



BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

www.bluechipindia.co.in

MUTUAL FUND NFOS**INVESCO INDIA SMALL CAP FUND**

Investment Objective : An open Ended Equity Scheme with an investment objective to generate capital appreciation by investing predominantly in stocks of small cap companies.

Product Suitability -

This product is suitable for investors who are seeking:

- Existing Investors, who wish to top up / complement their portfolios with small cap offerings.
- Investors seeking to potentially enhance returns by investing in lesser known but promising businesses
- Investors with higher risk appetite.

Key Features -

Type of Scheme : An Open - ended Equity scheme
Scheme Category : Equity - Small Cap
Minimum Inv. Amt. : Rs 5000 and in multiple of Rs 1
Load Structure : Entry Load - Nil, Exit Load - 1% for < 12 Months.

NFO Closes - 24th October 2018

L & T FOCUSED EQUITY FUND

Investment Objective : An open Ended Equity Scheme investing with an investment objective to generate long term capital appreciation by investing in a maximum of 30 Stocks across Market Capitalisation (Large Cap / Mid Cap / Small Cap)

Product Suitability -

This product is suitable for investors who are seeking:

- Long Term Capital Appreciation
- Investment in concentrated portfolio of Equity and Equity Related Instruments of Maximum 30 Stocks.

Key Features -

Type of Scheme : An Open - ended Equity scheme
Scheme Category : Equity - Focused
Minimum Inv. Amt. : Rs 5000 and in multiple of Rs 1
Load Structure : Entry Load - Nil, Exit Load - 1% for < 12 Months.

NFO Closes - 29th October 2018

TATA SMALL CAP FUND

Investment Objective : An open Ended Equity Fund with an investment objective to generate long term capital appreciation by predominantly investing in equity and equity related instruments of Small Cap Companies.

Product Suitability -

This product is suitable for investors who are seeking:

- Long Term Capital Appreciation
- Investment in equity & equity related instruments of Small Cap Companies

Key Features -

Type of Scheme : An Open - ended Equity scheme
Scheme Category : Equity - Small Cap
Minimum Inv. Amt. : Rs 5000 and in multiple of Rs 1
Load Structure : Entry Load - Nil, Exit Load - 1% for < 24 Months.

NFO Closes - 02nd November 2018

MAHINDRA RURAL BHARAT AND CONSUMPTION YOJANA

Investment Objective : An open ended Equity Scheme with an investment objective to provide long-term capital appreciation by investing predominantly in equity and equity-related instruments of entities engaged in and/or expected to benefit from the growth in rural India.

Product Suitability -

This product is suitable for investors who are seeking:

- Long Term Capital Appreciation
- Investment predominantly in entities engaged in and/or expected to benefit from the growth in rural India.

Key Features -

Type of Scheme : An Open - ended equity scheme.
Scheme Category : Equity - Thematic
Minimum Inv. Amt. : Rs. 1,000/- and in multiple of Rs.1
Load Structure : Entry Load: Nil; Exit Load -1% for < 12 Months.

NFO Closes - 02nd November 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	8.00%	8.15%	8.50%	0.35%	0.25%
HDFC Ltd.	FAAA	20000	M/Q/A/C	7.98%	7.98%	7.98%	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.	FAA+	25000	M/H	—	—	8.25%	—	—

* 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 %
Kotak Standard Multicap	25/09/18	13.28%	ICICI Pru Div. Yield Eq.	27/07/18	5.76%
ICICI Pru Long Term Eq.	12/09/18	6.20%	CanRobeco Con. Trends	27/07/18	12.40%
Can Robeco Infra	31/08/18	13.28%	L&T Business Cycles	20/07/18	7.97%
ABSL Small Cap Fund	30/08/18	13.10%	UTI Value Opportunities	09/07/18	10.63%
ABSL Midcap Fund	30/08/18	19.30%	ICICI Pru LT Equity	02/07/18	6.20%
ABSL Equity Adv	30/08/18	72.87%	BNP Paribas Large Cap	28/06/18	13.30%
UTI Equity Fund	23/08/18	29.22%	Reliance Tax Saver	26/06/18	5.31%
L&T Midcap Fund	17/08/18	35.42%	L&T India Value Fund	21/06/18	15.50%
ICICI Pru Infrastructure	16/08/18	5.76%	Tata Large & Mid Cap	15/06/18	8.41%
ABSL Digital India	31/07/18	27.80%	Kotak Equity Oppo.	30/05/18	7.00%

