

BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

TATA AIA LIFE SHUBH FLEXI PENSION PLAN

A NON-LINKED, NON-PARTICIPATING ANNUITY PLAN

Key Features

- > A plan with life long income that is a combination of guaranteed and variable annuity
- > Choose your desired level of guaranteed annuity (details below)
- > Variable annuity is powered by Nifty50 index performance
- > Option to start annuity defer it up to PPT+20 years*
- > Flexible Premium paying options (Single, Limited and Regular Pay)
- > Choice of Annuity payout frequency: monthly, quarterly, half-yearly, yearly, in advance/arrears
- > Tax Benefits as per applicable tax laws.
 - * Subject to annuity start age limit
 - 85 years if entry age is greater than 60 years
 - 70 years if entry age is less than or equal to 60 years

Benefits under the plan:

Below Annuity option available:

Deferred Life Variable Annuity with Return of Purchase Price:

A flexible option that provides you a mix of guaranteed and variable annuity, with annuity starting after the deferment period and full return of Premium on death.

Death Benefit : Within Deferment Period:

Death benefit is higher of:

- Total Premiums paid up to date of death + Accrued Guaranteed Additions
- 105% of Total Premiums Paid (excluding loading for modal premiums) up to date of death

Post Deferment Period : Death benefit is Total Premiums paid.

Guaranteed Annuity (GA): The GA is calculated by multiplying the Initial Annuity Amount (IAA) with the guaranteed proportion (gtd%) selected by the policyholder. The available guaranteed proportions are 60%, 70%, 80%, and 90%. Once selected at the inception of the policy, this proportion cannot be changed later. Such Guaranteed Annuity shall remain fixed throughout the currency of the policy & will not change basis index movement.

Variable Annuity (VA) : Based on the initial annuity amount and nifty fifty performance (*please read Sales brochure for details)

Final Annuity = Guaranteed Annuity + Variable Annuity

Eligibility Criteria:

Entry Age: Min: 35 Yrs, Max: 84 Yrs. PPT: Min: 2 Yrs., Max: 12 Yrs

Min annuity:

Yearly in arrears / advance: Rs. 12,000/-, Half-Yearly in arrears / advance: Rs. 6,000/-
 Quarterly in arrears / advance: Rs. 3,000/-, Monthly in arrears / advance: Rs. 1,000/-

The minimum annuity instalment provided above shall be compiled basis initial annuity amount.

Deferment Period: Min: Payment Term + 1, Max: Payment Term + 20 years*

Premium Mode: Annual, Half-Yearly, Quarterly, Monthly

Insurance is a Subject Matter of the Solicitation. Disclaimers: Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com. Unique Reference Number: L&C/Adv/2026/Feb/1500 • UIN: 110N209V02. The complete name of Tata AIA Shubh Flexi Pension Plan is Tata AIA Life Insurance Shubh Flexi Pension Plan (UIN:110N209V02) - A Non-Linked, Non-Participating Annuity Plan (Individual/Group). Some benefits are guaranteed, and some are non-guaranteed under this plan. The Annuity or Purchase Price will be calculated based on the Annuity Rates applicable as on the date of purchase of annuity. Tata AIA Life Insurance Company Limited is only the name of the Life Insurance Company & Tata AIA Shubh Flexi Pension Plan is only the name of the Insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Past performance is not indicative of future performance. The premium paid in the annuity offered under the annuity policies with variable annuity pay-out options are subject to investment risks associated with capital markets and publicly available index. Guaranteed annuity payable for whole of life is based on the guaranteed proportion selected under the chosen variable annuity option. Annuity Products with Variable Annuity Pay-out are different from traditional insurance products and are subject to risk factors. The variable portion of annuity amount may go up or down based on the performance of fund/index and factors influencing the capital market/publicly available index and the insured is responsible for his/her decisions. Please know the associated risks and the applicable charges, from your insurance agent or the Intermediary or policy document issued by the insurance company. The applicable taxes, cesses, and levies, levied by the government from time to time, if any, shall be collected separately over and above the policy premiums. Return of Purchase price means return of all premiums paid excluding any extra premium, any rider premium, taxes and other statutory levies, if applicable. No Goods and Service Tax shall be applicable on Individual life insurance products as per prevailing laws. Tax laws are subject to amendments from time to time. If any imposition (tax or otherwise) is levied by any statutory or administrative body under the Policy, Tata AIA Life Insurance Company Limited reserves the right to claim the same from the Policyholder. Tata AIA Life shall have the right to claim, deduct, adjust and recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the benefits payable under the Policy. *Guaranteed returns in this plan depends on Age at Entry of life assured, Premium payment term, policy term, premium amount and plan option chosen. Annuity payouts are based on Guaranteed annuity percent, and the variable annuity may fluctuate with market index results (if Variable Annuity Option opted). Guaranteed Annuity Percentage must be selected at the time of purchase and once selected it cannot be changed later. In case of variable annuity pay-out option, investment risk is partially borne by the policyholder or annuitant. This product is underwritten by Tata AIA Life Insurance Company Ltd. The plan is not a guaranteed insurance plan, and it will be subject to company's underwriting and acceptance. Insurance cover is available under this product. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you. Income Tax laws are subject to change from time to time. Life insurance cover is available under the solution. For details on products, associated risk factors, terms and conditions please read Sales Brochure carefully before concluding a sale.

