



# 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:

1. Deferred Life Annuity (GA-I) and with Return of Purchase Price

2. 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 Option 1 - 45 years <b>Option 2,3 &amp; 4 - 35 years</b>	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

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](mailto:customerservice@tataaia.com). Visit us at: [www.tataaia.com](http://www.tataaia.com). Unique Reference Number: L&C/Adv/2025/Nov/4015 • UIN: 110N161V13. 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 in-force, 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 I UIN: 104N135V03 Bonuses represent your share in profit 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 Payouts. 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, PCB Option and Plan variant. @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 for ages greater than or equal to 18 years. ADB cover is restricted to 80 years of age. Axis Max Life Smart Wealth Advantage Growth Par Plan (UIN: 104N135V03) is a non-linked participating Individual Life Insurance Savings plan which provides Cash Bonuses 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. Axis Max Life Insurance Ltd., Corporate Office: 11th Floor, DLF Square Building, Jairamda Marg, DLF City Phase II, Gurugram - 122 (Haryana). Insurance is the subject matter of solicitation. For more details on the 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 subject to changes in tax laws. Customer Helpline Number: 1860 120 5577. Website: <https://www.axismaxlife.com>, SMS 'LIFE' to 5616188 ARN: AxisMaxLife/SWAG PAR Insta Income Writeup/ November 2025 IRDAI Regn. 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: 104N137V13 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/FRDRA/ RBI. Available in Increasing Immediate Annuity Variant only. Axis Max Life Insurance Limited 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 or Website: <https://www.axismaxlife.com>. ARN: AxisMaxLife/SWAG Pension Writeup/October 2025 IRDAI Regn. 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

**SBI QUALITY FUND**

**Type of Scheme** : An open ended equity scheme investing in equity and equity related instruments based on the Quality Factor

**Category** : Equity - Thematic

**Fund Manager** : Mr. Anup Upadhyay

**Investment Opt.** : Growth, Income Distribution cum Capital Withdrawal – Payout and Reinvestment of IDCW

**Minimum Amt.** : Rs. 5000/- and in multiples of Rs. 1/- thereafter

**Benchmark** : Nifty 200 Quality 30 TRI

**Exit Load** : 1% for redeemed within 6 Months.

NFO Closes on : 11th February, 2026

**MUTUAL FUND NFO's**

**Type of Scheme** : An open-ended equity scheme Investing in Financial Services Sector

**Category** : Equity - Sectoral Fund

**Fund Manager** : Swapnil Mayekar, Ajay Khandelwal, Sandeep Jain, Rakesh Shetty, Atul Mehra, Bhalchandra Shinde

**Investment Opt.** : Growth, Income Distribution cum Capital Withdrawal – Payout and Reinvestment of IDCW

**Minimum Amt.** : Rs. 500/- and in multiples of Rs. 1/- thereafter

**Benchmark** : Nifty Services Sector TRI

**Exit Load** : 1% for redeemed within 90 Days.

NFO Closes on : 10th February, 2026

**KOTAK SERVICES FUND**

**Type of Scheme** : An open-ended equity scheme following Services theme

**Category** : Equity - Thematic

**Fund Manager** : Abhishek Bisen, Rohit Tandon

**Investment Opt.** : Growth, Income Distribution cum Capital Withdrawal – Payout and Reinvestment of IDCW

**Minimum Amt.** : Rs. 1000/- and any amount thereafter

**Benchmark** : Nifty Services Sector TRI

**Exit Load** : 0.5% for redeemed / switched out within 90 Days.

NFO Closes on : 18th February, 2026

**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.

**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](http://www.bluechipindia.co.in)
- For any complaints & queries contact us on 1800-22-6465 or send mail to [support@bluechipindia.co.in](mailto: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.

