

BLUECHIP BULLETIN

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TATA AIA LIFE INSURANCE FORTUNE GUARANTEE PLUS

INDIVIDUAL, NON-LINKED, NON-PARTICIPATING, LIFE INSURANCE SAVINGS PLAN

Tata AIA Life Insurance Fortune Guarantee Plus Individual, Non-Linked, Non-Participating, Life Insurance Savings Plan that provides financial protection for your family and Guaranteed Regular Income*.

Key Features

- ✓ Flexibility to choose Income Period from 20 to 45 years
- ✓ Get return of premium¹ at the end of Income Period
- ✓ Choice to receive Income – Monthly / Annually
- ✓ Choice of Premium Payment Term
- ✓ Enhance your protection with optional Riders²
- ✓ Tax benefits as per applicable Tax Laws³

Maturity Benefits :

***Guaranteed Annual Income :** Provided the policy is in force and all due premiums have been paid, the Guaranteed Annual Income shall commence after maturity till the end of the Income Period, irrespective of survival of the life insured(s) during the Income Period. The income shall be paid as per the chosen Income Frequency.

'Return of Premium Benefit : The Total Premiums Paid (excluding loading for modal premiums and discount) by the policyholder will be payable at the end of the Income Period, irrespective of survival of the life insured(s) during the Income Period.

Death Benefit :

Death during policy term : In case of death of the life insured during the policy term for an in-force policy (all due premiums have been paid), the death benefit payable to the claimant is as outlined below:

Highest of: 10 x Annualised Premium (excluding discount); or 105% of Total Premiums Paid (excluding loading for modal premiums and discount) up to date of death; or Basic Sum Assured

Eligibility Criteria :

Age at Entry : Min - 1 Yr, Max : 60 Yrs ^

Age at Maturity : Min -18 Yrs, Max : 77 Yrs

Premium Payment Term & Policy Term :

Single Pay - 5 yrs.

Regular Pay Option : PT & PPT : 5 Yrs to 12 Yrs.

Limited Pay Option:

PPT	5	6	7	8	9	10	11	12
PT	6 to 10	7 to 11	8 to 12	9 to 13	10 to 14	11 to 15	12 to 16	13 to 17

Payment Modes : Single / Annual / Half-yearly / Quarterly / Monthly

Income Period : 20 to 45 years (in multiples of 5 years).

The Policy Term + Income period is within the range of 25 yrs to 50 yrs.

Income Mode : Annual & Monthly

Disclaimer: Product also offer Regular Income with inbuilt critical illness for more details on benefits, terms & condition refer the sales brochure of the Product. ^ All reference to age is as on last birthday. ²Tata AIA Life Insurance Non-Linked Comprehensive Protection Rider (UIN:110B033V04 or any other later version) and Tata AIA Life Insurance Non-Linked Comprehensive Health Rider (UIN: 110B031V04 or any other later version) are available under this plan. Riders are not mandatory and are available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Rider, please contact Tata AIA Life's Insurance Advisor / Intermediary / branch ³Income Tax benefits may be available as per the Tax Laws, subject to fulfillment of conditions stipulated therein. Income Tax laws are subject to change from time to time. 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. All Premiums and interest payable under the policy are exclusive of the taxes, rider premiums, underwriting extra premiums, loading for modal premiums, if any which will be entirely borne / paid by the Policyholder, in addition to the payment of such Premium or interest. Tata AIA Life shall have the right to claim, deduct, adjust and recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the benefits payable under the Policy. This product is underwritten by Tata AIA Life Insurance Company Ltd. Insurance cover is available under this product. This plan is not a guaranteed insurance plan and it will be subject to Company's underwriting and acceptance. Risk cover commences along with policy commencement for all lives, including minor lives. 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 all the Premiums Paid. In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines. For more details on risk factors, terms and conditions please read Sales Brochure carefully before concluding a sale. The precise terms and condition of this plan are specified in the Policy Contract. 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 customercare@tataaia.com. Visit us at: www.tataaia.com. UIN: 110N158V04 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.

TATA AIA LIFE INSURANCE FORTUNE GUARANTEE PENSION

A NON-LINKED, NON-PARTICIPATING ANNUITY PLAN

Tata AIA Life Insurance Fortune Guarantee Pension that plan offers you regular guaranteed income for life to help you manage your expenses post retirement.

Key Features

- > Multiple annuity options to suit your needs
- > High purchase price benefits to encourage you to save more
- > Option to increase annuity through Top-up premiums
- > Tax benefits may be applicable on premiums paid and benefits received as per applicable tax laws

The Annuity Options available :

1. Immediate Life Annuity
2. Immediate Life Annuity with Return of Purchase Price
3. Deferred Life Annuity (GA-I) and with Return of Purchase Price
4. Deferred Life Annuity (GA-II) and with Return of Purchase Price

Plan Options 1 and 2 are available under Single Pay & Single Life and Joint Life basis
Plan Options 3 and 4 are available under Single, Limited and Regular Pay & Single Life and Joint Life basis

Guaranteed Additions :

1. GA-I

GA = 1/12th of the Yearly Annuity amount

2. GA-II

GA = 1/12th of 6% of Total Premiums Paid (excluding loading for modal premium)

Death Benefit :

The Death Benefit will be paid:

- ◆ Single Life – On death of the annuitant
- ◆ Joint Life – On later of the death of the two annuitants

Death benefit payable within Deferment Period:

Death Benefit is higher of –

- ◆ Total Premiums Paid (excluding loading for modal premiums) up to date of death + Accrued Guaranteed Additions
- ◆ 105% of Total Premiums Paid (excluding loading for modal premiums) up to date of death

Eligibility Criteria:

Min & Max Age at Entry : Min - 45 Years

Option 2 : Max - 85 Years

Premium Payment Term :

Single Pay - 1 Year

Regular / Limited Pay Option : Min: 5 Years, Max: 12 Years

Deferment Period :

Single Pay - Min: 1 Year, Max: 10 Years

Regular Pay - Equal to Premium Payment Term

Limited Pay - Min: Premium Payment Term + 1 Year

Max: Premium Payment Term + 5 Years

Annuity Amount : Yearly in arrears - Rs.12,000/-, Yearly in advance - Rs.12,000/-

Half Yearly in arrears - Rs.6,000/-, Quarterly in arrears - Rs.3,000/-

Monthly Yearly in arrears - Rs. 1,000/-

Payment Modes : Single / Annual / Half-Yearly / Quarterly / Monthly

Disclaimers: 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 customercare@tataaia.com. Visit us at: www.tataaia.com. Unique Reference Number: L&C/AdvT/2021/Oct/1749 • UIN: 110N161V03

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- ✓ 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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Bluechip Corporate Investment Centre Private Limited

CIN : U65990MH1996PTC096899 Regd. Off. : 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001. Tel.: 2265 9033 / 2265 9034 Email: support@bluechipindia.co.in www.bluechipindia.co.in

INVESTMENTS & HEALTH INSURANCE

HDFC DEPOSITS
REGULAR DEPOSITS
6.00%
PERIOD : 12 MONTHS (CUMULATIVE OPTION)

SUNDARAM FINANCE
QUARTERLY INCOME PLAN
6.65%
PERIOD : 36 MONTHS

SUNDARAM HOME
QUARTERLY INCOME PLAN
6.05%
PERIOD : 36 MONTHS

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THE BEST SUITED SCHEMES FOR YOU, RIGHT AT YOUR DOORSTEPS

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7.15% GOI (TAXABLE) SAVINGS BONDS
GOI BONDS AVAILABLE FOR A PERIOD OF 7 YEARS, CALL US TO KNOW MORE

CAPITAL GAINS TAX SAVINGS BONDS
SAVE TAX u/s 54EC ON YOUR CAPITAL GAIN, CALL US TO KNOW MORE

GOVT. OF INDIA - FLOATING RATE SAVINGS BONDS, 2020 (TAXABLE)
THE INTEREST RATE PAYABLE ON 1ST JANUARY 2023 FIXED AT 7.15%.

