

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	8.15%	8.40%	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	7.55%	7.65%	7.70%	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 %
Can Robeco Infra	31/08/18	13.28%	CanRobeco Con. Trends	27/07/18	12.40%
ABSL Small Cap Fund	30/08/18	13.10%	L&T Business Cycles	20/07/18	7.97%
ABSL Midcap Fund	30/08/18	19.30%	UTI Value Opportunities	09/07/18	10.63%
ABSL Equity Adv	30/08/18	72.87%	ICICI Pru LT Equity	02/07/18	6.20%
UTI Equity Fund	23/08/18	29.22%	BNP Paribas Large Cap	28/06/18	13.30%
L&T Midcap Fund	17/08/18	35.42%	Reliance Tax Saver	26/06/18	5.31%
ICICI Pru Infrastructure	16/08/18	5.76%	L&T India Value Fund	21/06/18	15.50%
ABSL Digital India	31/07/18	27.80%	Tata Large & Mid Cap	15/06/18	8.41%
ICICI Pru Div. Yield Eq.	27/07/18	5.76%	Kotak Equity Oppo.	30/05/18	7.00%

PERSONAL INCOME TAX RECKONER - 2018-19

INCOME TAX RATES

For Individuals, Hindu Undivided Family (HUFs), Association of Persons (AoPs), Body of Individuals and Artificial Juridical Persons.

Total Income	Tax Rates
Up to Rs.2,50,000/- (a) (b)	Nil
Rs.2,50,001/- to Rs.5,00,000/- (c) (d)	5.00%
Rs.5,00,001/- to Rs.10,00,000/- (d)	20.00%
Rs.10,00,001/- and above (d) (e)	30.00%

- (a) In the case of a resident individual of the age of 60 years or above but below 80 years, the basic exemption limit is Rs. 300,000.
- (b) In case of a resident individual of age of 80 years or above, the basic exemption limit is Rs 500,000.
- (c) A rebate of lower of actual tax liability or Rs. 2,500 in case of resident individuals having total income of less than Rs. 350,000.
- (d) Health and Education cess is shall be applicable @ 4% on aggregate of base income tax plus surcharge.
- (e) Surcharge at the rate of 15% is applicable where income exceeds Rs.1 crore and at the rate of 10% where income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore. Marginal relief for such person is available.
- (f) The Finance Act, 2018 provides to allow a standard deduction of upto Rs. 40,000 or the amount of salary received, whichever is less to the salaried taxpayers. Consequently, exemption in respect of Transport Allowance (except in case of differently abled persons) and reimbursement of medical expenses shall be withdrawn.

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BLUECHIP CORPORATE INVESTMENT CENTRE LTD.

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- ✓ We are the largest distributors of **Investment & Savings products** in India viz., Life Insurance, Mutual Funds, GOI Bonds, Corporate Fixed Deposit / Bonds, Infrastructure Bonds, Equity IPOs, etc.
- ✓ We have **476 Branches** spread across India in **191 Major Cities**. We deal directly with our clients, No Franchises & No Sub Agents. We do not advertise.
- ✓ Over **5 Lac families** are routing their investments through our offices regularly with our greatest asset being our Clients patronage.
- ✓ Our popular Client service, **Home Advice**, brings the world of financial products right to your door step.
- ✓ Our publication, the '**Bluechip Bulletin**', provides updated information on various financial products. It is the most preferred newsletter amongst retail clients and is availed by more than 5 Lac Clients every month.



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MUTUAL FUND NFOS

RELIANCE INDIA OPPORTUNITIES FUND - SERIES A

Investment Objective : A 1222 days Closed-End Diversified Equity Fund with an investment objective of the Scheme is to seek capital appreciation by investing in equity / equity related instruments of companies with Focus on High Growth, High Quality businesses available at reasonable Valuations.

Product Suitability -

This product is suitable for investors who are seeking:

- Long Term Capital Growth
- Investment in equity & equity related instruments With small exposure to fixed income securities.

Key Features -

Type of Scheme : An Close - ended equity scheme

Tenure : 1222 days fom the date of allotment of Units

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

Load Structure : Entry Load - Nil, Exit Load - N.A

NFO Closes - 21st September 2018

ICICI PRUDENTIAL MANUFACTURE IN INDIA FUND

Investment Objective : An open Ended Equity Scheme with an investment objective to generate long term capital appreciation by creating a portfolio that is invested predominantly in equity and equity related securities of companies engaged in the manufacturing theme.

