



BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465



TATA AIA LIFE INSURANCE FORTUNE GUARANTEE PENSION

A Non-Linked, Non-Participating Annuity Plan

Tata AIA Life Insurance Fortune Guarantee Pension that helps you gain financial freedom during your second innings. The 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 benefit to encourage you to save more

The Annuity Options available:

- 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, Limited and Regular Pay & Single Life and Joint Life basis

Deferred Life Annuity with Return of Purchase Price:

Annuity is paid till the annuitant(s) is/are alive and annuity payments commence post the end of the Deferment Period as per the frequency chosen.

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

Death benefit payable Post Deferment Period:

Death Benefit is Total Premiums Paid (excluding loading for modal premiums) up to date of death + Max (Accrued Guaranteed Additions – Total Annuity payouts till date of death, 0)

Eligibility Criteria:

		Minimum'	Maximum'
Entry Age		Other than POS 45 years	Option 1 & 2: 84 yrs* *annuity to start max at age 85 years
Premium Payment Term	Regular/ Limited Pay	For Option 1-5 years For Option 2-2 years	12 years
Deferment Period	Regular Pay	Equal to Premium Payment Term	
	Limited Pay	Premium Payment Term + 1	Premium Payment Term + 5 years

Insurance is a Subject Matter of the Solicitation. 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 customerservice@tataaia.com. Visit us at: www.tataaia.com. Unique Reference Number: L&C/Advl/2025/Nov/4015 • UIN: 110N161V12. Fortune Guarantee Pension is also available with other options, kindly refer to brochure for more details. BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/ FRAUDULENT OFFERS. IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

AXIS MAX LIFE SMART WEALTH ADVANTAGE GROWTH PAR PLAN

INSTA INCOME

Non-Linked Participating Individual Life Insurance Savings Plan

Plan Benefits in Detail :

Survival Benefit: Survival benefit payable in the form of Cash Bonus (if declared) and Guaranteed Income (if applicable as per the opted plan variant). The following is the description of the benefit under different variants:

Insta Income: Cash Bonus (% of Annualized Premium) if declared, payable from 1st Policy Year till end of Policy Term.

Maturity Benefit : Maturity Benefit for all the Variants: Sum of following shall be payable on completion of policy term (provided all due premiums were paid and the policy is in-force): a) Sum Assured on Maturity, b) Accrued Cash Bonus (if any) c) Accrued Guaranteed Income (if not paid earlier) d) Additional Benefit on Maturity (in case of female life) e) Terminal Bonus (if declared) b) and c) shall be applicable if in case 'Accrual of Survival Benefits' option is chosen.

Death Benefit : Without Policy Continuance Benefit/ With Policy Continuance Benefit: In case of an unfortunate demise of the Life Insured during the policy term, while the policy is inforce, the Death Benefit shall be higher of: i) Sum Assured on Death, plus Terminal Bonus (if declared) or ii) 105% of (Total Premiums paid plus underwriting extra premiums plus loadings for modal premiums) as on the date of death of life insured.

Eligibility Criteria:

Min. Entry Age : Min. 91 days

Max. Entry Age	Variant \ Policy Term Options	Fixed Policy Term 20 to 40 years	Up to maturity age 85 less Entry Age	Up to maturity age 100 Less Entry Age
Insta Income	70 less PPT	Not Applicable	65	
Policy Continuance Benefit Opted				
Insta Income	60 less PPT	55	N/A	
Policy Continuance Benefit Not Opted				
Policy Term	Insta Income	Yes	No	Yes
Premium Payment Term	With/ Without Policy Continuance Benefit, the available premium payment terms are 6, 7, 8, 10 and 12 years for all the variants			
Premium Payment Mode:	Annual, Semi-annual, Quarterly, Monthly			

Insurance is a Subject Matter of the Solicitation. Disclaimers: This is a Non-Linked Participating Individual Life Insurance Savings Plan | UIN: 104N13SV03 Bonuses represent your share in profits of the company's participating fund. Bonuses are, therefore, not guaranteed and are based on performance of the participating fund. Bonus rate is paid as a percentage of the 'Sum Assured on Maturity' and will be declared at the end of financial year. The risk factors of the bonuses projected under the product are not guaranteed. Past performance constrains any indication of future bonuses and these are subject to the overall performance of the insurer in terms of investments, management of mortality and lapses. *Early Income (Advance Income) refers to the applicable Survival Benefits, the survival benefits start from 1st policy year * For Insta Income Variant only. **Applicable if the policyholder has chosen Frequency as Annual for Survival Benefit Payments. Survival benefits are payable in arrears for all frequencies. %Cash Bonus (if declared) is a % of Annualized Premium and shall depend on the Cash Bonus Payout Frequency. Age of the life insured, Premium Payment Term, CPO and Plan variant. (i)Policy Continuance Benefit is available in all plan variants except for 100 minus Age at Entry Variant & Accidental Death Benefit (ADB) is available in all plan variants except for 100 minus Age at Entry Variant. (ii)Death Benefit till Deferment Period - Limited Premium (iii)Death Benefit till Deferment Period - Non-Linked Non-Participating Individual Life Insurance Savings Plan - Accruing Cash Bonus and Terminal Bonus, which are variable in nature and declared by the company from time to time. For further information on the product and its plan variants please refer to the Prospectus. If you wish to refer to the Terms and Conditions of the product please read the Policy Document available on the company website Axis Max Life Insurance Limited is a joint venture between Max Financial Services Limited and Axis Bank Ltd. Corporate Office: 11 Floor, DLF Square Building, Jaihind Marg, DLF City Phase II, Gurugram - 122 (Haryana). Insurance is the subject matter of solicitation. For more details on risk factors, Terms and Conditions, please read the prospectus carefully before concluding a sale. You may be entitled to certain applicable tax benefits on your premiums and policy benefits. Please note all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you. Tax benefits are applicable to changes in tax laws. Customer Helpline Number: 1860 120 5577. Website: [https://www.axismaxlife.com](http://www.axismaxlife.com), SMS 'LIFE' to 5616188, ARN: AxisMaxLife/SWAG PAR Insta Income Writeup / November 2025 IRDAI Reg. No • 104. 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.

AXIS MAX LIFE SMART WEALTH ANNUITY GUARANTEED PENSION PLAN

A Non-Linked Non-Participating Individual/ Group General Annuity Savings Plan

Features:

- Design your policy from wide range of Deferred annuity options.
- Opt for flexible premium payments; decide income timings with ease.
- Stay ahead of inflation and boost your annual income with increasing annuity variants.
- Choose when and how much return of premium you require to meet your financial goals.
- Get guaranteed+ lifelong annuity for you and your loved ones.
- With advance annuity option, you can take your next 5 year annuities in advance as a lumpsum.

Benefits in Details:

Deferred Annuity Option: Sub- Variants are available under this option:

- Single Life with Death Benefit till Deferment Period - Limited Premium
- Joint Life with Death Benefit till Deferment Period - Limited Premium
- Single Life with Death Benefit for Life - Limited Premium
- Joint Life with Death Benefit for Life - Limited Premium

For variants a, b, c & d (i.e. variant with limited premium):

A fixed annuity amount, guaranteed at policy inception shall be payable in arrears after the expiry of the deferment period till death of the annuitant(s), provided all premiums have been paid during the premium payment term. For limited premium variants, Fixed Annuity Amount = Base Annuity + Loyalty Annuity. Loyalty Annuity is 20% of the Base Annuity and shall accrue on completion of deferment period. Loyalty Annuity shall be payable in arrears along with the Base Annuity payout as per chosen Annuity payment mode

Eligibility Criteria for Deferred Annuity:

Sub-variant	Min Age Entry	Max. Age Entry	Annuity/Policy Term	Premium payment Term
c. Single Life with Death Benefit till Deferment Period - Limited Premium	25 yrs	85 yrs	Till Death of The Annuitant	5 to 12 yrs
d. Joint Life with Death Benefit till Deferment Period - Limited Premium	25 yrs	85 yrs	Till Death of Last Survivor	5 to 12 yrs
c. Single Life with Death Benefit for Life - Limited Premium	25 yrs	85 yrs	Till Death of The Annuitant	5 to 12 yrs
d. Joint Life with Death Benefit for Life - Limited Premium	25 yrs	85 yrs	Till Death of Last Survivor	5 to 12 yrs
Premium Payment Mode	Limited premium: Annual, Semi-annual, Quarterly, Monthly			