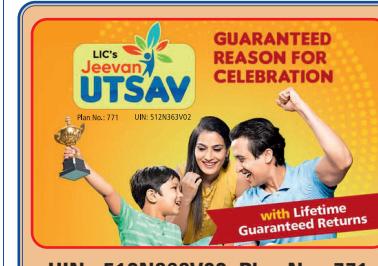


UIN : 512N390V01, Plan No.: 911

**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



UIN : 512N363V02, Plan No.: 771

**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 31/12(Cr.)	NAV Rs. 27/01	Growth (%) 3 Yrs	Growth (%) 5 Yrs	Fund Name	Corpus 31/12(Cr.)	NAV Rs. 27/01	Growth (%) 3 Yrs	Growth (%) 5 Yrs
<b>EQUITY - ELSS FUNDS</b>									
Aditya Birla SL ELSS Tax Saver	15,414.99	60.33	15.28	10.61	Aditya Birla SL Large Cap	31,386.27	527.47	15.55	14.62
Axis ELSS Tax Saver	34,262.95	93.45	15.02	10.02	Bandhan Large Cap	2,050.87	77.23	17.27	13.87
Bandhan ELSS Tax Saver	7,333.38	151.55	15.39	17.70	Canara Rob Large Cap	17,492.95	62.46	15.17	13.32
Canara Rob ELSS Tax Saver	9,021.61	172.00	15.04	14.28	DSP Large Cap	7,284.55	468.25	17.41	13.85
DSP ELSS Tax Saver	17,609.03	140.18	19.74	18.46	Franklin India Large Cap	7,971.79	1,031.31	13.86	13.14
Franklin India ELSS Tax Saver	6,693.46	1,433.01	16.26	16.72	HDFC Large Cap	40,604.33	1,141.21	15.55	16.23
HDFC ELSS Tax saver	17,163.37	1,415.40	20.87	20.63	HSBC Large Cap	1,912.18	481.25	15.88	12.95
HSBC ELSS Tax saver	4,108.91	128.85	18.86	15.64	ICICI Pru Large Cap	78,501.91	111.04	17.61	16.91
ICICI Pru ELSS Tax Saver	14,768.86	919.96	15.97	15.50	Kotak Large Cap	11,086.61	574.30	14.15	13.51
Kotak ELSS Tax Saver	6,452.11	113.17	13.81	15.23	LIC MF Large Cap	1,493.29	54.66	11.83	10.68
LIC MF ELSS Tax Saver	1,097.43	147.07	16.12	13.37	Mahindra Manulife Large Cap	755.51	23.13	14.52	13.56
Mahindra Manulife ELSS Tax Saver	973.16	28.00	14.39	15.36	Nippon India Large Cap	50,875.69	90.05	18.64	18.99
Motilal Oswal ELSS Tax Saver	4,341.48	47.00	20.13	17.68	SBI Large Cap	55,879.13	93.64	13.46	13.51
Nippon India ELSS Tax Saver	15,260.29	125.47	16.96	17.57	Sundaram Large Cap	3,363.64	21.22	12.47	12.86
SBI ELSS Tax Saver	32,608.80	435.73	21.80	19.65	Tata Large Cap	2,839.57	506.02	13.65	14.25
UTI ELSS Tax Saver	3,761.85	202.37	12.99	12.09	UTI Large Cap	13,321.57	272.86	12.08	11.60
<b>EQUITY - FLEXI CAP FUNDS</b>									
Aditya Birla SL Flexi Cap	25,098.31	1,820.18	18.25	15.47	Aditya Birla SL Midcap	6,300.76	761.89	20.39	19.05
Axis Flexi Cap	13,025.69	25.44	14.48	11.39	Axis Midcap	31,717.15	107.82	19.02	16.75
Bandhan Flexi Cap	7,707.90	206.88	16.04	14.23	DSP Midcap	19,585.60	142.56	19.17	14.85
Canara Rob Flexi Cap	13,760.07	333.99	15.24	14.10	Franklin India Mid Cap	12,831.02	2,641.57	20.35	17.39
DSP Flexi Cap	12,327.61	100.26	17.38	14.39	HDFC Mid Cap	92,641.55	197.15	25.39	24.52
Franklin India Flexi Cap	19,971.64	1,598.36	16.45	16.92	HSBC Midcap	12,439.62	383.27	23.75	19.43
HDFC Flexi Cap	96,294.99	2,035.46	21.78	22.81	ICICI Pru Midcap	7,132.04	300.92	22.43	21.45
HSBC Flexi Cap	5,227.12	211.28	18.61	15.82	Kotak Midcap	60,636.84	128.74	19.48	20.18
Kotak Flexicap	56,459.51	85.18	15.47	14.38	LIC MF Midcap	345.56	27.28	19.44	16.00
LIC MF Flexi Cap	1,062.62	96.40	15.24	11.79	Mahindra Manulife Mid Cap	4,294.84	32.44	23.92	22.51
Motilal Oswal Flexi Cap	13,862.07	56.93	20.27	13.03	Motilal Oswal Midcap	36,880.18	91.52	21.94	24.92
SBI Flexicap	23,684.83	108.42	12.51	12.63	Nippon India Growth Mid Cap	42,124.50	4,053.64	24.52	23.15
Tata Flexi Cap	3,698.56	23.88	15.49	12.61	SBI Midcap	23,314.80	224.32	16.03	18.44
<b>EQUITY - LARGE &amp; MID CAP FUNDS</b>									
Aditya Birla SL Large & Mid Cap	5,784.22	884.78	15.70	12.10	Sundaram Mid Cap	13,292.89	1,361.02	23.98	21.04
Axis Large & Mid Cap	15,616.42	31.96	18.85	16.45	Tata Mid Cap	5,497.27	430.01	20.77	19.00
Bandhan Large & Mid Cap	13,635.77	133.57	22.84	20.61	UTI Mid Cap	11,956.07	287.59	15.60	15.94
Canara Rob Large and Mid Cap	25,626.07</td								

