

BLUECHIP BULLETIN

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MUTUAL FUND TAX RECKONER - 2018-19

Capital Gains Taxation		
	Resident Individual/ HUF	NRI
Long Term Capital Gains ##		
Equity oriented Schemes ^^^ - Units held for more than 12 Months		
	10% without indexation + Surcharge as applicable + 4% Cess = 11.96% or 11.44%	10% without indexation + Surcharge as applicable + 4% Cess = 11.96% or 11.44%
Other than equity oriented Schemes - Units held for more than 36 Months		
Listed	20% with indexation + Surcharge as applicable + 4% Cess = 23.92% or 22.88%	20% with indexation + Surcharge as applicable + 4% Cess = 23.92% or 22.88%
Unlisted	20% with indexation + Surcharge as applicable + 4% Cess = 23.92% or 22.88%	10% with indexation + Surcharge as applicable + 4% Cess = 11.96% or 11.44%
Short Term Capital Gains		
Equity oriented Schemes* - Units held for 12 months or less		
	15% + Surcharge as applicable + 4% Cess = 17.94% or 17.16%	15% + Surcharge as applicable + 4% Cess = 17.94% or 17.16%
Other than equity oriented Schemes - Units held for 36 months or less		
	30% ^ + Surcharge as applicable + 4% Cess = 35.88% or 34.32%	30% ^ + Surcharge as applicable + 4% Cess = 35.88% or 34.32%

- The base year for indexation purpose has been shifted from 1981 to 2001, to calculate the cost of acquisition or to take fair market value of the asset as on that date. Further, it provides that cost of acquisition of an asset acquired before 1 April 2001 shall be allowed to be taken as fair market value as on 1 April 2001.

* - Securities transaction tax (STT) will be deducted on equity oriented scheme at the time of redemption / switch to other schemes / sale of units. Mutual Fund would also pay securities transaction tax wherever applicable on the securities sold.

^^ - Finance Act, 2018 terminates the exemption granted under section 10(38) to long term capital gains arising on transfer of listed shares or units of equity oriented mutual funds or units of business trusts by introduction of section 112A to provide that long term capital gains arising from transfer of a long term capital asset being an equity share in a company or a unit of an equity oriented fund or a unit of a business trust shall be taxed at 10% without indexation and without foreign currency fluctuation benefit of such capital gains exceeding one lakh rupees. The concessional rate of 10% shall be available only if securities transaction tax (STT) has been paid on both acquisition and transfer in case of equity shares and on transfer in case of units of equity-oriented mutual funds or units of business trust. Further, the amendment to section 55 of the Act provides for a grandfathering provision upto January 31, 2018.

^ - Assuming the investor falls into highest tax bracket.

MUTUAL FUND NFOS SUNDARAM SERVICES FUND

Investment Objective : The investment objective of the Scheme is to seek capital appreciation by investing in equity / equity related instruments of companies who drive a majority of their income from business predominantly in the Services sector of the economy.

Services sector includes healthcare, Fitness, Tourism & Hospitality, Transportation & Logistics, Education, Staffing, Wealth Management, Media, Retail, Apperels, Aviation, Legal, Architecture, Design Services, etc.

Product Suitability -

This product is suitable for investors who are seeking:

- Long Term Capital Growth
- Investment in equity & equity related instruments of companies who have business predominantly in the Services Sector of the economy

Key Features -

Type of Scheme : An open- ended equity scheme

Scheme Category : Equity - Sectoral

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

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

NFO Closes - 12th September 2018

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	7.85%	7.85%	7.85%	0.25%	—
LIC Housing Finance	FAAA	10000	H/C	7.30%	7.40%	7.45%	0.25%	—
Mahindra Finance	FAAA	10000	Q/H/C	8.00%	8.35%	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 LATEST DIVIDENDS

Scheme Name	Dividend Date	Dividend %	Scheme Name	Dividend Date	Dividend %
UTI Equity Fund	23/08/18	29.22%	Sundaram Rural India	26/03/18	15.00%
L&T Midcap Fund	17/08/18	35.42%	Sundaram SMILE Fund	26/03/18	15.00%
ABSLI 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%

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Capital Gains Bonds

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LIFE INSURANCE

ICICI PRU LIFE CASH ADVANTAGE

A SAVINGS AND PROTECTION ORIENTED PLAN.