Insurance is a Subject Matter of the Solicitation. Disclaimers: Product Name: Axis Max Life Smart Wealth Annuity Guaranteed Pension Plan UIN: 104N137V07 The guaranteed benefits are applicable only if all due payments are paid. Non-Linked Non-Participating Individual/Group General Annuity Savings Plan | UIN: 104N137V07 • As per India Retirement Index Study (IRIS) 4.0 (2024) conducted by Axis Max Life Insurance in association with Kantar. Annuities purchased under NPS payable to Non-resident Indians (NRIs)/Overseas Citizens of India (OCIs) are subject to Tax deducted at source (TDS). Further repatriation of the corpus, if any will be subject to applicable laws and regulatory provisions of IRDAI/PRFDA/RBI. Available in Increasing Immediate Variant only. Axis Max Life Insurance is a Joint Venture between Max Financial Limited and Axis Bank Limited. Corporate Office: Plot No. 90C, Sector 18, Udyog Vihar, Gurugram (Haryana)-122 015. For more details on the risk factors, Terms and Conditions, please read the sales and rider prospectus carefully concluding a sale. You can call us on our Customer Helpline No. 1860 120 5577 or SMS 'LIFE' to 5616188, ARN: AxisMaxLife/SWAG PAR Insta Income Writeup / October 2025 IRDAI Reg. No. 104. 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.

BLUECHIP CORPORATE INVESTMENT CENTRE PRIVATE LIMITED

AMFI Registered Mutual Fund Distributor, Registration No.: ARN - 0016,

Valid Till : 18.02.2027 CIN : U65990MH1996PTC096899

Regd. Off.: 101, 1st Flr, Majithia Chambers, Abdul Razak Alana Marg, Fort,

Mumbai - 400 001. Tel.: 2265 9033 / 2265 9034

Email: support@bluechipindia.co.in www.bluechipindia.co.in

BLUECHIP INSURANCE BROKING PRIVATE LIMITED

IRDAI Licence No.: 365, Direct Broker (Life & General), Valid Till : 13.12.2028

CIN : U66010MH2006PTC161904 Admn. Office : 12, Vardhaman Complex,

L.B.S. Marg, Vikhroli (W), Mumbai - 400 083. Tel.: 2578 7047

Email.: customer.support@bluechipinsurance.co.in



INVESTMENTS

LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN.)

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)		
				12 Mths	24 Mths	36 Mths
Bajaj Finance Limited	CRISIL AAA	15,000/-	M/Q/H/A/C	6.60	6.95	6.95
ICICI Home Finance	CRISIL AAA	10,000/-	M/Q/A/C	6.75	6.85	6.90
Mahindra Finance Limited	CRISIL AAA	5,000/-	M/Q/H/A/C	6.60	7.00	7.00
Sundaram Home Finance	ICRA AAA	10,000/-	M/Q/A/C	6.70	7.00	7.00

* Fixed Deposit Accepted in select cities, please contact our branches for details at the latest Interest rates.

* Fixed Deposit Investments are unsecured in Nature. Investors are advised to go through the financial reports of the company before investing.



UIN : 512N390V01, Plan No.: 911

LIC'S NAV JEEVAN SHREE - PLAN NO. 911

SINGLE PREMIUM PAY OPTION

Key Features -

- Guaranteed Addition @ Rs. 85 per Rs. 1000/- Basic Sum Assured
- Settlement Option On Maturity / Death.
- Attractive Rebate for existing policyholder.
- Provision for granting loan during the Policy Term.

A Non-PAR, Non Linked, Life, Individual, Savings Plan Insurance is the subject matter of the solicitation

IMPORTANT INFORMATION

- Bluechip does not accept cash for any investments or cheques from clients in favour of Bluechip.
- Bluechip does not ask for sensitive data like OTP received from Banks or UIDAI.
- Please contact Bluechip Branches at the branch addresses and telephone numbers published in the Bluechip Bulletin or Bluechip Website www.bluechipindia.co.in
- For any complaints & queries contact us on 1800-22-6465 or send mail to support@bluechipindia.co.in

GOVT. OF INDIA - FLOATING RATE SAVINGS BONDS, 2020 (TAXABLE)

- The interest rate payable on 1st July 2026 fixed at 8.05%.
- The minimum amount of application is Rs.1000/- and multiples thereof.
- The tenure of GOI Bonds is 7 Years.
- Cumulative option is not available.

LIC'S NAV JEEVAN UTSAV - PLAN NO. 771

(A Non-PAR, Non-Linked, Individual, Savings, Whole Life Insurance Plan)

Key Features -

- Whole life insurance with limited premium payment
- Two benefit options available
- Option I - Regular Income Option II - Flexi Income
- Guaranteed Additions throughout Premium Paying Term.
- Flexibility to choose Premium Paying Term from 5 Yrs to 16 Yrs
- Benefit of attractive High Sum Assured Rebate
- Minimum Basic Sum Assured Rs.5 Lacs

A Non-PAR, Non Linked, Individual, Savings, Whole Life Insurance Plan Insurance is the subject matter of the solicitation

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 30/11(Cr.)	NAV Rs. 26/12	Growth (%)		Fund Name	Corpus 30/11(Cr.)	NAV Rs. 26/12	Growth (%)		
			3 Yrs	5 Yrs				3 Yrs	5 Yrs	
EQUITY - ELSS FUNDS										
Aditya Birla SL ELSS Tax Saver	15,690.68	62.37	15.09	11.21	Aditya Birla SL Large Cap	31,450.89	545.91	15.88	15.87	
Axis ELSS Tax Saver	35,083.65	97.67	15.06	10.88	Axis Large Cap	34,071.52	62.19	13.08	10.51	
Bandhan ELSS Tax Saver	7,327.18	158.46	16.59	19.81	Bandhan Large Cap	2,051.48	80.01	17.75	15.29	
Canara Rob ELSS Tax Saver	9,117.80	179.40	15.34	15.96	Canara Rob Large Cap	17,527.00	64.71	15.67	14.51	
DSP ELSS Tax Saver	17,570.07	144.21	20.14	19.76	DSP Large Cap	7,187.32	485.67	18.24	15.26	
Franklin India ELSS Tax Saver	6,796.33	1,494.44	18.04	19.15	Franklin India Large Cap	8,061.14	1,068.22	15.95	15.23	
HDFC ELSS Tax saver	17,241.17	1,449.39	21.14	21.85	HDFC Large Cap	40,617.55	1,175.19	16.12	17.57	
HSBC ELSS Tax saver	4,184.33	135.87	19.96	17.02	HSBC Large Cap	1,918.97	492.80	15.29	13.88	
HSBC Tax Saver Equity	245.87	95.46	19.28	17.54	ICICI Pru Large Cap	78,159.80	114.99	18.35	18.28	
ICICI Pru ELSS Tax Saver	14,956.70	958.61	16.51	16.98	Kotak Large Cap	11,080.76	592.58	15.86	15.42	
Kotak ELSS Tax Saver	6,515.84	116.86	15.54	17.06	LIC MF Large Cap	1,503.00	57.21	12.30	11.76	
LIC MF ELSS Tax Saver	1,107.15	154.17	16.27	14.49	Mahindra Manulife Large Cap	749.07	23.82	14.59	14.86	
Mahindra Manulife ELSS Tax Saver	981.58	29.20	15.16	16.96	Nippon India Large Cap	50,312.32	93.77	19.64	20.44	
Motilal Oswal ELSS Tax Saver	4,444.22	50.92	23.12	20.52	SBI Large Cap	55,636.63	95.84	14.74	15.13	
Nippon India ELSS Tax Saver	15,519.07	130.49	17.35	19.04	Sundaram Large Cap	3,393.50	21.66	12.17	13.63	
SBI ELSS Tax Saver	32,326.50	450.30	24.03	21.79	Tata Large Cap	2,827.02	522.86	15.32	16.24	
UTI ELSS Tax Saver	3,784.72	209.81	14.05	14.03	UTI Large Cap	13,398.93	282.69	13.43	13.48	
EQUITY - FLEXI CAP FUNDS										
Aditya Birla SL Flexi Cap	24,815.11	1,884.54	18.49	16.68	EQUITY - MID CAP FUNDS					
Axis Flexi Cap	13,275.82	26.73	15.22	12.33	Aditya Birla SL Midcap	6,278.31	801.80	21.64	20.66	
Bandhan Flexi Cap	7,747.19	215.10	16.21	15.62	Axis Midcap	32,201.80	113.51	20.37	18.19	
Canara Rob Flexi Cap	13,926.38	349.20	15.88	15.39	DSP Midcap	19,854.62	148.63	20.32	16.26	
DSP Flexi Cap	12,370.77	104.75	18.00	15.92	Franklin India Mid Cap	12,911.38	2,801.67	22.78	20.31	
Franklin India Flexi Cap	20,021.75	1,667.59	18.86	19.89	HDFC Mid Cap	92,168.85	201.72	25.95	25.63	
HDFC Flexi Cap	94,068.73	2,060.75	21.59	23.84	HSBC Midcap	12,548.61	402.54	25.15	20.68	
HSBC Flexi Cap	5,247.71	221.02	19.86	17.25	ICICI Pru Midcap	7,055.15	313.43	23.99	22.94	
Kotak Flexicap	56,885.07	86.77	16.74	16.06	Kotak Midcap	60,479.65	136.32	21.73	22.88	
LIC MF Flexi Cap	1,076.60	101.96	16.29	13.00	LIC MF Midcap	349.56	29.21	20.46	18.30	
Motilal Oswal Flexi Cap	14,312.44	60.48	22.10	15.50	Mahindra Manulife Mid Cap	4,260.02	33.55	24.84	23.72	
SBI Flexicap	23,555.67	113.22	15.02	14.72	Motilal Oswal Midcap	38,002.68	99.09	25.88	27.98	
Tata Flexi Cap	3,669.77	24.87	16.96	14.39	Nippon India Growth Mid Cap	42,041.60	4,210.70	25.29	25.00	
EQUITY - FOCUSED FUNDS										
Aditya Birla SL Focused	8,211.46	148.64	17.11	15.71	SBI Midcap	23,359.53	233.97	17.71	20.86	
Bandhan Focused	2,090.34	88.23	19.46	15.03	Sundaram Mid Cap	13,344.99	1,430.33	24.61	23.06	
DSP Focused	2,707.10	56.17	19.73	15.26	Tata Mid Cap	5,420.03	448.29	22.55	20.96	
Franklin India Focused Equity	12,815.07	110.28	15.96	19.22	Union Midcap	1,638.06	48.40	20.37	21.16	
HDFC Focused	26,229.60	237.36	21.17	24.36	UTI Mid Cap	12,050.11	301.93	17.30	18.17	
HSBC Focused	1,723.43	25.91	17.45	15.97	EQUITY - SMALL CAP FUNDS					
ICICI Pru Focused Equity	14,146.34	97.77	23.45	22.13	Aditya Birla SL Small Cap	5,048.59	84.81	18.55	18.45	
Kotak Focused	3,942.05	26.93	17.30	17.25	Axis Small Cap	26,769.08	105.30	19.51	22.15	
LIC MF Focused	173.04	21.51	11.55	12.53	Bandhan Small Cap	18,173.85	46.42	30.31	25.83	
Mahindra Manulife Focused	2,231.96	27.19	19.10	20.61	Canara Rob Small Cap	13,060.37	38.38			

