

# BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

## AXIS MAX LIFE SMART WEALTH ADVANTAGE GROWTH PAR PLAN

### INSTA INCOME

#### NON-LINKED PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

##### Plan Benefits in Detail :

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

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

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

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

##### Eligibility Criteria:

Min. Entry Age : Min. 91 days				
Max. Entry Age	Variant \ Policy Term Options	Fixed Policy Term	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				

Insurance is a Subject Matter of the Solicitation. 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, and 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, Jaccaranda 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 561688. 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.

## 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 Nifty 50 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 complied 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](mailto:customercare@tataaia.com). Visit us at: [www.tataaia.com](http://www.tataaia.com). Unique Reference Number: L&C/Adv/2025/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. This 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.

## BAJAJ LIFE FLEXI INCOME GOAL PLUS

### A NON-LINKED, PARTICIPATING, INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

##### Key Advantages:

- > Higher Equity exposure up to 40% to enhance return potential
- > Guaranteed Income ensuring long-term financial security
- > Choices of riders offering enhanced protection<sup>4</sup>
- > Life Cover with Tax benefits<sup>2</sup>

##### Benefits under the plan

##### Survival Benefit:

1) Guaranteed Lump Sum-1 (GLS-1): At the end of your Premium Payment Term, you'll receive a Guaranteed Lump Sum-I which is equal to one Annual Guaranteed Monthly Income

2) Guaranteed Monthly Income (GMI): If the life assured is alive at the end of the Premium Paying Period and the policy is in force, Guaranteed Monthly Income will be paid every month. The first GMI payment will be due at the end of the PPT and will be paid for the Income Period, as chosen. If the life assured dies during the Income Period, GMI payments will stop immediately

3) Option to accumulate Survival benefits: If you choose to accumulate Guaranteed Monthly Income (GMI) or/and Guaranteed Lump Sum-1 (GLS-1) instead of receiving them as payouts, you will build a Cash Value (CV).

**Maturity Benefit:** Maturity Sum Assured, plus Attached Compound Reversionary Bonus, if any plus Cash Value (if not fully withdrawn), if any plus Terminal Bonus, if any

The Policy will terminate on the Maturity Date.

##### Death Benefit:

- Sum Assured on Death plus
- 105% of Cash Value (if not fully withdrawn); plus
- Attached Compound Reversionary Bonus, if any plus
- Terminal Bonus, if any

**Tax Benefits –** Tax benefits under the plan will be as per applicable tax laws as amended from time to time.

##### Eligibility :

Age at Entry	: Minimum - 0 Yrs, Maximum - 55 Yrs
Age at Maturity	: Minimum - 18 Yrs, Maximum - 80 Yrs
Premium Payment Term (PPT)	: 5 to 22 Yrs
Policy Term (PT)	: PPT plus 5 years to 27 years
Annual Premium	: Minimum - As per the Minimum Maturity Sum Assured Rs.70000/- Maximum - No limit (subject to the prevailing Board Approved Under writing Policy)
Sum Assured on Death Multiple	: Minimum - Entry Age < 50 : 7 times of Annualized Premium For Entry Age >= 50 : 5 times of Annualized Premium Maximum - 11 times of Annualized Premium
Premium Payment Mode	: Annual/ Half-yearly/ Quarterly/ Monthly

Disclaimers: Insurance is a Subject Matter of the Solicitation. Bajaj Life Insurance Limited (Formerly known as Bajaj Allianz Life Insurance Company Limited) Risk Factors and Warning Statements: Bajaj Life Insurance Limited and Bajaj Life Flexi Income Goal Plus 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. Bajaj Life Flexi Income Goal Plus is A Non-Linked, Participating, Individual Life Insurance Savings Plan. Regd. Office Address: Bajaj Insurance House, Airport Road, Yerawada, Pune - 411006, Reg. No.: 116, CIN - U66010PN2001PLC015959, Call us on Customer Care Number: 020-6712 1212, Mail us - [customercare@bajajlife.com](mailto:customercare@bajajlife.com), Bajaj Life Flexi Income Goal Plus (UIN: 116N242V02), The Logo of Bajaj Life Insurance Limited is provided on the basis of license given by Bajaj Finserv Limited to use its "Bajaj" Logo. All charges/ taxes, as applicable, will be borne by the Policyholder. Enhanced Benefit is one of the variants available with Bajaj Life Flexi Income Goal Plus. The risk factors of the bonuses projected under the product are not guaranteed | Past performance of the Company doesn't constitute 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 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