ICICI Prudential introduces ICICI Pru Cash Advantage, a unique savings and protection oriented plan which offers you a guaranteed amount every month for 10 years, a guaranteed lump sum at maturity, along with bonuses and life cover that provides financial security to your family in case of your death.

How does ICICI Pru Cash Advantage work?

At policy inception, you choose your premium, premium payment option, premium payment mode, Sum Assured and cash benefit mode. The GCB and GMB are calculated using the parameters as mentioned earlier along with your age and gender. GCB is payable in advance during the payout term. Payout term begins as soon as the premium payment term is over and terminates at the end of the policy term. In the unfortunate event of death of the life assured during the policy term, death benefit is payable to the nominee. On survival of the life assured till the end of the policy term, Guaranteed Maturity Benefit (GMB)^{T&C2} is payable along with vested reversionary bonuses (RB) plus terminal bonus, if any.

Benefits in detail

Cash Benefit : Throughout the payout term, Guaranteed Cash Benefit (GCB) is payable in ^(T&C1) advance, provided the life assured is alive and the policy is fully paid^(T&C3). GCB can be received in monthly or annual instalments. GCB is a percentage of the Guaranteed Maturity Benefit (GMB) and depends on cash benefit mode as per the table below.

Cash benefit mode	Gua. Cash Benefit
Monthly	1.00 % of GMB
Annual	11.50 % of GMB

Maturity Benefit: On Maturity of the policy the policy holder will get a) **Guaranteed Maturity Benefit, Plus b) Vested Reversionary bonuses, if any, plus c) Terminal Bonus, if any.**

Guaranteed Maturity Benefit (GMB) : GMB is the Sum Assured on Maturity and will be calculated, at inception, based on your premium, premium payment option, premium payment mode, Sum Assured, cash benefit mode, age and gender.

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 Bonuses* or b) GMB plus accrued 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 & 80 Yrs
Premium Modes : A / H / M

Premium Payment Term & Policy Terms :

For PPT – 5/7/15 Years, Policy term is 15/17/20 years respectively

Terms & Conditions: 1. Guaranteed benefits are available only if all premiums are paid as per the premium paying term and the policy is in-force till the completion of entire policy term opted. Guaranteed Cash Benefit is payable at the beginning of each policy month during the payout term in case the cash benefit mode is monthly and at the beginning of each policy year during the payout term in case the cash benefit mode is annual. 2. Reversionary bonuses may be declared every financial year and will occur to the policy if it is premium paying or fully paid T&C3. Reversionary bonus once declared is guaranteed and will be paid out at maturity or on earlier death. Contingent reversionary bonus may be declared every financial year and will occur only when a policy is made paid-up or a fully paid policy is surrendered. Contingent reversionary bonus, if any, will be paid on maturity, surrender or earlier death. A terminal bonus may also be payable at maturity or on earlier death. 3. A fully paid policy is a policy for which all premiums have been paid, as per the PPT selected, and no further premiums are due. A premium paying policy is policy for which all due premiums have been paid till date, but future premiums are payable for the rest of the PPT. ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: U66010MH2000PLC127837. © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address: ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. ICICI Pru Cash Advantage Form No.: E10, UIN:105N132V01. Advt No.: L/II/1335/2015-16. Call us on 1-860-266-7766 (10am - 7pm, Monday to Saturday, except national holidays. Valid only for calls made from India).