LIFE INSURANCE



ICICI PRU GUARANTEED PENSION PLAN FLEXI

A Non-Participating Non-Linked Individual Savings Deferred Annuity Plan

ICICI Pru Guaranteed Pension Plan Flexi, a plan which ensures peace of mind in your golden years by taking care of perhaps the single most important requirement of life after retirement – a guaranteed[#] Annuity that will keep coming to you for your entire lifetime.

Key Features:

- Guaranteed[#] annuity for your entire life with an option of return of premiums paid⁶
- Wide range of annuity options available to suit your retirement needs
 - ◆ Choice of Joint Life annuity options & Waiver of Premium² feature to help secure the happiness of your loved ones
 - ◆ Choice of increasing³ annuity options that will give you inflation hedged retirement income in your golden years
- Wide range of options to give you choice of how long you want to pay premiums and choice of when to start your annuity as per your specific requirements
- Access to funds in times of need with Special Withdrawal Feature¹
- Option to receive annuity amount on a Monthly, Quarterly, Half-yearly or Yearly basis
- "Save the Date"⁴ feature to receive your annuity on any date of your choice
- Option to "Top-up"⁵ your plan as and when you have additional funds to invest

Annuity options available to suit your retirement needs:

- Single Life & Joint Life - without Return of Premium/ with Return of Premium
- Single Life with Return of Premium (ROP) on Critical Illness (CI) or Permanent Disability due to Accident (PD) or Death
- Increasing Annuity for Single Life/ Joint Life with Return of Premium
- Waiver of premium on joint life

Tax Benefit: Tax benefits may be available as per the prevailing Tax laws⁷. #T&C apply*

Eligibility Criteria:

Age at Entry	: Minimum : 40 yrs (Primary Annuitant), 30 yrs (Secondary Annuitant)
	: Maximum: 70 years
Premium Payment Term	: 2 to 15 Years
Deferment Period	: Premium Payment Term chosen to 15 years (in multiples of 1 year)
Minimum Annuity Amount	: Rs.12,000/- per annum
Premium Payment Frequency	: Annual, Half yearly, Monthly
Annuity Payout Mode	: Annual, Half yearly, Quarterly, Monthly

Insurance is a Subject Matter of the Solicitation. Disclaimer: *The annuity amount is informed to you at the time of availing the plan and is guaranteed and unchanged for life. Guaranteed Benefits will be payable subject to all due premiums being paid. Guaranteed Annuity will start based on the income start year chosen by you. The maximum withdrawal permitted at any time shall not exceed 60% of Total Premiums Paid as on date of request, less the amount previously withdrawn (if any) as Special withdrawals. The minimum amount of lumpsum withdrawal will be Rs 50,000 at the time of each exercise. The withdrawal amount will be paid as a lump sum in return for a reduction in future annuity payments and other benefits payable under the policy. The number of times you will be permitted to make part withdrawals over the policy term is limited to 3. For more details on the terms and conditions applicable under this feature, refer to clause of 12 of "Terms and conditions".² You can opt for waiver of premium benefit with Joint Life options – Joint Life with Return of Premium & Joint Life without Return of Premium. On death of the Primary Annuitant during the premium payment term, the future premiums will be waived off and the applicable benefit will continue to be paid to the Secondary Annuitant. On selection of waiver of premium benefit, separate annuity rates for Joint Life options will be applicable.³ Under increasing annuity options the annuity amount increases every year at a rate of 5% p.a. of the annuity amount payable in the first year after completion of deferment period.⁴ At the time of buying the policy, you can choose to receive the annuity on any one date, to coincide with any special date. This option needs to be selected at policy inception or before the first annuity payment. The date chosen should be succeeding the due date of the first annuity payment.⁵ You can increase your annuity at any time by paying an additional premium (top-up premium). There's no restriction on the premium amount you need to pay to avail a top-up. The additional annuity payable will be calculated as per the then prevailing annuity rates and age of the Annuitant at the time of payment of additional premium. This option can be chosen anytime during the deferment period only and while the policy is in-force, and all due premiums have been paid.⁶ If the Return of Premium option is chosen, you can get back your total premiums paid in case of death of the annuitant. Tax benefits may be available as per the prevailing Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premium paid and benefits received.

