

BLUECHIP BULLETIN

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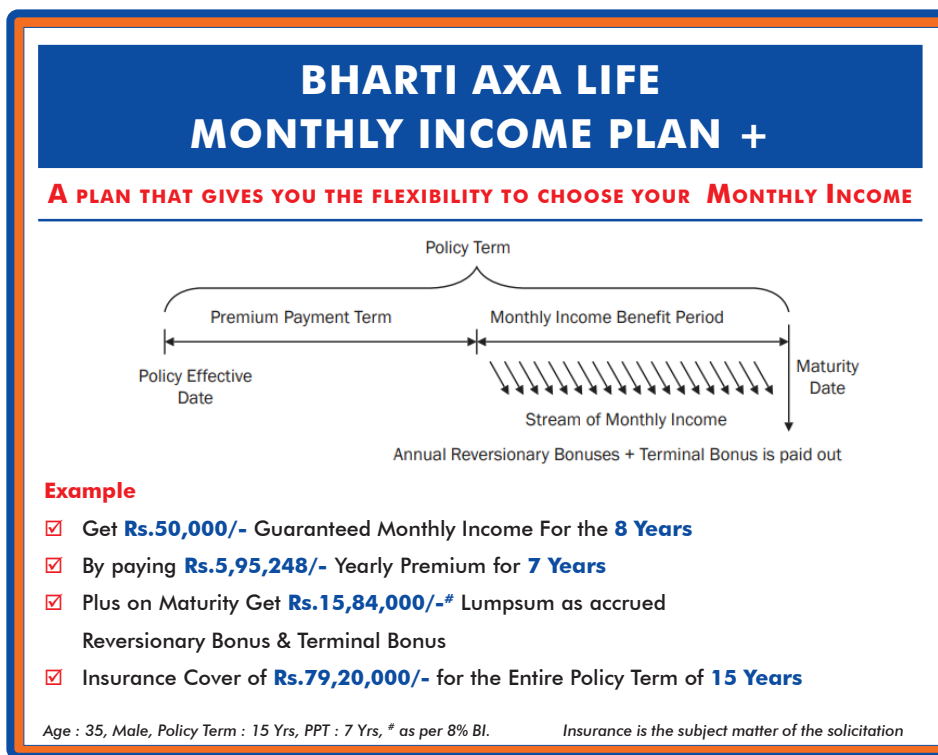


BLUECHIP
EXPERT ADVICE. EASY INVESTING.

Bluechip wishes you & your family a very
Happy Diwali & a Prosperous New Year

BHARTI AXA LIFE MONTHLY INCOME PLAN +

A PLAN THAT GIVES YOU THE FLEXIBILITY TO CHOOSE YOUR MONTHLY INCOME



Example

- Get **Rs.50,000/-** Guaranteed Monthly Income For the **8 Years**
- By paying **Rs.5,95,248/-** Yearly Premium for **7 Years**
- Plus on Maturity Get **Rs.15,84,000/-*** Lumpsum as accrued Reversionary Bonus & Terminal Bonus
- Insurance Cover of **Rs.79,20,000/-** for the Entire Policy Term of **15 Years**

Age : 35, Male, Policy Term : 15 Yrs, PPT : 7 Yrs, * as per 8% BI. Insurance is the subject matter of the solicitation

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.

¹Return 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:110B033V02 or any other later version) and Tata AIA Life Insurance Non-Linked Comprehensive Health Rider (UIN: 110B031V02 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 issuance 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: 110N158V06 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/Adv/2021/Oct/1749 • UIN: 110N161V04



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

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
- **Health 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

Disclaimer: This document contains only salient features of the product. For more details on risk factors, terms and conditions, please read the sales brochure/ sales document available on our website (Download section) before concluding a sale. Refer to our website for detailed information on features, benefits and exclusions of the product. Please seek the advice of our insurance advisor or call our Health Relationship Manager for any further information or clarification. Tax benefits are subject to change in the tax laws. ManipalCigna Health Insurance Company Limited (Formerly known as CignaTK Health Insurance Company Limited) | CIN U68000MH2012PLC22794B | IRDAI Reg. No. 151. Reg. Off: 401/ 402, 4th Floor, Raheja Titanium, CH. Western Express Highway, Goregaon (East), Mumbai. 400 063 www.manipalcigna.com | Trade Name / Trade Logo belongs to MEMG International India Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license. | ManipalCigna ProHealth Insurance UIN - MCHIP22211V062122, ManipalCigna Critical Illness Add On UIN - MCHILIP21128V022021 IRDAI/NL-HLT/CTTK/PH/NI/390/AddOn/CI/13-14. Compliance Approval No: ADV/0043/Feb/2018-19. April 2019 Onwards.

