

BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

HDFC LIFE SMART PROTECT PLUS

A UNIT LINKED NON-PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

In this policy, the investment risk in the investment portfolio is borne by the policyholder. The Linked Insurance products do not offer any liquidity during the first five years of the contract. The policyholders will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of fifth year.

Key Features:

- Option to choose a cover which fits your needs and maximises your benefits with 4 plan options
- Option to reduce your death benefit after a chosen period under Decreasing Cover and Decreasing Cover with Capital Guarantee plan options
- Get Guaranteed Maturity Benefit under Level Cover with Capital Guarantee and Decreasing Cover with Capital Guarantee plan options
- Choice of 12⁵ fund options with unlimited free switching*
- Return of 2X to 3X Mortality Charge from 11th policy year
- Return of Premium Allocation Charge from policy year 10 to 17 years
- Return of Fund Management Charge (FMC) on Maturity or age 85 whichever earlier
- Return of 2X of Guarantee Charge on Maturity ^
- Maturity Booster upto 2x of Annualized Premium
- Systematic Transfer Plan strategy for advantage of Rupee Cost Averaging
- Premium payment options of Limited pay and Regular Pay

*available under Level Cover and Decreasing Cover plan options

^ available under Level Cover with Capital Guarantee and Decreasing Cover with Capital Guarantee plan options

⁵10 Funds available under Level Cover and Decreasing Cover plan options, 2 Funds available under Level Cover with Capital Guarantee and Decreasing Cover with Capital Guarantee plan options

Plan Options:

This product offers 4 plan options that you can choose from depending on your Protection and Savings needs:

- A. Level Cover - This plan option provides a level cover throughout the policy term.
- B. Level Cover with Capital Guarantee - This plan option provides a level cover throughout the policy term. The policyholder also gets a Capital Guarantee, which is in the form of Guaranteed Maturity Benefit.
- C. Decreasing Cover - Under this plan option, the cover would decrease with the policy year. This is subject to the 'Level Cover Period', chosen by the policyholder at policy inception.
- D. Decreasing Cover with Capital Guarantee - Under this plan option, the cover would decrease with the policy year. This is subject to the 'Level Cover Period', chosen by the policyholder at policy inception. The policyholder also gets a Capital Guarantee, which is in the form of Guaranteed Maturity Benefit.

Benefits Under the Plan: Death Benefit:

- a. Sum Assured, less partial withdrawals⁵, if any; or
 - b. Fund value, or
 - c. 105% of Total Premiums (excluding Top-up premium) Paid up to the date of death
- The partial withdrawals to be deducted from the Sum Assured shall be all partial withdrawals (except from the top-up fund value) made during the two-year period immediately preceding the date of death.

Maturity Benefit:

On survival of the Life Assured till the Maturity Date, subject to Policy being in-force on the Maturity Date, the risk cover shall cease and Fund Value at Maturity plus Loyalty Additions payable at Maturity, shall be payable to the policyholder as the maturity benefit.

Eligibility Criteria :

Age at Entry	: Min.: Life Assured: 0 years (30 days), Proposer: 18 years
	: Max.: Life Assured: 60 years, Proposer: No Limit
Age at Maturity	: Min.: 25 Yrs, Max.: 99 Yrs
Policy Term	: Min.: 25 Yrs, Max.: 99 – Age at Entry
Premium Payment Term	: Plan Option
	Option A: Level Cover
	Option B: Level Cover with Capital Guarantee
	Option C: Decreasing Cover
	Option D: Decreasing Cover with Capital Guarantee
Mode & Minimum Premium	: Annual - Limited Pay Rs.50,000/-, Half Yearly - Limited Pay Rs.25,000/-, Quarterly - Limited Pay Rs.12,500/-, Monthly - Limited Pay Rs.4,500/- Top-Up Premium: Rs. 5,000 per Top-Up
Sum Assured	: Minimum Basic Sum Assured shall be
Entry Age of Life Assured	Minimum Sum Assured
Below 18 Yrs	10 x AP
18 years to 49 years	7 x AP
50 years and above	5 x AP
Minimum Sum Assured on Topup Premium shall be:	
Entry Age of Life Assured	Minimum Sum Assured
Below 50 years	1.25 x Top Up premium
50 years and above	1.10 x Top Up premium
Max. Premium	: As per Board Approved Underwriting Policy (BAUP)
Premium Payment Frequency	: Annual, Half-Yearly, Quarterly, Monthly
Note:	All ages are expressed as on last birthday.

Minor life Disclaimer: For Minor Life Assured: If Age of the Life Assured is less than or equal to 17 years, the life insurance cover under the Policy will commence: a) Either immediately from Policy Commencement Date or b) Up to 2 years after the Policy Commencement Date or on Policy Anniversary after attainment of maturity, whichever is earlier. Under option 'b', there shall be no mortality charge levied till the Risk Commencement Date. Please refer the policy schedule for the Risk Commencement Date. In case of death prior to Risk Commencement Date, the insurance cover shall be restricted to the payment of fund value. In case of death on or after Risk Commencement Date, death benefit will be as per applicable plan option. In all cases, the relationship between the proposer and life assured shall be granted to the extent of insurable interest only.