- * The Floating Rate Savings Bonds, 2020 (Taxable) are issued by Government of India authorised by RBI.
- * Bonds can be issued in Bond ledger account format.
- * Min.amount of application : Rs.1000/- and multiples thereof.
- * Period of the bond is 7 years.
- * Nomination facility is available.
- * Interest is payable Half Yearly from date of issue. (30th June and 31st Dec)
- * The interest rate is linked/pegged with prevailing NSC rate with a spread of (+) 35 bps over the respective NSC rate.
- * The next Interest reset date will be on 01/01/2023.
- * Cumulative option is not available.
- * Interest is taxable and deducted at source.
- * The facility of premature encashment of bonds is available.

IMPORTANT INFORMATION
Bluechip does not accept any Cash or Cheque payment in favour of Bluechip, also we do not ask for any sensitive data like Your OTPs received from Banks or UIDAI etc.
All Customers are advised to contact Bluechip Branches only through the branch addresses and telephone No. published only in Bluechip Bulletin or Bluechip Website www.bluechipindia.co.in
For any Complaints & Queries contact us on 1800-22-6465 or helpdesk@bluechipindia.co.in

SAVE TAX !!! SAVE TAX !! SAVE TAX!
Under Section 80D,
You can avail tax benefits upto Rs.1,00,000/- on your Health Insurance Plan.

Income Tax Deductions and Exemptions under Health Insurance	
Persons Covered	Exemption Limit
Self and Family	Rs.25,000/-
Self and Family + Parents	(Rs.25,000/- + Rs.25,000/-) = Rs.50,000/-
Self and Family + Sr. Citizen	(Rs.25,000/- + Rs.50,000/-) = Rs.75,000/-
Parents	Rs.75,000/-
Self (Sr.Citizen) and Family + Parents (Sr.Citizen)	(Rs.50,000/- + Rs.50,000/-) = Rs.1,00,000/-

MANIPAL CIGNA PROHEALTH INSURANCE
A SMART PLAN FOR A HEALTHIER LIFE

Manipal Cigna ProHealth Insurance is specially designed to suit your health needs, at every life stage. It offers you a wide range of features. The plan rewards you for staying healthy, cover you if you fall ill, and help you protect your finances while growing your reserves.

Highlights of the Plan

- > Unlimited times of Restoration with **100% additional Sum Insured**
- > **Guaranteed Bonus** on every renewal, max up to 200% (Irrespective of Claim)
- > End-to-end Protective Healing benefits with **In-hospital, Donor, Out-patient and Domiciliary Cover**
- > **500 + Day Care treatments** covered up to full Sum Insured
- > **Healthy Rewards points** up to 20% of premium to redeem as HMB/renewal discount
- > Choice of utilizing 50% of Health Maintenance Benefit (HMB) towards premium payment from 1st renewal
- > **Worldwide protection** up to full sum insured in case of emergency
- > Immediate assured good health with **Health Maintenance Benefit (OPD)** up to Rs. 20,000 (as per plan)
- > Dedicated preventive health benefits with **Medical Check-up and Wellness Programs**
- > **Superior Deductible** up to Rs. 10 lacs with packaged benefits to top-up health protection
- > Optional **Daily Cash Benefit and Critical Illness** add-on cover for complete peace of mind

Features at a glance:

- > Sum Insured ranges from Rs.2.5 lacs to Rs. 100 lacs
- > Choice of Individual, Family Floater & Multi Individual cover
- > Start enrolment from 91 days to 23 years for children and 18 years to **no Limit** for adults
- > No age limit for entry into the plan
- > Policy tenure of 1, 2 and 3 years

Other Benefits:

- > Lifetime renewals
- > Grace period of 30 days on renewal with all continuation benefits
- > Zone-based pricing enables you to pay as per the healthcare costs prevailing in your city
- > Tax benefit under Sec 80D
- > Cashless facility at our more than 7200 network hospitals

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SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 31/05 (Cr.)	NAV Rs. 11/07	Growth (%)		Fund Name	Corpus 31/05 (Cr.)	NAV Rs. 11/07	Growth (%)	
			2 Yr	3 Yr				2 Yr	3 Yr
EQUITY - LARGE CAP FUNDS					EQUITY - SMALL CAP FUNDS				
ABSL Frontline Equity Fund	20,705.97	317.89	24.77	12.36	Edelweiss Mid Cap	1,917.65	47.27	37.62	22.48
Baroda BNP Paribas Large Cap	1,253.06	130.99	20.38	13.31	IDBI Midcap Fund	182.61	15.63	25.93	15.16
Canara Robeco Bluechip Equity	6,858.06	38.13	21.09	15.06	Kotak Emerging Equity	18,654.69	68.60	37.04	21.77
Edelweiss Large Cap Fund	325.25	50.28	21.36	12.19	L&T Midcap Fund	6,227.29	193.57	26.46	14.76
IDBI India Top 100 Equity	566.82	36.48	24.34	15.16	Mah. Manulife Mid Cap Unnati Yojana	888.67	16.03	32.53	20.65
IDFC Large Cap	982.35	45.67	20.78	12.34	Nippon India Growth	11,628.70	1948.07	37.62	20.90
Invesco India Largecap	619.68	40.37	21.33	12.47	SBI Magnum Midcap Fund	6,891.23	135.21	41.04	24.40
Kotak Bluechip	4,278.65	348.27	23.64	14.36	Sundaram Mid Cap Fund	6,705.02	660.66	29.56	14.00
L&T India Large Cap	686.07	37.28	20.85	10.70	Tata Midcap Growth Fund	1,509.87	228.21	31.58	18.78
LIC MF Large Cap	644.19	37.14	19.59	11.86	EQUITY - ELSS				
Mah. Manulife Large Cap Pragati Yojana	158.24	14.55	23.85	12.95	BOI Tax Advantage	569.76	89.40	28.95	21.39
Nippon India Large Cap	10,929.79	48.85	29.89	11.63	Baroda BNP Paribas ELSS	664.84	53.98	18.70	12.03
Sundaram Large Cap Fund	2,960.36	13.74	20.78	11.39	Canara Robeco Equity Tax Saver	3,602.19	106.53	27.80	17.79
Tata Large Cap Fund	1,162.69	308.29	24.78	11.12	DSP Tax Saver	9,503.67	76.02	28.12	16.40
Union Largecap Fund	218.52	15.19	21.82	12.10	Edelweiss Long Term Equity	186.65	65.49	23.79	12.48
EQUITY - LARGE CAP & MID CAP FUNDS					EQUITY - MULTI CAP FUNDS				
ABSL Equity Advantage	5,204.80	558.67	21.85	11.90	Mah. Manulife ELSS Kar Bachat Yojana	451.85	17.46	28.73	15.44
Axis Growth Opportunities	7,211.34	18.54	26.60	19.06	Nippon India Tax Saver	11,234.96	72.64	30.08	10.12
BOI Large & Mid Cap Equity	187.23	51.00	25.13	15.46	Sundaram Tax Savings	892.92	310.56	27.60	14.88
Canara Robeco Emerging Equities	13,023.63	149.68	28.05	17.61	Tata India Tax Savings	2,904.89	26.32	25.62	12.85
DSP Equity Opportunities	6,402.76	330.73	25.15	15.06	Union Long Term Equity	489.49	38.86	27.18	17.13
Edelweiss Large & Mid Cap	1,293.16	48.89	28.30	16.11	UTI Long Term Equity	2,735.34	132.22	26.03	15.89
HDFC Large and Mid Cap Fund	5,926.06	179.18	33.85	16.85					
ICICI Prudential Large & Mid Cap	4,956.64	520.33	34.49	17.21					
IDFC Core Equity	2,278.28	64.96	28.78	13.55					
Kotak Equity Opportunities	9,410.46	185.39	25.55	16.23					
L&T Large and Midcap	1,434.38	63.76	21.55	11.28					
LIC MF Large & Mid Cap	1,690.15	22.81	26.69	15.82					
Nippon India Vision	2,981.10	764.72	27.94	13.21					
SBI Large & Midcap	6,481.51	346.51	31.06	16.45					
Sundaram Large and Mid Cap	4,725.91	50.31	27.99	16.12					
Tata Large & Mid Cap	2,870.47	313.88	25.63	14.89					
UTI Core Equity	1,281.51	93.48	31.58	15.17					