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 Parents	(Rs.25,000/- + Rs.50,000/-) = Rs.75,000/-
Self (Sr.Citizen) and Family + Parents (Sr.Citizen)	(Rs.50,000/- + Rs.50,000/-) = Rs.1,00,000/-

HDFC DEPOSITS
REGULAR DEPOSITS
6.85%
PERIOD : 36 MONTHS

SUNDARAM FINANCE
QUARTERLY INCOME PLAN
6.65%
PERIOD : 36 MONTHS

SUNDARAM HOME
QUARTERLY INCOME PLAN
6.65%
PERIOD : 36 MONTHS

NRI ATTRACTIVE INVESTMENT OPTIONS
THE BEST SUITED SCHEMES FOR YOU,
RIGHT AT YOUR DOORSTEPS

ALL PUBLIC ISSUE FORM AVAILABLE
CALL YOUR NEAREST BLUECHIP BRANCH
FOR LATEST AVAILABLE IPOs

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

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 31/08 (Cr.)	NAV Rs. 11/10	Growth (%)		Fund Name	Corpus 31/08 (Cr.)	NAV Rs. 11/10	Growth (%)	
			2 Yr	3 Yr				2 Yr	3 Yr
EQUITY - LARGE CAP FUNDS					EQUITY - MID CAP FUNDS				
ABSL Frontline Equity	22,209.95	334.34	22.16	15.66	ABSL Mid Cap	3,601.00	459.50	30.78	21.05
Canara Robeco Bluechip Equity	8,061.58	40.10	18.40	16.49	DSP Midcap Fund	14,377.92	86.45	18.11	17.59
HDFC Top 100	22,305.88	700.99	25.90	14.53	HDFC Mid-Cap Opportunities	34,227.07	97.79	33.83	25.07
IDBI India Top 100 Equity	624.03	38.77	22.47	16.72	IDBI Midcap	200.41	16.70	24.10	19.06
IDFC Large Cap	1,100.48	48.06	16.65	14.63	Kotak Emerging Equity	21,934.98	74.99	34.73	26.37
Kotak Bluechip	4,996.84	364.61	19.71	16.13	L&T Midcap Fund	6,674.02	205.03	22.34	18.19
L&T India Large Cap	745.35	39.88	18.74	13.46	Mah. Manulife Mid Cap Unnati Yojana	1,033.46	17.39	32.08	23.31
LIC MF Large Cap	696.17	38.89	18.16	12.44	Nippon India Growth	13,225.33	2125.44	34.92	26.10
Mah. Manulife Large Cap Pragati Yojana	198.07	15.21	21.73	14.48	SBI Magnum Midcap	8,043.42	147.29	40.14	30.05
Nippon India Large Cap	12,192.84	52.54	30.46	16.96	Sundaram Mid Cap	7,514.61	737.29	30.82	19.75
Sundaram Large Cap	3,072.94	14.50	19.74	13.75	Tata Midcap Growth	1,720.55	241.55	27.58	21.75
Tata Large Cap	1,328.96	322.22	22.22	14.08	EQUITY - SMALL CAP FUNDS				
Union Largecap	242.61	15.82	19.16	14.12	ABSL Life Small Cap	2,952.61	52.19	31.14	21.09
EQUITY - LARGE CAP & MID CAP FUNDS					Canara Robeco Small Cap	3,455.06	24.47	45.66	39.53
ABSL Equity Advantage	5,570.52	594.80	19.04	14.98	DSP Small Cap	8,981.69	113.21	36.70	31.81
Axis Growth Opportunities	8,476.01	19.68	25.95	20.47	ICICI Prudential Smallcap	4,138.39	53.49	42.80	30.27
Canara Robeco Emerging Equities	14,948.82	159.87	25.04	21.32	IDBI Small Cap	143.13	18.53	43.03	28.68
DSP Equity Opportunities	7,091.85	349.74	24.51	16.79	Kotak Small Cap	8,355.60	164.80	43.37	33.95
HDFC Large and Mid Cap	7,006.17	190.97	32.62	21.07	L&T Emerging Businesses	8,395.45	46.56	45.51	28.74
IDFC Core Equity	2,416.45	69.68	25.18	17.84	Nippon India Small Cap	21,655.19	91.09	48.01	35.80
Kotak Equity Opportunities	10,842.43	199.76	24.57	19.72	SBI Small Cap Fund	14,043.87	114.48	40.36	31.03
L&T Large and Midcap	1,576.48	71.20	20.24	16.47	Sundaram Small Cap	2,043.52	148.17	38.47	29.16
LIC MF Large & Mid Cap	1,944.39	24.33	24.30	17.21	Tata Small Cap	2,452.68	22.76	44.46	31.92
Nippon India Vision	3,231.72	815.47	25.46	17.47	Union Small Cap	981.11	31.20	39.82	33.07
SBI Large & Midcap	7,731.80	385.82	32.26	21.87	EQUITY - ELSS				
Sundaram Large and Mid Cap	5,239.96	53.99	25.85	18.96	Canara Robeco Equity Tax Saver	4,198.40	114.16	23.35	20.87
Tata Large & Mid Cap	3,316.36	343.25	25.66	18.87	DSP Tax Saver	10,218.74	79.39	26.14	17.94
UTI Core Equity	1,453.23	98.03	29.40	19.67	HDFC Tax saver	9,787.51	772.76	28.23	16.49
EQUITY - FLEXI CAP FUNDS					IDBI Equity Advantage	504.95	37.86	20.84	12.18
ABSL Flexi Cap	16,102.71	1093.29	21.46	16.11	IDFC Tax Advantage	3,851.42	97.52	32.95	23.75
Axis Flexi Cap	11,250.54	17.81	18.69	13.09	Kotak Tax Saver	2,935.89	72.60	24.75	18.87
Canara Robeco Flexi Cap	8,339.65	217.34	20.15	17.76	L&T Tax Advantage	3,254.17	77.84	19.71	14.90
DSP Flexi Cap	7,990.47	62.70	62.70	15.85	LIC MF Tax Plan	425.43	99.35	21.46	13.21
IDBI Flexi Cap	407.50	34.46	24.80	17.80	Mah. Manulife ELSS Kar Bachat Yojana	506.65	18.48	27.05	17.89
IDFC Flexi Cap	5,907.43	135.55	22.87	13.89	Nippon India Tax Saver	12,040.75	76.84	28.56	16.01
L&T Flexicap	2,884.77	117.50	18.79	14.34	SBI Long Term Equity	11,204.25	223.60	23.95	18.53
LIC MF Flexi Cap	416.98	65.71	16.77	11.61	Sundaram Tax Savings	969.37	331.30	26.59	19.50
SBI Flexicap	16,208.20	74.38	24.07	14.94	Tata India Tax Savings	3,118.97	28.10	23.20	16.17
Tata Flexi Cap	2,259.79	15.44	16.38	13.45	Union Long Term Equity	553.06	41.67	24.80	19.66
Union Flexi Cap	1,290.26	32.66	23.07	18.70	UTI Long Term Equity	2,997.38	140.21	23.94	18.77