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HDFC LIFE CLICK 2 ACHIEVE PAR ADVANTAGE

An Individual Non Linked, Participating, Savings Life Insurance Plan

Features:

- ✓ Life Insurance Cover for financial security of your family
- ✓ Additional Life Coverage – Flexibility to choose additional life option for your spouse
- ✓ Policy Continuance Benefit (PCB) – Get Waiver of future premium on death of Life Assured + Get Death Benefit as lumpsum immediately + Future benefits continue to nominee or survivor
- ✓ Option to choose from 7x / 11x annualized premium as life cover for age < 50 and 5x/11x annualized premium as life cover for age >= 50
- ✓ Premium Offset - Feature to offset your premium against cash bonus and/or guaranteed payouts as applicable
- ✓ Paid Up Additions – Feature to convert part or full cash bonus payable into Paid-Up Additions
- ✓ Deferral of Survival/Income Benefit – Feature to accrue the cash bonus and/or guaranteed pay-out and take it as lumpsum when required
- ✓ Optional Riders – Enhance your protection coverage with rider options on payment of additional premium
- ✓ Online Sales - This Product is also available for online sale
- ✓ Tax benefits - You may be eligible for tax benefits as per prevailing tax laws

Plan Options available:

1. **Lumpsum** - This plan option offers a guaranteed lumpsum payable at maturity along with additional non guaranteed benefit in the form of regular reversionary bonus (if any) and terminal bonus (if any)
2. **Balanced Income** - This plan option offers a guaranteed lumpsum payable at maturity along with additional non guaranteed benefit in the form of regular cash bonus (if any) and terminal bonus (if any). The plan option aims to enable higher accumulation by providing more weightage to the lumpsum payable on maturity. The regular cash bonus (if any) shall be payable during the pay-out period.
3. **Early Income** - This plan option offers a regular cash bonus (if any) during the pay-out period. In addition, there will be a guaranteed lumpsum payable at maturity along with terminal bonus (if any).
4. **Enhanced Income** - This plan option offers a regular cash bonus (if any) during the pay-out period, with cash bonus linked to increasing multiple of Sum Assured on Maturity. In addition, there will be a guaranteed lumpsum payable at maturity along with terminal bonus (if any).
5. **Guaranteed Income** - This plan option offers a guaranteed pay-out of 10% of Basic Sum Assured payable every year during the pay-out period. In addition, it offers non-guaranteed benefits in the form of regular cash bonus (if any) during the pay-out period and terminal bonus (if any).

Benefits in details:

Death Benefits - On death of the Life Assured during the Policy Term and provided that all Premiums which have fallen due have been paid, the Death Benefit payable shall be highest of the following

Lumpsum: a) Sum Assured on Death plus accrued Reversionary Bonus (if any) plus Interim Reversionary Bonus (if any) plus Terminal Bonus (if any)* b) 105% of Total Premiums Paid as on the date of death

Balanced Income, Early Income, Enhanced Income: In addition to Accrued cash bonus, as applicable (if not paid earlier) the following shall be payable on death a) Sum Assured on Death plus accrued Reversionary Bonus (if any) plus Interim Reversionary Bonus (if any) plus Terminal Bonus (if any)*

b) 105% of Total Premiums Paid as on the date of death

Guaranteed Income: In addition to Accrued cash bonus and/or guaranteed pay-out, as applicable (if not paid earlier) the following shall be payable on death a) Sum Assured on Death plus accrued Reversionary Bonus (if any) plus Interim Reversionary Bonus (if any) plus Terminal Bonus (if any)*

b) 105% of Total Premiums Paid as on the date of death

* Terminal Bonus is only applicable for option where PCB is not opted

Where, Sum Assured on Death shall be equal to Death Benefit Multiple (DBM) x Annualized Premium (for Limited & Regular Pay)

Survival Benefit: I. Lumpsum: Survival Benefit is not applicable under this option II. Balanced Income: Survival Benefit shall be equal to: Sum Assured on Maturity X Cash Bonus Rate (if any) III. Early Income: Survival Benefit shall be equal to: Sum Assured on Maturity X Cash Bonus Rate (if any) IV. Enhanced Income – For each Policy year after the end of deferment period, the survival benefit shall be equal to: Sum Assured on Maturity X (1+Increase Factor X Cash Bonus Rate (if any) Where, Increase Factor = (Policy Year – Deferment Period – 1) X 10% V. Guaranteed Income: For each Policy Year, the survival benefit shall be equal to: Basic Sum Assured X Cash Bonus rate plus Guaranteed Payout where, Guaranteed Payout = Basic Sum Assured X 10%

Maturity Benefit: On survival of Life Assured till the end of Policy Term following shall be payable as Maturity Benefit for below plan option provided that all Premiums which have fallen due have been paid

Lumpsum : a) Sum Assured on Maturity plus b) Accrued Reversionary Bonus* (if any) plus Interim

c) Reversionary Bonus (if any) plus d) Terminal Bonus (if any)

* Where PCB is opted and death benefit is paid out before maturity, the accrued Reversionary Bonus shall only include the bonus added after the date of death

Balanced Income, Early Income, Enhanced Income: In addition to Accrued cash bonus, as applicable, the following shall be payable a) Sum Assured on Maturity plus b) Interim Cash Bonus (if any) plus c) Terminal Bonus (if any)

Guaranteed Income: In addition to Accrued cash bonus and/or guaranteed pay-out, as applicable, the following shall be payable a) Sum Assured on Maturity plus b) Interim Cash Bonus (if any) plus c) Terminal Bonus (if any)

Tax Benefits: Tax Benefits may be available as per prevailing tax laws. You are requested to consult your tax advisor.

Eligibility

Minimum Age at Entry¹ (Yrs) : Without PCB 0 (30 days)² : With PCB 18² (In case "Additional Life" option is selected, minimum entry age shall be 18 yrs for both the lives)

Premium Payment Term (Yrs) : 5, 6, 8, 10, 12

Deferment Period (Yrs)⁴ : 0 to 12

Premium Payment Mode : Yearly, Half-yearly, Quarterly, Monthly

Policy Term (Years) : 20 to 40 years

*Risk cover starts from date of commencement of policy and the policy will vest on the Life Assured on attainment of age 18 years³ For 'Additional Life Option', minimum entry age is 18 years for both the lives. In case of Additional Life, the above limit will be applicable for both the lives. This is applicable for the plan options - 2, 3, 4 and 5, wherein any cash bonus and/or guaranteed pay-out, as applicable, are payable. A policy with deferment period shall participate in profits from inception. Any surplus during the deferment period shall continue to accumulate in the fund and the bonus declaration shall commence after completion of deferment period. All ages mentioned above are ages as on last birthday.

Disclaimers: HDFC Life Insurance Company Limited, (CIN: L65110MH2000PLC128245, IRDAI Registration No. 101) Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011. Email: service@hdfclife.com, Tel. No: 022-6844-6530 (Call charges apply). Website: www.hdfclife.com. The name/letter 'HDFC' in the name/logo of HDFC Life Insurance Company Limited (HDFC Life) belongs to HDFC Bank Limited and is used by HDFC Life under licence from HDFC Bank Limited. HDFC Life Click 2 Achieve Par Advantage (UIN: 101N1207V01) is an Individual Non Linked, Participating, Savings Life Insurance Plan. Life Insurance coverage is available in this product. HDFC Life Income Benefit on Accidental Death Rider (101B041V01) is a Non-Linked, Participating, Pure risk premium, Individual Life rider. HDFC Life Protect Plus Rider (101B040V02) is a Non Linked, Participating, Pure risk premium, Individual Life/Hospital rider. HDFC Life Health Plus Rider (101B040V03) is a Non Linked, Participating, Pure risk premium, Individual Health rider. The risk factors of the bonuses provided under this plan are not guaranteed. Past performance doesn't constitute any indication of future results. These products are subject to the overall performance of the insurer in terms of investment management of expenses, mortality and lapses. Please know the associated risk and applicable charges from your insurance agent or the intermediary or the policy document of the insurer. ARN: BR/11/25/28461. BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS* IRDAI or its officials do not involve in any activities of insurance business like selling insurance policies, announcing bonus or investment of premiums. Refund of amounts* • Policyholders or the prospects receiving such phone calls are requested to lodge a police complaint.

EDELWEISS LIFE – GUARANTEED FLEXI STAR

An Individual, Non-Linked, Non-Participating, Savings, Life Insurance Product

Features:

- ✓ Secures your family's financial future through life insurance cover
- ✓ Secures your future goals with a plan which offers stable assured returns in the form of Lumpsum or Lumpsum plus Income.
- ✓ Flexibility to customise your plan with different Plan Options, Policy Terms, Premium Payment Terms, Level of Income, Income Duration, year when you wish to start your income.
- ✓ Option to add riders to enhance your protection at an additional premium.

Benefits in Detail : Two Plan Options available:

Lump Sum Option : If you choose this option, on survival till the end of the policy term, you will receive a Maturity Benefit in lumpsum equal to Sum Assured on Maturity plus accrued Guaranteed Additions provided the policy is in-force⁵

Lump Sum Plus Income Option: If you choose this option, you will receive an Income Benefit Pay-out as survival benefit for the Income Duration chosen by you. This Income Benefit Pay-out will start from the end of 2nd policy year falling after the completion of the Premium Payment Term (PPT), payable in arrears till maturity or death of the Life Assured, whichever is earlier provided the policy is inforce.

Death Benefit: The Death Benefit under this plan option is Sum Assured on Death.