Disclaimer : All Mutual Fund Investments are subject to market risks, the above given information is of the past performance of growth option of various mutual fund schemes, Past performance may or may not be sustained in the future, prospective investors are advised to read the Scheme Information Document and Statement of Additional Information of the respective mutual fund scheme before investing. Bluechip Corporate Investment Centre Ltd. (Bluechip), ARN-0016 is only a Mutual Fund Distributor, not advisors. We are not charging any fees from the customers and have opted out for transaction fees. We do not advice clients on Mutual Fund schemes. We do execution services, display all sales materials such as forms, fact sheets, Brochure etc. as provided by Mutual Funds in all its offices. We also provide door to door services free of cost.

LIFE INSURANCE

HDFC LIFE SANCHAY PLUS

A NON-PARTICIPATING, NON-LINKED SAVINGS INSURANCE PLAN

LONG TERM INCOME OPTION

A plan that offers Long Term Guaranteed* Returns to you and your family

Key Features:

- ✓ Guaranteed benefits - Rest assured of the returns
- ✓ Tax benefits - You may be eligible for tax benefits as per prevailing tax laws
- ✓ Flexibility - Guaranteed benefit as a lump sum or as regular income
- ✓ Long Term Income Option - Guaranteed Income for a Fixed term of 25 to 30 years
- ✓ Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

Important PPT / PT combinations providing Higher IRRs

PPT/PT (in Yrs)	Income Period (in Yrs)	Annual Premium	Income Payable (% of AP) per Yr	IRR
10-12	25	100,000	116.25%	6.48%
10-12	30	100,000	114.50%	6.55%
12-12	25	100,000	127.75%	6.37%
12-12	30	100,000	126.00%	6.43%
10-12	25	500,000	118.75%	6.58%
10-12	30	500,000	117.00%	6.65%
12-12	25	500,000	130.75%	6.48%
12-12	30	500,000	129.00%	6.65%

PPT - Premium Payment Term, PT - Policy Term, IRR - Internal Rate of Return
Above returns @ Age 5 to 60 years

Benefit Under the plan:

Maturity Benefit: This option offers a benefit of guaranteed income for fixed term of 25 or 30 years and a return of premium at the end of payout period upon payment of all due premiums and life assured surviving the policy term.

Premium Paying Term	Policy Term	Payout Period
5 Years	5 to 10 Years	Maturity benefit paid as a guaranteed income for a Fixed term of 25 or 30 years starting from (Policy Term + 1) th year in arrears.
6 Years	6 to 11 Years	
7 Years	7 to 10 Years	
8 Years	8 to 11 Years	
9 Years	9 to 11 Years	
10 Years	10 to 12 Years	
11 Years	11 to 12 Years	
12 Years	12 to 13 Years	

On the maturity date, you shall have an option to receive the Guaranteed Sum Assured on Maturity, which under this option, shall be the present value of future payouts, discounted at a rate of 9% p.a. On death of the Life Assured during the Payout Period, the nominee shall continue receiving Guaranteed Income as per Income Payout Frequency & benefit option chosen till the end of Payout Period.

Death Benefit : In case of death of Life Assured during the policy term, the death benefit equal to Sum Assured on Death shall be payable to the nominee. Sum Assured on Death is the highest of: a) 10 times the Annualized Premium, or b) 105% of Total Premiums paid, or c) Premiums paid accumulated at an interest of 5% p.a. compounded annually, or d) Guaranteed Sum Assured on Maturity, or e) an absolute amount assured to be paid on death, which is equal to the Sum Assured

Eligibility:

Min. & Max. Age at Entry : 5¹ Years & 60 Yrs Last Birthday
Min. & Max. Age at Maturity : 18 Yrs & 71 Yrs Last Birthday
Minimum Premium : Annual: Rs.30,000/-, Half Yearly: Rs.15,000/-, Quarterly: Rs. 7500/-, Monthly: Rs.2,500/-
Maximum Premium : No limit, subject to Board Approved Underwriting Policy

1. Risk cover starts from date of commencement of policy for all lives including minors. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years

Disclaimers * Provided all due premiums have been paid and the policy is in force.
HDFC Life Insurance Company Limited ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI Registration No. 101. Registered Office: 13th Floor, LodhaExcelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email: service@hdfclife.com, Tel. No: 1860 267 9999 (Mon-Sat 10 am to 7 pm) Local charges apply. Do NOT prefix any country code. e.g. +91 or 00. Website: www.hdfclife.com. The name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited. Life Insurance Coverage is available in this product. HDFC Life Sanchay Plus (UIN:101N134V13) is a non-participating, non-linked savings insurance plan. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. **ARN-BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS** 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.

GUARANTEED INCOME OPTION

A plan that offers guaranteed* returns for you and your family.

Key Features:

- ✓ Guaranteed benefits - Rest assured of the returns
- ✓ Tax benefits - You may be eligible for tax benefits as per prevailing tax laws
- ✓ Flexibility - Guaranteed regular income for 10 or 12 years
- ✓ Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

Important PPT / PT combinations providing Higher IRRs

PPT/PT (in Yrs)	Income Period (in Yrs)	Annual Premium	Income Payable (% of AP) per Yr	IRR
12-17	10	100,000	338.50%	6.25%
12-17	12	100,000	302.50%	6.34%
12-17	10	500,000	341.50%	6.30%
12-17	12	500,000	305.50%	6.40%

PPT - Premium Payment Term, PT - Policy Term, IRR - Internal Rate of Return
Above returns @ Age 5 to 50 years

Benefits under the Plan:

Maturity Benefits: This option pays you a maturity benefit in the form of Guaranteed Income for fixed term of 10 or 12 years upon payment of all due premiums and life assured surviving the policy term.

Premium Paying Term	Policy Term	Payout Period
7 Years	7 to 12 Years	Maturity benefit paid as a guaranteed income for a Fixed term of 10 or 12 years starting from (Policy Term + 1)th year in arrears.
8 Years	8 to 13 Years	
9 Years	9 to 14 Years	
10 Years	10 to 15 Years	
11 Years	11 to 16 Years	
12 Years	12 to 17 Years	

On the maturity date, you shall have an option to receive the Guaranteed Sum Assured on Maturity, which under this option, shall be the present value of future payouts, discounted at a rate of 9% p.a.

On death of the Life Assured during the Payout Period, the nominee shall continue receiving Guaranteed Income as per Income Payout Frequency & benefit option chosen till the end of Payout Period.

