



# BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

## 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\* & 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. Disclaimers: The complete name of Tata AIA Diamond Savings Plan is Tata AIA Life Insurance Diamond Savings Plan (UIN: 110N133V05- A Non-Linked, Participating Individual Life Insurance Savings Plan. \*A Guaranteed Income As a % of Assured Benefit shall be paid annually commencing from the end of next policy year after premium payment term till maturity of the Policy or till death of the Life Insured, whichever is earlier ~Compound Reversionary Bonus and Terminal Bonus will be based on Company's performance and are not guaranteed. ^Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Income Tax Laws are subject to change from time to time. Tata AIA Life Insurance Company Ltd does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefit available to you. This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. Insurance cover is available under this product. Riders are not mandatory and are available for a nominal extra cost. For more details on the benefits, premiums and exclusions under the riders please refer to the Rider Brochure or contact our Insurance Advisor or visit our nearest branch office. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: [www.tataaia.com](http://www.tataaia.com). • **UIN: 110N133V05** BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFER IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

## AXIS MAX LIFE SMART WEALTH ADVANTAGE GROWTH PAR PLAN

### INSTA INCOME

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

##### Plan Benefits in Detail :

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

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

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

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

##### Eligibility Criteria:

Min. Entry Age : Min. 91 days

Max. Entry Age	Variant \ Policy Term Options	Fixed Policy Term 20 to 40 years	Up to maturity age 85 less Entry Age	Up to maturity age 100 Less Entry Age
Insta Income	70 less PPT	Not Applicable	65	
Policy Continuance Benefit Opted				
Insta Income	60 less PPT	55	N/A	
Policy Continuance Benefit Not Opted				
Policy Term	Insta Income	Yes	No	Yes
Premium Payment Term	With/ Without Policy Continuance Benefit, the available premium payment terms are 6, 7, 8, 10 and 12 years for all the variants			
Premium Payment Mode	Annual, Semi-annual, Quarterly, Monthly			

Insurance is a Subject Matter of the Solicitation. Disclaimers: This is a Non-Linked Participating Individual Life Insurance Savings Plan I **UIN: 104N135V03** Bonuses represent your share in profit of the company's participating fund. Bonuses are, therefore, not guaranteed and are based on performance of the participating fund. Bonus rate is paid as a percentage of the 'Sum Assured on Maturity' and will be declared at the end of financial year. The risk factors of the bonuses projected under the product are not guaranteed. Past performance constrains any indication of future bonuses and these are subject to the overall performance of the insurer in terms of investments, management of mortality and lapses. ^ Early Income (Advance Income) refers to the applicable Survival Benefits, the survival benefits start from 1st policy year\* for Insta Income Variant only. \*\*Applicable if the policyholder has chosen Frequency as Annual for Survival Benefit Payouts. Survival benefits are payable in arrears for all frequencies. %Cash Bonus (if declared) is a % of Annualized Premium and shall depend on the Cash Bonus Payout Frequency. Age of the life insured, Premium Payment Term, PCB Option and Plan variant. @Policy Continuance Benefit is available in all plan variants except for 100 minus Age at Entry Variant & Accidental Death Benefit (ADB) is available in all plan variants for ages greater than or equal to 18 years. ADB cover is restricted to 80 years of age. Axis Max Life Smart Wealth Advantage Growth Par Plan (UIN: 104N135V03) is a non-linked participating Individual Life Insurance Savings plan which provides Cash Bonuses and Terminal Bonus, which are variable in nature and declared by the company from time to time. For further information on the product and its plan variants please refer to the Prospective. 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: 111 Floor, DLF Square Building, Jacaranda Marg, DLF City Phase II, Gurugram - 122 (Haryana). Insurance is the subject matter of solicitation. For more details on the risk factors, Terms and Conditions, please read the prospectus carefully before concluding a sale. You may be entitled to certain applicable tax benefits on your premiums and policy benefits. Please note all the tax benefits are subject to law prevailing at the time of payment of premium or receipt of benefits by you. Tax benefits are subject to changes in tax laws. Customer Helpline Number: 1860 120 5577. Website: <https://www.axismaxlife.com>. SMS 'LIFE' to 5616188. ARN: AxisMaxLife/SWAG PAR Insta Income Writeup/ November 2025 (IRDAI Regn. No. 104. BEWARE OF SPURIOUS / FRAUD PHONE CALLS! IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums Public receiving such phone calls are requested to lodge a police complaint.