If Sum assured on death multiple 10 is chosen, the Sum Assured on Death at any point of time, provided the policy is in-force is highest of: a. 10 times the Annualized Premium b. Any Absolute amount assured to be paid on death c. 10 times the Annual Premium

Maturity Benefit : In addition to the last income pay-out, Maturity Benefit equal to Sum Assured on Maturity will be payable as a lumpsum on the maturity if the Life Assured survives till the end of the Policy Term, provided the policy is in-force. The Sum Assured on Maturity is maximum of (10 or PPT) times the Annualized Premium.

Tax Benefits : You may be eligible for tax benefits as per applicable tax laws. Tax benefits are subject to change in the tax laws.

Plan at a Glance

Entry Age for Life Insured

Plan Option	PPT (In Yrs)	Minimum Age	Maximum Age	SAD Multiple
Lumpsum	5 to 7 Yrs	0 Yrs	55 Yrs	10
		60 Yrs		7 / 5
	8 to 12 Yrs	0 Yrs	65 Yrs	10
			70 Yrs	7 / 5
Lump Sum Plus Income	5 to 7 Yrs	0 Yrs	50 Yrs	10
			55 Yrs	7 / 5
	8 to 12 Yrs	0 Yrs	65 Yrs	10
			70 Yrs	7 / 5

Premium Payment Term (PPT) (in yrs) : 5 to 12 (For All Plan Options)

Policy Term (PT) (in yrs) Lump Sum : PPT : 5-8 Yrs , Policy Term : 10 - 40 Yrs

PPT : 9-12 Yrs, Policy Term : 15 - 40 Yrs

Lump Sum with Income : 19 - 43 depending on the premium paying term.

Mode of Premium payment : Annual, Half Yearly, Quarterly & Monthly (For All Plan Options)

Insurance is a Subject Matter of the Solicitation. Disclaimer: Edelweiss Life – Guaranteed Flexi STAR is an Individual, Non-Linked, Non-Participating, Savings, Life Insurance Plan. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws. The tax benefits under this Policy may be available as per the prevailing



LIFE & HEALTH INSURANCE

BAJAJ LIFE GUARANTEED PENSION GOAL II

A Non-Linked, Non- Participating, Immediate & Deferred Annuity Plan

Bajaj Life Guaranteed Pension Goal II assures your Lifestyle goals by giving guaranteed² income throughout life as per your choice and need.

Key Features:

- Guaranteed² income throughout life: Your annuity amount is guaranteed² at policy inception and is paid regularly as per your choice and need (Yearly/Half-yearly/Quarterly/Monthly)
- Wide range of Annuity Options: Choose from a wide range of Annuity options to meet your Lifestyle goals
- Choose when your second innings starts: Annuity starts immediately or after a few years as per your choice and need
- Ensure your family's lifestyle goals are met even when you are not around: Option for Joint life annuity with 50% or 100% annuity payable to your spouse after your death
- Return of cost (Purchase price): Option to receive Return of Purchase Price (ROP) on death or as Survival Benefit
- Flexibility to choose Return of Purchase Price %: Option to choose 50% to 100% Return of Purchase Price on death

Annuity Options Available:

Immediate Annuity: Pay a lump sum and the Annuity pay-out will start immediately, as early as next month, depending up on the Annuity frequency option chosen by you at inception.

Some selected annuity options:

- Option A: Life Annuity:** Annuity will be payable to you throughout life
- Option B: Life Annuity with Return of Purchase price (ROP¹) on death:** Annuity will be payable to you throughout life and on death X% of the Purchase price will be returned to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100% (both inclusive), as chosen by you at inception.

- Option F: Joint Life Last Survivor with 100% of Annuity to spouse & with Return of Purchase price (ROP¹) on death of Last Survivor :** Annuity will be payable to you throughout life and on death, your spouse will receive 100% of the prevailing Annuity amount throughout his/her life.

On death of the Last Survivor, X% of the Purchase price will be returned to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100% (both inclusive), as chosen by you at inception

Deferred Annuity: Pay a lump sum or regular/limited Premium and Annuity pay-out will start after the deferment period, chosen by you at inception. In case of death during Deferment Period, an amount equal to Death benefit factor * Total Premiums Paid, subject to a minimum of 105% of Total Premiums Paid, shall be payable to the nominee

Some selected annuity options:

- Option A: Life Annuity:** Annuity will be payable to you throughout life.
- Option B: Life Annuity with Return of Purchase Price (ROP¹) on death:** Annuity will be payable to you throughout life and on death after the Deferment period, an amount equal to X% of Total Premiums Paid shall be paid to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100%, as chosen by you at inception.

- Option F: Joint Life Last Survivor with 100% of Annuity to spouse & with Return of Purchase Price (ROP¹) on death of Last Survivor:** Annuity will be payable to you throughout life and on death, your spouse will receive 100% of the prevailing Annuity throughout his/her life. On death of surviving life after the Deferment period, an amount equal to X% of Total Premiums Paid shall be paid to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100%, as chosen by you at inception.

The Purchase Price is the single Premium or the sum of all regular/limited Premiums paid (including in a paid-up policy); excluding any GST/any other tax as may be applicable from time to time.

For details on other annuity options, please refer to sales brochure on <https://www.bajajallianzlife.com/>

For more details on the remaining annuity options under Immediate and deferred annuity, please refer to sales brochure on <https://www.bajajallianzlife.com/>

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

Eligibility Criteria:

Min. & Max Age Entry (For Single & Joint Lives)	Immediate - Min. 30 Yrs, Max. 85 Yrs Deferred - Min. 35 Yrs, Max. 84 Yrs (Subject to Annuity starting at a maximum age of 85 years)
Annuity Amount (Minimum)	Yrly - Rs. 12,000/-, Half Yrly - Rs. 6,000/-, Qtrly - Rs. 3,000/-, Mthly- Rs. 1000/-
Min & Max Premium	As per minimum/maximum Annuity instalment As per prevailing Board Approved Underwriting Policy
Premium Payment Term	Regular/Limited Premium (Deferred Annuity) Minimum – 2Yrs, Maximum -12 years Single Premium (Immediate/Deferred Annuity) – Single Pay

If a life assured (Annuitant) or nominee/legal heirs under a deferred pension Policy with BALIC uses the proceeds from that Policy to purchase this Policy, then, the entry ages will not apply. If this product is purchased as QROPS through transfer of UK tax relieved assets, the minimum entry age for payment of annuity will be governed by the rules defined by HMRC from time to time.

*Conditions Apply - The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure.

Insurance is a Subject Matter of the Solicitation. Disclaimer: Bajaj Life Insurance Limited and Bajaj Life Guaranteed Pension Goal II 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. Regd. Office Address: Bajaj Insurance House, Airport Road, Yerawada, Pune - 411006, IRDAI Reg. No.: 116, CIN : U66010PN2001PLC015959, Call us on toll free No.: 1800 209 7272, Mail us : customerservice@bajajlife.com. Bajaj Life Guaranteed Pension Goal II (UIN: 116N187V08). The Logo of Bajaj Life Insurance Limited is provided on the basis of license given by Bajaj Finserv Ltd. to use its "Bajaj" Logo. All charges/ taxes, as applicable, will be borne by the Policyholder. The risk factors of the bonuses projected under the product are not guaranteed | Past performance of the Company doesn't construe any indication of future bonuses | The product is subject to the overall performance of the Company in terms of investments, management of expenses, mortality and lapses. 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.

HDFC ERGO OPTIMA SECURE

SABSE BADA SACH OPTIMA SECURE De BENEFIT SO MUCH

It's great when you ask for something and get more in return, isn't it?

That's why, HDFC ERGO brings to you a health insurance plan that gives you **SO MUCH** more benefits than you had asked for.

The new HDFC ERGO Optima Secure provides 4X coverage, at no additional Cost, thereby redefining the value you get from health insurance. It doesn't Just secure your present, but safeguards your future as well.

- So Much Coverage
- So Much Choice
- So Much Trust
- So Much More.