Disclaimers: Disclaimers: HDFC Life Insurance Company Limited. (CIN: L65110MH2000PLC128245. IRDAI Registration No. 101.) Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011. Email: service@hdfclife.com, Tel. No: 022-6844-6530 (Call charges apply). Website: www.hdfclife.com. The name/letter 'HDFC' in the name/logo of HDFC Life Insurance Company Limited (HDFC Life) belongs to HDFC Bank Limited and is used by HDFC Life under licence from HDFC Bank Limited. **HDFC Life Smart Protect Plus (UIN: 101L187V03)** is the name of a Unit Linked Non-Participating Individual Life Insurance Savings Plan. HDFC Life Income Benefit on Accidental Disability Rider – Linked (UIN: 101A038V01) is a Linked, Non-Participating Pure Risk Premium, Individual Life Rider. HDFC Life Protect Plus Rider - Linked (UIN: 101A037V01) is a Linked, Non-Participating Pure Risk Premium, Individual Life/Health Rider. HDFC Life Health Plus Rider - Linked (UIN: 101A034V01) is a Linked, Non-Participating, Savings/Pure risk premium, Individual Health Rider. HDFC Life LiveWell Rider – Linked (101A036V02) A Linked, Non- Participating, Individual Pure Risk Premium, Life/Health rider. HDFC Life Waiver of Premium Rider – Linked (101A035V01) is a linked, Non-Participating, Individual Pure Risk Premium, Life/Health rider. Riders / Add Ons can be availed upon payment of additional premium. Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. HDFC Life Insurance Company Limited is only the name of the Insurance Company, HDFC Life is only the name of the brand and HDFC Life Smart Protect Plus (UIN: 101L187V03) is only the name of the unit linked life insurance contract. The name of the company, name of the brand and name of the contract does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your insurance agent or the Intermediary or policy document of the insurer. 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. Insurance is the subject matter of solicitation. 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. ARN BR/09/26/38638

ABSLI INDEX GUARANTEED ANNUITY PLUS

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

A new age hybrid annuity plan for retirement that offers combination of Guaranteed and Index Linked Annuity for Lifetime

Key Benefits:

- Get guaranteed* return with potential upside to manage rising costs
- 3 different annuity options to choose from. (One of 3 Option is Live Now)
- Receive your income immediately or later with choice of deferment period.(For Now, Deferment is Live)
- Pay premium as per your convenience - Single Pay or Limited Pay. (6 PPT & Above is Live)

Annuity Option - Deferred Annuity with Return of Premium - Benefits Under the options

Survival Benefit - During the Deferment Period, no annuity is payable to the Annuitant. Total Annuity as per chosen frequency of Annuity payment is payable in arrears after the end of the Deferment Period, as long as the Annuitant is alive.

Death Benefit - On death of the Annuitant, during Deferment period, 105% of Purchase price/ Total Premium paid shall be payable in a lump-sum to the nominee/legal heir. On death of the Annuitant, after Deferment period, lumpsum amount equal to Purchase price/ Total Premium Paid is paid to nominee/ legal heir.

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

Eligibility:

Age of the Annuitant(s) at Entry (age as on last birthday)	- Immediate Annuity : Min. - 40 years, Max. 80 years Deferred Annuity : Min.- 40 years, Max.-75 years
Premium Payment Term (PPT)	- Single Pay / Limited Pay (2 – 10 Yrs)
Policy Term (PT)	- Whole Life
Min. Premium/ Purchase Price	- Single Pay - Rs. 87,664/- Limited Pay - Rs. 12,501/-
Max. Premium/Purchase Price	- No Limit

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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 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



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	6.85	6.95	7.10
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.

MUTUAL FUND NFO

ICICI PRUDENTIAL CONTRA FUND

Type of Scheme : An open ended equity scheme following contrarian investment strategy.
Category : Equity - Contra Fund
Fund Manager : S Naren, Dharmesh Kakkad, Gaurav Chikane, Sakshat Goel
Investment Opt. : Growth, Income Distribution cum Capital Withdrawal – Payout and Reinvestment of IDCW
Minimum Amt. : Rs. 1,000 (Plus in multiples of Re. 1)
Benchmark : NIFTY 500 TRI
Exit Load : 1% for redeemed / switched out within 1 Months.

NFO Closes on : 12th October, 2026

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

- ☒ The interest rate payable on **1st January 2027 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.