## AXIS MAX LIFE SMART WEALTH ANNUITY GUARANTEED PENSION PLAN

### A NON-LINKED NON-PARTICIPATING INDIVIDUAL/ GROUP GENERAL ANNUITY SAVINGS PLAN

#### Features:

- Design your policy from wide range of Deferred annuity options.
- Opt for flexible premium payments; decide income timings with ease.
- Stay ahead of inflation and boost your annual income with increasing annuity variants.
- Choose when and how much return of premium you require to meet your financial goals.
- Get guaranteed+ lifelong annuity for you and your loved ones.
- With advance annuity option, you can take your next 5 year annuities in advance as a lumpsum.

#### Benefits in Details:

##### Deferred Annuity Option: Sub- Variants are available under this option:

- a. Single Life with Death Benefit till Deferment Period - Limited Premium
- b. Joint Life with Death Benefit till Deferment Period - Limited Premium
- c. Single Life with Death Benefit for Life - Limited Premium
- d. Joint Life with Death Benefit for Life - Limited Premium

##### For variants a, b, c & d (i.e. variant with limited premium):

A fixed annuity amount, guaranteed at policy inception shall be payable in arrears after the expiry of the deferment period till death of the annuitant(s), provided all premiums have been paid during the premium payment term. For limited premium variants, Fixed Annuity Amount = Base Annuity + Loyalty Annuity. Loyalty Annuity is 20% of the Base Annuity and shall accrue on completion of deferment period. Loyalty Annuity shall be payable in arrears along with the Base Annuity payout as per chosen Annuity payment mode

##### Eligibility Criteria for Deferred Annuity:

Sub-variant	Min Age Entry	Max. Age Entry	Annuity/Policy Term	Premium payment Term
c. Single Life with Death Benefit till Deferment Period - Limited Premium	25 yrs	85 yrs	Till Death of The Annuitant	5 to 12 yrs
d. Joint Life with Death Benefit till Deferment Period - Limited Premium	25 yrs	85 yrs	Till Death of Last Survivor	5 to 12 yrs
c. Single Life with Death Benefit for Life - Limited Premium	25 yrs	85 yrs	Till Death of The Annuitant	5 to 12 yrs
d. Joint Life with Death Benefit for Life - Limited Premium	25 yrs	85 yrs	Till Death of Last Survivor	5 to 12 yrs
Premium Payment Mode	Limited premium: Annual, Semi-annual, Quarterly, Monthly			

Insurance is a Subject Matter of the Solicitation. Disclaimers: Product Name: Axis Max Life Smart Wealth Annuity Guaranteed Pension Plan **UIN: 104N137V07** The guaranteed benefits are applicable only if all due payments are paid. Non-Linked Non-Participating Individual/Group General Annuity Savings Plan | UIN: 104N137V07. \*As per India Retirement Index Study (IRIS 4.0) 2024 conducted by Axis Max Life Insurance in association with Kantar. Annuities purchased under NPS payable to Non-resident Indians (NRIs)/Overseas Citizens of India (OCIs) are subject to Tax deducted at source (TDS). Further repatriation of the corpus, if any will be subject to applicable laws and regulatory provisions of IRDAI/PRFDA/ RBI. \$ Available in Increasing Immediate Annuity Variant only. Axis Max Life Insurance Limited is a Joint Venture between Max Financial Limited and Axis Bank Limited. Corporate Office: Plot No. 90C, Sector 18, Udyog Vihar, Gurugram (Haryana)-122 015. For more details on the risk factors, Terms and Conditions, please read the sales and rider prospectus carefully concluding a sale. You can call us on our Customer Helpline No. 1860 120 5577 or SMS 'LIFE' to 5616188 or Website: <https://www.axismaxlife.com>. ARN: AxisMaxLife/SWAG Pension Writeup/October 2025 (IRDAI Regn. No. 104. BEWARE OF SPURIOUS / FRAUD PHONE CALLS! IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums Public receiving such phone calls are requested to lodge a police complaint.

## BLUECHIP CORPORATE INVESTMENT CENTRE PRIVATE LIMITED

AMFI Registered Mutual Fund Distributor, Registration No.: ARN - 0016,

Valid Till : 18.02.2027 CIN : U65990MH1996PTC096899

Regd. Off.: 101, 1st Flr, Majithia Chambers, Abdul Razak Alana Marg, Fort,

Mumbai - 400 001. Tel.: 2265 9033 / 2265 9034

Email: support@bluechipindia.co.in www.bluechipindia.co.in

## BLUECHIP INSURANCE BROKING PRIVATE LIMITED

IRDAI Licence No.: 365, Direct Broker (Life & General), Valid Till : 13.12.2028

CIN : U66010MH2006PTC161904 Admn. Office : 12, Vardhaman Complex,

L.B.S. Marg, Vikhroli (W), Mumbai - 400 083. Tel.: 2578 7047

Email.: customer.support@bluechipinsurance.co.in



## INVESTMENTS

## LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN.)

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)		
				12 Mths	24 Mths	36 Mths
Bajaj Finance Limited	CRISIL AAA	15,000/-	M/Q/H/A/C	6.60	6.95	6.95
ICICI Home Finance	CRISIL AAA	10,000/-	M/Q/A/C	6.75	6.85	6.90
Mahindra Finance Limited	CRISIL AAA	5,000/-	M/Q/H/A/C	6.60	7.00	7.00
Sundaram Home Finance	ICRA AAA	10,000/-	M/Q/A/C	6.70	7.00	7.00

