Closes - 24th August 2018

MUTUAL FUND LATEST DIVIDENDS

Scheme Name	Dividend Date	Dividend %	Scheme Name	Dividend Date	Dividend %
ABSL Digital India	31/07/18	27.80%	ABSL India GenNext	23/03/18	25.70%
ICICI Pru Long Term Eq.	02/07/18	7.00%	ABSL (I) Opportunities	23/03/18	33.50%
Reliance Tax Saver	26/06/18	6.00%	ABSL Top 100	23/03/18	21.00%
L&T India Value Fund	21/06/18	15.50%	Kotak 50 - Regular Plan	23/03/18	36.04%
Kotak Equity Oppo.	30/05/18	7.00%	Kotak Classic Equity	23/03/18	47.78%
ABSL Intl. Equity	30/04/18	11.15%	Kotak Emerging Equity	23/03/18	26.74%
Invesco India Midcap	28/03/18	32.50%	Reliance Equity Oppo.	23/03/18	47.50%
ABSL Pure Value Fund	26/03/18	49.10%	Axis Long Term Equity	22/03/18	25.00%
Reliance Equity Savings	26/03/18	10.00%	HDFC Equity Fund	22/03/18	55.00%
Sundaram Rural India	26/03/18	15.00%	HDFC Small Cap Fund	22/03/18	27.50%
Sundaram SMILE Fund	26/03/18	15.00%	UTI Dividend Yield	21/03/18	7.50%

TATA MULTICAP FUND

Investment Objective : The investment objective of the Scheme is to generate capital appreciation over medium to long term.

Product Suitability -

This product is suitable for investors who are seeking:

- Capital Appreciation over medium to long term.
- Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.

Key Features -

Type of Scheme : An open-ended equity scheme investing across large cap, mid cap, small cap stocks.

Scheme Category : Equity - Multicap

Minimum Inv. Amt. : Rs. 5,000/- and in multiple of Re.1/- thereafter

Options : Growth & Dividend Options

Load Structure : Entry Load: Nil; Exit Load: 1% for < 18 Months

Benchmark Index : S&P BSE 500 Index TRI

NFO Closes - 31st August 2018

MUTUAL FUND TAX RECKONER - 2018-19

Tax Implications on Dividend Received by Unit holders from a Mutual Fund		
	Resident Individual/ HUF	NRI
Dividend Paid in the Hands of the Investor's		
All schemes	Tax Free	Tax Free
Tax on distributed income (payable by the scheme) rates**		
Equity oriented schemes	10% + 12% Surcharge + 4% Cess = 11.648%	10% + 12% Surcharge + 4% Cess = 11.648%
Infrastructure Debt Fund ('IDF')	25% + 12% Surcharge + 4% Cess = 29.12%	5% + 12% Surcharge + 4% Cess = 5.824%
Other than equity oriented schemes and IDF	25% + 12% Surcharge + 4% Cess = 29.12%	25% + 12% Surcharge + 4% Cess = 29.12%

** For the purpose of determining the tax payable, the amount of distributed income be increased to such amount as would, after reduction of tax from such increased amount, be equal to the income distributed by the Mutual Fund. The impact of the same has not been reflected above.

Tax Deducted at Source (Applicable only to NRI Investors)		
	Short term capital gains	Long term capital gains
Equity oriented schemes	17.940% or 17.16%	11.960% or 11.44%
Other than equity oriented schemes (Listed)	35.880% or 34.32% ^	23.920% or 22.88%
Other than equity oriented schemes (Unlisted)	35.880% or 34.32% ^	11.960% or 11.44%

^ - Assuming the investor falls into highest tax bracket.

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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