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 Private Limited. (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	1,00,000	119.50%	6.61%
10-12	30	1,00,000	119.25%	6.74%
12-12	25	1,00,000	131.25%	6.50%
12-12	30	1,00,000	129.50%	6.56%
10-12	25	5,00,000	122.00%	6.71%
10-12	30	5,00,000	121.75%	6.84%
12-12	25	5,00,000	134.25%	6.61%
12-12	30	5,00,000	132.50%	6.67%

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:101N134V14) 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	1,00,000	345.75%	6.38%
12-17	12	1,00,000	309.25%	6.47%
12-17	10	5,00,000	348.75%	6.43%
12-17	12	5,00,000	312.25%	6.53%

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	34.50% of AP
6 Years	7 Years	44.75% of AP
10 Years	11 Years	98.75% of AP
12 Years	13 Years	131.75% 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 SUKH SAMRUDDHI

A NON-LINKED PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVING PLAN

ICICI Pru Sukh Samruddhi, a participating savings-oriented life insurance plan that gives you the confidence to keep pace with all your goals for you and your loved ones.

Key Features:

- ✓ Life cover¹ for financial protection of your loved ones
- ✓ Choice to avail benefits as either Income or Lump sum
- ✓ Flexible premium payment terms and policy terms to plan for your future goals
- ✓ Option to receive income on any date of your choice with Save the Date²
- ✓ Option to accumulate income³ and withdraw it later as per your convenience
- ✓ Tax benefits⁴ may be applicable on premiums paid and benefits received as per prevailing tax laws

Benefits under the plan:

Option 1 – Income :

Guaranteed⁵ income (GI): The life assured will receive a Guaranteed Income after completion of premium payment term, in arrears, at the end of every month/year, till the end of the policy term.
Lump sum on maturity: On survival of life assured till the end of the policy term for a fully paid policy, a Maturity Benefit will be payable along with the last GI pay-out. Maturity Benefit = Accrued reversionary bonus⁶, if declared + terminal bonus⁶, if declared. ⁵conditions apply.