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

LIC'S NAV JEEVAN SHREE - PLAN NO. 911



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

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

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus	NAV Rs.	Growth (%)		Fund Name	Corpus	NAV Rs.	Growth (%)	
	31/08 (Cr.)	25/09	3 Yrs	5 Yrs		31/08 (Cr.)	25/09	3 Yrs	5 Yrs
HYBRID - AGGRESSIVE HYBRID FUNDS					Nippon India Growth Mid Cap	52,270.55	4,419.55	17.26	16.65
Bank of India Aggressive Hybrid	2,050.58	42.90	15.85	13.29	Sundaram Mid Cap	14,863.43	1,451.87	16.71	15.39
Edelweiss Aggressive Hybrid	3,997.70	64.08	11.29	10.99	Tata Mid Cap	6,240.29	449.91	13.64	13.41
ICICI Pru Aggressive Hybrid	52,454.21	398.89	12.45	13.60	Union Midcap	2,005.31	51.46	15.17	13.28
Kotak Aggressive Hybrid	9,334.58	64.05	11.21	10.35	UTI Mid Cap	12,795.44	306.78	10.59	10.34
EQUITY - FLEXI CAP FUNDS					EQUITY - SMALL CAP FUNDS				
Aditya Birla SL Flexi Cap	29,044.24	1,915.87	13.77	10.10	Aditya Birla SL Small Cap	6,226.47	100.15	14.91	12.75
Bank of India Flexi Cap	2,953.00	38.27	17.62	14.69	Axis Small Cap	31,448.32	116.36	14.64	14.41
HDFC Flexi Cap	1,13,606.47	2,010.15	14.47	15.71	Bandhan Small Cap	34,176.02	52.05	23.53	18.06
HSBC Flexi Cap	5,999.67	231.47	14.87	11.83	Bank of India Small Cap	3,307.18	58.70	20.96	18.28
ICICI Pru Flexi Cap	25,894.53	20.15	14.84	13.33	Canara Rob Small Cap	14,661.14	40.60	11.58	13.17
Motilal Oswal Flexi Cap	14,159.98	62.73	17.32	11.65	DSP Small Cap	21,658.64	231.41	17.16	17.02
EQUITY - FOCUSED FUNDS					Franklin India Small Cap	14,746.08	176.38	12.30	14.53
Bandhan Focused	2,093.70	91.56	14.96	11.20	HDFC Small Cap	41,890.86	139.19	10.21	13.59
HDFC Focused	28,200.67	228.25	13.86	16.31	HSBC Small Cap	19,076.35	91.07	14.02	16.11
HSBC Focused	1,843.06	27.11	13.81	10.71	ICICI Pru Small Cap	9,820.61	92.12	11.32	12.98
ICICI Pru Focused	17,948.79	92.13	15.44	13.19	Invesco India Smallcap	15,744.40	47.92	21.82	18.20
Invesco India Focused	6,453.55	28.95	19.61	13.08	Kotak Small Cap	19,678.75	276.67	11.86	11.68
Kotak Focused	4,548.87	26.65	13.03	10.13	LIC MF Small Cap	831.55	35.35	17.73	16.36
Mahindra Manulife Focused	2,108.86	25.66	10.92	10.85	Nippon India Small Cap	82,580.31	184.02	14.84	17.67
SBI Focused	51,247.73	390.16	14.14	10.07	SBI Small Cap	42,630.89	183.93	10.94	13.06
EQUITY - LARGE & MID CAP FUNDS					Sundaram Small Cap	4,155.35	294.69	15.90	15.05
Axis Large & Mid Cap	17,319.58	34.31	14.09	10.38	Tata Small Cap	13,093.88	40.12	11.61	14.16
Bandhan Large & Mid Cap	21,020.50	138.71	16.38	15.04	Union Small Cap	2,667.47	60.07	16.54	16.06
Baroda BNP Paribas Large & Mid Cap	1,876.82	26.90	12.28	10.42	UTI Small Cap	5,447.65	27.23	12.88	13.45
DSP Large & Mid Cap	18,410.89	598.32	11.92	10.29	EQUITY - MULTI CAP FUNDS				
HDFC Large & Mid Cap	30,294.02	338.82	11.67	13.05	Aditya Birla SL Multi-Cap	7,531.29	21.13	13.44	11.16
HSBC Large & Mid Cap	5,931.25	29.31	16.27	12.54	Baroda BNP Paribas Multi Cap	3,492.89	288.95	13.48	11.16
ICICI Pru Large & Mid Cap	33,591.78	1,011.17	14.14	14.16	ICICI Pru Multi Cap	19,537.64	841.85	14.84	13.51
Invesco India Large & Mid Cap	12,387.43	108.14	21.37	15.24	Invesco India Multicap	4,529.00	129.95	12.10	10.08
Kotak Large & Mid Cap	32,325.48	342.96	11.92	11.81	Mahindra Manulife Multi Cap	7,662.34	39.09	15.86	13.91
Mahindra Manulife Large & Mid Cap	2,929.22	27.52	10.39	10.57	Nippon India Multi Cap	56,297.62	294.56	12.04	15.03
Motilal Oswal Large & Midcap	20,159.10	36.78	20.88	17.15	Sundaram Multi Cap	3,069.63	383.72	11.56	10.40
Nippon India Vision Large & Mid Cap	7,903.50	1,452.05	13.62	11.72	EQUITY - VALUE FUNDS				
SBI Large & Midcap	42,335.63	626.08	11.36	11.88	Aditya Birla SL Value	6,924.62	136.57	13.36	12.97
Sundaram Large and Mid Cap	7,543.73	90.16	12.86	10.17	Axis Value	1,879.94	19.81	16.36	14.56
UTI Large & Mid Cap	6,514.49	180.93	13.79	12.64	DSP Value	2,220.35	23.13	15.22	11.39
EQUITY - MID CAP FUNDS					HDFC Value	8,265.95	777.84	14.82	12.39
Aditya Birla SL Midcap	6,966.29	829.73	13.73	12.45	HSBC Value	15,372.81	111.89	14.53	14.31
Axis Midcap	35,425.07	119.72	15.37	11.50	ICICI Pru Value	60,074.56	444.36	10.81	13.16
Baroda BNP Paribas Mid Cap	2,657.78	108.70	14.83	13.31	LIC MF Value	301.53	29.01	16.59	12.89
DSP Midcap	21,018.54	151.39	13.01	10.18	Nippon India Value	9,042.97	216.51	12.56	12.04
Franklin India Mid Cap	13,052.40	2,734.54	14.29	12.02	Tata Value	8,655.69	345.37	11.67	11.69
HDFC Mid Cap	1,08,324.55	204.09	16.11	17.60	Union Value	398.93	27.99	10.64	10.75
HSBC Midcap	17,188.24	460.82	22.08	16.76	EQUITY - ELSS TAX SAVER FUNDS				
ICICI Pru Mid Cap	8,403.30	335.81	20.36	15.74	DSP ELSS Tax Saver	16,666.45	133.84	11.60	10.21
Invesco India Midcap	15,905.31	194.82	22.05	17.72	HDFC ELSS-Tax Saver	15,991.78	1,330.82	11.64	12.62
Kotak Mid Cap	71,256.26	142.08	16.00	15.00	HSBC ELSS Tax saver	4,228.75	140.32	15.29	11.66
LIC MF Midcap	392.12	30.32	15.01	11.52	Motilal Oswal ELSS Tax Saver	5,134.23	56.36	20.25	15.65
Mahindra Manulife Mid Cap	5,406.37	35.15	15.62	15.61	Nippon India ELSS Tax Saver	14,718.43	128.11	11.22	10.49
Mirae Asset Midcap	20,891.69	39.12	14.15	13.75	SBI ELSS Tax Saver	31,734.62	415.40	12.33	13.40
Motilal Oswal Midcap	42,851.59	100.93	17.52	19.25					