### 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.: 022 - 2265 9033 / 2265 9034

Email: [support@bluechipindia.co.in](mailto:support@bluechipindia.co.in) [www.bluechipindia.co.in](http://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 (West),  
Mumbai - 400 083. Tel.: 022 - 2578 7047

Email: [customer.support@bluechipinsurance.co.in](mailto: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	6.85	7.40
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	6.85	7.40
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.

**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	Benchmark	Inception Date	Corpus 30/04 (Cr.)	Nav Rs. 26/05 (Gr)	Growth (%)		Nav Rs. 26/05 (Div)	Dividend History	
					3 Yrs	5 Yrs		(F.Y. 25-26)	(F.Y. 24-25)
<b>EQUITY : INDEX FUNDS</b>									
Bandhan Nifty 50 Index	Nifty 50 TRI	30-Apr-10	2,652.08	51.51	9.41	9.93	46.75	--	--
HDFC Nifty 50 Index	Nifty 50 TRI	17-Jul-02	23,339.56	227.39	9.71	10.15	--	--	--
ICICI Pru Nifty 50 Index	Nifty 50 TRI	26-Feb-02	16,563.04	241.18	10.23	10.38	32.13	--	--
Navi Nifty 50 Index	Nifty 50 TRI	15-Jul-21	3,919.79	15.55	9.74	--	--	--	--
Nippon India Index Fund-Nifty 50	Nifty 50 TRI	28-Sep-10	3,663.36	40.65	10.09	10.08	--	--	--
SBI Nifty Index	Nifty 50 TRI	17-Jan-02	13,367.61	211.72	9.60	10.04	108.63	--	--
Tata NIFTY 50 Index	Nifty 50 TRI	25-Feb-03	1,634.68	148.80	9.45	9.95	--	--	--
UTI Nifty 50 Index	Nifty 50 TRI	04-Mar-00	27,848.74	164.91	9.79	10.26	83.08	--	--
<b>EQUITY : MULTI CAP FUND</b>									
Aditya Birla SL Multi-Cap	Nifty 500 Multicap 50:25:25 TRI	07-May-21	6,640.62	19.93	15.73	13.91	17.63	10.99%	12.28%
Axis Multicap	Nifty 500 Multicap 50:25:25 TRI	17-Dec-21	9,656.66	18.09	20.21	--	18.09	--	--
Bandhan Multi Cap	Nifty 500 Multicap 50:25:25 TRI	02-Dec-21	2,877.02	17.09	15.19	--	14.90	9.20%	10.93%
Baroda BNP Paribas Multi Cap	Nifty 500 Multicap 50:25:25 TRI	12-Sep-03	3,218.97	289.38	17.45	15.96	51.66	47.70%	51.40%
Canara Rob Multi Cap	Nifty 500 Multicap 50:25:25 TRI	28-Jul-23	5,229.32	14.31	--	--	13.45	7.20%	1.40%
DSP Multicap	Nifty 500 Multicap 50:25:25 TRI	30-Jan-24	2,730.90	11.92	--	--	11.00	--	--
Edelweiss Multi Cap	Nifty 500 Multicap 50:25:25 TRI	25-Oct-23	3,200.29	15.29	--	--	15.29	--	--
Franklin India Multi Cap	Nifty 500 Multicap 50:25:25 TRI	29-Jul-24	4,826.30	10.34	--	--	10.34	--	--
HDFC Multi Cap	Nifty 500 Multicap 50:25:25 TRI	10-Dec-21	19,557.57	18.32	15.84	--	16.60	7.50%	--
HSBC Multi Cap	Nifty 500 Multicap 50:25:25 TRI	30-Jan-23	5,500.08	19.20	21.23	--	15.78	15.00%	16.00%