Death Benefits: Life Insurance Benefit will be higher of: a) Sum Assured on Death + Accrued Reversionary Bonus⁶, if declared + Interim Reversionary Bonus⁶, if declared + Terminal Bonus⁶, if declared; or b) 105% of total premiums⁷ paid up to the date of death

Where, Sum Assured on Death is:

- ♦ For Age 0 to 50: Higher of 10.5 X Annualized Premium or PPT X Annualized Premium
- ♦ For Age 51 to 60: Higher of 10 X Annualized Premium or PPT X Annualized Premium

Option 2 – Lumpsum:

Lump sum on maturity : On survival of life assured till the end of the policy term for a policy on which all due premiums are paid, a Maturity Benefit will be payable:

Maturity Benefit = Sum assured on maturity + accrued reversionary bonus⁶, if declared + terminal bonus⁶, if declared

Death Benefits: Life Insurance Benefit is higher of: a) Sum Assured on Death + Accrued Reversionary Bonus⁶, if declared + Interim Reversionary Bonus⁶, if declared + Terminal Bonus⁶, if declared; or b) 105% of total premiums⁷ paid up to the date of death

Where, Sum Assured on Death is:

- ♦ For Limited Pay: ♦ For Age 0 to 50: Higher of 10.5 X Annualized Premium or PPT X Annualized Premium ♦ For Age 51 to 60: Higher of 10 X Annualized Premium or PPT X Annualized Premium

For Regular Pay:

- ♦ For Age 0 to 50: 10.5 X Annualized Premium ♦ For Age 51 to 60: 10 X Annualized Premium

Tax Benefits⁴: Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to conditions under provisions of the Income Tax Act, 1961.

Eligibility:

Income Option:

PPT 5 Yrs.: Income Term: 10/12/13 Yrs.
PPT 6, 7, 8, 10, 12 Yrs.: Income Term: 5/6/7/8/10/12/13 Yrs.
PT: PPT + Income Term

Min. & Max. Age at Entry: 0/60 Yrs.

Min Premium: PPT 5, 6, 7 Yrs.: Age 0 to 50 Yrs.: 18,000/- p.a, Age 51 to 60 Yrs.: 50,000/- p.a

PPT 8, 10, 12 Yrs.: Age 0 to 50 Yrs.: 18,000/- p.a, Age 51 to 60 Yrs.: 30,000/- p.a

Lumpsum Option:

PPT 5 Yrs.: PT: 10, 12, 15 Yrs.
PPT 6 Yrs.: PT: 12 Yrs.
PPT 7 Yrs.: PT: 12, 15 Yrs.
PPT 8 Yrs.: PT: 16, 18 Yrs.
PPT 10 Yrs.: PT: 15,20,25,30 Yrs.
PPT 12 Yrs.: PT: 15, 20,24,25,30 Yrs.
Regular Pay: PT: 10, 12, 15, 16, 18, 20,24,25,30 Yrs.
Min. & Max. Age at Entry: 0/60 Yrs.
Min Premium: PPT 5, 6, 7 Yrs.: Age 0 to 50 Yrs.:18,000/- p.a, Age 51 to 60 Yrs.: 30,000/- p.a
PPT 8, 10, 12 Yrs and Regular pay: Age 0 to 50 Yrs.: 12,000/- p.a, Age 51 to 60 Yrs.: 30,000/- p.a

Disclaimers: ¹Life cover is the benefit payable on the death of the Life Assured during the policy term. ²Under the 'Income' plan option, you can choose to receive guaranteed income on any one date succeeding the due date of first income to coincide with any special date. This option needs to be selected at policy inception and can be changed any time before the completion of the premium payment term. If you have chosen a specific date to receive Guaranteed Income, the income, as applicable, payable from this date will be increased for the deferral period i.e., for the completed number of months between the due date of pay-out and the specific date chosen, at an interest rate equal to Reverse Repo Rate, compounded monthly. This interest rate on GIs will be reviewed twice every year on the 1st of June and the 1st of December and will be set equal to Reverse Repo Rate published on RBI's website. This option to receive GIs on any one date can be availed by both in-force as well as paid-up policies. The last GI will be paid on the date of maturity of the policy and not on the special date chosen by you therefore, the interest rate mentioned above shall not be applicable for the last GI. It can be chosen only if the annual frequency of guaranteed income is selected under 'Income' plan option. ³You have an option to accumulate GIs, instead of taking as payment during the policy term. The GIs will be accumulated at an interest rate equal to Reverse Repo Rate published by RBI, compounded daily. This interest rate on GIs will be reviewed twice every year on 1st of June and 1st of December and will be set equal to Reverse Repo Rate published on RBI's website. You also have an option to withdraw, completely or partially, the accumulated GIs anytime during the Income Term. This option is only available under Income Plan option. ⁴Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to conditions under provisions of the Income Tax Act, 1961. Goods and Services Tax and Cesses, if any, will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for more details. ⁵Guarantee is in the form of 'Sum Assured on maturity' in lumpsum plan option and 'Guaranteed income' in Income plan option. ⁶Bonuses will be applied through the compound bonus method. All bonuses will be declared as a proportion of the sum of the Benefit Sum Assured and the accrued Reversionary Bonus for Income Plan and as a proportion of the sum of the Sum Assured on Maturity and the accrued Reversionary Bonus for Lump sum Plan. Terminal bonus may also be declared at the end of the policy term. ⁷Total premiums paid means the total of all the premium received, excluding any extra premium, any rider premium and taxes.