INVESTMENTS**SELECT MUTUAL FUNDS PERFORMANCE**

Fund Name	Fund Type	AAUM (Rs.Crs)	NAV as on	Growth Option		Lumpsum Investment		Growth SIP		SIP Investment	
				Returns (%)		Value of Rs.1 Lac		Returns (%)		Value of Rs.10000/- SIP	
				5 Years	7 Years	5 Years	7 Years	5 Years	7 Years	5 Years	7 Years
ABSL Equity Fund	Multi Cap	9351.19	727.20	25.02%	17.20%	3,05,420	3,03,734	17.75%	18.95%	9,55,479	17,28,115
CanRobeco Equity Diversified	Multi Cap	852.39	132.41	17.79%	13.77%	2,26,747	2,46,714	14.91%	14.96%	8,83,571	14,68,935
DSPBR Equity Fund	Multi Cap	2503.11	49.67	21.25%	13.78%	2,62,065	2,46,866	15.89%	15.95%	9,07,607	15,28,601
HDFC Equity Fund	Multi Cap	20351.76	640.91	21.12%	13.59%	2,60,663	2,43,995	14.69%	15.32%	8,78,283	14,90,299
IDFC Multi Cap Fund	Multi Cap	5454.20	96.81	22.45%	16.80%	2,75,292	2,96,551	15.37%	17.25%	8,94,754	16,11,463
Kotak Standard Multicap Fund	Multi Cap	19826.83	34.88	23.34%	17.79%	2,85,443	3,14,600	18.41%	19.23%	9,73,205	17,48,283
L&T Equity Fund	Multi Cap	2688.84	84.28	19.40%	13.99%	2,42,673	2,50,073	14.44%	15.20%	8,72,322	14,83,136
Principal Multi Cap Growth Fund	Multi Cap	661.13	145.48	23.64%	17.70%	2,88,932	3,12,921	17.66%	18.76%	9,53,092	17,14,587
Reliance Multi Cap Fund	Multi Cap	9269.61	93.31	19.92%	15.02%	2,48,004	2,66,326	12.93%	14.76%	8,37,363	14,57,227
SBI Magnum Multicap Fund	Multi Cap	5413.33	48.82	24.08%	17.07%	2,94,109	3,01,383	18.21%	18.92%	9,67,791	17,25,971
UTI Equity Fund	Multi Cap	7986.23	147.58	20.32%	15.93%	2,52,168	2,81,430	16.86%	17.09%	9,32,196	16,00,978
ABSL Equity Advantage Fund	Large & MidCap	5947.73	435.26	25.29%	16.97%	3,08,732	2,99,586	17.96%	19.10%	9,61,076	17,38,885
CanRobeco Emerging Equities Fund	Large & MidCap	3506.47	96.72	34.32%	23.14%	4,37,223	4,29,333	24.58%	25.65%	11,59,787	22,96,893
DSPBR Equity Opportunities Fund	Large & MidCap	5399.76	223.13	21.98%	15.52%	2,70,049	2,74,537	17.08%	17.70%	9,37,886	16,41,398
HDFC Growth Opportunities Fund	Large & MidCap	1236.02	113.20	12.97%	10.46%	1,83,999	2,00,648	10.34%	10.98%	7,81,369	12,55,978
IDFC Core Equity Fund	Large & MidCap	2762.99	46.14	17.80%	13.30%	2,26,844	2,39,668	15.03%	15.06%	8,86,471	14,74,832
Kotak Equity Opportunities Fund	Large & MidCap	2444.25	118.30	20.56%	15.63%	2,54,693	2,76,372	16.02%	16.80%	9,10,856	15,82,181
L&T Large and Midcap Fund	Large & MidCap	1349.26	49.67	20.87%	16.05%	2,57,984	2,83,476	15.37%	16.56%	8,94,754	15,66,826
Principal Emerging Bluechip	Large & MidCap	1810.69	110.55	30.81%	22.38%	3,83,005	4,11,124	22.72%	24.19%	10,99,324	21,56,225
Reliance Vision Fund	Large & MidCap	3076.42	531.07	18.99%	11.07%	2,38,535	2,08,534	10.74%	12.21%	7,89,703	13,17,482
SBI Large & Midcap Fund	Large & MidCap	2223.88	217.71	22.48%	16.27%	2,75,630	2,87,259	15.74%	17.20%	9,03,876	16,08,177
Sundaram Large and Mid Cap	Large & MidCap	382.39	34.82	22.79%	14.32%	2,79,135	2,55,185	18.69%	17.79%	9,80,846	16,47,465
Tata Large & Mid Cap Fund	Large & MidCap	1309.28	195.17	18.25%	14.39%	2,31,210	2,56,281	12.69%	14.52%	8,31,968	14,43,326
UTI Core Equity Fund	Large & MidCap	915.23	63.30	16.41%	12.96%	2,13,772	2,34,678	11.96%	13.09%	8,15,822	13,63,774
ABSL Frontline Equity Fund	Large Cap	20203.49	226.34	19.61%	15.53%	2,44,815	2,74,703	14.56%	15.98%	8,75,177	15,30,454
Axis Bluechip Fund	Large Cap	2233.50	28.56	18.69%	15.70%	2,35,543	2,77,545	16.85%	17.01%	9,31,938	15,95,766