ICICI Pru Multicap	Nifty 500 Multicap 50:25:25 TRI	01-Oct-94	16,997.42	843.42	20.19	16.76	33.96	30.00%	30.00%
Invesco India Multicap	Nifty 500 Multicap 50:25:25 TRI	17-Mar-08	3,995.40	123.68	14.83	12.45	112.14	--	--
Kotak Multicap	Nifty 500 Multicap 50:25:25 TRI	29-Sep-21	25,768.71	19.53	21.44	--	17.95	--	--
LIC MF Multi Cap	Nifty 500 Multicap 50:25:25 TRI	31-Oct-22	1,849.35	17.47	19.15	--	17.47	--	--
Mahindra Manulife Multi Cap	Nifty 500 Multicap 50:25:25 TRI	11-May-17	6,438.60	37.02	19.85	16.69	25.25	15.00%	10.00%
Mirae Asset Multicap	Nifty 500 Multicap 50:25:25 TRI	21-Aug-23	4,954.25	14.29	--	--	14.28	--	--
Motilal Oswal Multi Cap	Nifty 500 Multicap 50:25:25 TRI	18-Jun-24	3,993.91	12.72	--	--	12.53	--	--
Nippon India Multi Cap	Nifty 500 Multicap 50:25:25 TRI	28-Mar-05	52,634.04	298.14	19.06	20.22	58.73	45.00%	50.00%
SBI Multicap	Nifty 500 Multicap 50:25:25 TRI	08-Mar-22	23,118.94	16.69	15.22	--	16.69	--	--
Sundaram Multi Cap	Nifty 500 Multicap 50:25:25 TRI	25-Oct-00	2,806.71	370.24	14.98	14.06	60.60	--	--
Tata Multicap	Nifty 500 Multicap 50:25:25 TRI	02-Feb-23	3,215.71	14.92	12.53	--	14.92	--	--
<b>EQUITY : LARGE CAP FUND</b>									
Aditya Birla SL Large Cap	Nifty 100 TRI	30-Aug-02	28,969.90	505.07	12.28	11.51	37.59	25.31%	31.21%
Axis Large Cap	BSE 100 TRI	05-Jan-10	30,498.17	57.53	9.37	7.28	16.84	13.80%	9.60%
Bajaj Finserv Large Cap	Nifty 100 TRI	20-Aug-24	1,483.50	9.80	--	--	9.80	--	--
Bandhan Large Cap	BSE 100 TRI	09-Jun-06	2,007.27	75.81	13.57	11.96	20.90	13.38%	15.49%
Baroda BNP Paribas Large Cap	Nifty 100 TRI	23-Sep-04	2,578.67	217.81	14.04	12.27	21.25	--	--
Canara Rob Large Cap	BSE 100 TRI	20-Aug-10	16,542.19	60.03	11.43	10.45	27.73	15.70%	15.20%
DSP Large Cap	BSE 100 TRI	10-Mar-03	7,192.01	454.72	13.99	11.27	23.19	20.00%	21.00%
Franklin India Large Cap	Nifty 100 TRI	01-Dec-93	7,235.57	986.12	12.05	9.15	41.41	42.50%	42.50%
HDFC Large Cap	Nifty 100 TRI	11-Oct-96	38,121.27	1093.32	11.74	12.41	50.07	55.00%	55.00%
HSBC Large Cap	Nifty 100 TRI	10-Dec-02	1,783.60	459.76	11.54	10.32	40.73	42.50%	42.50%
ICICI Pru Large Cap	Nifty 100 TRI	23-May-08	75,650.43	106.93	14.95	13.88	28.83	27.00%	27.00%
Invesco India Largecap	Nifty 100 TRI	21-Aug-09	1,721.89	68.49	14.63	12.73	25.37	30.00%	30.00%
Kotak Large Cap	Nifty 100 TRI	04-Feb-03	10,599.29	552.63	12.37	11.27	71.34	--	--
Mirae Asset Large Cap	Nifty 100 TRI	04-Apr-08	38,239.21	109.01	10.24	9.85	27.92	25.00%	--