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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.	Min/Max.	Min/Max. Premium (Rs)
		Age at Entry (yrs)	Age at Maturity (yrs)	
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.	Min/Max.	Min/Max. Premium (Rs)
			Age at Entry (yrs)	Age at Maturity (yrs)	
5 7/8/10/12	30 to 44	25/30	5 to 50	35 to 99	30,000 to no limit
			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.	Min/Max.	Min/Max. Premium (Rs)
			Age at Entry (yrs)	Age at Maturity (yrs)	
5 7/8/10/12	25 to 32	20	5 to 50	30 to 92	30,000 to no limit
			5 to 60		

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

Disclaimers: Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Assured Wealth Goal are the names of the company and the product respectively and do not in any way indicate the quality of the product and its future prospects or returns. For more details on risk factors, terms and conditions please read sales brochure & policy document (available on www.bajajallianzlife.com) carefully before concluding a sale. Bajaj Allianz Life Assured Wealth Goal is A Non linked, Non-Participating, Individual, Life Insurance Savings Plan. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411006, Reg. No.: 116, CIN : U66010PN2001PLC015959, Call us on toll free No.: 1800 209 7272, Mail us : customercare@bajajallianz.co.in, Fax No: 02066026789, Bajaj Allianz Life Assured Wealth Goal (UIN: 116N170V05), The Logo of Bajaj Allianz Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Finserv Ltd. to use its "Bajaj" Logo and Allianz SE to use its "Allianz" logo. All charges/ taxes, as applicable, will be borne by the Policyholder. **BWARE 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

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

Disclaimers: Kotak Fortune Maximiser UIN: 107N125V01, Form No: N125. This is a savings-cum-protection oriented participating endowment plan. For sub-standard lives, extra premium may be charged based on Kotak Life Insurance's under writing policy. For more details on risk factors, terms and conditions please read sales brochure care fully before concluding a sale. *Where Sum Assured on death is HIGHEST of: (1) 11 times of Annualised Premium (including extra premium, if any) OR (2) Basic Sum Assured, which is the guaranteed maturity benefit OR (3) 105% of all premiums paid (including extra premium, if any) till the date of death. Annualised Premium is the premium payable in a policy year, excluding Goods and Services Tax, Cess, rider premium, under writing extra premiums and loadings for modal premium, if any. *The life cover for Spouse shall cease on the policy anniversary following attainment of age of 85 years or end of the Policy Term, whichever is earlier. In case the policy anniversary coincides with the date of birth of the Spouse, the life cover will cease on the date of attainment of age of 85 years or end of the Policy Term, which ever is earlier. *Please note that Bonuses are NOT guaranteed and may be as declared by the Company from time to time. Benefits under this plan are dependent upon the performance of the participating Funds. **Kotak Mahindra Life Insurance Company Ltd.** Regn. No.: 107, CIN: U66030MH2000PLC128503, Regd. Office: 2nd Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051. Website: <https://www.kotaklife.com> | WhatsApp: 9321003007 | Toll Free No. - 1800 209 8800 | Ref. No. KL/21- 22/P-NL/1303 **BWARE OF SPURIOUS PHONE CALLS AND FICTIOUS/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.