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*^{i&c} 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 ^ 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. 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.

ICICI PRU GUARANTEED PENSION PLAN FLEXI

A NON-PARTICIPATING NON-LINKED INDIVIDUAL SAVINGS DEFERRED ANNUITY PLAN

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

Key Features:

- > Guaranteed* annuity for your entire life with an option of return of premiums paid⁴
- > Wide range of annuity options available to suit your retirement needs
 - ♦ Choice of Joint Life annuity options & Waiver of Premium² feature to help secure the happiness of your loved ones
 - ♦ Choice of increasing³ annuity options that will give you inflation hedged retirement income in your golden years
- > Wide range of options to give you choice of how long you want to pay premiums and choice of when to start your annuity as per your specific requirements
- > Access to funds in times of need with Special Withdrawal Feature¹
- > Option to receive annuity amount on a Monthly, Quarterly, Half-yearly or Yearly basis
- > "Save the Date"⁴ feature to receive your annuity on any date of your choice
- > Option to "Top-up"⁵ your plan as and when you have additional funds to invest

Annuity options available to suit your retirement needs:

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

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

Eligibility Criteria:

Age at Entry	: Minimum : 40 yrs (Primary Annuitant), 30 yrs (Secondary Annuitant)
	: Maximum: 80 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.¹ 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". 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. ² 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. ³ 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. ⁴ 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. ⁵ If the Return of Premium option is chosen, you can get back your total premiums paid in case of death of the annuitant. ⁶ 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. © ICICI Prudential Life Insurance Co. Ltd. All rights reserved. Registered with Insurance Regulatory & Development Authority of India (IRDAI) as Life Insurance Company, Regn. No. 105. CIN: L66010MH2000PLC127837. Reg. Off.: ICICI PruLife Towers, 1089 Appashekar 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 insurance policy. For further details, please refer to the policy document. In the event of conflict, if 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.: 119, UIN: 105N187V10. Advt. No.: L/II/2200/2025-26 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.



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

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
- For any complaints & queries contact us on 1800-22-6465 or send mail to support@bluechipindia.co.in