Product Suitability -

This product is suitable for investors who are seeking:

- Long Term Wealth Creation
- Investment in equity & equity related instruments of companies engaged in the manufacturing theme

Key Features -

Type of Scheme : An Open - ended equity scheme

Scheme Category : Equity - Thematic

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

Load Structure : Entry Load - Nil, Exit Load - 1% for < 18 Months.

NFO Opens - 21st September 2018

NFO Closes - 5th October 2018

HSBC EQUITY HYBRID FUND

Investment Objective : An open Ended Hybrid Fund with an investment objective to generate long term capital growth and income through investments in equity and equity related securities and fixed income instruments.

Product Suitability -

This product is suitable for investors who are seeking:

- Long Term Wealth Creation and Income
- Investment in equity & equity related instruments and fixed income Instruments

Key Features -

Type of Scheme : An Open - ended Hybrid scheme

Scheme Category : Hybrid - Aggressive

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

Load Structure : Entry Load - Nil, Exit Load - 1% for < 12 Months.

NFO Opens - 28th September 2018

NFO Closes - 12th October 2018



Bluechip Corporate Investment Centre Limited

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

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 :

P P T	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).

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, Kirod 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

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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

- Allahabad (Uttar Pradesh) :** 60 D/1, Sardar Patel Marg, Civil Lines Allahabad, Near HDFC Bank, Tel.: 0532 - 226 0467 / 226 0468
- 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
- East Fort (Trivandrum) :** 37/945 (50), Gr. Floor, Karimpanal Arcade, Opp. Padmanaswamy Temple, East Fort, Tel.: 0471 - 246 3750 / 246 4750
- Indira Circle (Gujarat) :** 205, Business Corner, 2nd Floor, Indira Circle, University Road, Tel.: 0281 - 257 5767 / 257 5768
- 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: 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 of 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%

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

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., Rajabhai Desai Marg, Prabhadevi, Tel.: 2430 0953 / 2430 0954
- Palanpur (Gujarat) :** Shop No. 10 & 11, 1st Flr., Aroma Arcade, Opp. Jilla Panchayat, Near Cozy Tower Tel.: 02742 - 266 640 / 266 641
- Tardeo (Mumbai) :** Shop No. G3, Plot 278, Matru Mandir Society, Javji Dadji Marg, Opp. Bhatia Hospital, Tel.: 022 - 2381 4365 / 2388 5106



BLUECHIP OFFICES IN INDIA

Table listing Bluechip Offices in Andhra Pradesh with columns for office name, PIN, and contact numbers.

Table listing Bluechip Offices in Telangana with columns for office name, PIN, and contact numbers.

Table listing Bluechip Offices in Gujarat with columns for office name, PIN, and contact numbers.

Table listing Bluechip Offices in Ahmedabad with columns for office name, PIN, and contact numbers.

Table listing Bluechip Offices in Baroda with columns for office name, PIN, and contact numbers.

Table listing Bluechip Offices in Bengaluru with columns for office name, PIN, and contact numbers.

Table listing Bluechip Offices in Cochin with columns for office name, PIN, and contact numbers.

Table listing Bluechip Offices in Trivandrum with columns for office name, PIN, and contact numbers.

Table listing Bluechip Offices in Maharashtra with columns for office name, PIN, and contact numbers.

Table listing Bluechip Offices in Mumbai with columns for office name, PIN, and contact numbers.

Table listing Bluechip Offices in Pune with columns for office name, PIN, and contact numbers.

Table listing Bluechip Offices in Kerala with columns for office name, PIN, and contact numbers.

Table listing Bluechip Offices in New Delhi / N.C.R. with columns for office name, PIN, and contact numbers.

Table listing Bluechip Offices in Chennai with columns for office name, PIN, and contact numbers.

Table listing Bluechip Offices in Tamil Nadu with columns for office name, PIN, and contact numbers.

Table listing Bluechip Offices in Coimbatore with columns for office name, PIN, and contact numbers.

Table listing Bluechip Offices in Trichy with columns for office name, PIN, and contact numbers.

Table listing Bluechip Offices in West Bengal / Assam with columns for office name, PIN, and contact numbers.

Table listing Bluechip Offices in Kolkata with columns for office name, PIN, and contact numbers.

Table listing Bluechip Offices in Bihar / Chhattisgarh / Jharkhand / Madhya Pradesh / Odisha with columns for office name, PIN, and contact numbers.

Disclaimer : All possible efforts have been made to present factually correct data. However, the publication is not responsible, if despite this, errors may have crept in inadvertently or through oversight.

R.N. I. No.:70973/1999 Postal Regd. No.: MNE / 210 / 2016 - 18

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