CanRobeco Bluechip Equity Fund	Large Cap	121.61	24.70	16.76%	13.60%	2,17,005	2,44,145	14.65%	14.61%	8,77,326	14,48,520
DSPBR Top 100 Equity Fund	Large Cap	2835.95	211.51	15.99%	12.11%	2,09,944	2,22,592	12.65%	12.93%	8,31,073	13,55,210
Essel Large Cap Equity Fund	Large Cap	143.34	23.40	15.95%	—	2,09,582	—	13.71%	—	8,55,200	—
HDFC Top 100 Fund	Large Cap	14376.00	470.76	19.28%	13.17%	2,41,456	2,37,749	14.17%	14.55%	8,65,940	14,45,055
IDBI India Top 100 Equity Fund	Large Cap	398.14	24.57	16.90%	—	2,18,309	—	11.88%	—	8,14,077	—
IDFC Large Cap Fund	Large Cap	347.19	33.13	15.09%	12.21%	2,01,924	2,23,986	13.04%	13.08%	8,39,850	13,63,237
Indiabulls Bluechip Fund	Large Cap	394.54	20.91	16.05%	—	2,10,487	—	13.85%	—	8,58,451	—
Kotak Bluechip Fund	Large Cap	1322.28	235.22	18.37%	13.51%	2,32,385	2,42,795	14.23%	14.64%	8,67,353	14,50,256
L&T India Large Cap Fund	Large Cap	393.95	27.06	17.22%	12.78%	2,21,314	2,32,073	12.91%	13.74%	8,36,912	13,99,252
Reliance Large Cap Fund	Large Cap	10126.14	33.65	21.54%	15.69%	2,65,214	2,77,377	16.13%	16.86%	9,13,616	15,86,048
SBI Bluechip Fund	Large Cap	19064.05	39.22	20.61%	16.53%	2,55,221	2,91,786	14.95%	16.62%	8,84,536	15,70,648
Tata Large Cap Fund	Large Cap	764.06	217.42	16.09%	12.99%	2,10,850	2,35,115	12.49%	13.36%	8,27,505	13,78,375
ABSL Mid Cap Fund	Mid Cap	2222.19	308.08	26.10%	16.55%	3,18,842	2,92,137	17.60%	18.72%	9,51,505	17,11,756
Axis Midcap Fund	Mid Cap	1396.19	36.80	26.68%	19.90%	3,26,242	3,56,233	19.61%	20.93%	10,06,473	18,76,917
DSPBR Midcap Fund	Mid Cap	5266.31	56.05	29.71%	18.20%	3,67,170	3,22,346	20.13%	20.90%	10,21,318	18,74,552
HDFC Mid-Cap Opportunities Fund	Mid Cap	19990.13	57.58	28.93%	20.01%	3,56,262	3,58,527	20.14%	21.80%	10,21,606	19,47,069
Kotak Emerging Equity Scheme	Mid Cap	3162.77	39.52	30.69%	20.18%	3,81,252	3,62,097	21.10%	21.95%	10,49,724	19,59,474
L&T Midcap Fund	Mid Cap	2808.17	141.11	31.44%	21.04%	3,92,318	3,80,629	22.68%	23.71%	10,98,066	21,12,187
Reliance Growth Fund	Mid Cap	6549.62	1118.14	22.76%	14.94%	2,78,795	2,65,032	15.68%	16.32%	9,02,389	15,51,651
SBI Magnum Midcap Fund	Mid Cap	3520.79	75.20	26.19%	18.94%	3,19,981	3,36,741	14.34%	18.85%	8,69,951	17,20,979
Sundaram Mid Cap Fund	Mid Cap	6036.39	494.81	28.17%	18.38%	3,45,885	3,25,798	18.64%	20.45%	9,79,477	18,39,492
Tata Midcap Growth Fund	Mid Cap	615.40	135.60	26.80%	18.14%	3,27,790	3,21,202	16.77%	19.21%	9,29,880	17,46,833
UTI Mid Cap Fund	Mid Cap	3883.99	106.16	28.85%	19.16%	3,55,158	3,41,125	16.91%	20.20%	9,33,485	18,20,350
ABSL Small Cap Fund	Small Cap	2181.95	38.67	28.43%	18.22%	3,49,408	3,22,728	19.99%	20.95%	10,17,295	18,78,496
DSPBR Small Cap Fund	Small Cap	5255.49	59.60	33.62%	21.57%	4,25,949	3,92,451	21.01%	23.54%	10,47,049	20,96,842
HDFC Small Cap Fund	Small Cap	4143.36	44.76	25.40%	18.43%	3,10,090	3,26,762	21.80%	21.29%	10,70,818	19,05,577
Kotak Small Cap Fund	Small Cap	804.25	75.09	26.75%	17.26%	3,27,145	3,04,824	17.57%	18.82%	9,50,713	17,18,846
Reliance Small Cap Fund	Small Cap	6695.51	43.24	37.77%	24.46%	4,96,333	4,62,603	26.29%	27.67%	12,18,909	25,09,420
SBI Small Cap Fund	Small Cap	791.82	55.18	36.42%	26.20%	4,72,487	5,09,818	28.55%	29.25%	13,02,626	26,91,509
Sundaram Small Cap Fund	Small Cap	1172.98	89.96	29.03%	17.37%	3,57,646	3,06,831	16.31%	18.82%	9,18,155	17,18,846
ABSL Pure Value Fund	Value Fund	3770.87	57.96	30.33%	19.79%	3,76,030	3,53,952	19.44%	21.71%	10,01,677	19,39,670
