

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 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 customercare@tataaia.com. Visit us at: www.tataaia.com.Unique Reference Number: L&C/Advt/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 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: Disclaimers:This is a Non-Linked Participating Individual Life Insurance Savings Plan | UIN: 104N135V03 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 construe 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: 11 Floor, DLF Square Building, Jacaranda 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/PRDA/ 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 Razzak Allana 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

MUTUAL FUND NFO's

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

MOTILAL OSWAL FIN. SERVICES FUND

**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.

Presenting LIC's

**NAV JEEVAN SHREE**

UIN: 512N390V01  
Plan No.:911

Single Premium Payment Plan

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

GUARANTEED REASON FOR CELEBRATION

UIN: 512N363V02

With Lifetime Guaranteed Returns

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	NAV Rs.	Growth (%)		Fund Name	Corpus	NAV Rs.	Growth (%)	
	31/12(Cr.)	27/01	3 Yrs	5 Yrs		31/12(Cr.)	27/01	3 Yrs	5 Yrs
EQUITY - ELSS FUNDS					EQUITY - LARGE CAP FUNDS				
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
EQUITY - FLEXI CAP FUNDS					EQUITY - MID CAP FUNDS				
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
EQUITY - LARGE & MID CAP FUNDS					Sundaram Mid Cap	13,292.89	1,361.02	23.98	21.04
Aditya Birla SL Large & Mid Cap	5,784.22	884.78	15.70	12.10	Tata Mid Cap	5,497.27	430.01	20.77	19.00
Axis Large & Mid Cap	15,616.42	31.96	18.85	16.45	UTI Mid Cap	11,956.07	287.59	15.60	15.94
Bandhan Large & Mid Cap	13,635.77	133.57	22.84	20.61	EQUITY - SMALL CAP FUNDS				
Canara Rob Large and Mid Cap	25,626.07	239.20	15.32	14.68	Aditya Birla SL Small Cap	4,937.52	80.02	16.24	16.65
DSP Large & Mid Cap	17,576.35	623.61	20.38	18.10	Axis Small Cap	26,546.88	98.34	16.53	20.20
Franklin India Large & Mid Cap	3,674.24	185.51	15.69	14.71	Bandhan Small Cap	18,990.28	43.55	28.42	23.50
HDFC Large and Mid Cap	28,979.87	334.04	19.69	20.48	Bank of India Small Cap	1,938.92	41.16	15.90	20.24
HSBC Large & Mid Cap	4,657.66	26.19	20.10	16.78	Canara Rob Small Cap	13,101.97	36.05	14.85	21.53
ICICI Pru Large & Mid Cap	27,744.57	1,008.40	20.57	21.99	DSP Small Cap	16,934.59	181.23	18.01	20.61
Kotak Large & Midcap	30,038.59	342.47	17.97	17.32	Franklin India Small Cap	13,238.40	154.43	17.46	20.25
Mahindra Manulife Large & Mid Cap	2,776.86	26.54	17.36	17.67	HDFC Small Cap	37,753.13	130.29	19.10	22.71
Motilal Oswal Large & Midcap	15,055.38	30.61	21.63	20.00	HSBC Small Cap	15,968.70	71.86	16.16	22.04
Nippon India Vision Large & Mid Cap	6,896.30	1,435.39	20.80	18.22	ICICI Pru Smallcap	8,427.64	80.61	15.20	20.11
SBI Large & Midcap	37,443.21	632.23	17.13	18.17	Kotak Small Cap	17,257.64	231.11	12.65	17.59
Sundaram Large and Mid Cap	6,986.67	84.06	16.28	16.16	LIC MF Small Cap	619.16	26.62	15.04	19.68
Tata Large & Mid Cap	8,683.19	489.53	11.06	13.59	Nippon India Small Cap	68,287.15	155.39	20.16	25.31
UTI Large & Mid Cap	5,635.04	180.64	20.42	19.95	SBI Small Cap	36,268.45	156.22	12.00	16.53
					Sundaram Small Cap	3,400.63	244.48	18.70	20.97
					Tata Small Cap	11,324.26	34.11	12.82	20.99
					UTI Small Cap	4,736.67	23.61	15.03	18.36

Disclaimer: All Mutual Fund Investments are subject to market risks. The above given information is past performance under growth option of various mutual fund schemes. Past performance may or may not be sustained in the future. The prospective investors are advised to read the scheme information document and the statement of additional information of the respective mutual fund scheme before investing.