Motilal Oswal Large Cap	Nifty 100 TRI	06-Feb-24	3,170.75	13.27	--	--	11.82	5.40%	8.50%
Nippon India Large Cap	BSE 100 TRI	08-Aug-07	51,690.28	88.52	15.22	15.80	25.88	24.50%	25.00%
Quant Large Cap	Nifty 100 TRI	10-Aug-22	3,112.32	15.39	16.22	--	15.30	--	--
Sundaram Large Cap	Nifty 100 TRI	08-Oct-20	3,062.61	20.14	8.96	9.42	14.60	23.27%	2.76%
Tata Large Cap	Nifty 100 TRI	07-May-98	2,687.58	498.60	12.41	11.55	99.95	--	--
UTI Large Cap	BSE 100 TRI	03-Aug-05	12,052.60	259.39	9.46	8.99	51.11	15.00%	15.00%
<b>EQUITY : LARGE &amp; MID CAP</b>									
Axis Large & Mid Cap	Nifty Large Midcap 250 TRI	22-Oct-18	15,581.51	33.41	16.63	14.43	19.49	14.80%	15.00%
Bandhan Large & Mid Cap	Nifty Large Midcap 250 TRI	09-Aug-05	16,671.94	139.68	22.60	18.15	27.63	26.92%	19.90%
Baroda BNP Paribas Large & Mid Cap	BSE 250 Large Midcap TRI	04-Sep-20	1,717.72	26.93	16.74	15.18	17.76	14.70%	17.40%
Canara Rob Large and Mid Cap	Nifty Large Midcap 250 TRI	11-Mar-05	24,674.95	245.85	13.89	12.54	79.85	44.20%	43.60%
DSP Large & Mid Cap	Nifty Large Midcap 250 TRI	16-May-00	17,330.95	609.47	17.57	13.70	35.67	32.00%	31.00%
Franklin India Large & Mid Cap	Nifty Large Midcap 250 TRI	02-Mar-05	3,399.22	184.43	14.18	11.78	19.13	18.00%	17.00%
HDFC Large and Mid Cap	Nifty Large Midcap 250 TRI	18-Feb-94	28,255.31	336.56	17.32	16.59	34.59	25.00%	25.00%
HSBC Large & Mid Cap	Nifty Large Midcap 250 TRI	28-Mar-19	4,877.42	28.78	19.90	15.91	19.93	17.50%	16.50%
ICICI Pru Large & Mid Cap	Nifty Large Midcap 250 TRI	09-Jul-98	29,757.23	1003.61	18.64	17.97	29.45	--	28.00%
Kotak Large & Midcap	Nifty Large Midcap 250 TRI	09-Sep-04	30,251.05	341.82	16.59	15.00	59.64	--	--
Mahindra Manulife Large & Mid Cap	Nifty Large Midcap 250 TRI	30-Dec-19	2,688.13	26.74	15.05	13.77	18.83	15.00%	10.00%
Mirae Asset Large & Midcap	Nifty Large Midcap 250 TRI	09-Jul-10	42,337.71	152.86	15.75	12.68	47.02	37.00%	37.00%
Motilal Oswal Large & Midcap	Nifty Large Midcap 250 TRI	17-Oct-19	16,776.57	34.76	24.09	19.98	24.68	16.60%	15.50%
Nippon India Vision Large & Mid Cap	Nifty Large Midcap 250 TRI	08-Oct-95	7,080.91	1470.49	18.91	16.11	61.12	50.00%	55.00%
SBI Large & Midcap	Nifty Large Midcap 250 TRI	28-Feb-93	38,425.64	635.84	15.84	15.19	287.26	--	--
Sundaram Large and Mid Cap	Nifty Large Midcap 250 TRI	27-Feb-07	6,574.82	85.69	14.55	13.69	28.92	21.42%	24.47%
Tata Large & Mid Cap	Nifty Large Midcap 250 TRI	25-Feb-93	7,802.21	484.80	9.07	10.99	71.93	--	--
UTI Large & Mid Cap	Nifty Large Midcap 250 TRI	20-May-09	5,896.42	181.90	19.66	16.20	88.61	--	--