Death Benefit : In case of death of Life Assured during the policy term, the death benefit equal to Sum Assured on Death shall be payable to the nominee. Sum Assured on Death is the highest of: a) 10 times the Annualized Premium, or b) 105% of Total Premiums paid, or c) Premiums paid accumulated at an interest of 5% p.a. compounded annually, or d) Guaranteed Sum Assured on Maturity, or e) an absolute amount assured to be paid on death, which is equal to the Sum Assured

Eligibility:

Min. & Max. Age at Entry : 5¹ Years & 60 Yrs Last Birthday
Min & Max. Age at Maturity : 18 Yrs & 73 Yrs Last Birthday
Minimum Premium : Annual: Rs.30,000/-, Half Yearly: Rs.15,000/-, Quarterly: Rs. 7,500/-, Monthly: Rs.2,500/-
Maximum Premium : No limit, subject to Board Approved Underwriting Policy

1. Risk cover starts from date of commencement of policy for all lives including minors. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years

LIFE LONG INCOME OPTION

A plan that offers Lifetime Guaranteed* Returns to you and your family

Key Features:

- ✓ Guaranteed benefits - Rest assured of the returns
- ✓ Tax benefits - You may be eligible for tax benefits as per prevailing tax laws
- ✓ Flexibility - Guaranteed benefit as a lump sum or as regular income
- ✓ Life Long Income Option - Guaranteed Income till age 99 Years
- ✓ Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

Benefit Under the plan:

Maturity Benefit: This option offers a benefit of a guaranteed income up to age 99 years and a return of premium at the end of payout period upon payment of all due premiums and life assured surviving the policy term.

Premium Payment Term	Guaranteed Income ^ Payable each year during the payout period#	
	Policy Term	Entry Ages: 50 to 60 Years
5 Years	6 Years	33.50% of AP
6 Years	7 Years	43.50% of AP
10 Years	11 Years	96.00% of AP
12 Years	13 Years	128.00% of AP

^ An additional income is payable in case of higher premium amount, please refer to the Enhanced Benefit for High Premium Policies

Payout period is 99 minus age of Life Insured as at end of policy term

On the maturity date, you shall have an option to receive the Guaranteed Sum Assured on Maturity, which under this option, shall be the present value of future payouts, discounted at a rate of 9% p.a.

On death of the Life Assured during the Payout Period, the nominee shall continue receiving Guaranteed Income as per Income Payout Frequency & benefit option chosen till the end of Payout Period.

Death Benefit : In case of death of Life Assured during the policy term, the death benefit equal to Sum Assured on Death shall be payable to the nominee.

Sum Assured on Death is the highest of: a) 10 times the Annualized Premium, or b) 105% of Total Premiums paid, or c) Premiums paid accumulated at an interest of 5% p.a. compounded annually, or d) Guaranteed Sum Assured on Maturity, or e) an absolute amount assured to be paid on death, which is equal to the Sum Assured

Eligibility:

Min & Max. Age at Entry : 50 Yrs & 60 Yrs Last Birthday
Min & Max. Age at Maturity : 56 Yrs & 71 Yrs Last Birthday
Minimum Premium : Annual: Rs.30,000/-, Half Yearly: Rs.15,000/-, Quarterly: Rs. 7,500/-, Monthly: Rs.2,500/-
Maximum Premium : No limit, subject to Board Approved Underwriting Policy

ICICI PRU GUARANTEED INCOME FOR TOMORROW (LONG-TERM)

A PROTECTION AND SAVINGS ORIENTED LIFE INSURANCE PLAN

It is protection and savings oriented life insurance plan provide financial protection to your family along with guaranteed benefits.

Key Benefits -

Life Insurance Cover** - for financial security of your family
Guaranteed*** income - to help you save for your goals

*** Conditions apply

Benefits under the Plan:

Plan Option 1: Income:

Under this plan option,

- ♦ You pay premiums for a certain period of time
- ♦ One year after the completion of premium payment term, you get Guaranteed Income at the end of every month/year for a certain period

Details of the premium payment term and the Income Period as per the table below:

Premium Payment Term	You get Guaranteed Income	You can get Guaranteed Income
7 Years	15 or 20 or 25 or 30 years	End of 9 th Year
10 Years		End of 12 th Year

Guaranteed Income Benefit ***(Survival Benefit):

Once you pay all your premiums, depending on the premium payment term and the Income Period selected by you, you will receive a Guaranteed Income upon survival on the date of each income payment.

Life Insurance Benefit (Death Benefit): If the person whose life is covered by this policy (known as the Life Assured) passes away, during the term of the policy, the insurance cover amount will be paid out as a lump sum to the person specified (known as the Claimant) in the policy.

Life Insurance Benefit is highest of:

- a. 10 X Annualized Premium
- b. 105% of Total Premiums Paid up to the date of death
- c. Annual Guaranteed Income X Death Benefit factor for Guaranteed Income

Plan Option 2: Income with 110% ROP - Receive Guaranteed Income for a certain period in arrears/ at the end of every month / year. Additionally, along with the last income instalment, you will get 110% of Total Premiums paid by you (Maturity Benefit) at the end of the policy term.

Life Insurance Benefit (Death Benefit): If the person whose life is covered by this policy (known as the Life Assured) passes away, during the term of the policy, the insurance cover amount will be paid out as a lump sum to the person specified (known as the Claimant) in the policy.

Life Insurance Benefit is highest of:

- a. 10 X Annualized Premium
- b. 105% of Total Premiums Paid up to the date of death
- c. Annual Guaranteed Income X Death Benefit factor for Guaranteed Income + Maturity Benefit X Death Benefit factor for Maturity Benefit

Tax benefits**** - may be applicable on premiums paid and benefits received as per the prevailing tax laws

Basic Eligibility:

Minimum Age at Entry : 0 Years
Maximum Age at Entry : 60 Years
Income Period ^ : 15,20,25,30 Years
Minimum Annual Premium : Rs. 30,000/-
Maximum Annual Premium : Unlimited
Premium Payment Mode : Annual, Half-Yearly, Monthly
Income Option : PPT - 7 Yrs, Policy Term - 23,28,33,38 Yrs
PPT - 10 Yrs, Policy Term - 26,31,36,41 Yrs
Income with 110% ROP# : PPT - 7 Yrs, Policy Term - 23,28,33,38 Yrs
PPT - 10 Yrs, Policy Term - 26,31,36,41 Yrs

^ Income Period starts one year after the completion of premium payment term and is included in the policy term #ROP: Return of premium

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Disclaimer: ** Life insurance cover is the benefit payable on death of the life assured during the policy term. ***Guaranteed benefits are payable subject to all due premiums being paid. Conditions Apply ****Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to prevailing conditions and provisions of the Income Tax Act, 1961. Goods and Services Tax and Cesses, if any, will be charged extra as per applicable rates. The tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details, before acting on above.



LIFE INSURANCE

BAJAJ ALLIANZ LIFE ASSURED WEALTH GOAL

A NON LINKED, NON-PARTICIPATING, INDIVIDUAL, LIFE INSURANCE SAVINGS PLAN

WEALTH CREATION

Bajaj Allianz Life Assured Wealth Goal, a non-participating, non-linked, life, individual life insurance, savings plan, is one such investment cum insurance plan that offers the assurance of lump sum on maturity.

Key Features:

- Guaranteed Maturity Benefit
- Tax Benefits

Maturity Benefits : Guaranteed Maturity Benefit (GMB) will be a percentage of total premiums* paid.

Death Benefit:

For Limited/ Regular Pay option:

The Death benefit will be higher of

- Sum Assured on Death[#], or
- 105% of total premiums* paid as on date of death, or
- The prevailing surrender value

*Total Premium is (the sum of all premiums paid under the policy) is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws

[#]Sum Assured on Death is higher of the Sum Assured or 10 times of Annualised Premium.