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

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

LIC'S NAV JEEVAN SHREE - PLAN NO. 911

Presenting LIC's **NAV JEEVAN SHREE**

UIN: 512N390V01
Plan No.:911

Single Premium Payment Plan

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

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

UIN : 512N363V02, Plan No.: 771

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 28/02 (Cr.)	NAV Rs. 27/03	Growth (%)		Fund Name	Corpus 28/02 (Cr.)	NAV Rs. 27/03	Growth (%)	
			3 Yrs	5 Yrs				3 Yrs	5 Yrs
EQUITY - ELSS FUNDS					EQUITY - LARGE CAP FUNDS				
Bandhan ELSS Tax Saver	7,056.24	140.69	13.38	13.83	Aditya Birla SL Large Cap	30,094.33	476.79	13.59	12.20
Canara Rob ELSS Tax Saver	8,800.05	161.32	13.44	11.65	Bandhan Large Cap	2,023.93	70.99	15.03	11.58
DSP ELSS Tax Saver	17,249.79	128.00	18.27	15.52	Canara Rob Large Cap	17,103.62	56.93	12.66	10.42
Franklin India ELSS Tax Saver	6,406.52	1321.86	15.60	13.79	DSP Large Cap	7,269.64	433.04	16.01	12.23
HDFC ELSS Tax saver	16,618.14	1281.46	17.84	17.36	Franklin India Large Cap	7,580.19	945.07	13.57	10.52
HSBC ELSS Tax saver	4,022.86	122.79	17.46	13.18	HDFC Large Cap	40,085.19	1,044.64	13.08	12.95
ICICI Pru ELSS Tax Saver	14,352.51	858.10	15.46	13.26	HSBC Large Cap	1,893.80	442.23	13.33	10.46
Kotak ELSS Tax Saver	6,355.17	104.93	13.03	12.61	ICICI Pru Large Cap	77,451.59	101.98	16.16	14.63
LIC MF ELSS Tax Saver	1,044.57	133.56	12.51	10.63	Invesco India Largecap	1,701.68	62.74	15.14	12.41
Mahindra Manulife ELSS Tax Saver	936.40	25.68	12.04	11.75	Kotak Large Cap Fund(G)	10,925.23	526.50	13.10	11.19
Motilal Oswal ELSS Tax Saver	4,174.50	47.11	21.74	16.55	Mahindra Manulife Large Cap	737.43	21.00	12.31	10.33
Nippon India ELSS Tax Saver	14,959.37	119.64	16.57	14.20	Nippon India Large Cap	51,403.80	83.41	16.48	15.82
SBI ELSS Tax Saver	32,171.48	400.19	20.40	17.43	SBI Large Cap	55,246.19	85.68	12.23	10.89
EQUITY - FLEXI CAP FUNDS					EQUITY - MID CAP FUNDS				
Aditya Birla SL Flexi Cap	25,206.60	1,696.08	17.34	13.64	Aditya Birla SL Midcap	6,130.27	712.92	19.21	16.27
Bandhan Flexi Cap	7,427.24	190.88	14.36	11.46	Axis Midcap	31,977.12	104.84	18.62	14.31
Canara Rob Flexi Cap	13,389.89	308.33	13.28	11.22	Baroda BNP Paribas Mid Cap	2,340.60	97.50	20.03	16.37
DSP Flexi Cap	12,165.06	92.51	15.69	12.10	DSP Midcap	19,640.75	136.06	19.62	13.33
Franklin India Flexi Cap	19,597.86	1,480.78	15.97	14.24	Franklin India Mid Cap	12,327.87	2,453.99	19.43	14.77
HDFC Flexi Cap	1,00,455.32	1,859.70	19.11	18.72	HDFC Mid Cap	94,256.90	184.47	23.75	20.68
HSBC Flexi Cap	5,278.84	197.36	16.46	13.28	HSBC Midcap	12,447.70	373.06	23.37	16.87
Kotak Flexicap	56,853.23	78.31	14.70	12.09	ICICI Pru Midcap	7,280.38	294.76	24.60	19.45
Motilal Oswal Flexi Cap	12,890.33	52.26	19.48	10.94	Kotak Midcap	61,694.40	125.00	19.69	17.32
SBI Flexicap	23,297.45	99.23	11.70	10.66	LIC MF Midcap	337.15	25.71	18.72	12.82
Tata Flexi Cap	3,698.92	22.06	15.20	11.43	Mahindra Manulife Mid Cap	4,440.12	31.58	23.17	18.93