HDFC Capital Builder Value	Value Fund	3281.97	303.89	23.01%	16.40%	2,81,645	2,89,515	17.85%	18.36%	9,58,139	16,86,519
IDFC Sterling Value Fund	Value Fund	2915.86	54.52	24.14%	16.88%	2,94,821	2,97,976	18.53%	18.86%	9,76,471	17,21,691
L&T India Value Fund	Value Fund	7647.95	37.13	27.59%	20.22%	3,38,130	3,62,942	19.80%	21.50%	10,11,867	19,22,535
Reliance Value Fund	Value Fund	3154.27	73.80	21.73%	14.48%	2,67,293	2,57,696	15.76%	16.33%	9,04,373	15,52,279
Tata Equity PE Fund	Value Fund	4180.02	142.08	27.81%	17.95%	3,41,055	3,17,604	20.99%	20.77%	10,46,455	18,64,343
UTI Value Opportunities Fund	Value Fund	4583.01	62.51	15.64%	12.98%	2,06,795	2,34,969	12.40%	13.04%	8,25,506	13,61,090
ABSL Focused Equity Fund	Focused	4062.81	59.26	20.19%	15.48%	2,50,808	2,73,872	14.31%	15.89%	8,69,242	15,24,902
Axis Focused 25 Fund	Focused	4723.67	29.17	21.70%	—	2,66,964	—	20.49%	—	10,31,751	—
DSPBR Focus Fund	Focused	2717.50	23.75	20.42%	12.79%	2,53,217	2,32,217	14.96%	15.30%	8,84,778	14,89,103
HDFC Focused 30 Fund	Focused	502.28	78.02	20.55%	10.88%	2,54,587	2,06,050	12.38%	13.00%	8,25,063	13,58,949
IDFC Focused Equity Fund	Focused	1666.95	39.87	17.18%	11.64%	2,20,936	2,16,142	15.41%	14.36%	8,95,735	14,34,149
Principal Focused Multicap Fund	Focused	297.60	63.96	18.59%	13.45%	2,34,553	2,41,898	14.00%	14.62%	8,61,951	14,49,098
SBI Focused Equity Fund	Focused	2742.33	138.81	23.05%	17.71%	2,82,103	3,13,108	18.69%	18.71%	9,80,846	17,11,049
Sundaram Select Focus Fund	Focused	777.85	178.71	17.03%	11.86%	2,19,526	2,19,141	14.78%	14.10%	8,80,441	14,19,387
ABSL Tax Relief 96	ELSS	6187.00	164.68	24.71%	17.65%	3,01,652	3,11,992	19.06%	19.86%	9,91,056	17,94,695
Axis Long Term Equity Fund	ELSS	17299.43	45.11	25.79%	20.27%	3,14,942	3,64,000	19.37%	21.20%	9,99,710	18,98,364
CanRobeco Equity Tax Saver Fund	ELSS	844.47	27.65	19.00%	14.28%	2,38,635	2,54,561	15.45%	15.63%	8,96,717	15,08,999
DSPBR Tax Saver Fund	ELSS	4217.59	47.70	22.77%	17.18%	2,78,908	3,03,371	17.00%	18.25%	9,35,812	16,78,897
HDFC Tax saver Fund	ELSS	6653.89	524.66	20.05%	13.07%	2,49,351	2,36,283	13.42%	14.48%	8,48,513	14,41,025
IDFC Tax Advantage (ELSS) Fund	ELSS	1527.65	57.31	22.77%	17.57%	2,78,908	3,10,510	17.35%	18.53%	9,44,927	16,98,381
Kotak Tax Saver	ELSS	731.01	43.00	20.89%	14.16%	2,58,197	2,52,696	15.79%	15.75%	9,05,118	15,16,314
L&T Tax Advantage Fund	ELSS	3170.33	57.10	21.18%	15.45%	2,61,309	2,73,374	17.28%	17.37%	9,43,096	16,19,381
Principal Tax Savings Fund	ELSS	378.76	213.97	23.59%	17.85%	2,88,348	3,15,724	17.57%	18.74%	9,50,713	17,13,171
Reliance Tax Saver (ELSS) Fund	ELSS	9545.47	57.47	23.67%	15.95%	2,89,282	2,81,770	12.86%	15.81%	8,35,785	15,19,987
SBI Magnum Taxgain Scheme	ELSS	6079.72	142.65	18.78%	14.22%	2,36,438	2,53,627	12.03%	14.00%	8,17,353	14,13,758
Sundaram Diversified Equity Fund	ELSS	2623.91	105.01	20.11%	14.49%	2,49,975	2,57,853	15.33%	15.70%	8,93,775	15,13,261
UTI Long Term Equity Fund	ELSS	963.88	88.26	17.63%	12.99%	2,25,211	2,35,115	13.35%	14.08%	8,46,909	14,18,259
ABSL Equity Hybrid '95 Fund	Agg. Hybrid	14484.19	767.33	18.87%	14.22%	2,37,335	2,53,627	13.70%	14.88%	8,54,968	14,64,238
Canara Robeco Equity Hybrid Fund	Agg. Hybrid	1613.60	154.33	18.68%	14.31%	2,35,444	2,55,029	14.29%	14.96%	8,68,769	14,68,935
DSPBR Equity & Bond Fund	Agg. Hybrid	6956.09	151.07	18.91%	12.90%	2,37,734	2,33,807	14.4			