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)	: Gr. Floor, R.R.N. & S. N. Road Crossing, Ward No. 7, Near Rajmata Dighi, Tel.: 03582 - 222 216 / 222 217
East Fort (Trivandrum)	: 37/945 (50), 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, Nr ICICI Bank, Kalidasa Main Road, V. V. Mohalla, Tel.: 0821 - 241 3355 / 241 3355
Kalyani (West Bengal)	: B-8/25 (CA), Gr. Floor, Kalyani, P.S. Kalyani, Dist. Nadia, Behind ICICI Bank, Tel.: 033 - 2582 0170 / 2582 0175
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, Rajdanga Gold Park, P. S. Kasba, Beside Gayaram School, Tel.: 033 - 2442 8881 / 2442 8884
Mandirtala (Kolkata)	: 1/C Halderpara Lane, Premises No. 33, Gr. Flr., Howrah - Shibpur, Mandirtala, Tel.: 033 - 2678 2224 / 2678 2225
Mattannur (Kerala)	: Shop No. VII 843 Y, S & S Mall, Hospital Rd., Behind Mattannur Bus Stand, Tel.: 0490 - 247 4662 / 247 4663
Satara (Maharashtra)	: No. UG 13, Survey No. 283/A, Plot No.1, Satara City Business Centre, Radhika Rd, Tel.: 02162 - 233 062 / 233 063
Singrauli (Madhya Pradesh)	: No. 8, Jalsa Complex, Thana Rd., Front of SBI Bank Building, Waidhan, Tel.: 07805 - 234 083 / 234 084
Thiruvallur (Chennai)	: No. 157/12B, First Floor, J. N. Road, Opp. Church, Tel.: 044 - 2766 0115 / 2766 0116
Villupuram (Tamil Nadu)	: No. 30/132, Gr. Flr., K. K. Road, Rahim Layout, Back Side of Raja Timbers, Tel.: 04146 - 252 113 / 252 114

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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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

LIFE INSURANCE

ABSLI VISION LIFEINCOME PLAN

A TRADITIONAL PARTICIPATING WHOLE LIFE INSURANCE PLAN

ABSli Vision LifeIncome Plan is a Whole Life Income plan which provides secured savings and a steady income till age 100 and also provides comprehensive financial protection to your family.

The ABSli Vision LifeIncome Plan offers:

- Income for life – 5% of the Sum Assured guaranteed⁽¹⁾ plus bonus every year after the Premium Paying Term
- Safety for your loved ones – Comprehensive financial protection of your family with whole life cover to age 100

⁽¹⁾ Please refer the brochure for terms and conditions regarding this benefit

Benefits Under the Plan :

Survival Benefit - In the event the life insured survives to the end of the premium paying term, the policyholder will get

- Accrued bonuses till date

In the event the life insured survives to the end of each subsequent policy year, the Policy holder will get

- Income Benefit of 5.0% of Sum Assured; plus
- Bonus from the current policy year

Maturity Benefit - On Maturity (at the end of the policy term), policy holder will get the Higher of, Sum Assured or 105% of total premiums paid to date ⁽²⁾; plus Terminal bonus (if any)

Death Benefit - During the Premium Payment Term :In the unfortunate event of the death of the life insured during the premium paying term, nominee will get the highest of the Sum Assured or 10 times of the annualised premium or 105% of total premiums paid to date; plus Accrued bonuses as of date of death⁽³⁾; plus Terminal bonus (if any)

After the Premium Payment Term :In the unfortunate event of the death of the life insured after the premium paying term, nominee will get the highest of the Sum Assured or 10 times of the annualised premium or 105% of total premiums paid to date⁽²⁾; plus bonuses for the current policy year⁽⁴⁾; plus Terminal bonus (if any) ⁽²⁾ 105% of total premiums paid to date (excluding any applicable rider premium and/or underwriting extras) ⁽³⁾ Refer to bonus section ⁽⁴⁾ Any bonuses previously paid are excluded

Tax Benefits – Tax benefits under Section 80C, and Section10(10D)⁽⁵⁾ of the Income Tax Act, 1961 available as per the prevailing income tax laws. Tax benefits are subject to changes in tax laws.