Union Flexi Cap	2,348.87	46.23	13.53	11.79	Motilal Oswal Midcap	33,689.20	82.99	19.74	21.07
EQUITY - FOCUSED FUNDS					EQUITY - SMALL CAP FUNDS				
Aditya Birla SL Focused	7,971.34	132.80	16.18	13.00	Aditya Birla SL Small Cap	4,882.12	77.80	17.56	14.08
Bandhan Focused	2,017.78	79.24	17.04	11.72	Axis Small Cap	26,007.72	94.85	16.39	17.23
DSP Focused	2,607.17	49.11	17.26	11.87	Bandhan Small Cap	20,474.12	41.73	27.97	21.28
Franklin India Focused Equity	12,129.35	96.17	13.33	13.14	Canara Rob Small Cap	12,768.62	34.20	14.17	17.65
HDFC Focused	27,136.20	213.65	18.32	19.57	DSP Small Cap	16,885.54	178.85	18.99	18.92
HSBC Focused	1,693.16	23.09	15.00	12.12	Franklin India Small Cap	12,934.43	148.75	16.51	17.55
ICICI Pru Focused Equity	15,145.40	84.92	20.48	17.71	HDFC Small Cap	37,423.94	121.41	15.90	18.58
Kotak Focused	4,013.79	24.30	15.73	12.75	HSBC Small Cap	15,374.92	69.73	15.07	18.69
Mahindra Manulife Focused	2,238.45	25.01	17.30	16.04	ICICI Pru Smallcap	8,354.83	76.13	14.20	16.90
Nippon India Focused	8,496.66	110.17	13.38	11.80	Kotak Small Cap	16,870.61	222.91	12.97	13.70
SBI Focused	43,310.54	342.53	17.28	13.98	LIC MF Small Cap	605.89	26.41	15.60	16.88
Sundaram Focused	1,055.51	145.44	12.37	10.64	Nippon India Small Cap	67,641.50	150.11	19.09	20.97
Tata Focused	1,807.75	21.08	13.84	12.46	SBI Small Cap	34,931.73	149.86	12.01	13.94
Union Focused	419.13	23.79	12.31	10.57	Sundaram Small Cap	3,306.19	230.78	17.35	17.17
EQUITY - LARGE & MID CAP FUNDS					EQUITY - VALUE FUNDS				
Aditya Birla SL Large & Mid Cap	5,760.93	830.27	14.69	10.07	Aditya Birla SL Value	6,258.94	116.55	19.50	15.91
Axis Large & Mid Cap	15,559.49	30.15	18.68	14.65	Bandhan Value	10,145.17	135.07	14.82	16.30
Bandhan Large & Mid Cap	14,780.40	125.38	21.57	17.57	DSP Value	1,483.87	22.06	18.76	14.91
Canara Rob Large and Mid Cap	24,730.52	224.35	13.88	11.92	HDFC Value	7,413.03	688.49	17.30	14.81
DSP Large & Mid Cap	17,652.61	572.04	19.08	15.35	HSBC Value	14,750.42	103.99	20.79	18.37
Franklin India Large & Mid Cap	3,463.62	171.91	14.74	12.03	ICICI Pru Value	60,571.34	445.49	18.82	19.27
HDFC Large and Mid Cap	28,580.03	307.14	17.74	16.32	LIC MF Value	202.68	23.13	14.98	12.49
HSBC Large & Mid Cap	4,706.03	25.05	18.79	14.31	Nippon India Value	9,034.44	206.21	20.25	16.74
ICICI Pru Large & Mid Cap	28,505.90	941.23	19.77	19.19	Sundaram Value	1,392.01	199.12	11.17	10.74
Kotak Large & Midcap	30,712.48	320.22	17.09	14.87	Tata Value	8,774.06	324.12	18.03	15.44
LIC MF Large & Midcap	3,045.06	34.70	16.03	12.69	Union Value	375.37	26.19	16.63	14.17
Mahindra Manulife Large & Mid Cap	2,730.02	24.52	15.49	13.69	UTI Value	9,787.26	152.96	16.27	13.37
Motilal Oswal Large & Midcap	15,017.31	30.45	22.72	18.31					
Nippon India Vision Large & Mid Cap	6,962.81	1,343.00	18.67	15.25					
SBI Large & Midcap	38,765.94	591.91	16.89	16.50					
Sundaram Large and Mid Cap	6,867.64	78.22	14.99	12.60					
Tata Large & Mid Cap	8,143.28	444.29	10.13	10.77					
Union Large & Midcap	934.59	23.55	14.95	12.71					
UTI Large & Mid Cap	5,723.94	168.27	20.16	16.62					