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

## HDFC LIFE SYSTEMATIC INCOME PLAN

## A NON-PARTICIPATING, NON-LINKED, GENERAL ANNUITY, INDIVIDUAL, SAVING PLAN

HDFC Life Systematic Income Plan is a Non-Participating, Non-Linked, General Annuity, Individual, Savings Plan that provides lifetime income, offering stability along with the potential to maximize your income through exposure to the NIFTY 50 Benchmark.

**Key Features:**

- > \*Guaranteed income for life with Nifty50 benchmark linked upside with Variable Annuity with Return of Purchase Price option.
- > Flexibility : Option to choose between type of variable annuity payout. (Lump sum or Lifetime Annuity)
- > Simple & Transparent: No complex funds and No switching needed.
- > One plan catering to both Single and Joint Life.
- > 3 annuity options to choose from:
  - ◆ Life Annuity<sup>5</sup>
  - ◆ Life Annuity with Return of Purchase Price<sup>5</sup>
  - ◆ Variable Annuity with Return of Purchase Price

**Benefits under the plan:****Life Annuity**

- ◆ Survival: The annuity will be paid in arrears post deferment period (if any), as per the payment frequency chosen by the policyholder, as long as the annuitant(s) is/are alive.  
Single Pay: Annuity Rate \* Single Premium  
Limited Pay: Guaranteed Annuity Pay-out = Purchase Price \* Annuity Rate
- ◆ Death: Payable as a lump sum, on the death of the annuitant in case of Single Life and on later of the deaths of the two annuitants in case of Joint Life. I. Immediate Annuity – Nil II. Deferred Annuity

During deferment period Higher of : 1. Premiums Paid accumulated at 4% p.a. till date of death  
2. 105% of the Total Premiums Paid 3. Surrender Value on date of death

**After deferment period Nil**

Upon payment of the death benefit, the policy shall terminate and all other benefits shall cease.

**Life Annuity with Return of Purchase Price**

- ◆ Survival : The annuity will be paid in arrears post deferment period (if any), as per the payment frequency chosen by the policyholder, as long as the annuitant(s) is/are alive.

Single Pay: Annuity Rate \* Single Premium

Limited Pay: Guaranteed Annuity Pay-out = Purchase Price \* Annuity Rate

- ◆ Death: Payable as a lump sum, on the death of the annuitant in case of Single Life and on later of the deaths of the two annuitants in case of Joint Life. I. Immediate Annuity – Nil II. Deferred Annuity

During deferment period Higher of: 1. Premiums Paid accumulated at 4% p.a. till date of death  
2. 105% of the Total Premiums Paid 3. Surrender Value on date of death  
After deferment period Higher of: 1. Premiums Paid accumulated at 4% p.a. till end of deferment period less Guaranteed Annuity Pay-outs made till date of death 2. 100% of the Total Premiums Paid.

3. Surrender Value on date of death

Upon payment of the death benefit, the policy shall terminate and all other benefits shall cease

**Variable Annuity with Return of Purchase Price**

**Survival :** Single Pay: The annuity pay-out shall be equal the sum of the following:

1. Guaranteed Annuity Pay-out = Guaranteed Annuity Proportion \* Annuity Rate \* Single Premium, and 2. Variable Annuity Pay-out

Limited Pay: The annuity pay-out shall be equal the sum of the following: 1. Guaranteed Annuity Pay-out = Guaranteed Annuity Proportion \* Annuity Rate \* Purchase Price, and 2. Variable Annuity Pay-out

If the policyholder chooses to receive variable gain as lump-sum, then the

a) Variable Annuity Pay-out = Variable Benefit Amount

Variable Benefit Amount = Total Premium Paid \* Performance Factor \* Benchmark Return

If the policyholder chooses to receive variable gain as life-time annuity, then the variable gain is annuitized into guaranteed income through variable pay-out factor.

b) Variable Annuity Pay-out = Variable Benefit Amount \* Variable Pay-out Factor

**Death :** I. Immediate Annuity - Sum of : a) 100% of the Total Premiums Paid b) Variable Pay-out Death Benefit, if any II. Deferred Annuity

During deferment period Higher of: 1. Surrender Value on date of death 2. Sum of: Higher of: 1) Premiums Paid accumulated at 4% p.a. till date of death 2) 105% of the Total Premiums Paid, and

b) Variable Pay-out Death Benefit, if any  
After deferment period Higher of 1. Surrender Value on date of death 2. Sum of: Higher of: 1) Premiums Paid accumulated at 4% p.a. till end of deferment period less Guaranteed Annuity Pay-outs made till date of death 2) 100% of the Total Premiums Paid, and

b) Variable Pay-out Death Benefit, if any

Upon payment of the death benefit, the policy shall terminate and all other benefits shall cease.