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Ongole : 08592 - 282 065 / 282 075	Waghodia Road : 0265 - 252 1820 / 252 1821	Davangere : 08192 - 270 252 / 270 253	Kottayam : 0481 - 256 9750 / 256 9751
Rajahmundry : 0883 - 665 1987 / 246 8601	Anand : 02692 - 245 137 / 245 138	Dharwad : 0836 - 244 6091 / 244 6092	Kozhencherry : 0468 - 231 0720 / 231 0721
Tanuku : 08819 - 225 377 / 225 388	Bharuch : 02642 - 249 121 / 249 122	Gangavathi : 08533 - 270 960 / 270 961	Kunnamkulam : 0488 - 522 3509 / 522 3510
Tirupathi : 0877 - 225 0056 / 225 0057	Deesa : 02744 - 225 622 / 225 722	Gokak : 08332 - 225 666 / 200 067	Manjeri : 0483 - 276 1124 / 276 1125
Vijayawada : 0866 - 248 5316 / 249 5316	Mehsana : 02762 - 230 704 / 230 706	Harihara : 08192 - 242 855 / 242 355	Mattannur : 0490 - 247 4662 / 247 4663
Vishakapatnam : 0891 - 666 6316 / 275 7755	Navsari : 02637 - 244 406 / 244 407	Gokul Road : 0836 - 233 4080 / 233 4081	Mavelikara : 0479 - 234 4495 / 234 4496
	Palanpur : 02742 - 266 640 / 266 641	Hassan : 08172 - 232 922 / 232 433	Ottapalam : 0466 - 224 7366 / 224 8227
	Rajkot : 0281 - 246 5427 / 246 5428	Haveri : 08375 - 233 701 / 233 702	Olavakkode : 0491 - 255 5501 / 255 5502
	Kalol : 02764 - 225 801 / 225 802	Hosapete : 08394 - 224 615 / 224 616	Pala : 0482 - 221 0120 / 221 0180
	Indira Circle : 0281 - 257 5767 / 257 5768	Hubballi : 0836 - 235 4255 / 235 4266	Palakkad : 0491 - 250 4440 / 250 4441
Hyderabad	Surat : 0261 - 273 1402 / 273 1403	Kalaburgi : 08472 - 226 702 / 246 702	Pathanamthitta : 0468 - 232 0613 / 232 0614
Ameerpet : 040 - 2341 8316 / 2341 8416	Udhna : 0261 - 227 4401 / 227 4402	Kalidasa Road : 0821 - 241 3355 / 241 3555	Taliparamba : 0460 - 230 0035 / 230 0036
Attapur : 040 - 2401 8316 / 2401 9316	Bhatar Road : 0261 - 223 3173 / 223 3174	Karwar : 08382 - 223 275 / 223 276	Payyanur : 04985 - 203 490 / 205 390
Boduppal : 040 - 2720 5316 / 2720 5317	Vesu : 0261 - 221 5063 / 221 5064	Madikeri : 08272 - 228 021 / 228 022	Perinthalmanna : 04933 - 226 380 / 226 390
Champapet : 040 - 2407 5316 / 2407 6316	Silvassa : 0260 - 264 1230 / 264 1231	Mangaluru : 0824 - 244 2214 / 244 0014	Ramanattukara : 0465 - 244 3003 / 244 3005
Chandanagar : 040 - 2303 8755 / 2303 8756	Vapi : 0260 - 246 0337 / 246 5337	Mysuru : 0821 - 254 6607 / 254 6608	Thalassery : 0490 - 232 4177 / 232 3177
Dilsukh Nagar : 040 - 2405 6548 / 2405 6549		Siddhartha Nagar-MYS : 0821 - 247 1454 / 247 1545	Thrissur : 0487 - 232 5570 / 232 5571
Habsiguda : 040 - 4851 0508 / 4016 0522	KARNATAKA	Puttur : 08251 - 236 837 / 237 837	Thiruvalla : 0469 - 263 0123 / 263 0124
Hasthinapuram : 040 - 2988 2316 / 2988 3316	Bengaluru	Raichur : 08532 - 227 229 / 227 888	Tirur : 0494 - 242 0753 / 242 0754
Himayat Nagar : 040 - 2339 5316 / 2322 1308	Banashankari : 080 - 2669 0288 / 2669 0319	Ramanagara : 80299 13366	Vadakara : 0496 - 251 7721 / 251 7722
Kapra : 040 - 2713 0938 / 6655 5613	Bannerghatta : 080 - 2648 2880 / 2648 2881	Sangameshwar Ngr: 0831 - 246 2701 / 246 2702	
Kukatpalli : 040 - 2306 1646 / 4230 0905	Basavangudi : 080 - 2242 3777 / 2660 8777	Shivamogga : 08182 - 227 660 / 227 661	MAHARASHTRA
Malkajgiri : 040 - 2724 5316 / 2724 1677	Basaveshwara Ngr : 080 - 2322 5533 / 4153 5692	Sindhaur : 08535 - 200 230 / 220 230	Mumbai
Manikonda : 040 - 2356 8931 / 2356 8941	Bommanahalli : 080 - 4093 5276 / 4093 5720	Tumakuru : 0816 - 225 1810 / 226 1606	Airol : 022 - 2779 5341 / 2779 0174