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

BAJAJ LIFE GUARANTEED PENSION GOAL II

A Non-Linked, Non- PARTICIPATING, Immediate & Deferred ANNUITY PLAN

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

Key Features:

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

Annuity Options Available:

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

Some selected annuity options:

- Option A: Life Annuity:** Annuity will be payable to you throughout life
- Option B: Life Annuity with Return of Purchase Price (ROP)¹ 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)¹ 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)¹ 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)¹ 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.

¹The 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.bajajlife.com/>

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

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

Eligibility Criteria:

Min. & Max Age Entry	: Immediate - Min. 30 Yrs, Max. 85 Yrs (For Single & Joint Lives) ³ Deferred - Min. 35 Yrs, Max. 84 Yrs (Subject to Annuity starting at a maximum age of 85 years)
Annuity Amount (Min)	: 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

⁴If 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.

⁵Conditions 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.

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HDFC LIFE CLICK 2 ACHIEVE PAR ADVANTAGE

AN INDIVIDUAL NON LINKED, PARTICIPATING, SAVINGS LIFE INSURANCE PLAN**Features:**

- ☑ Life Insurance Cover for financial security of your family
- ☑ Additional Life Coverage - Flexibility to choose additional life option for your spouse
- ☑ Policy Continuance Benefit (PCB) - Get Waiver of future premium on death of Life Assured + Get Death Benefit as lumpsum immediately + Future benefits continue to nominee or survivor
- ☑ Option to choose from 7x / 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 ¹ (Yrs)	: Without PCB 0 (30 days) ² : With PCB 18 ² (In case "Additional Life" option is selected, minimum entry age shall be 18 yrs for both the lives)
Premium Payment Term (Yrs)	: 5, 6, 8, 10, 12
Deferment Period (Yrs) ⁴	: 0 to 12
Premium Payment Mode	: Yearly, Half-yearly, Quarterly, Monthly
Policy Term (Years)	: 20 to 40 years

¹Risk cover starts from date of commencement of policy and the policy will vest on the Life Assured on attainment of age 18 years ²For "Additional Life Option", minimum entry age is 18 years for both the lives ³In case of Additional Life, the above limit will be applicable for both the lives. ⁴This 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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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 Options	Fixed Policy Term	Up to maturity age	Up to maturity age
		20 to 40 years	85 less Entry 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				

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LIFE & HEALTH INSURANCE

ABSLI GUARANTEED ANNUITY PLUS

A NON-LINKED, NON-PARTICIPATING, GENERAL ANNUITY PLAN

Key Benefits Of Absli Guaranteed Annuity Plus

- ☑ Guaranteed* lifelong income: Annuity once purchased is guaranteed for life.
- ☑ Option to receive annuity payments as long as you or your partners are alive: You have the option to choose a single life or a joint life annuity.
- ☑ Retirement planning made easier: You can opt to invest today to build a guaranteed lifetime income stream for tomorrow. With the deferred annuity option, you have the choice to plan early for Your retirement and lock annuity rates at present for a guaranteed life-long payment
- ☑ Wide range of annuity options: Choose from various annuity options to suit your financial needs.
- ☑ Wide range of accumulation periods: Choose the accumulation period ranging from 5 years to 15 years, depending upon your needs and requirements under Limited Pay Option.
- ☑ Option to increase your annuity: You can increase your annuity through Top-up option.
- ☑ Choice of annuity pay-out frequency: You may choose to receive annuity pay-outs monthly, quarterly, half-yearly or yearly as per your need and requirement.

Benefits under the Plan:

Deferred Life Annuity With Return Of Premium Option

Death Benefit -

Single Life - For Limited Pay - Under this option, in the event of death of the Annuitant during the Deferment period, the higher of the below shall be payable to the Nominee/legal heir in a lump-sum: **1.** 105% of Total Premiums Paid or **2.** [Total Premiums Paid Plus Accrued Guaranteed Additions Less sum of Annuity amount already paid] Death Benefit shall be subject to a minimum of Surrender Value applicable at the time of death.

Joint Life - For Limited Pay: Under this option, in the event of death of the last surviving Annuitant, during the Deferment period, the higher of the below shall be payable to the Nominee/legal heir in a lump-sum: **1.** 105% of Total Premiums Paid **2.** [Total Premium Paid Plus Accrued Guaranteed Additions Less sum of Annuity amount already paid] Under this option, in the event of death of the last surviving Annuitant, after the end of Deferment period, the higher of the below shall be payable to the Nominee/legal heir in a lump-sum: **1.** 100% of Total Premiums Paid **2.** [Total Premium Paid Plus Accrued Guaranteed Additions Less sum of Annuity amount already paid]

Tax Benefits - Tax benefits may be available as per prevailing tax laws.

Boundary Conditions:

Plan Option - Deferred Annuity with Return of Premium

PPT - Limited Pay (5 Pay, 6 Pay, 7 Pay)

Minimum Premium/Purchase Price - Depends on minimum Annuity amount for Limited Pay

Maximum Vesting age has been internally restricted to 75 Years for Deferment Period > PPT and 77 years for Deferment Period = PPT

Minimum Annuity Amount - Rs. 1,000 per month, Rs. 3,000 per quarter, Rs. 6,000 per half year and Rs. 12,000 per year.