Secure Benefit 2X coverage from day 1 - The base cover you opt for gets doubled instantly upon purchase, without having the need to claim it

Plus Benefit 100% increase in coverage after 2 years - The base cover increases by 50% after 1 year and 100% after 2 years, irrespective of any claims made

Restore Benefit 100% restore - If a claim is made, 100% of the base sum insured gets restored in the policy automatically

Protect Benefit Zero deduction on non-medical expenses - Zero deductions on listed non-medical expenses to maximise your claim during hospitalisation

Coverage's Offered

60 and 180 days pre and post hospitalisation covered

Preventive health check-ups - Get health check-ups after completion of each year and irrespective of claims

Get up to 65% discount on Premium - Choose to pay a small amount on claim and get upto 65% discount on premium Year-on-year

Room rent at actual - Expenses on room rent covered without any capping

Daily cash for shared room - Get daily cash of INR 800 per day, up to a maximum of INR 4,800 on hospitalisation, as out-of-pocket expenses

E-opinion on 51 illnesses - Avail e-opinion on 51 critical illnesses through network Providers in India

New Global plans under my: Optima Secure - Plans that cover medical expenses within as well as outside India

- Optima Secure Global Plan
- Optima Secure Global Plus Plan

Overseas Travel Secure (Optional Cover with Global Plans) - Pays for travel expenses of the insured and an accompanying person along with accommodation expenses for that accompanying person

Higher Deductible Options - Choose from deductible options up to INR 5 lakhs

Optima Wellbeing (Add-on) - Avail unlimited cashless access to host of outpatient benefits

NRI Discount - 40% discount on premium for NRIs

Coverage - From INR 5 lakhs to INR 2 crores

Policy options - Individual and Family Floater options

Tenure - Policy tenure from 1 to 3 years

Premium instalment options - Monthly / Quarterly / Half Yearly

Value buy A deductible is an amount you agree to pay at the time of claim once in a policy year, post which our coverage kicks in,

You can reduce your premium by 25% every year just by choosing to pay the first INR 25,000 (opted deductible) of claim in a policy year

You can enjoy up to 65% discount every year by choosing to pay a little bit more

Easy switch: You also have the super power to waive your opted deductible at renewal post completion of 5 years under this policy

Add on cover

(i) My:health Critical Illness - Get comprehensive coverage for 51 critical illnesses with sum insured options of INR 1,00,000 to INR 2,00,00,000 and in multiples of INR 1,00,000/-

(ii) My:health Hospital Cash Benefit Add-on - Get sum insured options of INR 500/1000/1500/2000 /2500/3000/5000 / 7500 / 10000 to cover your out-of-pocket expenses

(iii) Individual Personal Accident Rider - Provides lump sum pay out in case of Accidental Death, Permanent Total Disablement and Permanent Partial Disablement

(iv) Unlimited Restore (Add-on) - Provides Unlimited Restorations in a policy year

Insurance is a Subject Matter of the Solicitation. Disclaimer : For more details on the risk factors, terms and conditions, please read the sales brochure / prospectus before concluding the sale. Terms & Conditions Apply. *4X coverage means base Sum Insured + Plus Benefit (after 2 Policy Years) + Secure Benefit + Automatic Restore Benefit. Under Plus Benefit, irrespective of claims means sum insured gets increased by 50% of base sum insured per year maximum up to 100%. A single claim in a Policy Year cannot exceed the sum of Base Sum Insured, Plus Benefit (if applicable) and Secure Benefit. Please refer the list of Non Medical Expenses specified in the policy wording. Daily cash in case of hospitalization for more than 48 hours in a Network Hospital's shared accommodation. E-opinion available through the Network Provider only. For additional covers, additional premium will be charged. 25% premium discount is applicable for Sum Insured up to INR 20 lakhs. Get Guaranteed Secure, Plus, Protect and Restore Benefits. Up to 50% discount available by choosing option of Aggregate deductible of Rs. 1 lakh up to Base Sum Insured of equal to or less than 20 lakhs. UIN: my: Optima Secure - HDFHILP2425041V062425 HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146.. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai - 400 020.

CARE HEALTH INSURANCE - CARE SUPREME

Introducing Care Supreme, a comprehensive health insurance plan that safeguards families and individuals. With exhaustive coverage, including hospitalization, AYUSH treatment, day care procedures, domiciliary hospitalization, and organ donor cover, Care Supreme offers maximum protection. Newly launched and value-packed, it aims to help families expand their healthcare safety net at affordable premiums. Additionally, Care Supreme provides up to 7x* coverage of your base Sum Insured with 'Cumulative Bonus' and 'Cumulative Bonus Super'.

Product Highlights

- Up to 600% Increase in Total Coverage*
- Unlimited Automatic Recharge for Related & Unrelated Illnesses
- Earn up to 30% Discount on Renewal#
- Up to 100% of Sum Insured on Ambulance Cover**
- Unlimited E-consultation with General Physician ^
- No reduction in Cumulative Bonus even if you claim
- Up to 60 days pre-hospitalization and 180 days post-hospitalization coverage
- AYUSH treatment coverage up to 100% of Sum Insured
- Coverage for treatment expenses at home up to 100% of Sum Insured under - Domiciliary Hospitalization
- No sub-limits on Modern or Conventional Treatments
- Pay premium as per the city you reside in
- Tax Benefits under Section 80D of IT Act 1961##

Product Details

- Entry Age – Minimum - Adult: 18 Years, Child: 90 Days
- Entry Age – Maximum - Adult: Lifelong, Child: 24 Years
- Exit Age - Adult: Lifelong, Child: 25 Years
- Lifelong Renewability
- Cover Type - Individual: max up to 6 persons | Floater: max up to 2A2C
- Tenure Options - 1/2/3 Years
- ICU Charges - Up to Sum Insured
- Waiting period
 - Initial waiting period - 30 days for any illness (except accidental injury)
 - Named ailment waiting period - 24 months of continued coverage
 - Pre-existing disease waiting period - 36 months of continued coverage

Footnote:

*X refers to Sum Insured. Additional Sum Insured is available through 100% Cumulative Bonus and up to 500% Cumulative Bonus Super (optional benefit) for 5 consecutive years. #Through healthy days program under Wellness Benefit (Optional Cover). **100% of SI available only for Rs. 15 Lakh and above SI on road ambulance, For SI below Rs. 15 lac – up to Rs. 10,000. ^ As per the empanelled list of general physician within the company network. ##As per section 80D of Income Tax Act, an Adult (aged between 18 & 60 years) can save tax on a premium paid by him/her up to Rs. 25,000 for his & his family's policy & up to Rs. 50,000 for his/her senior citizen parents (aged 60 years & above). Tax Benefits under the policy will be as per the prevailing Income Tax laws and are subject to amendments from time to time. For tax related queries, contact your independent tax advisor.

Disclaimers:

Care Health Insurance Limited Registered Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019 Correspondence Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009 (Haryana). Website: www.careinsurance.com. Submit Your Queries/Requests: <https://www.careinsurance.com/contact-us.html> Toll free (WhatsApp number): 8860424525. This is only summary of selective features of product Care Supreme. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please seek the advice of your insurance advisor if you require any further information or clarification. Insurance is a subject matter of solicitation. CIN: U66000DL2007PLC161503 UAN: 25096878 UIN: CHIHLIP25047V022425 IRDAI Registration Number – 148



BLUECHIP OFFICES IN INDIA

ANDHRA PRADESH

Bapatla	: 08643 - 220	375 /	220	376
Eluru	: 08812 - 240	263 /	250	263
Gajuwaka	: 0891 - 254	5316 /	254	5319
Guntur	: 0863 - 663	2526 /	224	0530
Kakinada	: 0884 - 236	6943 /	236	6944
Madhurawada	: 0891 - 271	5316 /	272	5316
Nellore	: 0861 - 234	0260 /	235	0260
Ongole	: 08592 - 282	065 /	282	075
Rajahmundry	: 0883 - 665	1987 /	246	8601
Tanuku	: 08819 - 225	377 /	225	388
Tirupathi	: 0877 - 225	0056 /	225	0057
Vijayawada	: 0866 - 248	5316 /	249	5316
Patamata	: 0866 - 248	5217 /	248	5218
Vishakapatnam	: 0891 - 666	6316 /	275	7755
NAD 'X' Road	: 0891 - 294	2315 /	294	2316