Marredpally : 040 - 2771 0998 / 2771 1410	BTM Layout : 080 - 2678 3744 / 2678 3752	Udupi : 0820 - 252 1929 / 252 1797	Ambarnath (E) : 0251 - 260 7328 / 260 7155
Mehdhipatnam : 040 - 2351 2034 / 2352 6356	Electronic City : 080 - 2960 0305 / 2960 0306	Vijayapura : 08352 - 240 143 / 240 149	Andheri (East) : 022 - 2683 5952 / 2684 1552
Nacharam : 040 - 4020 1616 / 4020 1717	Indira Nagar : 080 - 2520 2939 / 2520 3739	Jalanagar : 08352 - 200 901 / 200 902	And-Sher E Punjab: 8655807344 / 8655807345
Nagole : 040 - 2422 0316	Infantry Road : 080 - 4113 0952 / 2286 0704	Yadgir : 08473 - 250 943 / 250 944	Andheri-IRLA : 022 - 2671 1502 / 2623 6502
Nizampet : 040 - 2956 1438 / 2956 1497	Jayanagar : 080 - 2653 3751 / 2653 3752		And- JB Nagar : 022 - 2825 7307 / 2825 7308
Pragathi Nagar : 040 - 2389 0785 / 2389 0786	J.P. Nagar : 080 - 2658 9699 / 2658 9499	KERALA	And- Lakhnadwala : 022 - 2634 5957 / 2637 5483
RTC 'X' Road : 040 - 2764 5316 / 2766 5317	Kammanahalli : 080 - 2580 5627 / 2580 5628	Alappuzha : 0477 - 226 2226 / 226 2227	And- Marol : 022 - 2920 0134 / 2925 6912
Secunderabad : 040 - 6602 0300 / 2789 9116	Kanakapura : 080 - 2256 3003 / 2256 3013	Cochin	And- Oshiwara : 022 - 2632 1196 / 2632 1136
Vanasthalipuram : 040 - 2411 0341 / 2412 5316	Kengeri : 080 - 2848 5695 / 2848 5696	Angamaly : 0484 - 245 3526 / 245 3527	And-7 Bungalows : 022 - 2632 9373 / 2631 5566
Karimnagar : 0878 - 224 9910 / 224 9911	Koramangala : 080 - 2553 3393 / 2553 3394	Ernakulam : 0484 - 235 0044 / 235 0045	And-Takshila : 022 - 2821 4787 / 2821 4814
Kazipet : 0870 - 243 4545 / 244 4747	Kumaraswamy Lyt : 080 - 2666 8150 / 2666 8152	Muvattupuzha : 0485 - 281 3996 / 281 3997	Andheri (West) : 022 - 2678 1742 / 2678 1781
Khammam : 08742 - 235 316 / 245 316	Hesaraghatta : 080 - 2839 7339 / 28397336	Palarivattom : 0484 - 234 0160 / 234 0161	Bandra Mt.Mary : 022 - 2643 2158 / 2643 2147
Nizamabad : 08462 - 235 316 / 236 316	Malleswaram : 080 - 2356 1500 / 2356 1501	Tripunithura : 0484 - 277 8933 / 277 9833	Bangur Nagar : 022 - 2873 4228 / 2873 4229
Sangareddy : 8500195316 / 8500155316	Marathalli : 080 - 4372 1083 / 4372 1085	Trivandram	Bandra (E)-MIG Colony 8655807341 / 8655807343
Siddipet : 08457 - 230 316 / 231 316	R.R. Nagar : 080 - 2860 3344 / 2860 3663	Attingal : 0470 - 262 7211 / 262 8211	Bandra - Pali : 022 - 2655 8399 / 2640 0982
Warangal : 0870 - 666 4436 / 254 4058	Sanjay Nagar : 080 - 2341 6703 / 2351 6703	East Fort : 0471 - 246 3750 / 246 4750	Bandra (West) : 022 - 2640 5564 / 2641 2422
	Uttarahalli : 080 - 2639 3136 / 2639 0881	Kazhakuttom : 0471 - 241 2214 / 241 2215	Bhandup (W) : 022 - 2566 2064 / 4608 2427
Ahmedabad	R.T. Nagar : 080 - 4115 6008 / 4115 6009	Pattam : 0471 - 244 6311 / 244 6312	Bhayander (West): 022 - 2804 0061 / 2804 0062
Ashram Road : 079 - 2658 5642 / 2568 5643	Rajajinagar : 080 - 2332 4323 / 2332 4585	Varkala : 0470 - 261 1211 / 261 0611	Borivali (East) : 022 - 2808 5971 / 2808 5972
Bapunagar : 079 - 2991 6380 / 2991 6381	Vijayanagar : 080 - 2310 0101 / 2310 0104	Calicut : 0495 - 272 7724 / 272 7725	Borivali - Gorai : 022 - 2868 0460 / 2868 0463
Bopal : 079 - 2979 5590 / 2979 5591	Whitefield : 080 - 2845 7260 / 2845 7261	Kalpetta : 04936 - 207 345 / 208 345	Borivali -I.C.Col. : 022 - 2891 8594 / 2895 2352
Gandhi Nagar : 079 - 2324 2004 / 2324 2005	Yelahanka : 080 - 2856 5346 / 2856 5347	Kanhangad : 0467 - 220 6124 / 220 6154	Borivali-Saibaba : 022 - 2862 0403 / 2862 0406
Mani Nagar : 079 - 2543 0026 / 2543 0062			