## LIFE INSURANCE

## TATA AIA LIFE INSURANCE DIAMOND SAVINGS PLAN

## A Non-Linked, Participating Individual Life Insurance Savings Plan

Tata AIA Life Insurance Diamond Savings Plan, a limited pay insurance plan that meets tomorrow's requirements along with protecting your loved ones. Investing in this plan will help you fulfill your medium and long term goals, such as child's education / second income and retirement planning.

## Key Features:

- Receive guaranteed\*<sup>1,2</sup> apply income after premium payment term;
- Get vested Compound Reversionary Bonus~ (if declared) and Terminal Bonus, if any; on maturity or on death
- Flexible policy term & premium paying term;
- Get life cover for the entire policy term;
- Enhance your protection with optional Riders; and
- Eligible for tax benefits <sup>3</sup> under Section 80C and 10(10D) of the Income Tax Act, 1961, as amended from time to time.

## Benefits Under the plan:

**Maturity Benefit:** Provided the Policy is in force and all due premiums have been paid the following benefits shall be paid on survival till maturity

- Sum Assured on Maturity which is equal to last Guaranteed Income installment payable on maturity;
- Vested Compound Reversionary Bonus, if any, expressed as a percentage of the Assured Benefit and
- Terminal Bonus, if any, expressed as a percentage of the Assured Benefit.

**Death Benefit:** On death of the life insured during the policy term an amount equal to "Sum Assured on death plus vested Compound Reversionary Bonus, if any, plus Terminal Bonus, if any" will be paid. This total amount will be subject to a minimum of 105% of the total premiums received up to the date of death. The interim bonus, if any, shall be payable in case of termination of policies due to death before the next policy anniversary. Where, The 'Sum Assured on Death' shall be the highest of the following: a) 11 times Annualised Premium; b) Sum Assured on Maturity; c) Absolute amount assured to be paid on death;

**Tax Benefit:** Premiums paid under this plan may be eligible for tax benefits under Section 80C of the Income Tax Act, 1961 and are subject to modifications made thereto from time to time. Moreover, life insurance proceeds enjoy tax benefits as per Section 10(10D) of the said Act.

## Plan Eligibility:

Age at entry (as on last birthday)	: 0 to 60 years
Age at Maturity (as on last birthday)	: 18 to 85 years
Min Premium	: Rs.18,000/- per annum
Premium Modes	: Annual/Half-yearly/Quarterly/ Monthly
Premium Payment Term/ Policy Term (in yrs)	: PPT 5 to 12, Policy Term 14 to 25
Life Cover	: Min. 11 Times of Annualised Premium

**Disclaimer - Insurance is a Subject Matter of the Solicitation. Disclaimers:** The complete name of Tata AIA Diamond Savings Plan is Tata AIA Life Insurance Diamond Savings Plan (UIN: 110N133V05- A Non-Linked, Participating Individual Life Insurance Savings Plan. \*A Guaranteed Income As a % of of Assured Benefit shall be paid annually commencing from the end of next policy year after premium payment term till maturity of the Policy or till death of the Life Insured, whichever is earlier ~Compound Reversionary Bonus and Terminal Bonus will be based on Company's performance and are not guaranteed.

<sup>1</sup>Income Tax benefits would be available as per the prevailing income 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 benefit available to you. This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. Insurance cover is available under this product. Riders are not mandatory and are available for a nominal extra cost. For more details on the benefits, premiums and exclusions under the riders please refer to the Rider Brochure or contact our Insurance Advisor or visit our nearest branch office. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. 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](mailto:customerservice@tataaia.com). Visit us at: [www.tataaia.com](http://www.tataaia.com). • **UIN: 110N133V05** BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFER 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.