LIFE INSURANCE



ICICI PRU LIFE SAVINGS SURAKSHA

A NON LINKED INSURANCE PLAN PARTICIPATION PLAN WITH GUARANTEED MATURITY BENEFITS.

CONDITIONS APPLY #

ICICI Pru Savings Suraksha is Participating savings and protection oriented Plan.

Key Benefits of ICICI Pru Savings Suraksha

- Savings with the comfort of guarantees:** At maturity of the policy, you receive
 - ◆ **Accrued Guaranteed Additions (GAs):** During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy
 - ◆ **Vested Reversionary Bonuses and Terminal Bonus, if any**
- Protection:** Get life cover for entire policy term.
- Tax benefits:** apply 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 a) Guaranteed Maturity Benefit, Plus b) Accrued Guaranteed Additions, plus c) Vested Reversionary bonuses, if any, plus d) Terminal Bonus, if any.

Guaranteed Maturity Benefit (GMB) : The Guaranteed Maturity Benefit is decided in the beginning of the Policy, depending on the age as well as premium amount selected.

Guaranteed Additions (GAs) : During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy

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 Bonuses* or b) GMB plus accrued Guaranteed Additions and Bonuses* or c) Minimum Death Benefit equal to 105% of sum of premiums paid till date.

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

Sum Assured on Death :

Age at Entry	Multiple of Annual Premium
Upto 44 Yrs	10 times
Age 45 to 54 Yrs	10 times or 7 times
Age 55 Yrs & above	7 times

Basic Eligibility Conditions of the Plan:

Min. & Max. Entry Age : 0 Yrs & 60 Yrs
 Min. & Max. Maturity : 18 Yrs & 70 Yrs
 Premium Modes : A / H / M
 Min. Annual Premium : Rs.12,000/-

Premium Payment Term & Policy Terms :

PPT 5 Years	: Term 10 to 30 Years
PPT 7 Years	: Term 12 to 30 Years
PPT 10 Years	: Term 15 to 30 Years
PPT 12 Years	: Term 17 to 30 Years

Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is enforce till the completion of entire policy term. ICICI Prudential Life Insurance Company IRDA Regn No. 105 Call us on 1-860-266-7766 (9am-9pm, Monday to Saturday, except national holidays. Valid only for calls made from India). © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. Insurance is the subject matter of the solicitation. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Tax laws are subject to amendments from time to time. UIN: 105N135V01. Advt no : P/II/1312/2013-14

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	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 :

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

PPT & 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. & 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 enforce 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 105N135V01 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.

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

TATA AIA LIFE INSURANCE FORTUNE GUARANTEE

NON LINKED NON PARTICIPATING ENDOWMENT INSURANCE PLAN

At every stage of your life you have a milestone to achieve. Along with this you also carry the burden of any uncertainty happening & work towards being prepared to face the same. Life Insurance is the best way to protect your family from financial crisis in case of an unfortunate event and help you to fulfill your dreams. Tata AIA Life Insurance Fortune Guarantee that provides life insurance cover throughout the policy term for the financial security of your family and a Guaranteed lump sum benefit on maturity to fulfill your future goals. You can also enhance your protection cover with a wide range of riders.

Salient Features:

- Guaranteed Maturity Benefit* that varies from 114% to 214% of Total Premiums Paid
- Life cover to protect your loved ones
- Flexible policy term of 10, 11, 12 and 15 years & premium paying term of 5 years
- Higher benefits for female lives
- Option to enhance protection through riders ^
- Tax benefit** may be available u/s 80C & 10(10D) of the Income-Tax Act, 1961

* Provided the policy is in force and all due premiums have been paid, on maturity. Maturity benefit depends on the entry age, gender, and policy term and premium band

Eligibility Conditions:

Policy Term	: 10,11,12 and 15 Yrs			
Pre. Payment Term	: 5 Years			
Min. Premium ¹	: Rs. 50,000/- P. A.			
Premium Modes	: Annual / Half Yearly / Quarterly / Monthly			
Age Conditions	: Policy Term	Min. Age	Max. Age	Max. Maturity Age
	10 Yrs	8 Yrs	65 Yrs	75 Yrs
	11 Yrs	7 Yrs	65 Yrs	76 Yrs
	12 Yrs	6 Yrs	65 Yrs	77 Yrs
	15 Yrs	3 Yrs	65 Yrs	80 Yrs

Maturity Benefit : Maturity Sum Assured will be paid on maturity. The "Maturity Sum Assured" is equal to maturity benefit factor multiplied by Total Premiums Paid, where maturity benefit factor varies as per the policy term, gender, annualised premium band & entry age

Sample Illustration:

Age	Gender	Policy Term	Premium Payment Term	Annualised Premium [#]	Sum Assured	Maturity Benefit	
						Male	Female
30	Male	15	5	1,00,000	10,00,000	10,10,000	10,15,000
35	Male	15	5	1,00,000	10,00,000	10,05,000	10,10,000
40	Male	15	5	1,00,000	10,00,000	10,00,000	10,05,000

[#]Premium shown in the example above is for a standard life excluding applicable taxes, cesses& levies. All examples and figures used herein are for understanding purposes only.

Death Benefit : In case of unfortunate event of the death of the insured; during the term of the policy, Sum Assured on death as defined below shall be payable. "Sum Assured on death" shall be the highest a) Basic Sum Assured (10 times of Annualised Premium), b) 105% of the Total Premiums Paid or c) Maturity Sum Assured

Disclosures: "Guaranteed Returns is the "Maturity Sum Assured" which is equal to maturity benefit factor multiplied by Total Premiums Paid, where maturity benefit factor varies as per the Entry age, gender, policy term and annualised premium. Insurance cover is available under this product. This product is underwritten by Tata AIA Life Insurance. The precise terms and conditions of this plan are specified in the policy contract available on Tata AIA Life website. 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 insurance plan and it will be subject to Company's underwriting and acceptance. *Riders are not mandatory and are available for a nominal extra cost. In case of nonstandard lives and on submission of nonstandard age proof, extra premiums will be charged as per our underwriting guidelines. Risk cover commences along with policy commencement for all lives, including minor lives. All Premiums, Charges, and interest payable under the policy are exclusive of applicable taxes, duties, surcharge, cesses or levies which will be entirely borne/ paid by the Policyholder, in addition to the payment of such Premium, charges or interest. Tata AIA Life shall have the right to claim, deduct, adjust, recover the amount of any applicable tax or imposition, levied by any statutory or administrative body from the benefits payable under the Policy. **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. • UIN: 110N120V04 • L&C/Advt/2018/Aug/430. Tata AIA Life Insurance Company Limited (IRDA 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@tataaialife.com. Visit us at: www.tataaialife.com or SVS LIFE to 58888.

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.