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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</sup> 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 ^ 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 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. ^ 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 customercare@tataaia.com. Visit us at: 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 & 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 the 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 the 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/> 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) <sup>3</sup>	: 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>3</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 GRIPS 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>4</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.bajajlifeinsurance.com](http://www.bajajlifeinsurance.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 : customercare@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.*

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

Key Features:

- Guaranteed<sup>#</sup> annuity for your entire life with an option of return of premiums paid<sup>6</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>#</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 additional 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. <sup>1</sup>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 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” <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 premiums paid in case of death of the annuitant. <sup>7</sup>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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LIFE & 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 / 11 x 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:

- 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)
- 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.
- 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).
- 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).
- 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>3</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. <sup>4</sup>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.  
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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
- Policy Period - 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

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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 - HDFLIP2425041V062425 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.



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	:	040 -2341	8316 /	2341	8416
Ameerpet	:	040 -2401	8316 /	2401	9316
Attapur	:	040 -2720	5316 /	2720	5317
Boduppal	:	040 -2407	5316 /	2407	6316
Champapet	:	040 -2303	8755 /	2303	8756
Chandanagar	:	040 -4533	5408 /	2405	6549
Dilsukh Nagar	:	040 -4851	0508 /	4016	0522
Habsiguda	:	040 -4500	5415 /	4500	0377
Hasthinapuram	:	040 -2339	5316 /	2322	1308
Himayat Nagar	:	040 -2713	0938 /	6655	5613
Kapra	:	040 -2306	1646 /	4230	0905
Kukadpalli	:	040 -4002	5162 /	4512	9452
Malkajgiri	:	040 -2356	8931 /	2356	8941
Manikonda	:	040 -2771	0998 /	2771	1410
Marredpally	:	040 -2351	0234 /	2352	6356
Mendhipatnam	:	040 -4089	2885 /	4089	2886
Miyapur	:	040 -4020	1616 /	4020	1717
Nacharam	:	040 -2422	0316 /	4856	4685
Nagole	:	040 -2956	1438 /	2956	1497
Nizampet	:	040 -4014	0665 /	2389	0785
Pragathi Nagar	:	040 - 27645316 /	2766	5317	
RTC X Road	:	040 -4534	3190 /	2789	9116
Secunderabad	:	040 -4952	5657 /	4019	8206
Vanasthalipuram	:	08724 - 221	422 /	221	425
Jagtial	:	08716 - 293	850 /	293	860
Jangaon	:	0878 - 224	9910 /	224	9911
Karimnagar	:	0870 - 243	4545 /	244	4747
Kazipet	:	08742 - 235	316 /	245	316
Khammam	:	08462 - 235	316 /	236	316
Nizamabad	:	8500195316 /	8500155316		
Sangareddy	:	08457 - 230	316 /	231	316
Siddipet	:	0870 - 666	4436 /	254	4058
Warangal	:				

GUJARAT

Ahmedabad	:	079 -2658	5642 /	2658	5643
Ashram Road	:	079 -2991	6380 /	2991	6381
Bapunagar	:	079 -2750	7857 /	2750	7855
Chandkheda	:	079 -2324	2004 /	2324	2005
Gandhi Nagar	:	079 -2543	0026 /	2543	0062
Mani Nagar	:	079 -2960	9033 /	2960	9034
New Ranip	:	079 -2657	7934 /	2657	7935
Paldi	:	079 - 264	1236 /	264	1235
Satellite	:				
Baroda	:	0265 - 232	3018 /	232	3021
Alkapuri	:	0265 - 225	4074 /	225	4075
Vasna Road	:	0265 - 252	1820 /	252	1821
Waghodia Road	:	02646 - 299	381 /	299	382
Ankleshwar	:	02642 - 249	121 /	249	122
Bharuch	:	02744 - 225	622 /	225	722
Deesa	:	02762 - 230	704 /	230	706
Mehsana	:	02637 - 244	406 /	244	407
Navsari	:	02742 - 266	640 /	266	641
Palanpur	:	02766 - 299	611 /	299	612
Patan	:	02767 - 250	094 /	250	095
Unjha	:	0281 - 246	5427 /	246	5428
Rajkot	:	02764 - 225	801 /	225	802
Kalol	:	0281 - 257	5767 /	257	5768
Indira Circle	:	0261 - 273	1402 /	273	1403
Surat	:	0261 - 227	4401 /	227	4402
Udhna	:	0261 - 223	3173 /	223	3174
Bhatar Road	:	0261 - 221	5063 /	221	5064
Vesu	:	0260 - 264	1230 /	264	1231
Silvassa	:	0260 - 264	0401 /	264	0402
Dungra	:	0260 - 299	3156 /	299	3157
Gunjan	:	0260 - 246	0337 /	246	5337
Vapi	:				