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

TATA AIA LIFE 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 : a) Total Premiums paid up to date of death + Accrued Guaranteed Additions b) 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

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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 changes 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*income 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: 110N133V06) 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 insurance 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: 110N133V06 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. "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 ₹ 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. • 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. • 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. • 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. • If the Return of Premium option is chosen, you can get back your total premiums paid in case of death of the annuitant. "Tax benefits may be available as per the prevailing Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premium paid and benefits received. © 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 Appasaheb 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: 105N187V11. Advt. No.: L/II/0741/2026-27 BEWARE OF SUSPICIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

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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 Continuation Benefit/ With Policy Continuation 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	Policy Continuance Benefit Not Opted			
	Variant \ Policy Term Options	Fixed Policy Term 25 to 40 years	Up to maturity age 85 less Entry Age	Up to maturity age 100 Less Entry Age
	Insta Income	70 less PPT	Not Applicable	65
	Policy Continuance Benefit Opted			
	Insta Income	60 less PPT	55	N/A
	Policy Continuance Benefit Not Opted			
Policy Term	Insta Income	Yes	No	Yes
	Policy Continuance Benefit Opted			
	Insta Income	Yes	Yes	Yes
Premium Payment Term	With/ Without Policy Continuance Benefit, the available premium payment terms are 6, 7, 8, 10 and 12 years for all the variants			
Premium Payment Mode: Annual, Semi-annual, Quarterly, Monthly				

Insurance is a Subject Matter of the Solicitation. Disclaimers: Disclaimers: This is a Non-Linked Participating Individual Life Insurance Savings Plan UIN: 104N135V04 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 constitutes 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. %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 Continuation Benefit is available in all plan variants except for 100 minus Age at Entry Variant Axis Max Life Smart Wealth Advantage Growth Par Plan (UIN: 104N135V04) 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 (formerly known as Max Life Insurance Company Limited) is a Joint Venture between Max Financial Services Limited and Axis Bank Limited. Registered Office Address: Plot no. 90-C, Sector-18, Urban Estate, Gurugram, Haryana - 122 015, Haryana, India. Tel. No. (0124) 4219109, CIN: U74899HR2000PLC143012. For more details on risk factors, terms and conditions please read the prospectus carefully before concluding a sale. You may be entitled to certain applicable tax benefits on your premiums and policy benefits. Please note all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you. Tax benefits are subject to changes in tax laws. You can call us on our Customer Helpline No. 1860 120 5577 or visit our Website: www.axismaxlife.com for complete details.

ARN Number – Axis Max Life/SWAG PAR Insta Income Writeup/ September 2026 IRDAI Regn. No - 104

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LIFE INSURANCE

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 protection⁴
- Life Cover with Tax benefits²

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) 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, Yerawade, Pune - 411006, Reg. No.: 116, CIN : U66010PN2001PLC015959, Call us on Customer Care Number: 020-6712 1212, Mail us : 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 construe any indication of future bonuses | The product is subject to the overall performance of the Company in terms of investments, management of expenses, mortality and lapses. BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS
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KOTAK T-ULIP NXT

Term with Unit Linked Insurance Plan

A Non-Participating Unit-Linked Life Insurance Individual Savings Product

Introducing Kotak T-ULIP Nxt – a unique blend of life insurance protection and potential of wealth creation, a plan built around your aspirations.

Key Advantages:

- ✔ Option to choose a High Sum Assured multiple to offer significant life cover
- ✔ 1X Return of Premium Allocation Charges from end of 15th policy year onwards
- ✔ 1X to 2X Return of Mortality Charges on survival starting from 11th policy year onwards
- ✔ Loyalty additions as a reward for staying invested to enhance your fund value
- ✔ Flexibility to pay premium for limited duration or throughout the policy term
- ✔ Enhance your protection through Rider options
- ✔ Option to choose from multiple investment strategies

Capitalize on unmatched options of 2 Investment Strategies to build a substantial corpus

- ✔ Self-Managed Strategy
- ✔ Age Based Strategy

Benefits under the plan:

Death Benefits:

Highest of: **a)** Basic Sum Assured less applicable partial withdrawal amount from Main Account (if any), **OR b)** Fund Value in the Main Account which will include Loyalty Additions, if any, **OR c)** 105% of the total Premiums paid up to the date of death less applicable partial withdrawal amount from the Main Account, if any

Plus in respect of each Top-Up Premium paid (if any), highest of: **a)** Top-Up Sum Assured, **OR b)** Fund Value of Top-Up Account, **OR c)** 105% of the total Top-Up Premiums paid

Total Premiums Paid means total of all the premiums received, excluding Rider premium and Top-up Premiums if any.