BHARTI AXA LIFE SECURE INCOME PLAN

A 5 Yr LIMITED PAY, WITH GUARANTEED 8% TAXFREE RETURNS FOR 10 Yrs

Bharti AXA Life Secure Income Plan is a traditional non-participating 5 year limited pay life insurance plan. This plan provides you with guaranteed monthly income @ 8.00% P.A. for 10 years on the sum assured, plus on maturity you will get the sum assured plus accrued bonuses.

Benefits of Secure Income Plan

Guaranteed Monthly Income : You start receiving Monthly Guaranteed Income @ 8% of the sum assured P.A. for 10 years after the completion of the Premium Payment Term of 5 years

Guaranteed Maturity Addition: A fixed guaranteed maturity addition @ 7% of Sum Assured gets added to your policy each year after the completion of premium payment term, until maturity of the policy. These guaranteed additions get paid out either on death or at maturity along with the sum assured.

Life Insurance Cover: In case of the unfortunate death of the Life Insured, the nominee gets Higher of (Sum Assured plus Guaranteed Additions accrued till date of death) or (105% of premiums paid) or (11 times Annual Base Premium)

Maturity Benefit: The total payout on maturity is Sum Assured + Total guaranteed Maturity Additions for 10 years i.e. 70%. The Total Maturity Payouts is 170% of the Sum Assured

Tax benefits : You can avail tax benefits u/s 80C on premium paid (subject to a maximum of Rs 1,00,000). Maturity benefit and Guaranteed Monthly Income are Tax free u/s 10 (10D). Tax benefits are subject to change as per the changes in Tax Laws from time to time.

Basic Eligibility Conditions of the Plan:
Min. & Max. at entry : 3 Years & 65 Years
Maximum Maturity Age : 80 Years
Policy Term & PPT : T-15 Yrs / PPT – 5 Yrs
Payment Modes : A, H, Q, M

PAY 5 YEARS & CREATE CORPUS IN 15 YEARS WITH REGULAR CASH FLOW FOR 10 YEARS

Entry Age (Yrs)	Maturity Age (Yrs)	Taxfree Maturity Corpus Yr- 16	Yearly Premium Yr 1 - Yr 5	Sum Assured	Guaranteed Income @ 8% P.A. Yr 6 - Yr 15	Full Term Life Cover Yr 1-Yr 15
35	50	10,00,000	2,00,465	5,88,238	47,059	22,05,111
35	50	20,00,000	4,00,929	11,76,475	94,118	44,10,221
40	55	10,00,000	2,04,659	5,88,238	47,059	22,51,246
40	55	20,00,000	4,09,317	11,76,475	94,118	45,02,492
45	60	10,00,000	2,08,976	5,88,238	47,059	22,98,740
45	60	20,00,000	4,17,953	11,76,475	94,118	45,97,480

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: 130N056V01. 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.

ABSLI INCOME ASSURED PLAN

A TRADITIONAL NON PARTICIPATING LIFE INSURANCE PLAN (FROM ADITYA BIRLA SUN LIFE INSURANCE COMPANY LTD.)

Key Benefits

- Assured Income - 8% of the Sum Assured P.A. payable monthly in arrear starting after the Premium Paying Term till maturity date under option A.
- Safety for your loved ones - Comprehensive Financial protection of your family with life cover.
- Tax Benefit - As per Sec 80 C and 10(10D) of the Income Tax Act, 1961⁽¹⁾

(1)Tax benefits are subject to changes in the tax laws, please consult your tax advisor for more details

Benefits under the Plan

Assured Income Benefit : Assured Income payable every month after Premium Paying Term till the end of policy term at the rate of 8.00% of Sum Assured per Annum. At Inception you can opt to receive the Assured income in either of the following ways.

Option A - Receive Assured Income on monthly basis till the end of the policy Term, or

Option B - Accrue the Assured Income to receive it as lump sum at the end of Policy term or death (whichever is earlier)

Policy Term	% of Accrued Assured Income
15, 17, 20 Yrs	130%
22, 25 Yrs	150%

Guaranteed Addition : Guaranteed Additions accrued to date will be added to your policy at the beginning of each quarter after the completion of Premium Paying Term, until the policy maturity date as mentioned below :

PPT	Guaranteed Additions
5 Yrs	7.00% Per Annum
7 Yrs	8.50% Per Annum
10 Yrs	10.00% Per Annum

Maturity Benefit : On Maturity (at the end of policy term), the policy holder will get a) Sum Assured, plus b) Accrued Guaranteed Additions, in addition the increased accrued Assured Income will also be payable if opted for.

Death Benefit - : In the unfortunate event of death of the life insured during the policy Term, The Death benefit payable to the nominee shall be a) Sum Assured on Death; plus b) Guaranteed Additions accrued to the date of death, in addition we will also pay the increased accrued Assured Income if opted for.

Sum Assured on Death is the highest of - a) Sum Assured as absolute amount to be paid on death or b) 10 times of the annual premium(excluding applicable Taxes, any applicable rider premiums and underwriting extras, if any), or c) 105% of total premiums paid up to date of death (excluding applicable Taxes, any applicable rider premiums and underwriting extras, if any). or d) Maturity Sum Assured

The Maturity Sum is the Sum Assured under this plan. if the life insured is different from the policy holder, we shall pay the above death benefit to the policy holder. The policy shall be terminated once the death benefit is paid.