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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 - HDFHLIP2425041V062425 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.

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

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: MCHLIP26038V022526**

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
Hashtinapuram	:040-4500	5415/4500	0377
Himayat Nagar	:040-2339	5316/2322	1308
Kapra	:040-2713	0938/6655	5613
Kukadpalli	:040-2306	1646/4230	0905
Malkajgiri	:040-4002	5162/4512	9452
Manikonda	:040-2356	8931/2356	8941
Marredpally	:040-2771	0998/2771	1410
Mendhipatnam	:040-2351	2034/2352	6356
Miyapur	:040-4089	2885/4089	2886
Nacharam	:040-4020	1616/4020	1717
Nagole	:040-2422	0316/4856	4685
Nizampet	:040-2956	1438/2956	1497
Pragathi Nagar	:040-4014	0665/2389	0785
RTC X Road	:040-2764	5316/2766	5317
Secunderabad	:040-4534	3190/2789	9116
Vanasthalipuram	:040-4952	5657/4019	8206
Jagtial	:08724-221	422/221	425
Jangaon	:08716-293	850/293	860
Karimnagar	:0878-224	9910/224	9911
Kazipet	:0870-243	4545/244	4747
Khammam	:08742-235	316/245	316
Nizamabad	:08462-235	316/236	316
Sangareddy	:8500195316	/8500155316	
Siddipet	:08457-230	316/231	316
Warangal	:0870-666	4436/254	4058

GUJARAT

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

KARNATAKA

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

Bagalkot	:08354-234	547/234	648
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
Sindhnanur	: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
Balusseri	: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
Payanur	:04985-203	490/205	390
Perinthalmanna	:04933-226	380/226	390
Ramanattukara	:0465-244	3003/244	3005
Thalassery	: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	0676
Chembur -C.G.Rd	:022-2520	3007/2520	3008
Colaba	:7304179281/7304288741		
Dadar (East)	:022-2413	7451/2416	3350

Dadar (West)	:022-2438	6887/2432	4897
Dahisar-Anand Ngr	:022-2828	0169/2828	0174
Dahisar (East)	:022-2896	1471/2828	3234
Dahisar (West)	:022-2894	4020/2892	8617
Dombivali (East)	:0251-286	1963/286	0698
Dom-Gandhi Ngr	:0251-280	3409/280	3410
Dombivali - MIDC	:0251-244	0074/244	0075
Dombivali (West)	:0251-248	1754/248	1764
Fort	:022-2265	9033/2265	9034
Fort - 2	:022-2265	3012/2265	2969
Ghatkopar (East)	:022-2102	0876/2102	0118
Ghatkopar (West)	:022-2502	4859/2502	4860
Gh - Patel Chowk	:022-2102	0711/2102	0712
Girgaum	:022-2382	1327/2384	0027
Gokuldham	:022-2843	1243/2843	1244
Goregaon (W)	:022-2878	2423/2878	2428
Jankalyan Nagar	:022-4666	5383/4666	5381
Kalyan (East)	:0251-235	1210/235	1212
Kal-Khadakpada	:0251-222	0484/222	048

BLUECHIP OFFICES IN INDIA

CDA - Cuttack : 0671 - 250 4404 / 295 6040
 Jaipur : 06726 - 224 076 / 223 890
 Jharsuguda : 06645 - 270 002 / 291 505
 Paradeep : 06722 - 251 879 / 252 168
 Rourkela : 0661 - 250 0390 / 250 0391
 Chhend : 0661 - 291 3026 / 248 0808
 Sambalpur : 0663 - 253 3555 / 240 4555
 Sundargarh : 06622 - 273 001 / 273 002