## BAJAJ LIFE GUARANTEED PENSION GOAL II

## A Non-Linked, Non- Participating, Immediate &amp; Deferred Annuity Plan

Bajaj Life Guaranteed Pension Goal II assures your Lifestyle goals by giving guaranteed<sup>2</sup> income throughout life as per your choice and need.

## Key Features:

- Guaranteed<sup>2</sup> income throughout life: Your annuity amount is guaranteed<sup>2</sup> 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 (ROP<sup>1</sup>) 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 (ROP<sup>1</sup>) 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 (ROP<sup>1</sup>) 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 (ROP<sup>1</sup>) 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.

<sup>1</sup>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/](http://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/](http://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

<sup>2</sup>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.

<sup>3</sup>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](http://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](mailto:customerservice@bajajlife.com). Bajaj Life Guaranteed Pension Goal II (UIN: 116N187V09). 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 losses. 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.

## 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<sup>4</sup> Annuity that will keep coming to you for your entire lifetime.

## Key Features:

- Guaranteed<sup>4</sup> annuity for your entire life with an option of return of premiums paid<sup>5</sup>
- Wide range of annuity options available to suit your retirement needs
  - Choice of Joint Life annuity options & Waiver of Premium<sup>2</sup> feature to help secure the happiness of your loved ones
  - Choice of increasing<sup>3</sup> 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 Feature<sup>1</sup>
- Option to receive annuity amount on a Monthly, Quarterly, Half-yearly or Yearly basis
- "Save the Date"<sup>4</sup> feature to receive your annuity on any date of your choice
- Option to "Top-up"<sup>5</sup> 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 laws<sup>7</sup>. <sup>7</sup>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 5,000 at the time of each exercise. The withdrawal amount will be paid as a lump sum in return for a deduction 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" <sup>2</sup>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 benefits 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.<sup>3</sup> 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.<sup>4</sup> 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.<sup>5</sup> 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. <sup>6</sup>If the Return of Premium option is chosen, you can get back your total premium 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 on applicability of tax benefit on premium paid and benefits received.

<sup>7</sup>ICICI Prudential Life Insurance Co. Ltd. All rights reserved. Registered with Insurance Regulatory & Development Authority of India (IRDAI) as Life Insurance Company. Reg. No. 105, CIN: L66010MH2000PLC127837. Reg. Off.: ICICI Prulife Towers, 1089 Appasheeb Marathe Marg, Prabhadevi, Mumbai 400025. Tel: 40391600. Customer helpline number - 1800 2660 (Help us to serve you better by calling us from your registered mobile number). Timings - 10:00 A.M. to 7:00 P.M., Monday to Saturday (except national holidays). Member of the Life Insurance Council. This product brochure is indicative of the terms, conditions, warranties, and exceptions contained in the policy document. For further details, please refer to the policy document. In the event of conflict, any between the contents of this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. Trade Logo displayed above belongs to ICICI Bank Ltd & Prudential IP services Ltd and used by ICICI Prudential Life Insurance Company Ltd under license. ICICI Pru Guaranteed Pension Plan Flexi Form No.: I19, UIN: 105N187V09. Advt. No.: L/II/1746/2025-26 BEWARE OF SUSPICIOUS 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.

## LIFE &amp; HEALTH INSURANCE

## 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 Entry<sup>1</sup> (Yrs) : Without PCB 0 (30 days)<sup>2</sup> : With PCB 18<sup>2</sup> (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)<sup>4</sup> : 0 to 12

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

Policy Term (Years) : 20 to 40 years

<sup>1</sup>Risk cover starts from date of commencement of policy and the policy will vest on the Life Assured on attainment of age 18 years. <sup>2</sup>For 'Additional Life Option', minimum entry age is 18 years for both the lives. <sup>3</sup>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 age 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@hdfcife.com, Tel. No. 022-6844-6530 (Call charges apply). Website: www.hdfcife.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: 101N207V01) is an Individual Non Linked, Participating, Savings Life Insurance Plan. Life Insurance coverage is available in this product. HDFC Life Income Benefit on Accidental Disability Rider (101B041V01) is a Non-Linked, Participating, Pure risk premium, Individual Life/Health rider. HDFC Life Protect Plus Rider (101B040V01) is a Non-Linked, Participating, Pure risk premium, Individual Life/Health rider. i. The risk factors of the bonuses projected under the product are not guaranteed. ii. Past performance doesn't constitute any indication of future bonuses. iii. These products are subject to the overall performance of the insurer in terms of investments, management of expenses, mortality and lapses. Please know the associated risk and applicable changes from your insurance agent or the intermediary or the policy documents of the insurer. ARN: BR/11/25/20461. BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FAKE OFFERS\* - UAI 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.