Boundary Conditions

Age at Entry : Min - 8 Yrs, Max - 60 Yrs
(Subject to max attained age of 75 Yrs at end of policy term)
PPT & Term : PPT - 5 Yrs, Term - 15 Yrs, PPT - 7 Yrs, Term - 17/22 Yrs, PPT - 10Yrs, Term - 20/25 Yrs,
Min. S. A. : Rs.1,00,000/-
Premium Mode : M / Q / H / A

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 Road, 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 per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Aditya Birla Sun Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know about the tax benefits available to you. Insurance cover is available under this product. This product is underwritten by ABSL Insurance. The plan is subject to Company's underwriting and acceptance. UIN: 109N089V04 ADV/3/17-18/1898

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EDELWEISS TOKIO LIFE - SMART LIFESTYLE

A NON LINKED PARTICIPATING ENDOWMENT LIFE INSURANCE PLAN

Edelweiss Tokio Life - Smart Lifestyle is a life insurance plan designed to take care of your multiple needs. Whether it is taking care of your family's future, saving for retirement or any other important milestone, this plan will take care of all your financial goals.

Benefits under the Plan

Loyalty Sum Assured: As the plan progresses, the Loyalty Sum Assured gets added to the policy. This will accrue at the end of every 5 policy years starting from the end of 5th Policy year as mentioned below

End of Policy Year	Loyalty Sum Assured as a % of SA on Maturity
5th	10%
10th	15%
15th	20%
20th	25%

Guaranteed Addition : Guaranteed Additions will accrue at the beginning of every year from the 1st policy year. The Guaranteed Addition equals to 2% of Sum Assured on Maturity plus Loyalty Sum Assured accrued.

Sum Assured on Death : The Sum Assured on Death is higher of a) 10 times the Annualised premium, or b) Sum of Sum Assured on Maturity and Loyalty Sum Assured on Maturity, or c) Any absolute amount assured to be paid on Death.

Death Benefit :
a) Base Option : In the unfortunate event of death during the policy term, the nominee

will receive: Sum Assured on Death + Accrued Guaranteed Additions + Accrued Reversionary Bonuses and Terminal Bonus, if any.

b) Family Protection option : In the unfortunate event of death during the policy term, the nominee will receive: Sum Assured on Death immediately, In addition the Maturity benefit will be payable on the Maturity Date.

Maturity Benefit : On Maturity the sum of following shall be payable : a) Sum Assured on Maturity, b) Loyalty Sum Assured on Maturity, c) Accrued Guaranteed Addition, d) Accrued Reversionary Bonus, if any e) Terminal bonus, if any

Boundary Conditions
Age at Entry : **Base option**
Min - 1 Yr, Max - 50 Yrs
Family Protection Option
Min - 18 Yr, Max - 40 Yrs
Age at Maturity: **Base option**
Min - 18 Yr, Max - 70 Yrs
Family Protection Option
Min - 28 Yr, Max - 60 Yrs
Policy Term : 10 Yrs to 20 Yrs
PPT : 5 Yrs, 7 Yrs (Term 10 -20)
10 Yrs, 12 Yrs (Term 15-20)

Disclaimer: Edelweiss Tokio Life - Smart Lifestyle is only the name of the non linked participation endowment life insurance plan 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/01/June 2018, UIN: 147N040V01, Registered Office: Edelweiss House, Off CST Road, Kalina, Mumbai 400098. Corporate Office: 3rd & 4th Floor, Tower 3, Wing 'B', Kohnoor City, Kiroh 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.

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, 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 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.

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', Kohnoor City, Kiroh 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

HDFC LIFE PRAGATI

A 5 PAY, 10 TERM NON LINKED, PARTICIPATING, SAVINGS INSURANCE PLAN

HDFC Life Pragati is a participating plan which meets the dual objectives of Savings and Protection so that you can continue providing your family with the quality of life and peace of mind.

Benefits under the Plan:

Hassle Free Issuance : Hassle Free Issuance based on Declaration of Good Health (DOGH)

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 Sum Assured on Maturity plus Accrued Reversionary Bonus plus Interim Bonus (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 a) Sum Assured on Death plus Accrued Reversionary Bonus plus Interim Bonus (if any) plus Terminal Bonus (if any), or b) 105% of Total Premiums Paid.

The Sum Assured on Death shall be the higher of : a) Sum Assured on Maturity or b) 10 times Annualised Premium for entry age less than 45 Yrs and 7 times Annualised Premium for entry age greater than or equal to 45 Yrs.

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.

Boundary Conditions

Age at Entry : Min - 8 Yrs, Max - 55 Yrs
PPT : Limited Pay - 5 Yrs to 10 Yrs
Policy Term : Limited Pay - 10 Yrs to 20 Yrs
Max. Premium : Rs.2,00,000/- P.A
Premium Mode : M / Q / H / A

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 Pragati (Form No.P501-141-01, UIN - 101N114V03).