KARNATAKA

Bengaluru	:	080 -2669	0288 /	2669	0319
Banashankari	:	080 -2648	2880 /	2648	2881
Bannerghatta	:	080 -2242	3777 /	2660	8777
Basavangudi	:	080 -2322	5533 /	4153	5692
Basaveshwara Ngr:	:	080 -4093	5276 /	4093	5720
Bommanahalli	:	080 -2678	3744 /	2678	3752
BTM Layout	:	9141258073 /	9141258074		
Electronic City	:	080 -2520	2939 /	2520	3739
Indira Nagar	:	080 -4113	0952 /	2286	0704
Infantry Road	:	080 -2653	3751 /	2653	3752
Jayanagar	:	080 -2658	9699 /	2658	9499
JP Nagar	:	080 -2580	5627 /	2580	5628
Kammanahalli	:	080 -2256	3003 /	2256	3013
Kanakapura	:	080 -2848	5695 /	2848	5696
Kengeri	:	080 -2553	3393 /	2553	3394
Koramangala	:	080 -2990	4528 /	2990	4571
Krishnarajapuram	:	080 -2666	8150 /	2666	8152
Kumaraswamy Lyt:	:	080 -2839	7339 /	2839	7336
Hesaraghatta	:	080 -2356	1500 /	2356	1501
Malleshwaram	:	080 -4372	1083 /	4372	1085
Marathalli	:	080 -2991	1405 /	2991	1425
Mathikere	:	080 -2990	6702 /	2990	6708
Nagarabhavi	:	080 -2860	3344 /	2860	3663
RR Nagar	:	080 -2341	6703 /	2351	6703
Sanjay Nagar	:	080 -2639	3136 /	2639	0881
Utarahalli	:	080 -4115	6008 /	4115	6009
RT Nagar	:	080 -2332	4323 /	2332	4585
Rajajinagar	:	080 -2310	0101 /	2310	0104
Vijayanagar	:	080 -2845	7260 /	2845	7261
Whitefield	:	080 -2856	5346 /	2856	5347
Yelahanka	:				

Bagalkot	:	08354 - 234	547 /	234	648
Ballari	:	08392 - 254	615 /	254	652
Belagavi	:	0831 - 246	3312 /	246	3313
Bidar	:	08482 - 229	227 /	229	228
Chikkaballapur	:	08156 - 299	919 /	299	929
Chikkamagalur	:	08262 - 236	702 /	235	702
Chitradurga	:	08194 - 222	669 /	222	449
Davangere	:	08192 - 270	252 /	270	253
Dharwad	:	0836 - 244	6091 /	244	6092
Gadag	:	08372 - 200	368 /	200	052
Gokak	:	08332 - 225	666 /	200	067
Harihara	:	08192 - 242	855 /	242	355
Gokul Road	:	0836 - 233	4080 /	233	4081
Hassan	:	08172 - 232	922 /	232	433
Haveri	:	08375 - 233	701 /	233	702
Hosapete	:	08394 - 224	615 /	224	616
Hubballi	:	0836 - 235	4255 /	235	4266
Kalaburagi	:	08472 - 226	702 /	246	702
Kusnoor Road	:	08472 - 200	958 /	200	959
Kalidasa Road	:	0821 - 241	3355 /	241	3555
Karwar	:	08382 - 223	275 /	223	276
Madikeri	:	08272 - 228	021 /	228	022
Mangaluru	:	0824 - 244	2214 /	244	0014
Mysuru	:	0821 - 254	6607 /	254	6608
Navanagar	:	0836 - 200	6700 /	200	6702
Siddhartha Nagar-MYS	:	0821 - 2471454 /	247	1545	
Nippani	:	08338 - 200	565 /	200	566
Puttur	:	08251 - 236	837 /	237	837
Raichur	:	08532 - 227	229 /	227	888
Ramanagara	:	80299	13366		
Sagara	:	08183 - 226	072 /	226	073
Sangmeshwar Ngr:	:	0831 - 246	2701 /	246	2702
Shivamogga	:	08182 - 227	660 /	227	661
Sindhanur	:	08535 - 200	230 /	220	230
Tumakuru	:	0816 - 225	1810 /	226	1606
Udupi	:	0820 - 252	1929 /	252	1797
Vijayapura	:	08352 - 240	143 /	240	149
Jalanagar	:	08352 - 200	901 /	200	902
Yadgir	:	08473 - 250	943 /	250	944