Maturity Benefit: On survival of Life Insured till the end of the policy term provided all the premiums are paid up to date and the policy is in force, Fund Value (Main Account + Top up Account, if any) inclusive of Loyalty Additions and Return of Mortality Charges if any shall be payable.

Tax Benefit: Tax benefits are subject to conditions specified under the Income-tax Act, 1961. Tax laws are subject to amendments from time to time. You are advised to take an independent view from your tax consultant.

Eligibility Condition:

Entry Age [#]	: Minimum: 18 Years, Maximum: 60 Years
Maturity Age [#]	: Minimum: 48 Years, Maximum: 100 Years
Policy Term	: 30 to 40 years
Premium Payment Term	: Limited Pay: 6 / 10 / 12 / 15 years, Regular Pay: Same as Policy Term
Premium Level	: For 6 Pay Minimum: Rs.1,50,000 p.a. (Annual Mode); Rs. 1,80,000 p.a. (other modes) Other than 6 Pay: Min.: Rs. 1,00,000 p.a. (Annual Mode); Rs.1,20,000 p.a. (other modes) Maximum: As per Company's Underwriting Policy
Mode	: Yearly, Half-yearly, Quarterly and Monthly
Basic Sum Assured	: Minimum: 7 times of Annual Premium Maximum: As per Company's Underwriting Policy
[#] Ages above will be as on the last birthday	

In this policy, the investment risk in investment portfolio is borne by the policyholder
The Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year.

Disclaimers: BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS
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• Linked Insurance Products are different from the traditional insurance products and are subject to the risk factors.
• The premium paid in linked insurance policies are subject to investment risks associated with capital markets. The NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
• Kotak Mahindra Life Insurance Company Limited is only the name of the Life Insurance Company and Kotak T-ULIP Nxt is only the name of the linked 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.
• Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company. Past performance is not indicative of future performance. Kotak Mahindra Life Insurance Company Limited, IRDAI Registration No.:107, CIN: U66030MH2000PLC128503, Regd. Office: 3rd Floor, Plot # C- 12, G-Block, BKC, Bandra (E), Mumbai - 400 051. Website: www.kotaklife.com | WhatsApp: 9321003007 | Toll Free No: 1800 209 8800 | Ref No.: KLI/26-27/E-NL/1640.

HEALTH INSURANCE

MANIPALCIGNA INFINIX

The Endless Health Insurance

UNLIMITED COVERAGE HOLISTIC CARE: Health needs aren't one-dimensional. Sometimes, it's about being prepared for a large medical expense. Sometimes, it's about finding the right hospital, receiving care at home, planning for a growing family or simply taking better care of your mind and body. That's why ManipalCigna Infinix brings together strong financial protection with comprehensive, holistic care — designed around the many ways your health needs can evolve. INFINIX supports you through life's planned milestones and unexpected turns.

ENDLESS: Coverage. Control. Care

PLANS:

Infinix Now: Start Protected, Stay Limitless. Designed for customers who have an existing health insurance policy and are looking for an upgrade. Get coverage from Day 1 with zero waiting periods, because your health needs may not follow a timeline.

Infinix Core: Strong Security. Endless Possibilities. Ideal for first-time health insurance buyers seeking Unlimited Sum Insured at a value price. It comes with a 30-day initial waiting period. Also, a 3-year waiting period for pre-existing diseases and specific illnesses, reducible through:

Quick Access: Reduces to a 30-day waiting period for common listed conditions like diabetes, hypertension and asthma, and 24 months for specific illnesses.

Reduction of Waiting Period: Reduces to a 24-month waiting period for pre-existing diseases and specific illnesses

Benefits Under the Plan:

UNLIMITED SUM INSURED: Under Unlimited, there is no overall cap on eligible claims under the Base Benefits during the policy year.

ONE-TIME AGGREGATE DEDUCTIBLE* - Pay once. Keep enjoying discount for 10 years. It is the amount you agree to pay only once before your insurance coverage starts paying for claims

SMART CARE NETWORK (PREFERRED PROVIDER NETWORK)

- ◆ Your hospital. Your needs. Your choice
- ◆ Smart hospital choices can mean more savings. Choose from three Smart Care hospital packages

Classic : Essential access. Smart savings.

Premier : Wider access. Better choice.

Premier+: Complete access. Maximum freedom.

Treatment outside your opted hospital eligibility will attract a co-payment, except in life-threatening emergencies.

Your Smart Care Guide

Classic	Classic	0%
Classic	Premier	10%
Classic	Premier+	25%
Premier	Classic or Premier	NIL
Premier	Premier+	25%
Premier	Classic, Premier or Premier+	NIL

Benefit

Base Sum Insured (BSI)
Plans

Policy Tenure

Base Covers

Hospitalisation

Room Category
(ICU covered at actuals)

Day Care and listed modern treatments
Home Treatment

Pre-Hospitalisation Medical Expenses
Post-Hospitalisation Medical Expenses
Emotional Quotient

NutriBoost

Optional Covers

One-Time Aggregate Deductible

Waiting Period Modification
(Applicable to Core Plan)

High-End Diagnostic Tests

New Beginnings
(with 1-year wait period)
NME & DME Coverage

Details (All figures in INR)

10L / Unlimited
Infinix Now: Coverage starts from Day 1
Infinix Core: 3 years wait period for pre-existing & specific illnesses and 30 days initial wait period
1, 2, 3 Years

Up to BSI for 2+ hour hospitalisation (24 hour for AYUSH, Mental Illnesses & HIV/AIDS)
Default - Single Private AC Room
Upgrade to (For Unlimited BSI only) Any Room or Any Room except Suite and above, Save by choosing Twin Sharing Room
Up to BSI

Up to BSI for listed conditions such as injectable chemotherapy, dialysis, palliative care (only available with Unlimited BSI)
10L BSI: 60 days | Unlimited BSI: 90 days
10L BSI: 90 days | Unlimited BSI: 180 days
Nurture a healthier mind and body through unlimited access to psychologists, yoga, meditation & fitness e-sessions, and much more through our mobile app
Get Unlimited access to qualified nutritionists and health coaches for personalized diet plans, lifestyle guidance, and expert support for healthier everyday living through our mobile app.