**Eligibility Criteria :**

	Plan Option	Age (In Years)	
		Single Life / Primary Annuitant (in case of Joint Life)	Secondary Annuitant (in case of Joint Life)
Minimum Age at Entry* (Last Birthday)	Life Annuity Life Annuity with Return of Purchase Price Variable Annuity with Return of Purchase Price	40 Yrs	
Maximum Age at Entry* (Last Birthday)	Life Annuity Life Annuity with Return of Purchase Price Variable Annuity with Return of Purchase Price	SP Immediate Annuity: 75 years Deferred Annuity: 74 years, subject to annuity commencing at a maximum age of 75 years LP 73 <sup>4</sup> yrs subject to annuity commencing at a maximum age of 75 years	
Policy Term		Whole Life	
Minimum Premium Payment Term	Option	Single Life	Joint Life
	Life Annuity	SP	SP
	Life Annuity with Return of Purchase Price Variable Annuity with Return of Purchase Price	LP: 2 years ^	LP: 5 years
Maximum Premium Payment Term	Option	Single Life	Joint Life
	Life Annuity	SP	
	Life Annuity with Return of Purchase Price Variable Annuity with Return of Purchase Price	LP: 10 years	
Minimum Annuity Amt	The minimum annuity payments shall be in accordance with IRDAI (Insurance Products) Regulations, 2024 as amended from time to time. The current minimum annuity payments are as follows: Rs. 12,000 (Ann), Rs. 6,000 (Half-Yrly), Rs. 3,000 (Qtrly), Rs. 1,000 (Mthly)		
Maximum Annuity Amt	No Limit (subject to Board approved underwriting policy)		
Annuity Payout Mode	Yearly, Half-Yearly, Quarterly & Monthly <sup>1</sup>		

Note : 1. Under Plan Option C-Variable Annuity with Return of Purchase Price for immediate annuity – Monthly mode of annuity payout is not allowed.

2. The plan can also be purchased online via company website www.hdfclife.com.

\*All ages are calculated as at last birthday. Risk cover starts from date of commencement of policy for all lives.

<sup>4</sup> Premium Paying Term not available in the product. Single Pay (SP) | Limited Pay (LP)

Disclaimers: <sup>1</sup>In Option C, 60% of Purchase Price will contribute toward fully guaranteed annuity and remaining will be linked to publicly available benchmark -Nifty 50 Benchmark for variable annuity payout. The annuity payout may go up or down based on the factors influencing the publicly available benchmark and annuitant is responsible for his/her decisions.  
<sup>2</sup>Life Annuity and Life Annuity with Return of Purchase Price is fully guaranteed annuity option. Annuity rate is fixed once the policy has been purchased and shall remain the same for the duration of the policy. Amount of guaranteed income will depend upon premiums paid subject to applicable terms and conditions. These 2 options are not linked to Nifty 50 Benchmark. The investment risk is partially borne by the policyholders or annuitants in case of variable annuity pay-out option. Annuity products with variable annuity payout option are different from the traditional insurance products and are subject to the risk factors. The annuity offered under the annuity policies with variable annuity pay-out option are subject to investment risks associated with capital markets and publicly available index. The annuity amount may go up or down based on the factors influencing the capital market / publicly available index and the insured is responsible for his/her decisions. HDFC Life Insurance Company Limited ("HDFC Life"). CIN: L65110MH2000PLC128245, IRDAI Registration No. 101. Registered Office: 13th Floor, Lohia Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email: service@hdfclife.com | Tel. No: 022-68446530 (Call charges apply) Do NOT prefix any country code, e.g., +91 or 00. Website: www.hdfclife.com. The name/logo of HDFC Life Insurance Company Limited (HDFC Life) belongs to, HDFC Bank Limited and is used by HDFC Life under license from HDFC Bank Limited. HDFC Life Systematic Income Plan (UIN:101N210W03) A Non-Participating, Non-Linked, General Annuity, Individual, Savings Plan. In case of (Option C - Variable Annuity with Return of Purchase Price) Annuity products with variable annuity payout option are different from the traditional insurance products and subject to the risk factors. The annuity offered under the annuity policies with variable annuity payout option are subject to investment risks associated with capital markets and publicly available benchmark. The annuity payout may go up or down based on the factors influencing the publicly available benchmark and annuitant is responsible for his/her decisions. The Policyholder are advised to carefully read the sales literature before making a purchase. This version of the Product brochure invalidates all previous printed versions for this particular plan. This Product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Please know the associated risk and applicable charges from your insurance agent or the intermediary or policy document of the insurer. ARN: PP/05/26/34118. BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS • IRDAI or its officials do not involve in any activities of insurance business like selling insurance policies, announcing bonus or investment of premiums, refund of amounts. Policyholders or the prospects receiving such phone calls are requested to lodge a police complaint.

