

BLUECHIP BULLETIN

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NOW ALL MUTUAL FUND INVESTMENTS AT YOUR FINGER TIPS

- ONE TIME SIMPLE REGISTRATION PROCESS.
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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 :

- Immediate Life Annuity
- Immediate Life Annuity with Return of Purchase Price
- Deferred Life Annuity (GA-I) and with Return of Purchase Price
- 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 :

- GA-I**
GA = 1/12th of the Yearly Annuity amount
- 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

MUTUAL FUND NFOs

HDFC BUSINESS CYCLE FUND

Investment Objective: To provide long-term capital appreciation by investing predominantly in equity and equity related securities with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles.

Product Suitability -

This scheme is suitable for investors who are seeking:

- To generate long-term capital appreciation/ income
- Investment predominantly in equity & equity related instruments of business cycle based theme

Key Features -

- Type of Scheme : Open Ended
- Scheme Category : Equity: Thematic
- Min. Appl. Amt. : Rs.100/- and any amount thereafter
- Entry Load : Not Applicable
- Exit Load : 1% for redemption within 365 days

NFO Closes: 25th November, 2022

CANARA ROBECO MID CAP FUND

Investment Objective: To generate capital appreciation by investing predominantly in equity and equity related instruments of mid cap companies.

Product Suitability -

This scheme is suitable for investors who are seeking:

- Long term capital appreciation
- Investments predominantly in equity and equity related instruments of mid cap companies

Key Features -

- Type of Scheme : Open Ended
- Scheme Category : Equity: Mid Cap
- Min. Appl. Amt. : Rs.5,000/- and in multiples of Rs. 1/- thereafter
- Entry Load : Not Applicable
- Exit Load : 1% for redemption within 365 days

NFO Closes: 25th November, 2022

WHITEOAK CAPITAL LARGE CAP FUND

Investment Objective: To provide long-term capital appreciation/income by investing predominantly in and managing a diversified portfolio of Large-Cap stocks.

Product Suitability -

This scheme is suitable for investors who are seeking:

- Long term capital appreciation
- To provide long-term capital appreciation/income by investing predominantly in and managing a diversified portfolio of Large-Cap companies stocks

Key Features -

- Type of Scheme : Open Ended
- Scheme Category : Equity: Large Cap
- Min. Appl. Amt. : Rs.500/- and in multiples of Rs. 1/- thereafter
- Entry Load : Not Applicable
- Exit Load : 1% for redemption within 30 days

NFO Closes: 24th November, 2022

MAHINDRA MANULIFE SMALL CAP FUND

Investment Objective: To generate long term capital appreciation by investing in a diversified portfolio of equity & equity related securities of small cap companies.

Product Suitability -

This scheme is suitable for investors who are seeking:

- To generate long-term capital appreciation/ income
- Investment predominantly in equity & equity related securities of small cap companies.

Key Features -

- Type of Scheme : Open Ended
- Scheme Category : Equity: Small Cap
- Min. Appl. Amt. : Rs.1,000/- and in multiples of Rs. 1/- thereafter
- Entry Load : Not Applicable
- Exit Load : 0.5% for redemption within 90 days

NFO Closes: 05th December, 2022

HDFC DEPOSITS

REGULAR DEPOSITS

PERIOD : 36 MONTHS (CUMULATIVE OPTION)

6.85%

SUNDARAM FINANCE

QUARTERLY INCOME PLAN

PERIOD : 36 MONTHS

7.11%

SUNDARAM HOME

QUARTERLY INCOME PLAN

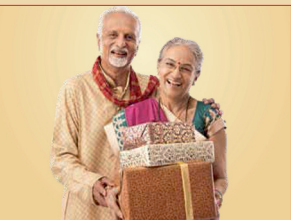
PERIOD : 36 MONTHS

7.11%

PRADHAN MANTRI VAYA VANDANA YOJANA (MODIFIED-2020)

A NON-LINKED, NON-PARTICIPATING, PENSION SCHEME SUBSIDIZED BY THE GOVERNMENT OF INDIA

GET 7.40% PER ANNUM FOR MONTHLY PENSION



Eligibility :

- Min & Max Entry Age : 60 Yrs (Completed) & No Max. Limit
- Policy Term : 10 Yrs
- Minimum Pension : Rs.1,000/- P.M., Rs.3,000/- P.Q., Rs.6,000/-P.H., Rs.12,000/- P.A.

PLAN NO: 856 UIN : 512G336V01

Insurance is the subject matter of the solicitation

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.

LIC's NEW JEEVAN ANAND PLAN



SALIENT FEATURES :

- MINIMUM BASIC SUM ASSURED : Rs.1,00,000/-
- AGE ELIGIBILITY : 18 TO 50 YEARS
- MAXIMUM MATURITY AGE : 75 YEARS

UIN : 512N279V02 Plan No.915

A PLAN THAT OFFERS COVER FOR WHOLE LIFE EVEN AFTER PAYMENT OF MATURITY AMOUNT

Insurance is the subject matter of the solicitation

LIC's New JEEVAN SHANTI

A SINGLE PREMIUM GUARANTEED RETURNS ANNUITY PLAN

- CHOICE BETWEEN IMMEDIATE ANNUITY OR DEFERRED ANNUITY.
- CHOICE OF DEFERMENT PERIOD OF 1 Yr TO 12 YRS
- MINIMUM VESTING AGE : 31 YRS

UIN : 512N338V03 PLAN NO: 858

Insurance is the subject matter of the solicitation

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 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/-

HEALTH INSURANCE SCHEMES OF THE FOLLOWING COMPANIES AVAILABLE

- 1) MANIPAL CIGNA HEALTH INSURANCE**
- 2) HDFC ERGO HEALTH INSURANCE**
- 3) KOTAK GENERAL HEALTH INSURANCE**



FOR MORE DETAILS CONTACT YOUR NEAREST BLUECHIP BRANCH



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

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, Yerawada, Pune - 411006, Reg. No.: 116, CIN : U66010PN2001PLC015959, Call us on toll free No.: 1800 209 7272, Mail us : customer-care@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.