⁽⁵⁾If any health rider is taken 80D will also be applicable

Boundary Conditions -

Age at Entry	: Min 30 days*, Max - 60 years
Policy Term	: Whole Life to Age 100
Premium Paying Term	: 8, 10, 12, 15 to 40 years
Minimum Premium	: For PPT 8 Yrs, 10 Yrs & 12 Yrs - Rs. 1,00,000/- p.a For PPT 15 Yrs to 40 Yrs - Rs. 3,880/- p.a
Premium Frequency	: Annual, Semi-annual, Quarterly, Monthly

* risk commences from the first policy anniversary

This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSli). This is a traditional participating endowment plan. All terms & conditions are guaranteed throughout the policy term, except for the bonuses which would be declared at the end of each financial year. GST and any other applicable taxes will be added (extra) to your premium and levied as per extant tax laws. An extra premium may be charged as per our then existing underwriting guidelines for substandard lives, smokers or people having hazardous occupations etc. 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.. Aditya Birla Sun Life Insurance Company Limited (Formerly known as Aditya Birla Sun Life Insurance Limited) Registered Office: One Indiabulls Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. IRDAI reg no.109 Call: 1-800-270-7000 www.adityabirlasunlifeinsurance.com CIN: U99999MH2000PLC128110 UIN: 109N079V04 ADV/9/18-19/3416

Beware of Spurious/ Fraud Phone Calls! IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

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). 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 ABSli 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.

TATA AIA LIFE INSURANCE MONEY BACK PLUS

A NON LINKED PARTICIPATING ENDOWMENT ASSURANCE PLAN

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

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

Benefits under the Plan

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

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

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

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

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

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

Boundary Conditions

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

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

TATA AIA LIFE INSURANCE FORTUNE GUARANTEE

NON LINKED NON PARTICIPATING ENDOWMENT INSURANCE PLAN

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

Salient Features:

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

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

Eligibility Conditions:

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

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

Sample Illustration:

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

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

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

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. The precise terms and conditions of this plan are specified in the policy contract available on Tata AIA Life website. Buying a Life Insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premium paid. This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed insurance plan and it will be subject to Company's underwriting and acceptance. *Riders are not mandatory and are available for a nominal extra cost. In case of nonstandard lives and on submission of nonstandard age proof, extra premiums will be charged as per our underwriting guidelines. Risk cover commences along with policy commencement for all lives, including minor lives. All Premiums, Charges, and interest payable under the policy are exclusive of applicable taxes, duties, surcharges, 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 benefit 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 1-860-265-9966 (local charges apply) or write to us at customerservice@tataaia.com. Visit us at: www.tataaia.com or SVS LIFE to 58888.

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

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, 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 - 3038181 (Local call charges apply) or our Toll Free Number 1800 300 08181 Visit us at www.reliancelife.com. Unique Identification Number (UIN): 121N098V02

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.

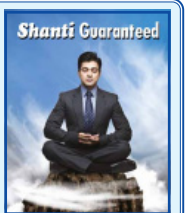
Note : Death Benefit at any point in time has to be at least 105% of the premiums paid till the date of death (excluding any extra premium and modal factor if any). Kotak Premier Endowment Plan: UIN-107N079V01, Form No:N079, Ref. No.: KLI/14-15/P/MG/165. Kotak Mahindra Life Insurance Company Ltd; CIN: U66030MH2000PLC128503; Regn. No.:107, Regd. Office: 2nd Floor, Plot # C-12, G-Block, BKC, Bandra (East), Mumbai - 400051. Website: http://insurance.kotak.com | Email: clientservicesdesk@kotak.com | Toll Free No:1800-209-8800. This is a Savings cum Protection oriented plan. This is a participating endowment plan. *Guaranteed benefits due under this plan are available provided premiums are paid regularly for the entire premium payment term and the policy is in force. Insurance is the subject matter of solicitation. For more details on risk factors, terms # and conditions please read sales brochure carefully before concluding a sale. Tax benefits are subject to change in tax laws. You are advised to consult your tax advisor for details.