Enjoy a decade of discount by choosing a deductible from 25K / 50K / 1L. Coverage kicks in after exhausting this one-time deductible only once in 10 years
Quick Access: Cover listed pre-existing diseases after 30 days & specific illnesses after 2 years; **OR**
Reduction of Waiting Period: Cover pre-existing diseases & specific illnesses after 2 years
Up to 50,000 for tests such as PET CT/MRI, coronary angiography, endoscopic ultrasound & many more (only available with Unlimited BSI)
Choose maternity coverage from 5K / 10K / 20K which increases by 100% p.a. post 2nd year; max payout 1000%
Non-medical expenses (NME): up to BSI | Durable Medical Equipment (DME): up to 1L

ManipalCigna Infinix is the product name, "Now" and "Core" are the names of available plans under the said product. 1800-102-4462/servicesupport@manipalcigna.com/www.manipalcigna.com
Disclaimer: ManipalCigna Health Insurance Company Limited | CIN:U66000MH2012PLC227948 | IRDAI Reg. No.: 151 | Registered O ce: 401/ 402, 4th Floor, Raheja Titanium, OWestern Express Highway, Goregaon East, Mumbai – 400063 | 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 nsurance Company Limited under license | Toll Free: 1800-102-4462 | Website: www.manipalcigna.com | **ManipalCigna Infinix UIN: MCHILIP27044V012627**

BLUECHIP OFFICES IN INDIA



ANDHRA PRADESH

Bapatla	:08643- 220	375/	220	376
Bhimavaram	:08816- 293	744/	293	755
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
Postal Colony	: 0883- 245	8699/	245	9699
Tanuku	:08819- 225	377/	225	388
Tirupathi	: 0877- 225	0056/	225	0057
Vijayawada	: 0866- 248	5316/	249	5316
Patamata	: 0866- 248	5217/	248	5218
Vishakapatnam	: 0891- 666	6316/	275	7755
NAD 'X' Road	: 0891- 294	2315/	294	2316

TELANGANA

Hyderabad				
Ameerpet	: 040-2341	8316/	2341	8416
Attapur	: 040-2401	8316/	2401	9316
Boduppal	: 040-2720	5316/	2720	5317
Champapet	: 040-2407	5316/	2407	6316
Chandanagar	: 040-2303	8755/	2303	8756
Dilsukh Nagar	: 040-4533	5408/	2405	6549
Habsiguda	: 040-4851	0508/	4016	0522
Hasthinapuram	: 040-4500	5415/	4500	0377
Himayat Nagar	: 040-2339	5316/	2322	1308
Kapra	: 040-2713	0938/	6655	5613
Kukadpalli	: 040-2306	1646/	4230	0905
Malkajigiri	: 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
Nizamabad2	: 08462- 223	312/	223	313
Sangareddy	: 8500195316/	8500155316		
Siddipet	:08457- 230	316/	231	316
Sircilla	:08723- 244	263/	299	263
Suryapet	:08684- 293	325/	293	326
Warangal	: 0870- 666	4436/	254	4058
Warangal2	: 0870- 293	1850/	293	1851

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				
Amar Jyothi Nagar:	080- 2310	0101 /	2310	0014
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
Hulimavu	: 8277819671/	8277819672		
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
Vidyaranyapura	: 080-2991	1954/	2991	1847
RT Nagar	: 080-4115	6008/	4115	6009
Rajajinagar	: 080-2332	4323/	2332	4585
Whitefield	: 080-2845	7260/	2845	7261
Yelahanka	: 080-2856	5346/	2856	5347
Aralepete	:08152- 226	704/	227	704
Bagalkot	: 08354- 234	547/	234	648

Ballari	: 08392- 254	615/	254	652
Belagavi	: 0831- 246	3312/	246	3313
Sangmeshwar Ngr:	0831- 246	2701/	246	2702
Anjaneya Nagar	: 0831- 200	1356/	200	1357
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
Karkala	:08258- 230	031/	230	032
Karwar	: 08382- 223	275/	223	276
Madikeri	:08272- 228	021/	228	022
Mangaluru	: 0824- 244	2214/	244	0014
Bantwal	:08255- 200	549/	200	649
Mysuru	: 0821- 254	6607/	254	6608
Siddhartha Nagar-MYS	:0821-24714544/	247	1545	
Vijayanagara 1St Stage	0821- 241	3444/	241	3555
Navanagar	: 0836- 200	6700/	200	6702
Nippani	:08338- 200	565/	200	566
Puttur	:08251- 236	837/	237	837
Raichur	: 08532- 227	229/	227	888
Ramanagara	: 80299	13366		
Ranebennur	:08373- 266	522/	266	523
Sagara	:08183- 226	072/	226	073
Shivamogga	:08182- 227	660/	227	661
Sindagi	:08488- 200	701/	200	702
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
Alathur	:04922- 223	400/	223	401
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
Trivunithura	: 0484- 277	8933/	277	9833