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IRDAI clarifies to public that

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

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

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

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

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

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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

Disclaimer: "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. This writeup is not a contract of 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 non-standard lives and on submission of non-standard 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 (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customerservice@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

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

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, Kiro 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, Kiro 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 / Annulised 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

Cooch Behar : Ground Floor, R.R.N. & S. N. Road Crossing, Ward No. 7, Near Rajmata Dighi, (West Bengal) Tel.: 03582 - 222 216 / 222 217

Dharapuram : Door No. 151/200, Grishi Complex, Pollachi Rd., Opp. N. C. P. Municipal Hr. Sec. School, (Tamil Nadu) Tel.: 04258 - 220 007 / 220 008

East Fort : 37/945 (50), Gr. Floor, Karimnagar Arcade, Opp. Padmanaswamy Temple, East Fort, (Trivandrum) Tel.: 0471 - 246 3750 / 246 4750

Indira Circle : 205, Business Corner, 2nd Floor, Indira Circle, University Road, (Gujarat) Tel.: 0281 - 257 5767 / 257 5768

Jagdarpur : Binaka Mall, First Floor, Chitrakote Road, Dalpat Sagar Ward, Motitalab Para, (Chhattisgarh) Tel.: 07782 - 226 065 / 226 066

Kalidasa Road : Shop No. 2891/A, 8th Cross, Near ICICI Bank, Kalidasa Main Road, V. V. Mohalla, (Karnataka) Tel.: 0821 - 241 3355 / 241 3555

Kalyani : B-8/25 (CA), Ground Floor, Kalyani, P.S. Kalyani, Dist. Nadia, Behind ICICI Bank, (West Bengal) Tel.: 033 - 2582 0170 / 2582 0175

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

Kanpur : Shop No. G-48, Gr. Floor, City Centre, Mall Road, Kanpur (Uttar Pradesh) Tel.: 0512 - 239 0415 / 239 0416

Kasba : Premises No.28, Gr. Flr., Rajdanga Gold Park, P. S. Kasba, Beside Gayaram School, (Kolkata) 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: clientservicedesk@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

Mandirtala : 1/C Halderpara Lane, Premises No. 33, Ground Floor, Howrah - Shibpur, Mandirtala, (Kolkata) Tel.: 033 - 2678 2224 / 2678 2225

Satara : No. UG 13, Survey No. 283/A, Plot No. 1, Satara City Business Centre, Radhika Road, (Maharashtra) Tel.: 02162 - 233 062 / 233 063

Singrauli : Shop No. 8, Gr. Flr, Jalsa Complex, Thana Road, Front of SBI Bank Building, Waidhan, (Madhya Pradesh) Tel.: 07805 - 234 083 / 234 084

Tiruvallur : No. 157/12B, First Floor, J. N. Road, Opp. Church, (Chennai) Tel.: 044 - 2766 0115 / 2766 0116

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

Villupuram : No. 30/132, Ground Floor, K. K. Road, Rahim Layout, Back Side of Raja Timbers, (Tamil Nadu) Tel.: 04146 - 252 113 / 252 114

OUR OFFICES CHANGED TO NEW LOCATIONS

Ghodbunder Road : Shop No. 15, Purnay CHS., Kanchanpushp Complex, Building No.6, Kavesar, (Thane) Tel.: 022 - 2597 4537 / 2597 4538

Prabhadevi : Shop No. 13, Sukh Sagar CHS., Rajabhai Desai Marg, Prabhadevi, (Mumbai) Tel.: 2430 0953 / 2430 0954

Palanpur : Shop No. 10 & 11, 1st Flr., Aroma Arcade, Opp. Jilla Panchayat, Near Cozy Tower (Gujarat) Tel.: 02742 - 266 640 / 266 641

Sion : Garage No. 13, 160/A, Kadri Mansion, Behind Kismet Laundry, Near Municipal School, (Mumbai) Tel.: 022 - 2403 3567 / 2403 3568



BLUECHIP OFFICES IN INDIA

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

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Form for postal registration: R.N. I. No.:70973/1999, Postal Regd. No.: MNE / 210 / 2016 - 18. Includes fields for 'To' and '1st to 15th Sep'2018'.