Eligibility Criteria :

Premium Payment Term (PPT) (in Yrs)	Policy Term (PT) (in yrs)	Min/Max. Age at Entry (yrs)	Min/Max. Age at Maturity (yrs)	Min/Max. Premium (Rs)
5/8/10/12	10/15/20/25/30	0 to 65	18 to 75	12,000 to no limit

All ages mentioned above are age as on last birthday.

Tax Benefits: As per applicable tax laws as amended from time to time.

SECOND INCOME

Key Features:

- Regular guaranteed Long term Income of 25 or 30 years
- Option of Return of Premiums (ROP) at the end of Income Period
- Option to Defer Income payouts by 0/1/2 years after the end of premium payment term
- Choice of Income Payout date
- Income Benefit with Life Cover
- Tax Benefits

Second Income -

Pay Premium for (years) - 5, 7, 8, 10, 12

Deferment Period (years) - 0 / 1 / 2

Income Period (years) - 25 / 30

Income Benefits : Receive regular guaranteed payouts as a percentage of Annualized Premium during the Income Period.

Maturity Benefits : On maturity, you will receive,

- ◆ Sum of all premiums paid (if opted), plus
- ◆ Last regular guaranteed payout

Death Benefit:

- Sum Assured on Death[#] , or
- 105% of total premiums* paid as on date of death or
- The prevailing surrender value

*Total Premium is (the sum of all premiums paid under the policy) is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws

[#]Sum Assured on Death is higher of the Sum Assured or 10 times of Annualised Premium.

Eligibility Criteria:

Premium Payment Term (PPT) (in Yrs)	Policy Term (PT) (in yrs)	Income Period (in yrs)	Min/Max. Age at Entry (yrs)	Min/Max. Age at Maturity (yrs)	Min/Max. Premium (Rs)
5	30 to 44	25/30	5 to 50	35 to 99	30,000 to no limit
7/8/10/12			5 to 60		

Policy Term = Premium Payment Term + Income period + Deferment period

STEP UP INCOME

Key Features:

- Guaranteed increasing income
- Return of Premiums (ROP) at the end of Income Period
- Income benefit with life cover
- Choice of income payout date
- Tax Benefits

STEP Up Income - Regular guaranteed payouts increase by @10% of 1st instalment of Regular guaranteed payout every five years during the Income Period

Pay Premium for (years) - 5, 7, 8, 10, 12

Deferment Period (years) - 0

Income Period (years) - 20

Income Benefit : Regular guaranteed payouts increase by @10% of 1st instalment of Regular guaranteed payout every five years during the Income Period.

Maturity Benefit : On maturity, you will receive sum of all premiums paid, plus last instalment of regular guaranteed payout.

Death Benefit : The Death benefit will be higher of

- Sum Assured on Death[#] , or
- 105% of total premiums* paid as on date of death or
- The prevailing surrender value

*Total Premium is (the sum of all premiums paid under the policy) is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws

[#]Sum Assured on Death is higher of the Sum Assured or 10 times of Annualised Premium.

Eligibility Criteria :

Premium Payment Term (PPT) (in Yrs)	Policy Term (PT) (in yrs)	Income Period (in yrs)	Min/Max. Age at Entry (yrs)	Min/Max. Age at Maturity (yrs)	Min/Max. Premium (Rs)
5	25 to 32	20	5 to 50	30 to 92	30,000 to no limit
7/8/10/12			5 to 60		

Policy Term = Premium Payment Term + Income period + Deferment period

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KOTAK FORTUNE MAXIMISER

A NON-LINKED, PARTICIPATING SAVINGS, LIFE INSURANCE PLAN

Kotak Life proudly presents "Kotak Fortune Maximiser – Life Goal Maximiser Option", a limited pay participating endowment plan, which can be customized as per your requirement to help you plan for a better future through multiple plan, payout options.

Key Features

- Multiple Bonus Payout Options
- Long Life Cover
- Spouse Cover
- Enhanced Sum Assured for Female Life

Multiple Bonus* Payout Options available:

Cash Bonus (Immediate Payout) : Under this option, the Cash Bonus (if declared) will be payable to you on a monthly OR yearly basis (as opted for). The monthly / yearly bonus will be payable, starting from the end of 13th policy month / first policy year, till the end of policy term, or on death or on surrender (if any), provided the premium due on the first policy anniversary is paid and the policy is in force

Cash Bonus (Deferred Payout) : Under this option, you will have the flexibility to choose a tenure post which you would like to receive the Cash Bonus. This is called the Deferment Period. You can choose 5 / 7 / 10 years as Deferment Period. During this period, Cash Bonus shall not be payable.

Paid-Up Additions: Under this option, the Cash Bonus (if declared) will be utilized to purchase additional Sum Assured in the form of Paid-Up Additions, throughout the policy term. Paid-Up Additions shall be payable on Death or Maturity OR you will have the flexibility of encashing the Cash Value of accrued Paid-Up Additions subject to terms & conditions.

Benefits Under the plan:

Death Benefit :

1. Policies where Cash Bonus is opted (Immediate & Deferred Payout)

- Sum Assured on death[#] PLUS b) Interim Bonus (if declared) PLUS c) Terminal Bonus (if declared)

2. Policies where Paid-Up Additions is opted

- Sum Assured on death[#]; PLUS b) Accrued Paid-Up Additions (if any); PLUS c) Interim Bonus (if declared) PLUS d) Terminal Bonus (if declared);

3) Death Benefit in case Spouse Cover

- ◆ Death of Primary Life Insured (**Prior to Spouse**)

Death Benefit as mentioned above PLUS Waiver of Future Premiums w.r.t Spouse PLUS Policy continues with Life Cover of Spouse till end of Policy Term or attainment of age 85 years, whichever is earlier⁵.

- ◆ Death of Spouse (**Prior to Primary Life Insured**)

Sum Assured on death for Spouse PLUS Policy continues with all Benefits for Primary Life Insured (provided premiums are being paid)

Maturity Benefit :

1. Under Cash Bonus (Immediate & Deferred) Payout Option, the Maturity Benefit payable shall be: a) Basic Sum Assured PLUS b) Cash Bonus (if declared) PLUS c) Terminal bonus (if declared)

2. Under Paid-Up Addition Option, the Maturity Benefit payable shall be: a) Basic Sum Assured PLUS b) Cash Bonus (if declared) PLUS c) Accrued Paid-up Addition (if available) PLUS d) Terminal bonus (if declared)

Tax Benefit: You may avail of tax benefits as specified under the Income Tax Act, 1961. Tax benefits are subject to change as per tax laws. You are advised to consult your Tax Advisor for details. Goods and Services Tax and Cess as applicable shall be levied over and above premium amount as per applicable tax laws.

Eligibility:

Entry Age of Life Insured (as on last birthday)	Min: 0 years (90 days) Max: 50 years – 6 & 15 pay, 55 years – 8 / 10 & 12 pay
Maturity Age of Life Insured (as on last birthday)	85 yrs for Primary Life Insured In case Spouse Cover is availed: 85 years or Age at Maturity whichever is lower (for Spouse)
Policy Term	85 years less Entry Age of Life Insured (Primary Life Insured in case Spouse Cover option is chosen)
Basic Sum Assured	Basic Sum Assured is the Guaranteed Maturity Benefit to be payable on death or maturity. Basic Sum Assured shall depend upon the Age, Gender, Policy Term, Premium Payment Term, Premium Amount & Bonus Payout Options chosen.
Premium	Min: 6 & 8 Pay: Rs. 48,000/-, 10 /12 & 15 Pay: Rs. 36,000/- Max : No Limit
PPT	6 / 8 / 10 / 12 & 15 years
Premium Payment Mode	Yearly, Half yearly, Quarterly and Monthly

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LIFE INSURANCE

ABSL INSURANCE CHILD'S FUTURE ASSURED PLAN

A NON-LINKED NON-PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

ABSLI Child's Future Assured Plan, a life insurance savings plan, which offers Assured Benefits to take care of the important milestones in your child's life – Education and Marriage. You can plan to receive funds in future for your child's education or grand wedding.