TRIVANDRUM

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
Chengannur	: 0479- 245	2004/	245	2005
Cheruvathur	: 0467-226	2202/	226	2212
Kalpetta	:04936- 207	345/	208	345
Kanhanged	: 0467- 220	6124/	220	6154
Kannapuram	: 0497- 286	0290/	286	0390
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
Kundara	: 0474- 252	3014/	252	3015
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
Poovattuparamba	: 0495- 299	3744/	299	3644
Ramanattukara	: 0465- 244	3003/	244	3005
Thalaserry	: 0490- 232	4177/	232	3177
Thrissur	: 0487- 232	5570/	232	5571
Thiruvalla	: 0469- 263	0123/	263	0124
Tirur	: 0494- 242	0753/	242	0754
Vadakara	: 0496- 251	7721/	251	7722

MAHARASHTRA

Mumbai

Airoli	:	022-2779	5341 /	2779	0174
Ambarnath (E)	:	0251- 260	7328/	260	7155
And-D. N. Nagar:		022-2620	2167 /	2620	2165
Andheri (East)	:	8655939651/8655939652			
And-Sher E Punjab:		8655807344/8655807345			
Andheri-IRLA	:	022- 2671	1502/	2623	6502
And- JB Nagar	:	022- 2825	7307/	2825	7308
And- Marol	:	022- 2920	8134 /	2925	6912
And-7 Bunglows	:	022- 2632	9373 /	2631	5566
And-Takshila	:	9892095869/9892627347			
Andheri (West)	:	022-2678	1742 /	2678	1781
Bandra Mt.Mary :		022-2643	2158 /	2643	2147
Bangur Nagar :		022- 2873	4228 /	2873	4229
Bandra - Pali	:	9004543887/9867607690			
Bandra (West)	:	8655807343 /	8655807341		
Bhandup (W)	:	022-2166	0064 /	4608	2427
Bhayander (West):		9004431152/9004171796			
Borivali (East)	:	022-2808	5971 /8433974865		
Borivali - Gorai	:	022-2868	0460 /	2868	0463
Borivali -I.C.Col.	:	7738281748/7304508617			
Borivali-Saibaba :		022-2862	0403 /	2862	0406
Borivali (West)	:	022-2895	1548 /	2895	7025
Borivali -Yogi Ngr:		022-2892	2017 /	2892	2018
Byculla	:	022-2370	3247 /	2370	3248
Chembur	:	022- 2521	2912 /	2521	0676
Chembur -C.G.Rd:		022- 2520	3007 /	2520	3008
Colaba	:	7304179281/7304288741			
Dadar (East)	:	022-2413	7451 /	2416	3350