LIC JEEVAN SHANTI

A SINGLE PREMIUM GUARANTEED RETURNS ANNUITY PLAN

- Choice between Immediate Annuity or Deferred Annuity.
- Choice of Deferral Period of 1 Yr to 20 Yrs
- Minimum Vesting Age : 31 Yrs



Insurance is the subject matter of the solicitation

BAJAJ ALLIANZ LIFE – POS GOAL SURAKSHA

A NON-PARTICIPATING NON-LINKED LIFE INSURANCE PLAN

Bajaj Allianz Life POS Goal Suraksha is a non-linked non-participating limited premium payment endowment plan that secures you and your family against all odds with a guaranteed sum at maturity.

Key Advantages – Bajaj Allianz Life POS Goal Suraksha is a non-linked, non-Participating, limited premium payment, non-medical, POS Endowment plan.

- Guaranteed maturity benefit
- Limited premium payment term
- Option to alter premium payment mode
- Offers Guaranteed Additions at maturity

Benefits payable :

Maturity Benefit - On the maturity date, if all premiums are paid, the Guaranteed Sum Assured on Maturity plus Guaranteed Additions, under your policy, will be paid.

Guaranteed Additions – On maturity date, if all due premium have been paid, Guaranteed Additions as a multiple of one Annualized Premium will be paid along with the maturity benefit. The Guaranteed Additions payable are as per the table given below –

Age at Entry	GA as Multiple of one (1) annualized Premium		
	Policy Term / Premium Payment Term		
	10 Years / 7 Years	15 Years / 7 Years	15 Years / 10 Years
18-24 Years	0.25	3.25	7.50
25-34 Years	0.20	2.75	6.75
35-45 Years	0.15	2.50	6.25
46-55 Years	0.10	2.00	6.00

Guaranteed additions will not be payable in case of a lapsed or paid-up policy

Tax Benefits – Premium Paid, Maturity benefit, death benefit and surrender benefit may be eligible for tax benefit as per Tax Act, subject to the provision stated therein.

Boundary Conditions –

Age at Entry : Min - 18 Yrs, Max - 55 Yrs
Age at Maturity : Min - 28 Yrs, Max - 65 Yrs
PPT & Term : For PPT - 7 Yrs (10 Yrs Term), For PPT - 7 Yrs & 10 Yrs (15 Yrs Term)
Min. Premium : Ann:Rs. 3000/- , Semi Ann :Rs. 2100/-, Qtrly: Rs.1250/-, Mthly: Rs.450/-
Premium Mode : Annual, Semi-annual, Quarterly, Monthly

Disclaimer: The policy document is the conclusive evidence of contract and provides in details all the conditions and exclusions related to Bajaj Allianz Life POS Goal Suraksha. Please read the sales brochure carefully before concluding the quotation. For more details about risk factors, terms and conditions, please read the sales brochure carefully before concluding the sale. The terms and conditions of product/plan as contained in the Policy Document issued by the Company is available on the Web Site. Please note that the name of the Bajaj Allianz product/plan does not indicate the quality of the insurance contract and its future prospects or returns. Investment in ULIPs is subject to market risks associated with capital markets. IN ULIPs, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. Tax benefits are as per the prevailing Income Tax Laws including the Income Tax Act, 1961 and are subject to change from time to time. Goods and Service Tax will have to be borne by the Policyholder as per applicable rates. All other charges shall be levied in accordance with the terms and conditions of the policy. Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006. Fax: (020) 6602 6789. Reg. No.: 116 | CIN : U66010PN2001PLC015959 *Guaranteed benefit includes Guaranteed maturity benefit & Guaranteed Additions at maturity provided all premiums are paid

Bajaj Allianz Life

Health Care Goal

Save Tax u/s 80D upto Rs.30,000/- over and above your tax savings limit of Rs.1,50,000/- u/s 80 C

- A Regular / limited premium payment individual Health Plan covering 36 critical illnesses Including Heart & Cancer
- Option of Family Cover & Return of Premium.
- Inbuilt Waiver of Premium Rider

LIFE GOALS. DONE.

BAJAJ | Allianz

Insurance is the subject matter of the solicitation