Key Benefits:

- ☑ The plan offers complete financial Security
- ☑ Flexibility to save for Child Education, Marriage or for both the life goals
- ☑ Worry free goal achievement through Policy Continuation Benefit
- ☑ Flexibility to choose from various Pay term and Policy Terms
- ☑ Option to avail of Enhanced Insurance Cover
- ☑ Option to enhance your risk cover with appropriate rider option

Benefits Under the plan:

ABSLI Child's Future Assured Plan offers you **Assured Benefits to fund your child's key milestones.**

Following options are available in Assured Benefits:

➤ **Education Milestone Benefit:** Receive guaranteed annual Assured Benefit for your child's educational needs. The Assured benefit will be payable annually at the end of each year over the Education Milestone Benefit Period of 3, 6 or 9 years as opted by you.

Education Milestone Benefit payable at the end of the year									
Benefit Year	1st	2nd	3rd	4th	5th	6th	7th	8th	9th
3 years	30%	30%	40%	-	-	-	-	-	-
6 years	15%	15%	15%	15%	25%	25%	-	-	-
9 years	10%	10%	10%	10%	10%	15%	15%	20%	20%

➤ **Marriage Milestone Benefit :** Plan to get funds for your child's marriage anytime while your child's age is preferably between 24 to 32 years. This option will give you guaranteed lump-sum pay-out at the end of the policy term as chosen by you.

Education and Marriage Milestones Benefits :

Under this option both Education Milestone Benefit as well as for Marriage Milestone Benefit can be chosen. The Education Milestone Benefit will be paid as defined above on their respective due dates and the Marriage Milestone Benefit will be paid at the end of Policy Term. You will also have the choice to receive 100% or 150% or 200% of the Sum Assured assured benefit for Marriage Milestone under this option.

Assured Benefit Payment Term

Assured Benefit Payment Term	Minimum	Maximum
Education Milestone Benefit	8 years	21 years
Marriage Milestone Benefit	8 years	32 years
Education & Marriage Milestones Benefit	As mentioned above for respective Milestone	

This benefit payment term should at least be 3 years higher than the Premium Payment Term.

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- **Deferral of Assured Benefits:** You will have the flexibility to defer any of the Assured Benefit payment by 1, 2 or 3 years. We will enhance the deferred pay-out by 6.0% p.a. (or such other rate determined by ABSLI subject to prior approval from IRDAI from time to time). Once the pay-out is deferred, you cannot change it thereafter.
- **Loyalty Additions:** We will enhance each Assured Benefit payable to you, by 20% as Loyalty Addition at the end of Premium Payment Term, provided you have paid all due instalment premiums.
- **Maturity Benefit:** The Maturity Benefit shall be the amount of Assured Benefit payable at the end of the Policy Term.
- **Death Benefit :** In the event of death of the Life Insured during the Policy Term, Nominee will receive death benefit as below:
 - ◆ Assured Benefits as per the option chosen by you shall be paid on their respective due dates; plus
 - ◆ Any excess amount of Sum Assured on Death over the discounted value of the Assured Benefits payable in future will be paid immediately as lump-sum
 - ◆ All future instalment premiums shall be waived off
 - ◆ Alternatively, Nominee can also opt for immediate payment of death benefit. In this case, higher of Sum Assured on Death or discounted value of all future Assured Benefits, discounted @ 8% per annum, will be paid in lump sum and the policy will be terminated. Where, "Sum Assured on Death" during the entire Policy Term is the maximum of 10 times the Annualized Premium or 105% of Total Premiums paid.
- **Enhanced Insurance Cover:** At inception you can also opt for Enhanced Insurance Cover equal to 50% or 100% or 200% of the sum assured, by paying an additional premium.
- **Tax Benefit:** You may avail of tax benefits as specified under the Income Tax Act, 1961. Tax benefits are subject to change as per tax laws.

Eligibility:

Life Insured Entry Age	Minimum: 18 Years, Maximum: 65 Years; (50 years if Enhanced Insurance cover is chosen)		
Plan options :	PT	PPT	Max. PPT
Education Milestone Benefit	10 to 29 years	5 Yrs	12 Years
Marriage Milestone Benefit	8 to 32 years	5 Yrs	
Education and Marriage Milestone Benefit	11 to 32 years	6 Yrs	
Payment Mode	Annual, Semi Annual, Quarterly , Monthly		
Minimum Annualized Premium	Rs.30,000/-		
Sum Assured	Min.: Rs.4,00,000/- , Max. : No Limit		
Payment Mode	Annual, Semi Annual, Quarterly , Monthly		
Enhanced insurance Cover (Optional)	50%, 100% or 200% of Sum Assured		

INDIAFIRST LIFE SMART PAY PLAN

NON-LINKED, PARTICIPATING, LIMITED PAY, MONEY BACK LIFE INSURANCE PLAN

IndiaFirst Life Smart Pay Plan provides a perfect mix of disciplined savings with the benefit of liquidity and life cover, thus providing the best to you and your family.

Key Features:

- ☑ Pay for shorter period with options suiting your time horizon and fulfil your long-term goals
- ☑ Continue to enjoy life cover benefit even if you miss to pay one premium (applicable after you have paid two full years' premiums)
- ☑ Enjoy the upside of earnings with an annual bonus (if declared)
- ☑ Get 103% of your one annual premium back as survival benefit
- ☑ At the end of term, you get Sum Assured at Maturity plus accrued bonuses (if declared)
- ☑ Tax benefit may be available on the premiums paid and benefits received as per prevailing tax laws.

Benefits under the plan:

Survival Benefits : The policy will receive survival benefit equal to 103% of an annualised premium at the end of policy year as per the table below

Premium Paying Term	Payout Year
5 Years	4th Year
6 Years	5th Year
7 Years	6th Year
8 Years	7th Year

Maturity Benefits: On Maturity, the Policyholder will get a) Guaranteed Sum Assured at Maturity; plus b) Accrued Simple Reversionary Bonuses plus c) Terminal Bonus (if any)

Death Benefit : On Death during the Policy Term, the nominee will get a) Sum Assured on Death plus b) accrued Simple reversionary bonus, plus c) Terminal bonus, if declared or 105% of total premiums paid.