## 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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## 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 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\* 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>. \*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. Disclaimers: \*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 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. <sup>2</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>3</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>4</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>5</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>6</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. © 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: L65010MH2000PLC127837. Reg. Off.: ICICI PruLife Towers, 1089 Appasahab 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. Adv. 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.

## LIFE &amp; HEALTH 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\* 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.*

## 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: MCHILIP26038V022526

## 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.

**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**

<b>Hyderabad</b>				
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	:040-27645316/		2766	5317
Secunderabad	:040-4534	3190/	2789	9116
Vanasthalipuram	:040-4952	5657/	4019	8206
Jagtial	:08724-221	422/	221	425
Jangaon	:08716-293	850/	293	860
Karimnagar	:0878-224	9910/	224	9911
Kazipet	:0870-243	4545/	244	4747
Khammam	:08742-235	316/	245	316
Nizamabad	:08462-235	316/	236	316
Sangareddy	:8500195316 /		8500155316	
Siddipet	:08457-230	316/	231	316
Warangal	:0870-666	4436/	254	4058

**GUJARAT**

<b>Ahmedabad</b>				
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
<b>Baroda</b>				
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**

<b>Bengaluru</b>				
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
<b>Cochin</b>				
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
<b>Trivandram</b>				
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
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**

<b>Mumbai</b>				
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/		

**BLUECHIP OFFICES IN INDIA**

Cuttack : 0671 - 299 9676 / 232 3441  
 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  
 Barakar : 0341 - 252 0018 / 252 0019  
 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**

Barpeta : 03665 - 253 004 / 253 005  
 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 / 2231 3221

Ambattur : 044 - 2657 2782 / 4206 5361  
 Anna Nagar : 044 - 26192813 / 2619 2814  
 Anna Nagar (W) : 044 - 2615 2491 / 2615 2490  
 Arumbakkam : 044 - 2363 0064 / 4851 1709  
 Ashok Nagar : 044 - 2471 7011 / 4856 6794  
 Avadi : 044 - 2655 9710 / 2655 9711  
 Besant Nagar : 044 - 4215 6860 / 4260 6307  
 Chrompet : 044 - 2265 3142 / 4266 8798  
 Egmore : 044 - 4850 5388 / 2841 3489  
 Greaves Road : 044 - 2829 0039 / 4503 2132  
 KK Nagar : 044 - 4774 0129 / 4202 8336  
 Keelkattalai : 044 - 2247 4015 / 2247 0218  
 Kelambakkam : 044 - 2747 4041 / 4786 8137  
 Kilpauk : 044 - 2661 1432 / 4350 6662  
 Kodambakkam : 044 - 2372 8200 / 4865 3468  
 Kolathur : 044 - 4384 9092 / 2650 2636  
 Mandaveli : 044 - 2462 0701 / 2462 0702  
 Muggappair : 044 - 2656 1210 / 2656 1757  
 Mylapore : 044 - 2495 0188 / 2495 0189  
 Nanganallur : 044 - 2224 0095 / 4854 0257  
 Neelangarai : 044 - 2449 0062 / 2449 0116  
 Old Washermanpet : 044 - 4552 0033 / 4355 1414  
 Pallikaralai : 044 - 4807 1933 / 2277 0672  
 Pammal : 044 - 2248 1053 / 2248 0191  
 Parys : 044 - 2526 8382 / 2526 8384  
 Perambur : 044 - 4207 9969 / 2671 1216  
 Perungalathur : 044 - 4215 7144 / 4959 5614  
 Perungudi : 044 - 2496 0800 / 4862 7440  
 Porur : 044 - 4271 5603 / 2482 5341  
 Poonamallee : 044 - 2627 3031 / 2627 3032  
 Purasaivakkam : 044 - 2661 2657 / 2752 2895  
 Royapettah : 044 - 2499 0172 / 4782 9986  
 Saidapet : 044 - 2381 0418 / 4865 0053  
 Shenoy Nagar : 044 - 2664 1073 / 2664 1076  
 T Nagar : 044 - 4769 0002 / 2431 1272  
 T Nagar II : 044 - 4690 9263 / 4358 8304  
 Tambaram : 044 - 2226 1402 / 2226 1412  
 Thiruvannamiyur : 044 - 4853 1216 / 2457 1735  
 Triplicane : 044 - 2844 3245 / 4353 4491  
 Vadapalani : 044 - 2362 3200 / 2362 4200  
 Valasaravakkam : 044 - 2486 0039 / 2486 4526  
 Velacheri : 044 - 4305 7057 / 4204 3861  
 West Mambalam : 044 - 2471 6145 / 2471 6149