BLUECHIP OFFICES IN INDIA

Table listing office addresses and phone numbers for various cities in India, including Borivali (West), Borivali -Yagi Ngr, Byculla, Chembur, etc.

Table listing office addresses and phone numbers for cities like Kolhapur, Mangalwar Peth, Malkapur, Manish Nagar, Nagpur, Osmanabad, Sadar, Miraj, Phaltan, Nasik, Nashik Road, etc.

NEW DELHI / N.C.R.

Table listing office addresses and phone numbers for cities in New Delhi / N.C.R. such as Arya Samaj Road, Dilshad Garden, Dwarka, Janak Puri, Kalkaji, Kamla Nagar, Karkardooma, Karol Bagh, etc.

UP / MP / CHHATTISGARH

Table listing office addresses and phone numbers for cities in UP / MP / CHHATTISGARH such as Prayagraj, Kanpur, Aliganj, Lucknow, Vrindavan, Anuppur, Bhopal, Gurunanakpura, Gwalior, Indore, Jabalpur, Satna, Singrauli, Ambikapur, etc.

BIHAR / JHARKHAND / ODISHA

Table listing office addresses and phone numbers for cities in BIHAR / JHARKHAND / ODISHA such as Begusarai, Bhagalpur, Danapur, Darbhanga, Muzaffarpur, Purnea, Bailey Road, Kankarbagh, Patna, Adityapur, Argora, Dhanbad, etc.

WEST BENGAL / ASSAM

Table listing office addresses and phone numbers for cities in WEST BENGAL / ASSAM such as Kolkata, Kolkata, Barasat, Barrackpore, Baruiপুর, Behala, Beliaghata, Birati, C.I.T. Road, Chinar Park, Chuchura, Dalhousie, Dum Dum, Dunlop, Garia, Girish Park, etc.

TAMIL NADU

Table listing office addresses and phone numbers for cities in TAMIL NADU such as Chennai, Adambakkam, Adyar, Alandur, Alwarpet, Ambattur, Anna Nagar, Anna Nagar (W), Arumbakkam, Ashok Nagar, Besant Nagar, Chrompet, Egmore, Greaves Road, K.K. Nagar, etc.

Table listing office addresses and phone numbers for cities like Keelkattalai, Kelambakkam, Kilpaug, Kodambakkam, Kolathur, Mandaveli, Mugappair, Mylapore, Nanganallur, Neelanganai, Old Washermanpet, Pallikarandai, Pammal, Parrys, Perambur, Perungalathur, Perungudi, Porur, Poonamallee, Purasaivakkam, Royapettah, Saidapet, Shenoy Nagar, T. Nagar, T. Nagar II, Tambaram, Thiruvannamipur, Triplicane, Vadapalani, Valasaravakkam, Velachery, West Mambalam, etc.

Coimbatore

Table listing office addresses and phone numbers for Coimbatore: Ganapathy, Koundampalayam, Peelamedu, Ramanathapuram, R.S.Puram, Vadavalli.

Trichy

Table listing office addresses and phone numbers for Trichy: Karumandapam, K. K. Nagar, Srirangam, Thennur, Thiruvembur, Ariyalur, Attur, Chengalpattu, Cuddalore, Dharapuram, Dharmapuri, Dindigul, Erode, Gobichettipalayam, Hosur, Karaikal, Karaikudi, Karur, Kovilpatti, Krishnagiri, Kanchipuram, Kumbakonam.

Madurai

Table listing office addresses and phone numbers for Madurai: Chinna Chokkikulam, Madurai, Thirumangalam, Thirunagar, Mayiladuthurai, Nagercoil, Namakkal, Mandarakuppam, Neyveli, Pattukkottai, Pollachi, Pudukchery, Rajapalayam, Salem, Agraaharam, Tenkasi, Thanjavur, Thiruvarur, Thachanallur, Tirunelveli, Tirupur, Tuticorin, Vellore, Villupuram, Virudhunagar.

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