KERALA

Alappuzha	:	0477 - 226	2226 /	226	2227
Cochin	:				
Angamaly	:	0484 - 245	3526 /	245	3527
Ernakulam	:	0484 - 235	0044 /	235	0045
Kalamassery	:	0484 - 297	6680 /	297	6681
Muvattupuzha	:	0485 - 281	3996 /	281	3997
Palarivattom	:	0484 - 234	0160 /	234	0161
Tripunithura	:	0484 - 277	8933 /	277	9833
Trivandram	:				
Attingal	:	0470 - 262	7211 /	262	8211
East Fort	:	0471 - 246	3750 /	246	4750
Pattam	:	0471 - 244	6311 /	244	6312
Varkala	:	0470 - 261	1211 /	261	0611
Balussery	:	0496 - 264	0071 /	264	0072
Calicut	:	0495 - 272	7724 /	272	7725
Kalpetta	:	04936 - 207	345 /	208	345
Kanhangad	:	0467 - 220	6124 /	220	6154
Kannur	:	0497 - 276	4181 /	276	4182
Karunagappally	:	0476 - 262	6751 /	262	7750
Kasaragod	:	04994 - 231	431 /	231	432
Kodakara	:	0480 - 272	5580 /	272	5581
Kodungallur	:	0480 - 280	2653 /	280	2654
Kollam	:	0474 - 275	3001 /	275	3002
Kottayam	:	0481 - 256	9750 /	256	9751
Changanacherry	:	0481 - 242	1101 /	242	1102
Kozhencherry	:	0468 - 231	0720 /	231	0721
Kunnamkulam	:	0488 - 522	3509 /	522	3510
Manjeri	:	0483 - 276	1124 /	276	1125
Mattannur	:	0490 - 247	4662 /	247	4663
Mavelikara	:	0479 - 234	4495 /	234	4496
Ottapalam	:	0466 - 224	7366 /	224	8227
Olavakkode	:	0491 - 255	5501 /	255	5502
Pala	:	0482 - 221	0120 /	221	0180
Palakkad	:	0491 - 250	4440 /	250	4441
Pathanamthitta	:	0468 - 232	0613 /	232	0614
Pattambi	:	0466 - 291	3009 /	291	4009
Taliparamba	:	0460 - 230	0035 /	230	0036
Payyanur	:	04985 - 203	490 /	205	390
Perinthalmanna	:	04933 - 226	380 /	226	390
Ramanattukara	:	0465 - 244	3003 /	244	3005
Thalaserry	:	0490 - 232	4177 /	232	3177
Thrissur	:	0487 - 232	5570 /	232	5571
Thiruvalla	:	0469 - 263	0123 /	263	0124
Tirur	:	0494 - 242	0753 /	242	0754
Vadakara	:	0496 - 251	7721 /	251	7722

MAHARASHTRA

Mumbai

Airoli	:	022 -2779	5341 /	2779	0174
Ambarnath (E)	:	0251 - 260	7328 /	260	7155
And-D. N. Nagar	:	022 -2620	2167 /	2620	2165
Andheri (East)	:	8655939651 /	8655939652		
And-Sher E Punjab	:	8655807344 /	8655807345		
Andheri-IRLA	:	022 - 2671	1502 /	2623	6502
And- JB Nagar	:	022 - 2825	7307 /	2825	7308
And- Marol	:	022 - 2920	8134 /	2925	6912
And-7 Bunglows	:	022 - 2632	9373 /	2631	5566
And-Takshila	:	9892095869 /	9892627347		
Andheri (West)	:	022 -2678	1742 /	2678	1781
Bandra Mt.Mary	:	022 -2643	2158 /	2643	2147
Bangur Nagar	:	022 -2873	4228 /	2873	4229
Bandra - Pali	:	9004543887 /	9867607690		
Bandra (West)	:	8655807343 /	8655807341		
Bhandup (W)	:	022 -2166	0064 /	4608	2427
Bhayander (West)	:	9004431152 /	9004171796		
Borivali (East)	:	022 -2808	5971 /	8433974865	
Borivali - Gorai	:	022 -2868	0460 /	2868	0463
Borivali -I.C.Col.	:	7738281748 /	7304508617		
Borivali-Saibaba	:	022 -2862	0403 /	2862	0406
Borivali (West)	:	022 -2895	1548 /	2895	7025
Borivali -Yogi Ngr	:	022 -2892	2017 /	2892	2018
Byculla	:	022 -2370	3247 /	2370	3248
Chembur	:	022 - 2521	2912 /	2521	0076
Chembur -C.G.Rd	:	022 - 2520	2007 /	2520	3008
Colaba	:	7304179281 /	7304288741		
Dadar (East)	:	022 -2413	7451 /	2416	3350