Sum Assured on Death is the higher of a) 10 times of Annualized Premium, or b) Absolute amount assured to be paid on death c) Minimum guaranteed Sum Assured on Maturity

Basic Eligibility :

Min & Max Age at Entry	: Min-8 Yrs (PT 10 Yr), 3 Yrs (PT 15 Yr), Max - 50 Yrs
Max. Age at Maturity	: 65 Years
Policy Term & PPT	: Term 10 Yrs, PPT -5 Yrs, Term 15 Yrs, PPT - 5 6 7 8 Yrs
Min. Premium	: Rs.18,000/- Annual Premium
Premium Modes	: Yearly, Half Yearly, Quarterly, Monthly

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- Attur** : No. 88M, Ramasamy Udaiyar Complex, Opp. Combined Court Building, (Tamil Nadu) Tel.: 04282 - 241 005 / 241 007
- Bhayander (West)** : Shop No.29, Venkateshwara CHS Ltd, Station Rd, Near Patil Watch, (Mumbai) Tel.: 022 - 2804 0061 / 2804 0062
- MIG Colony Bandra (E)** : Shop No. A3, Building No. 54, Gandhi Nagar Ashtavinayak CHS, (Mumbai) Tel.: 86558 07341 / 86558 07343
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- Mylapore** : New No. 09, Old No. 05, North Mada Street, Nr Kabaleswarar Temple, (TN - Chennai) Tel.: 044 - 4865 9124 / 4865 9129
- Malkapur** : Shop No. G25, Shradha Complex, Buldhana Road, (Maharashtra) Tel.: 86562 16623 / 89562 16624
- Kosabadi** : Shop No. 1, Gr. Floor, Plot No. 233, Hotel Power Town Building, (Chhattisgarh) Tel.: 07759 - 227 600 / 228 600
- Sindhanur** : Shop No. 2, 1st Floor, Kalmath Complex, Behind Gurudev Lodge, (Karnataka) Tel.: 08535 - 200 230 / 220 230
- Aliganj** : Office No.18 (545 GA/57), Chandganj Garden, Nr Chandra Shekhar Park, (Uttar Pradesh) Tel.: 0522 - 458 1436 / 458 2029
- Nager Bazar** : Gr. Flr, Kanubithi Niketan, 100/78, Jessore Rd, Bhagabati Colony, (Kolkata) Tel.: 033 - 4802 2033 / 4802 2036

BLUECHIP OFFICES IN INDIA

ANDHRA PRADESH		GUJARAT		KARNATAKA	
Gajuwaka : 0891 - 254 5316 / 254 5319	Marredpally : 040 - 2771 0998 / 2771 1410	Ashram Road : 079 - 2658 5642 / 2568 5643	Alkapuri : 0265 - 232 3018 / 232 3021	Basavangudi : 080 - 2242 3777 / 2660 8777	Electronic City : 080 - 2960 0305 / 2960 0306
Guntur : 0863 - 663 2526 / 224 0530	Mehdhipatnam : 040 - 2351 2034 / 2352 6356	Bapunagar : 079 - 2991 6380 / 2991 6381	Vasna Road : 0265 - 225 4074 / 225 4075	Basaveshwara Ngr : 080 - 2322 5533 / 4153 5692	Indira Nagar : 080 - 2520 2939 / 2520 3739
Kakinada : 0884 - 236 6943 / 236 6944	Nacharam : 040 - 4020 1616 / 4020 1717	Bopal : 079 - 2979 5590 / 2979 5591	Waghodia Road : 0265 - 252 1820 / 252 1821	Bommanahalli : 080 - 4093 5276 / 4093 5720	Infantry Road : 080 - 4113 0952 / 2286 0704
Madhurawada : 0891 - 271 5316 / 272 5316	Nizampet : 040 - 2956 1438 / 2956 1497	Gandhi Nagar : 079 - 2324 2004 / 2324 2005	Anand : 02692 - 245 137 / 245 138	BTM Layout : 080 - 2678 3744 / 2678 3752	Jayanagar : 080 - 2653 3751 / 2653 3752
Nellore : 0861 - 234 0260 / 235 0260	Pragathi Nagar : 040 - 2389 0785 / 2389 0786	Mani Nagar : 079 - 2543 0026 / 2543 0062	Bharuch : 02642 - 249 121 / 249 122		J.P. Nagar : 080 - 2658 9699 / 2658 9499
Ongole : 08592 - 282 065 / 282 075	RTC 'X' Road : 040 - 2764 5316 / 2766 5317	Motera : 079 - 2750 7857 / 2750 7855	Deesa : 02744 - 225 622 / 225 722		Kammanahalli : 080 - 2580 5627 / 2580 5628
Rajahmundry : 0883 - 665 1987 / 246 8601	Secunderabad : 040 - 6602 0300 / 2789 9116	Paldi : 079 - 2657 7934 / 2657 7935	Mehsana : 02762 - 230 704 / 230 706		Kanakapura : 080 - 2256 3003 / 2256 3013
Tanuku : 08819 - 225 377 / 225 388	Vanasthalipuram : 040 - 2411 0341 / 2412 5316	Satelite : 079 - 2676 9024 / 2676 9025	Navsari : 02637 - 244 406 / 244 407		Kengeri : 080 - 2848 5695 / 2848 5696
Tirupathi : 0877 - 225 0056 / 225 0057	Karimnagar : 0878 - 224 9910 / 224 9911		Palampur : 02742 - 266 640 / 266 641		Koramangala : 080 - 2553 3393 / 2553 3394
Vijayawada : 0866 - 248 5316 / 249 5316	Kazipet : 0870 - 243 4545 / 244 4747		Rajkot : 0281 - 246 5427 / 246 5428		Kumaraswamy Lyt : 080 - 2666 8150 / 2666 8152
Vishakapatnam : 0891 - 666 6316 / 275 7755	Khammam : 08742 - 235 316 / 245 316		Kalol : 02764 - 225 801 / 225 802		Hesaraghatta : 080 - 2839 7339 / 28397336
	Nizamabad : 08462 - 235 316 / 236 316		Indira Circle : 0281 - 257 5767 / 257 5768		Malleswaram : 080 - 2356 1500 / 2356 1501
	Sangareddy : 8500195316 / 8500155316		Surat : 0261 - 273 1402 / 273 1403		Marathalli : 080 - 4372 1083 / 4372 1085
	Siddipet : 08457 - 230 316 / 231 316		Bhatar Road : 0261 - 223 3173 / 223 3174		R.R. Nagar : 080 - 2860 3344 / 2860 3663
	Warangal : 0870 - 666 4436 / 254 4058		Vesu : 0261 - 221 5063 / 221 5064		Sanjay Nagar : 080 - 2341 6703 / 2351 6703
			Silvassa : 0260 - 264 1230 / 264 1231		Uttarahalli : 03772 - 232 027 / 232 028
			Vapi : 0260 - 246 0337 / 246 5337		R.T. Nagar : 080 - 4115 6008 / 4115 6009
					Rajajinagar : 080 - 2332 4323 / 2332 4585
					Vijayanagar : 080 - 2310 0101 / 2310 0104
					Whitefield : 080 - 2845 7260 / 2845 7261
					Yelahanka : 080 - 2856 5346 / 2856 5347
					Bagalkot : 08354 - 234 547 / 234 648
					Ballari : 08392 - 254 615 / 254 652
					Belagavi : 0831 - 246 3312 / 246 3313
					Bidar : 08482 - 229 227 / 229 228
					Chikkamagalur : 08262 - 236 702 / 235 702
					Chitradurga : 08194 - 222 669 / 222 449
					Davangere : 08192 - 270 252 / 270 253



BLUECHIP OFFICES IN INDIA

Table listing office numbers for Dharwad, Gangavathi, Gokak, Harihara, Gokul Road, Hassan, Haveri, Hosapete, Hubballi, Kalaburgi, Kalidasa Road, Karwar, Madikeri, Mangaluru, Mysuru, Siddhartha Nagar-MYS, Puttur, Raichur, Ramnagara, Sangameshwar Ngr, Shivamogga, Tumakuru, Udipi, Vijayapura, Jalanagar, Yadgir.

KERALA

Table listing office numbers for Alappuzha, Cochin, Angamaly, Ernakulam, Muvattupuzha, Palariyattom, Tripunithura, Trivandram, Attingal, East Fort, Kazhakkuttom, Pattam, Varkala, Calicut, Kalpetta, Kanhangad, Kannur, Karunagapally, Kasaragod, Kodakara, Kodungallur, Kollam, Kottayam, Kozhencherry, Kunnankulam, Manjeri, Mattannur, Mavelikara, Ottapalam, Olavakkode, Pala, Palakkad, Pathanamthitta, Taliparamba, Payyanur, Perinthalmanna, Ramanattukara, Thalassery, Thrissur, Thiruvalla, Tirur, Vadakara.