## MANIPALCIGNA SARVAH

## THE COMPLETE HEALTH INSURANCE

## Key Benefits

- Gullak benefits guarantees up to 15X bonus over the base Sum Insured, irrespective of claim.
- Get hospitalization coverage up to Rs.3 cr for Heart, Cancer, Stroke and major organ/bone marrow transplant.
- No zonal co-pay, First year renewal will get additional discount on renewing before 30 days

## Benefits under the plan:

## Sarvah Pratham:

- Hospitalization coverage up to Rs.3 Cr for major illnesses
- Sarathi\* that reduces your waiting period to 30 days on listed Pre-existing Diseases
- Gullak\* benefit that guarantees up to 15x bonus over the base Sum Insured, irrespective of claims
- Surplus benefit\* that ensures additional 100% of Sum Insured from day 1 for the first claim
- Protect your family with personal accident cover\* up to Rs. 3 cr
- No Zonal Co-pay worries, ensuring faster recovery in the city of your choice
- Get up to 7.5% discount on a no-claim year and up to 20% discount just by walking with wellness benefits

\*Optional cover on payment of additional premium

## Sarvah Uttam:

- Anant\* Care with unlimited coverage and no limits on claims, for major illnesses and accidents
- Sarathi\* that reduces your listed PED waiting period to 30 days
- Gullak\* benefit that guarantees 1500% increase in the base Sum Insured, irrespective of claims
- Unlimited restoration\* of your Sum Insured even for related and unrelated illnesses/injury
- Maternity and New-born\* hospitalization expenses covered
- Protect your family with personal accident cover\* up to Rs. 3 cr
- No Zonal Co-pay worries ensuring faster recovery in the city of your choice
- Surplus benefit\* that ensures additional 100% of Sum Insured from day 1 for the first claim
- Get up to 7.5% discount on a no-claim year and up to 20% discount just by walking with wellness benefits

\*Optional cover on payment of additional premium

## Sarvah Param:

- Tatkal benefit that ensures you have absolutely Zero Waiting Period
- Anant\* Care with unlimited coverage and no limits on claims, for major illnesses and accidents
- Gullak benefit that guarantees up to 1500% increase in the base Sum Insured, irrespective of claims
- Protect your family with personal accident cover\* up to Rs. 3 cr
- No Zonal Co-pay worries ensuring faster recovery in the city of your choice
- Surplus\* benefit that ensures additional 100% of Sum Insured from day 1 for the first claim
- Unlimited restoration of your Sum Insured even for related and unrelated illnesses/injury
- Maternity and Newborn\* hospitalization expenses covered
- Get up to 7.5% discount on a no-claim year and up to 20% discount just by walking with wellness benefits

\*Optional cover on payment of additional premium

## Eligibility

Age at Entry - Min. Entry Age - Child - 91 days, Adult - 18 years,

Max. Entry Age - No Limit

Cover Type - Individual/Multi-individual and family floater

- 1, 2 and 3 years

Premium Payment Mode - Single, Half yearly, Quarterly, Monthly.

Relationships covered - Self, Spouse, Live-in partner, Children, Father, Mother, Father-in-law, Mother in-law, Son-in-law, Daughter-in-law, Grand-parents, Grandchildren, Uncle, Aunt, Nephew, Niece, Brother, Sister, Sister in law, Brother in-law

ManipalCigna Sarvah is the product and 'Param', 'Uttam' and 'Pratham' are the names of available plans under the said product. Disclaimer: ManipalCigna Health Insurance Company Limited | CIN: U66000MH2012PLC227948 | IRDAI Reg. No.: 151 | Registered Office: 401/ 402, 4th Floor, Raheja Titanium, Off Western Express Highway, Goregaon East, Mumbai – 400 063 | For more details on coverage, waiting periods, exclusions, risk factors, terms and conditions, please read the sales brochure/ Prospectus/Policy Wordings available on our website (Download section) before concluding a sale | 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 | Toll Free: 1800-102-4462 | Website: www.manipalcigna.com | ManipalCigna Sarvah UIN: MC1HLP26038V022526

## 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



## 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
Hasithinapuram	: 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
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RTC X Road	: 040 -	27645316 /	2766	5317
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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
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Baroda				
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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
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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
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Surat	: 0261 - 273	1402 /	273	1403
Udhn	: 0261 - 227	4401 /	227	4402
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JP Nagar	: 080 - 2658	9699 /	2658	9499
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