WEST BENGAL

Kolkata
 AJC Road : 033 -4602 5649 / 4603 8977
 Bagha Jatin : 033 -2956 6659 / 2425 0021
 Barasat : 033 - 4071 0019 / 4071 0020
 Barrackpore : 033 -2594 2594 / 2594 2595
 Baruipur : 033 -2423 0374 / 2423 0376
 Behala : 033 -2349 0031 / 2498 9378
 Belghoria : 033 -2564 3024 / 2564 3025
 Beliaghata : 033 -4604 9441 / 4007 7909
 Birati : 033 -2514 8015 / 2514 8016
 Central : 033 -2235 0120 / 2435 0120
 Chandannagar : 033 -2683 0124 / 2683 0125
 Chinar Park : 033 -2570 0399 / 4603 1130
 Chiriamore : 033 -2557 0071 / 2557 0072
 Chuchura : 033 -2686 0278 / 7596025219
 CIT Road : 033 -2289 6787 / 4602 6644
 Dalhousie : 033 -4071 0021 / 4071 0022
 Dum Dum : 033 -2513 5856 / 2548 5657
 Dunlop : 033 -2577 2206 / 2577 2207
 Garfa Main Road : 033 -2418 9601 / 2418 9604
 Garia : 75960 37629 / 75960 36386
 Girish Park : 033 -2241 9895 / 2241 9896
 Golpark : 033 -2466 0060 / 2466 0061
 Harinavi : 033 -2477 5504 / 2477 5505
 H.Mukerjee Road : 033 -2486 4630 / 4063 6235
 Howrah : 033 -2676 9011 / 4004 7908
 Italgacha Road : 033 -4600 5270 / 4600 5276
 James Long Sarani : 033 -2403 0027 / 2403 0028
 Jodhpur Park : 033 -4001 6466 / 2429 6812
 Kaikhali : 033 -2573 0040 / 2573 0041
 Kankurgachi : 033 -2320 0137 / 2320 0138
 Kasba : 033 -2442 8881 / 4808 9426
 Khardaha : 033 -2523 4603 / 2523 4604
 Konnagar : 07596025213 / 4063 4371
 Krishnapur : 033 -4062 0044 / 4062 0045
 Lake Town : 033 - 4063 5130 / 4001 6130
 Madhyamgram : 033 -2538 7654 / 2538 7655
 Mandirtala : 033 -2678 2224 / 2678 2225
 Manicktala : 033 - 2352 5490 / 23525491
 Nager Bazar : 033 -4802 2033 / 4802 2036
 Netaji Nagar : 033 -4604 4210 / 4604 4211
 New Alipore : 033 - 40448656 / 4010 1324
 New Town : 033 -4001 9290 / 4003 7773
 NSC Bose Road : 033 -2499 6491 / 4003 4392
 Panchanantala Rd : 033 -2641 4008 / 2955 0078

Parnasree : 033 -2407 0045 / 2407 0046
 Patuli : 033 -4604 9788 / 4003 7377
 Prince Anwar Sha Rd : 033 -2422 0230 / 2422 0231
 Rajarhat : 033 -4519 1484 / 4519 1485
 Rashbehari : 033 -3531 6383 / 2466 0015
 Salt Lake : 033 -4004 3775 / 4604 0130
 Salt Lake - II : 033 -2334 1806 / 2334 1795
 Santoshpur : 033 -2416 7711 / 2416 7788
 Shyam Bazar : 033 -2967 8451 / 2533 6412
 Sodepur : 033 -2595 0075 / 2595 0074
 Sonarpur : 033 -4813 9805 / 4848 9937
 Sovabazar : 033 -2555 0236 / 2555 0237
 Thakurpukur : 033 - 2497 6027 / 2497 6028
 Ultadanga : 033 -4804 5945 / 4804 5947
 Uttarpara : 033 -4809 9616 / 4809 9617
 Asansol : 7596025210 / 9147104310
 Berhampore : 0348 - 225 5254 / 225 5154
 Contai : 03220 - 259 004 / 259 005
 Bardhaman : 0342 - 264 7835 / 264 7814
 Cooch Behar : 03582 - 467 579 / 467 578
 Darjeeling : 0354 - 225 4477 / 225 4478
 Durgapur : 0343 - 254 5654 / 254 5665
 Haldia : 03224 - 272 252 / 272 253
 Kalyani : 033 -2582 0170 / 2582 0174
 Kharagpur : 03222 - 225 023 / 225 028
 Krishnanagar : 03472 - 251 002 / 251 003
 Malda : 03512 - 265 939 / 265 784
 Mangalbari : 03512 - 260 085 / 260 086
 Naihati : 033 -2581 2113 / 2581 2114
 Raniganj : 0341 - 244 2111 / 244 2112
 Serampore : 033 -4801 2305 / 4801 2309
 Siliguri : 0353 - 405 4041 / 405 4042
 Tamluk : 03228 - 263 264 / 263 265

ASSAM

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

TAMIL NADU

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

Anna Nagar : 044 - 26192813 / 2619 2814
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