TELANGANA

Hyderabad

Ameerpet	: 040 - 2341	8316 /	2341	8416
Attapur	: 040 - 2401	8316 /	2401	9316
Boduppal	: 040 - 2720	5316 /	2720	5317
Champapet	: 040 - 2407	5316 /	2407	6316
Chandanagar	: 040 - 2303	8755 /	2303	8756
Dilsukh Nagar	: 040 - 4533	5408 /	2405	6549
Habsiguda	: 040 - 4851	0508 /	4016	0522
Hasthinapuram	: 040 - 4500	5415 /	4500	0377
Himayat Nagar	: 040 - 2339	5316 /	2322	1308
Kapra	: 040 - 2713	0938 /	6655	5613
Kukadpalli	: 040 - 2306	1646 /	4230	0905
Malkajgiri	: 040 - 4002	5162 /	4512	9452
Manikonda	: 040 - 2356	8931 /	2356	8941
Marredpally	: 040 - 2771	0998 /	2771	1410
Mendhipatnam	: 040 - 2351	2034 /	2352	6356
Miyapur	: 040 - 4089	2885 /	4089	2886
Nacharam	: 040 - 4020	1616 /	4020	1717
Nagole	: 040 - 2422	0316 /	4856	4685
Nizampet	: 040 - 2956	1438 /	2956	1497
Pragathi Nagar	: 040 - 4014	0665 /	2389	0785
RTC X Road	: 040 -	27645316 /	2766	5317
Secunderabad	: 040 - 4534	3190 /	2789	9116
Vanasthalipuram	: 040 - 4952	5657 /	4019	8206
Jagtial	: 08724 - 221	422 /	221	425
Jangaon	: 08716 - 293	850 /	293	860
Karimnagar	: 0878 - 224	9910 /	224	9911
Kazipet	: 0870 - 243	4545 /	244	4747
Khammam	: 08742 - 235	316 /	245	316
Nizamabad	: 08462 - 235	316 /	236	316
Sangareddy	: 8500195316 /	8500155316		
Siddipet	: 08457 - 230	316 /	231	316
Warangal	: 0870 - 666	4436 /	254	4058

GUJARAT

Ahmedabad

Ashram Road	: 079 - 2658	5642 /	2658	5643
Bapunagar	: 079 - 2991	6380 /	2991	6381
Chandkheda	: 079 - 2750	7857 /	2750	7855
Gandhi Nagar	: 079 - 2324	2004 /	2324	2005
Mani Nagar	: 079 - 2543	0026 /	2543	0062
New Ranip	: 079 - 2960	9033 /	2960	9034
Paldi	: 079 - 2657	7934 /	2657	7935
Satellite	: 079 - 264	1236 /	264	1235
Baroda				
Alkapuri	: 0265 - 232	3018 /	232	3021
Vasna Road	: 0265 - 225	4074 /	225	4075
Waghodia Road	: 0265 - 252	1820 /	252	1821
Ankleshwar	: 02646 - 299	381 /	299	382
Bharuch	: 02642 - 249	121 /	249	122
Deesa	: 02744 - 225	622 /	225	722
Mehsana	: 02762 - 230	704 /	230	706
Navsari	: 02637 - 244	406 /	244	407
Palanpur	: 02742 - 266	640 /	266	641
Patan	: 02766 - 299	611 /	299	612
Unjha	: 02767 - 250	094 /	250	095
Rajkot	: 0281 - 246	5427 /	246	5428
Kalol	: 02764 - 225	801 /	225	802
Indira Circle	: 0281 - 257	5767 /	257	5768
Surat	: 0261 - 273	1402 /	273	1403
Udhna	: 0261 - 227	4401 /	227	4402
Bhatar Road	: 0261 - 223	3173 /	223	3174
Vesu	: 0261 - 221	5063 /	221	5064
Silvassa	: 0260 - 264	1230 /	264	1231
Gunjan	: 0260 - 299	3156 /	299	3157
Vapi	: 0260 - 246	0337 /	246	5337

KARNATAKA

Bengaluru

Banashankari	: 080 - 2669	0288 /	2669	0319
Bannerghatta	: 080 - 2648	2880 /	2648	2881
Basavangudi	: 080 - 2242	3777 /	2660	8777
Basaveshwara Ngr	: 080 - 2322	5533 /	4153	5692
Bommanhalli	: 080 - 4093	5276 /	4093	5720
BTM Layout	: 080 - 2678	3744 /	2678	3752
Electronic City	: 080 - 2960	0305 /	2960	0306
Indira Nagar	: 080 - 2520	2939 /	2520	3739
Infantry Road	: 080 - 4113	0952 /	2286	0704
Jayanagar	: 080 - 2653	3751 /	2653	3752
JP Nagar	: 080 - 2658	9699 /	2658	9499
Kammanahalli	: 080 - 2580	5627 /	2580	5628
Kanakapura	: 080 - 2256	3003 /	2256	3013
Kengeri	: 080 - 2848	5695 /	2848	5696
Koramangala	: 080 - 2553	3393 /	2553	3394
Krishnarajapuram	: 080 - 2990	4528 /	2990	4571
Kumaraswamy Ltr	: 080 - 2666	8150 /	2666	8152
Hesaraghatta	: 080 - 2839	7339 /	2839	7336
Malleshwaram	: 080 - 2356	1500 /	2356	1501
Marathalli	: 080 - 4372	1083 /	4372	1085
Mathikere	: 080 - 2991	1405 /	2991	1425
Nagarabhavi	: 080 - 2990	6702 /	2990	6708
RR Nagar	: 080 - 2860	3344 /	2860	3663
Sanjay Nagar	: 080 - 2341	6703 /	2351	6703
Uttarahalli	: 080 - 2639	3136 /	2639	0881
RT 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

BLUECHIP OFFICES IN INDIA

Mumbai

Airoli	: 022 - 2779	5341 /	2779	0174
Ambarnath (E)	: 0251 - 260	7328 /	260	7155
And-D. N. Nagar	: 022 - 2620			

BLUECHIP OFFICES IN INDIA

Paradeep : 06722 - 251 879 / 252 168
 Rourkela : 0661 - 250 0390 / 250 0391
 Chhend : 0661 - 291 3026 / 248 0808
 Sambalpur : 0663 - 253 3555 / 240 4555
 Sundargarh : 06622 - 273 001 / 273 002

WEST BENGAL

Kolkata

AJC Road : 033 - 4602 5649 / 4603 8977
 Bagha Jatin : 033 - 2956 6659 / 2425 0021
 Barasat : 033 - 4071 0019 / 4071 0020
 Barrackpore : 033 - 2594 2594 / 2594 2595
 Baruipur : 033 - 2423 0374 / 2423 0376
 Behala : 033 - 2349 0031 / 2498 9378
 Belghoria : 033 - 2564 3024 / 2564 3025
 Beliaghata : 033 - 4604 9441 / 4007 7909
 Birati : 033 - 2514 8015 / 2514 8016
 Central : 033 - 2235 0120 / 2435 0120
 Chandannagar : 033 - 2683 0124 / 2683 0125
 Chinar Park : 033 - 2570 0399 / 4603 1130
 Chiriamore : 033 - 2557 0071 / 2557 0072
 Chuchura : 033 - 2686 0278 / 7596025219
 CIT Road : 033 - 2289 6787 / 4602 6644
 Dalhousie : 033 - 4071 0021 / 4071 0022
 Dum Dum : 033 - 2513 5856 / 2548 5657
 Dunlop : 033 - 2577 2206 / 2577 2207
 Garfa Main Road : 033 - 2418 9601 / 2418 9604
 Garia : 75960 37629 / 75960 36386
 Girish Park : 033 - 4008 1563 / 4003 7172
 Golpark : 033 - 2466 0060 / 2466 0061
 Harinavi : 033 - 2477 5504 / 2477 5505
 H.Mukerjee Road : 033 - 2486 4630 / 4063 6235
 Howrah : 033 - 2676 9011 / 4004 7908
 Italgacha Road : 033 - 4600 5270 / 4600 5276
 James Long Sarani : 033 - 2403 0027 / 2403 0028
 Jodhpur Park : 033 - 4001 6466 / 2429 6812
 Kaikhali : 033 - 2573 0040 / 2573 0041
 Kankurgachi : 033 - 2320 0137 / 2320 0138
 Kasba : 033 - 2442 8881 / 4808 9426
 Khardaha : 033 - 25234603 / 2523 4604
 Konnagar : 07596025213 / 4063 4371
 Krishnapur : 033 - 4062 0044 / 4062 0045
 Lake Town : 033 - 4063 5130 / 4001 6130
 Madhyamgram : 033 - 2538 7654 / 2538 7655
 Mandiratala : 033 - 2678 2224 / 2678 2225
 Manicktala : 033 - 2352 5490 / 23525491
 Nager Bazar : 033 - 4802 2033 / 4802 2036
 Netaji Nagar : 033 - 4604 4210 / 4604 4211
 New Alipore : 033 - 40448656 / 4010 1324
 New Town : 033 - 4001 9290 / 4003 7773
 NSC Bose Road : 033 - 2499 6491 / 4003 4392
 Panchanatala Rd: 033 - 2641 4008 / 2955 0078
 Parnasree : 033 - 2407 0045 / 2407 0046
 Patuli : 033 - 4604 9788 / 4003 7377