MAHARASHTRA

Table listing office numbers for Mumbai, Airoli, Ambarnath (E), Andheri (East), Andheri-IRLA, And-JB Nagar, And-Lokhandwala, And-Marol, And-Oshiwara, And-7 Bungalows, And-Takshila, Andheri (West), Bandra Mt. Mary, Bangur Nagar, Bandra - Pali, Bandra (West), Bhandup (W), Borivali (East), Borivali - Gorai, Borivali - I.C.Col., Borivali-Saibaba, Borivali (West), Borivali-Yogi Ngr, Byculla, Chembur, Chembur -C.G.Rd., Chira Bazar, Colaba, D. N. Nagar, Dadar (East), Dadar (West), Dahisar-Anand Ngr, Dahisar (East), Dahisar (West), Dombivali (East), Dom-Gandhi Ngr, Dombivali - MIDC, Dombivali (West), Fort, Ghatkopar (East), Ghatkopar (West), Gh - Patel Chowk, Girgaum, Gokuldham, Goregaon (W), Jankalyan Nagar, Kalyan (East), Kal-Khadakpada, Kalyan (West), Kamothe, Kandivali (West), Kandivali-Mahavir Ngr, Kandivali - Charkop, Knd-Thakur Complex, Kharghar, Koparkhairane, Kurla-Nehru Ngr.

Table listing office numbers for Lower Parel, Mahim, Malad (East), Malad - Evershine, Malad (West), Matunga, Mira Road, Mul - Vaishali Ngr, Mul (W) - LBS Marg, Mulund (East), Mulund (West), Nerul (East), Panvel, Prabhadevi, Sanpada, Santacruz - Kalina, Santacruz (West), Seawood, Shahaji Rajee Rd, Siddhartha Nagar, Sion, Tardeo, Thane (West), Th - Ghodbunder Rd, Th - Kalwa, Th - Kolbad Road, Th - Nitin Company, Th - Panchpakhandi, Th - Vartak Ngr, Th - Vasant Vihar, Tilak Nagar, Vasai (East), Vasai (West), Vasai (W) Parnaka, Vashi, Vashi - 2, Vikhroli (West), Vile Parle (East), Vile Parle (West), Virar, Wadala.

PUNE

Table listing office numbers for Aundh, Bibvewadi, Bavdhan, Bhosri, Chandan Nagar, Chinchwad, Hadapsar, Kothrud, Nigdi, Pimple Gurav, Rasta Peth, Sadashiv Peth, Sinhadag Rd, Akola, Amravati, Aurangabad, Baramati, Bhusawal, Boisar, Chakan, Dhule, Ichalkaranji, Indapur, Islampur, Jalgaon, Jalna, Karad, Kolhapur, Mangalwar Peth, Manish Nagar, Nagpur, Osmanabad, Sadar, Miraj, Phaltan, Nasik, Nashik Road, Indira Nagar, Ratnagiri, Sangli, Satara, Sawantwadi, Shirpur, Solapur.

NEW DELHI / N.C.R.

Table listing office numbers for Arya Samaj Road, Dilshad Garden, Dwarka, Janak Puri, Kalkaji, Kamla Nagar, Karkardooma, Karol Bagh, Karol Bagh - 2, Laxmi Nagar, Mayur Vihar, Munirka, Nangal Raya Janakpuri, Paschim Vihar, Punjabi Bagh, Rohini, Vikaspuri, W. Patel Nagar, Noida, Noida 2, Faridabad, Ghaziabad.

UP / MP / CHHATTISGARH

Table listing office numbers for Allahabad, Kanpur, Lucknow, Vrindavan, Anuppur, Bhopal, Gwalior, Indore, Jabalpur, Satna, Singrauli, Ambikapur, Bhilai, Bilaspur, Dhamtari, Mangla Chowk, Jagdalpur.

Table listing office numbers for Janjgir, Korba, Manendragarh, Raigarh, Raipur, Rajnandgaon, Sunder Nagar.

BIHAR / JHARKHAND / ODISHA

Table listing office numbers for Begusarai, Bhagalpur, Danapur, Darbhanga, Muzaffarpur, Purnea, Bailey Road, Kankarbagh, Patna, Adityapur, Dhanbad, Jamshedpur, Jamshedpur - Sakchi, Ramgarh, Ratu Road, Ranchi, Angul, Balasore, Barbil, Bhubaneswar, Chandrashekharapur, Khandagiri, Brahmapur, Cuttack, CDA - Cuttack, Jaipur, Jharsuguda, Rourkela, Chhend, Sambalpur.

WEST BENGAL / ASSAM

Table listing office numbers for Kolkata, AJC Road, Bagha Jatin, Barasat, Barrackpore, Baruipur, Behala, Beliaghata, Birati, C.I.T. Road, Chinar Park, Chuchura, Dalhousie, Dum Dum, Dunlop, Garia, Girish Park, Harinavi, H.Mukerjee Road, Howrah, Italgacha Road, Jodhpur Park, Kasba, Konnagar, Krishnapur, Lake Town, Madhyamgram, Mandirtala, Netaji Nagar, New Alipore, New Town, N.S.C. Bose Rd, Panchananatala Rd, Patuli, Salt Lake, Salt Lake - II, Santoshpur, Shyam Bazar, Sodepur, Sonarpur, Thakurpukur, Utadanga, Ansansol, Berhampore, Bardhaman, Cooch Behar, Darjeeling, Durgapur, Haldia, Kalyani, Kharagpur, Krishnanagar, Malda, Siliguri, Raniganj, Serampore, Bongaigaon, Dibrugarh, Dulaijan, Guwahati, Lalgaon, Jorhat, Maligaon.

Table listing office numbers for Nagaon, Sivasagar, Tinsukia, Tezpur, Sixmile.

TAMIL NADU

Table listing office numbers for Adambakkam, Adyar, Alwarpet, Ambattur, Anna Nagar, Anna Nagar (W), Arumbakkam, Ashok Nagar, Besant Nagar, Chrompet, Egmore, Greams Road, K.K. Nagar, Keelkattalai, Kelambakkam, Kilpauk, Kodambakkam, Kolathur, Mandaveli, Mugappair, Nanganallur, Neelangarai, Old Washermanpet, Pallikaranai, Pallam, Parris, Perambur, Perungalathur, Perungudi, Porur, Poonamallee, Purasaivakkam, Royapettah, Saidapet, Shenoy Nagar, T. Nagar, T. Nagar II, Tambaram, Thiruvanniyur, Triplicane, Vadapalani, Valasaravakkam, Velachery, West Mambalam.

Coimbatore

Table listing office numbers for Ganapathy, Koundampalayam, Peelamedu, Ramanathapuram, R.S.Puram, Vadavalli.

Trichy

Table listing office numbers for Karumandapam, K. K. Nagar, Srirangam, Thennur, Thiruverumbur, Ariyalur, Chengalpattu, Cuddalore, Dharapuram, Dharmapuri, Dindigul, Erode, Gobichettipalayam, Hosur, Karaikal, Karaikudi, Karur, Krishnagiri, Kanchipuram, Kumbakonam.

Madurai

Table listing office numbers for Chinna Chokkikulam, Madurai, Thirumangalam, Thirunagar, Mayiladuthurai, Nagercoil, Namakkal, Mandarakuppam, Neyveli, Pattukkottai, Pallachi, Puducherry, Rajapalayam, Salem, Agraharam, Tenkasi, Thanjavur, Thiruvanniyur, Thiruchanallur, Tirunelveli, Tirupur, Tuticorin, Vellore, Villupuram, Virudhunagar.

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16th to 31st July '2022

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