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 completed 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 follows:

Policy Term / Annualised Premium	GA (% of Sum Assured on Maturity)			L A (% of Sum Assured on Maturity)
	Rs.24,000/- to Rs.59,999/- p.a	Rs.60,000/- to Rs.1,79,999/- p.a	Rs.1,80,000/- & above p.a	
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

OUR NEW OFFICES ACROSS INDIA

Bhusawal (Maharashtra)	: Shop No. 4, Navshakti Arcade, Jamner Road, Bhusawal Tel.: 02582 - 241 589 / 242 589
Cooch Behar (West Bengal)	: Ground Floor, R.R.N. & S. N. Road Crossing, Ward No. 7, Near Rajmata Dighi, Tel.: 03582 - 222 216 / 222 217
Dharapuram (Tamil Nadu)	: Door No. 151/200, Grishi Complex, Pollachi Rd., Opp. N. C. P. Municipal Hr. Sec. School, Tel.: 04258 - 220 007 / 220 008
Indira Circle (Gujarat)	: 205, Business Corner, 2nd Floor, Indira Circle, University Road, Tel.: 0281 - 257 5767 / 257 5768
Jagdarpur (Chhattisgarh)	: Binaka Mall, First Floor, Chitrakote Road, Dalpat Sagar Ward, Motitalab Para, Tel.: 077 - 8222 6065 / 8222 6066
Kalidasa Road (Karnataka)	: Shop No. 2891/A, 8th Cross, Near ICICI Bank, Kalidasa Main Road, V. V. Mohalla, Tel.: 0821 - 241 3355 / 241 3555
Kalyani (West Bengal)	: B-8/25 (CA), Ground Floor, Kalyani, P.S. Kalyani, Dist. Nadia, Behind ICICI Bank, Tel.: 033 - 2582 0170 / 2582 0175
Kankarbagh (Bihar)	: No. 301, 3rd Flr., Maa Geeta Complex, 1 RC/13 Mahatma Gandhi Nagar, Tel.: 0612 - 234 0155 / 234 0156
Kanpur (Uttar Pradesh)	: Shop No. G-48, Gr. Floor, City Centre, Mall Road, Kanpur Tel.: 0512 - 239 0415 / 239 0416
Kasba (Kolkata)	: Premises No.28, Gr. Flr., Rajdanga Gold Park, P. S. Kasba, Beside Gayaram School, Tel.: 033 - 2442 8881 / 2442 8884

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 Life Insurance Ltd; CIN: U66030MH2000PLC128503; Regn. No.:107, Regd. Office: 2nd Floor, Plot # C-12, G-Block, BKC, Bandra (East), Mumbai - 400051. Website: <http://insurance.kotak.com> | Email: clientservicesdesk@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.

LIC JEEVAN UMANG

A LIMITED PAY, WHOLE LIFE ENDOWMENT ASSURANCE PLAN



8.00 % P.A. Guaranteed Income
on Sum Assured, throughout
your lifetime after PPT.

Insurance is the subject matter for the solicitation

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.

Policy Year	6 th	7 th	8 th	9 th	10 th
Total Payout	12%	15%	18%	21%	24%

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).

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

Mandiritala (Kolkata)	: 1/C Halderpara Lane, Premises No. 33, Ground Floor, Howrah - Shibpur, Mandiritala, Tel.: 033 - 2678 2224 / 2678 2225
Raniganj (West Bengal)	: 66, N.S.B. Road, Near Neelkanth Hotel, Opp. ICICI Bank, Burdwan (W), Tel.: 0341 - 244 2111 / 244 2112
Satara (Maharashtra)	: No. UG 13, Survey No. 283/A, Plot No. 1, Satara City Business Centre, Radhika Road, Tel.: 02162 - 233 062 / 233 063
Singrauli (Madhya Pradesh)	: Shop No. 8, Gr. Flr, Jalsa Complex, Thana Road, Front of SBI Bank Building, Waidhan, Tel.: 07805 - 234 083 / 234 084
Tiruvallur (Chennai)	: No. 157/12B, First Floor, J. N. Road, Opp. Church, Tel.: 044 - 2766 0115 / 2766 0116
Vadavalli (Coimbatore)	: No. 144, First Floor, V.R.K. Complex, Maruthamalai Road, Vadavalli, Tel.: 0422 - 242 3800 / 242 4900

OUR OFFICES CHANGED TO NEW LOCATIONS

Ghodbunder Road (Thane)	: Shop No. 15, Purnay CHS., Kanchanpushp Complex, Building No.6, Kavesar, Tel.: 022 - 2597 4537 / 2597 4538
Prabhadevi (Mumbai)	: Shop No. 13, Sukh Sagar CHS., Rajabhavi Desai Marg, Prabhadevi, Tel.: 2430 0953 / 2430 0954
Mulund (East) (Mumbai)	: Shop No.1, 589/A, Gr. Flr., Patel House, L. T. Rd., Nr NKGSB Cooperative Bank Ltd., Tel.: 022 - 2163 4442 / 2163 6430
Sion (Mumbai)	: Garage No. 13, 160/A, Kadri Mansion, Behind Kismet Laundry, Near Municipal School, Tel.: 022 - 2403 3567 / 2403 3568



BLUECHIP OFFICES IN INDIA

Table listing Bluechip Offices in India across various states including Andhra Pradesh, Telangana, Maharashtra, Gujarat, Karnataka, Kerala, Tamil Nadu, West Bengal, Assam, and Bihar. Each entry includes office name, PIN code, and contact details.

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Form for postal registration details: R.N. I. No.:70973/1999, Postal Regd. No.: MNE / 210 / 2016 - 18, To, 16th to 31st Aug'2018, and return address: 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001.