Prince Anwar Sha Rd.033-2422 0230 / 2422 0231
 Rajarhat : 033-4519 1484 / 4519 1485
 Rashbehari : 033-3531 6383 / 2466 0015
 Salt Lake : 033-4004 3775 / 4604 0130
 Salt Lake - II : 033-2334 1806 / 2334 1795
 Santoshpur : 033-2416 7711 / 2416 7788
 Shyam Bazar : 033-2967 8451 / 2533 6412
 Sodepur : 033-2595 0075 / 2595 0074
 Sonarpur : 033-4813 9805 / 4848 9937
 Sovabazar : 033-2555 0236 / 2555 0237
 Thakurpukur : 033- 2497 6027 / 2497 6028
 Ultadanga : 033-4804 5945 / 4804 5947
 Uttarpara : 033-4809 9616 / 4809 9617
 Asansol : 7596025210 / 9147104310
 Berhampore : 0348- 225 5254 / 225 5154
 Contai : 03220-259 004 / 259 005
 Bardhaman : 0342- 264 7835 / 264 7814
 Cooch Behar : 09147105247 / 222 217
 Darjeeling : 0354- 225 4477 / 225 4478
 Durgapur : 0343- 254 5654 / 254 5665
 Haldia : 03224- 272 252 / 272 253
 Kalyani : 033-2582 0170 / 2582 0174
 Kharagpur : 03222- 225 023 / 225 028
 Krishnanagar : 03472- 251 002 / 251 003
 Maldia : 03512- 265 939 / 265 784
 Mangalbari : 03512-260 085 / 260 086
 Naihati : 033-2581 2113 / 2581 2114
 Raniganj : 0341- 244 2111 / 244 2112
 Serampore : 033-4801 2305 / 4801 2309
 Siliguri : 0353- 405 4041 / 405 4042
 Tamlik : 03228- 263 264 / 263 265

ASSAM

Dibrugarh : 0373- 232 1164 / 232 5654
 Duliajan : 0374- 291 266 / 7099030344
 Beltola : 70990 65080 / 70990 65081
 Guwahati : 69012 58965 / 69012 58973
 Jorhat : 81349 67701 / 81349 49901
 Maligaon : 69012 25023 / 69012 23165
 Nagaon : 03672- 232 159 / 232 163
 North Lakhimpur : 70990 65754 / 70990 65748
 Sivasagar : 7099013874 / 7099013870
 Tinsukia : 7099013876 / 7099065980
 Tezpur : 03712- 225 561 / 225 563
 Sixmile : 0361- 233 0141 / 233 0139

TAMIL NADU

Chennai

Adambakkam	: 044- 4300 9093 / 4853 0857
Adyar	: 044- 4526 2864 / 4526 2881
Alandur	: 044-4686 7221 / 4796 0038
Alwarpet	: 044- 2499 0705 / 2466 0068
Ambattur	: 044- 2657 2782 / 4206 5361
Anna Nagar	: 044- 26192813 / 2619 2814

Anna Nagar (W) : 044- 2615 2491 / 2615 2490
 Arumbakkam : 044-2363 0064 / 4851 1709
 Ashok Nagar : 044-2471 7011 / 4856 6794
 Avadi : 044-2655 9710 / 2655 9711
 Besant Nagar : 044-4215 6860 / 4260 6307
 Chrompet : 044-2265 3142 / 4266 8798
 Egmore : 044-4850 5388 / 2841 3489
 Greams Road : 044- 2829 0039 / 4503 2132
 KK Nagar : 044- 4774 0129 / 4202 8336
 Keelkattalai : 044- 2247 4015 / 2247 0218
 Kelambakkam : 044-2747 4041 / 4786 8137
 Kilpauk : 044-2661 1432 / 4350 6662
 Kodambakkam : 044-2372 8200 / 4865 3468
 Kolathur : 044-4384 9092 / 2650 2636
 Mandaveli : 044-2462 0701 / 2462 0702
 Muggapair : 044-2656 1210 / 2656 1757
 Mylapore : 044-2495 0188 / 2495 0189
 Nanganallur : 044-2224 0095 / 4854 0257
 Neelangarai : 044-2449 0062 / 2449 0116
 Old Washermanpet: 044-4552 0033 / 4355 1414
 Pallikaranai : 044-4807 1933 / 2277 0672
 Pammal : 044-2248 1053 / 2248 0191
 Parrys : 044-2526 8382 / 2526 8384
 Perambur : 044- 4207 9969 / 2671 1216
 Perungalathur : 044-4215 7144 / 4959 5614
 Perungudi : 044- 2496 0800 / 4862 7440
 Porur : 044-4271 5603 / 2482 5341
 Poonamallee : 044-2627 3031 / 2627 3032
 Purasavakkam : 044- 2661 2657 / 3551 0637
 Royapettah : 044-4782 0659 / 4782 9986
 Saidapet : 044- 2381 0418 / 4865 0053
 Shenoy Nagar : 044-2664 1073 / 2664 1076
 T Nagar : 044-4769 0002 / 2431 1272
 T Nagar II : 044-4690 9263 / 4358 8304
 Tambaram : 044- 2226 1402 / 2226 1412
 Thiruvanmiyur : 044- 4853 1216 / 2457 1735
 Triplicane : 044-2844 3245 / 4353 4491
 Vadapalani : 044- 2362 3200 / 2362 4200
 Valasaravakkam : 044- 2486 0039 / 2486 4526
 Velacheri : 044-4305 7057 / 4204 3861
 West Mambalam : 044- 2471 6145 / 2471 6149

Coimbatore

Ganapathy : 0422- 233 2421 / 233 3421
 Koundampalayam: 0422- 243 4341 / 243 4331
 Peelamedu : 0422- 259 9122 / 259 9130
 Ramanathapuram: 0422- 231 4990 / 231 5990
 R.S.Puram : 0422- 254 5474 / 254 5475
 R S Puram - 2 : 0422- 247 0100 / 247 9705
 Vadavalli : 0422- 242 3800 / 242 4900
 Trichy

Karumandapam : 0431- 248 1677 / 248 1699
 KK Nagar : 0431- 245 9153 / 245 9154
 Srirangam : 0431- 243 3268 / 243 3278

Thenkur : 0431- 274 2153 / 274 2154
 Thiruverumbur : 0431- 253 2005 / 253 2064
 Ariyalur : 04329- 220 401 / 220 402

Attur : 04282- 241 005 / 241 007

Cuddalore : 04142- 223 153 / 224 153

Dharapuram : 04258- 220 007 / 220 008

Dharmapuri : 04342- 267 655 / 268 655

Dindigul : 0451- 242 4820 / 242 4821

Erode : 0424- 226 9984 / 226 9985

Gobichettipalayam: 04285-223 261 / 223 262

Hosur : 04344- 222 990 / 225 990

Karaikal : 04368- 221 270 / 221 271

Karaikudi : 04565- 238 777 / 238 778

Karur : 04324- 241 881 / 241 882

Kovilpatti : 04632- 221 501 / 221 502

Krishnagiri : 04343- 233 101 / 233 102

Kalpakkam : 044- 27487035 / 2748 7036

Kanchipuram : 044- 2723 2376 / 4551 3266

Kumbakonam : 0435- 242 3631 / 242 3632

Madurai

By Pass Rd - Madurai : 0452- 238 0901 / 238 0902

Chinna Chokkikulam : 0452- 2532450/ 253 2451

Madurai : 0452- 234 8655 / 234 9655

Thirumangalam : 04549- 282 855 / 282 856

Thirunagar : 0452- 248 4005 / 248 4006

Villapuram : 0452-267 9324 / 267 9325

Mannargudi : 04367- 255 331 / 255 332

Mayiladuthurai : 04364- 227 531 / 227 532

Nagarcoil : 04652- 244 435 / 244 436

Namakkal : 04286- 221 071 / 221 072

Mandarakuppam : 04142- 262 500 / 262 600

Neyveli : 04142- 251 574 / 251 575

Pattukkottai : 04373-