**Coimbatore**

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

**Trichy**

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

Thennur : 0431 - 274 2153 / 274 2154  
 Thiruverumbur : 0431 - 253 2005 / 253 2064  
 Ariyalur : 04329 - 220 401 / 220 402  
 Attur : 04282 - 241 005 / 241 007  
 Cuddalore : 04142 - 223 153 / 224 153  
 Dharapuram : 04258 - 220 007 / 220 008  
 Dharmapuri : 04342 - 267 655 / 268 655  
 Hindigul : 0451 - 242 4820 / 242 4821  
 Erode : 0424 - 226 9984 / 226 9985  
 Gobichettipalayam : 04285 - 223 261 / 223 262  
 Hosur : 04344 - 222 990 / 225 990  
 Karaikal : 04368 - 221 270 / 221 271  
 Karaikudi : 04565 - 238 777 / 238 778  
 Karur : 04324 - 241 881 / 241 882  
 Kovilpatti : 04632 - 221 501 / 221 502  
 Krishnagiri : 04343 - 233 101 / 233 102  
 Kalpakkam : 044 - 27487035 / 2748 7036  
 Kanchipuram : 044 - 2723 2376 / 4551 3266  
 Kumbakonam : 0435 - 242 3631 / 242 3632

**Madurai**

By Pass Rd - Madurai : 0452 - 238 0901 / 238 0902  
 Chinna Chokkikulam : 0452 - 2532450 / 253 2451  
 Madurai : 0452 - 234 8655 / 234 9655  
 Thiruvannamalai : 04549 - 282 855 / 282 856  
 Thirunagar : 0452 - 248 4005 / 248 4006  
 Villapuram : 0452 - 267 9324 / 267 9325  
 Mannargudi : 04367 - 255 331 / 255 332  
 Mayiladuthurai : 04364 - 227 531 / 227 532  
 Nagarcoil : 04652 - 244 435 / 244 436  
 Namakkal : 04286 - 221 071 / 221 072  
 Mandarakuppam : 04142 - 262 500 / 262 600  
 Neyveli : 04142 - 251 574 / 251 575  
 Pattukkottai : 04373 - 252 270 / 252 271  
 Perundurai : 04294 - 225 001 / 225 002  
 Pollachi : 04259 - 223 124 / 224 124  
 Pudukcherry : 0413 - 220 1272 / 226 4127  
 Muthialpet : 0413 - 223 3409 / 223 3509  
 Rajapalayam : 04563 - 232 020 / 232 021  
 Ranipet : 04172 - 226 447 / 226 448  
 Salem : 0427 - 233 5405 / 233 5406  
 Seelanaickenpatti : 0427 - 228 0321 / 228 0322  
 Agraharam : 0427 - 226 6405 / 226 5405  
 Tenkasi : 04633 - 226 658 / 226 659  
 Thanjavur : 04362 - 278 571 / 278 572  
 Thiruvarur : 04366 - 223 571 / 223 572  
 Thuchanallur : 0462 - 233 5194 / 290 5194  
 Tirunelveli : 0462 - 257 6194 / 257 6195  
 K T C Nagar : 0462 - 252 0103 / 252 0104  
 Tirupur : 0421 - 243 1101 / 243 1102  
 Tiruvannamalai : 04175 - 292 026 / 292 027  
 Tuticorin : 0461 - 234 5090 / 234 5091  
 Velayuthampalayam : 04324 - 299 435 / 299 436  
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