6

BLUECHIP OFFICES IN INDIA

Cuttack : 0671 - 299 9676 / 232 3441	Parnasree : 033-2407 0045 / 2407 0046	Anna Nagar : 044 - 26192813 / 2619 2814	Ariyalur :04329 - 220 401 / 220 402
CDA - Cuttack : 0671 - 250 4404 / 295 6040	Patuli : 033-4604 9788 / 4003 7377	Anna Nagar (W) : 044 - 2615 2491 / 2615 2490	Attur :04282 - 241 005 / 241 007
Jaipur :06726 - 224 076 / 223 890	Prince Anwar Sha Rd.033-2422 0230 / 2422 0231	Arumbakkam : 044 -2363 0064 / 4851 1709	Cuddalore :04142 - 223 153 / 224 153
Jharsuguda :06645 - 270 002 / 291 505	Rajarhat : 033-4519 1484 / 4519 1485	Ashok Nagar : 044 -2471 7011 / 4856 6794	Dharapuram :04258 - 220 007 / 220 008
Paradeep :06722 - 251 879 / 252 168	Rashbehari : 033 - 2466 0015 / 2466 0016	Avadi : 044-2655 9710 / 2655 9711	Dharmapuri :04342 - 267 655 / 268 655
Rourkela : 0661 - 250 0390 / 250 0391	Salt Lake : 033-4004 3775 / 4604 0130	Besant Nagar : 044 -4215 6860 / 4260 6307	Dindigul : 0451 - 242 4820 / 242 4821
Civil Town : 0661 - 240 1442 / 240 1443	Salt Lake - II : 033 -2334 1806 / 2334 1795	Chrompet : 044 -2265 3142 / 4266 8798	Erode : 0424 - 226 9984 / 226 9985
Chhend : 0661 - 291 3026 / 248 0808	Santoshpur : 033-2416 7711 / 4539 4832	Egmore : 044 -4850 5388 / 2841 3489	Gobichettipalayam :04285-223 261 / 223 262
Sambalpur : 0663 - 253 3555 / 240 4555	Shyam Bazar : 033-2967 8451 / 2533 6412	Greams Road : 044 - 2829 0039 / 4503 2132	Hosur :04344 - 222 990 / 225 990
Sundargarh :06622 - 273 001 / 273 002	Sodepur : 033 -2595 0075 / 2595 0074	KK Nagar : 044 - 4774 0129 / 4202 8336	Karaikal :04368 - 221 270 / 221 271
Talcher :06760 - 242 954 / 242 952	Sonarpur : 033 -4813 9805 / 4848 9937	Keelkattalai : 044 - 2247 4015 / 2247 0218	Karaikudi :04565 - 238 777 / 238 778
	Sovabazar : 033 -2555 0236 / 2555 0237	Kelambakkam : 044 -2747 4041 / 4786 8137	Karur :04324 - 241 881 / 241 882
	Sreebhumii : 033-2521 0051 /2521 0052	Kilpauk : 044 -2661 1432 / 4350 6662	Kovilpatti :04632 - 221 501 / 221 502
	Thakurpukur : 033- 2497 6027 / 2497 6028	Kodambakkam : 044 -2372 8200 / 4865 3468	Krishnagiri :04343 - 233 101 / 233 102
	Ultadanga : 033 -4804 5945 / 4804 5947	Kolathur : 044 -4384 9092 / 2650 2636	Kalpakkam : 044 -27487035 / 2748 7036
	Uttarpara : 033 -4809 9616 / 4809 9617	Madhavaram : 044-2558 1272 / 2558 2272	Kanchipuram : 044 - 2723 2376 / 4551 3266
	Asansol : 7596025210 /9147104310	Mandaveli : 044 -2462 0701 / 2462 0702	Kumbakonam : 0435 - 242 3631 / 242 3632
	Barakar : 0341 - 252 0018 / 252 0019	Muggapair : 044 -2656 1210 / 2656 1757	
	Berhampore : 0348 - 225 5254 / 225 5154	Mylapore : 044 -2495 0188 / 2495 0189	Madurai
	Contai :03220-259 004 / 259 005	Nanganallur : 044 -2224 0095 / 4854 0257	By Pass Rd - Madurai : 0452 - 238 0901 / 238 0902
	Bardhaman : 0342 - 264 7835 / 264 7814	Neelengarai : 044 -2449 0062 / 2449 0116	Chinna Chokkikulam :0452 - 2532450/ 253 2451
	Cooch Behar :03582 - 467 579 / 467 578	Old Washermanpet: 044 -4552 0033 / 4355 1414	Madurai : 0452 - 234 8655 / 234 9655
	Darjeeling : 0354 - 225 4477 / 225 4478	Pallikaranai : 044 -4807 1933 / 2277 0672	Thirumangalam :04549 - 282 855 / 282 856
	Durgapur : 0343 - 254 5654 / 254 5665	Pammal : 044 -2248 1053 / 2248 0191	Thiruppalai : 0452 - 252 5224 / 252 5324
	Haldia :03224 - 272 252 / 272 253	Parrys : 044 -2526 8382 / 2526 8384	Thirunagar : 0452 - 248 4005 / 248 4006
	Kalimpong : 03552 - 255 285 / 255 286	Perambur : 044 - 4207 9969 / 2671 1216	Villapuram : 0452-267 9324 / 267 9325
	Kalyani : 033 -2582 0170 / 2582 0174	Perunglathur : 044 -4215 7144 / 4959 5614	Mannargudi : 04367- 255 331 / 255 332
	Kharagpur :03222 - 225 023 / 225 028	Perungudi : 044 - 2496 0800 / 4862 7440	Mayiladuthurai :04364 - 227 531 / 227 532
	Krishnanagar :03472 - 251 002 / 251 003	Porur : 044 -4271 5603 / 2482 5341	Nagarcoil :04652 - 244 435 / 244 436
	Malda :03512 - 265 939 / 265 784	Poonamallee : 044 -2627 3031 / 2627 3032	Namakkal :04286 - 221 071 / 221 072
	Mangalbari :03512-260 085 / 260 086	Purasavakkam : 044 - 2661 2657 / 2752 2895	Mandarukuppam :04142 - 262 500 / 262 600
	Naihati : 033 -2581 2113 / 2581 2114	Royapettah : 044 -2499 0172 / 4782 9986	Neyveli : 04142-251 574 / 251 575
	Raniganj : 0341 - 244 2111 / 244 2112	Saidapet : 044 - 2381 0418 / 4865 0053	Palladam :04255 - 250 274 / 250 275
	Serampore : 033 -4801 2305 / 4801 2309	Shenoy Nagar : 044 -2664 1073 / 2664 1076	Pattukkottai :04373 - 252 270 / 252 271
	Siliguri : 0353 - 405 4041 / 405 4042	T Nagar : 044 -4769 0002 / 2431 1272	Perundurai :04294 -225 001 / 225 002
	Tamluk :03228 - 263 264 / 263 265	T Nagar II : 044 -4690 9263 / 4358 8304	Pollachi : 04259-223 124 / 224 124
		Tambaram : 044 - 2226 1402 / 2226 1412	Pudukkottai :04322 - 299 604 / 299 605
		Teynampet : 044 -2466 0068 / 2499 0705	Puducherry : 0413 - 220 1272 / 226 4127
		Thiruvannamipur : 044 - 4853 1216 / 2457 1735	Muthialpet : 0413 - 223 3409 / 223 3509
		Triplacane : 044 -2844 3245 / 4353 4491	Rajapalayam :04563 - 232 020 / 232 021
		Vadapalani : 044 - 2362 3200 / 2362 4200	Ranipet :04172 - 226 447 / 226 448
		Valasaravakkam : 044 - 2486 0039 / 2486 4526	Salem : 0427 - 233 5405 / 233 5406
		Velacheri : 044 -4305 7057 / 4204 3861	Seelanaickenpatti : 0427 - 228 0321 / 228 0322
		West Mambalam : 044 - 2471 6145 / 2471 6149	Agra'haram : 0427 - 226 6405 / 226 5405
			Tenkasi :04633 - 226 658 / 226 659
			Thanjavur :04362 - 278 571 / 278 572
			Thiruvavur : 04366- 223 571 / 223 572
			Tiruchendur :04639 -223 020 / 223 021
			Thachanallur : 0462 - 233 5194 / 290 5194
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