\* Fixed Deposit Accepted in select cities, please contact our branches for details at the latest interest rates.  
 \* Fixed Deposit Investments are unsecured in Nature. Investors are advised to go through the financial reports of the company before investing.

## 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.

## MUTUAL FUND NFO

## MAHINDRA MANULIFE INNOVATION OPPORTUNITIES FUND

Type of Scheme : An open-ended equity scheme following the innovation theme

Category : Equity - Thematic

Fund Manager : Ms. Kirti Dalvi & Mr. Renjith Sivaram

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

Minimum Amt. : Rs. 1000/- and in multiples of Re. 1/- thereafter

Benchmark : NIFTY 500 TRI

Exit Load : 0.5% for redeemed / switched out within 3 Months.

**NFO Closes on : 23rd January, 2026**

## 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)

## LIC'S NAV JEEVAN SHREE - PLAN NO. 911

## SINGLE PREMIUM PAY OPTION

## Key Features -

- ◆ Guaranteed Addition @ Rs. 85 per Rs. 1000/- Basic Sum Assured
- ◆ Settlement Option On Maturity / Death.
- ◆ Attractive Rebate for existing policyholder.
- ◆ Provision for granting loan during the Policy Term.

A NON-PAR, NON LINKED, LIFE, INDIVIDUAL, SAVINGS PLAN Insurance is the subject matter of the solicitation



UIN : 512N390V01, Plan No.: 911

## Single Premium Payment Plan

## LIC'S NAV JEEVAN UTSAV - PLAN NO. 771

(A NON-PAR, NON-LINKED, INDIVIDUAL, SAVINGS, WHOLE LIFE INSURANCE PLAN

## Key Features -

- ◆ Whole life insurance with limited premium payment
- ◆ Two benefit options available
- ◆ Option I - Regular Income Option II – Flexi Income
- ◆ Guaranteed Additions throughout Premium Paying Term.
- ◆ Flexibility to choose Premium Paying Term from 5 Yrs to 16 Yrs
- ◆ Benefit of attractive High Sum Assured Rebate
- ◆ Minimum Basic Sum Assured Rs. 5 Lacs

A NON-PAR, NON LINKED, INDIVIDUAL, SAVINGS, WHOLE LIFE INSURANCE PLAN Insurance is the subject matter of the solicitation

## SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 31/12(Cr.)	NAV Rs. 09/01	Growth (%) 3 Yrs	Growth (%) 5 Yrs	Fund Name	Corpus 31/12(Cr.)	NAV Rs. 09/01	Growth (%) 3 Yrs	Growth (%) 5 Yrs
<b>EQUITY - ELSS FUNDS</b>									
Aditya Birla SL ELSS Tax Saver	15,414.99	61.89	14.74	10.12	Mahindra Manulife Large & Mid Cap	2,776.86	27.28	16.27	17.39
Bandhan ELSS Tax Saver	7,333.38	155.44	14.99	17.81	Motilal Oswal Large & Midcap	15,055.38	32.38	23.59	20.94
Canara Rob ELSS Tax Saver	9,021.61	177.18	14.86	14.21	Nippon India Vision Large & Mid Cap	6,896.30	1,478.57	20.53	18.03
DSP ELSS Tax Saver	17,609.03	143.63	19.34	18.27	SBI Large & Midcap	37,443.21	644.60	17.53	18.31
Franklin India ELSS Tax Saver	6,693.46	1,475.56	17.48	17.26	Sundaram Large and Mid Cap	6,986.67	86.59	15.99	15.94
HDFC ELSS Tax saver	17,163.37	1,442.65	20.51	20.68	Tata Large & Mid Cap	8,683.19	512.75	12.29	14.60
HSBC ELSS Tax saver	4,108.91	134.58	19.40	15.62	UTI Large & Mid Cap	5,635.04	185.07	21.53	20.35
HSBC Tax Saver Equity	243.60	94.12	18.44	16.21	<b>EQUITY - LARGE CAP FUNDS</b>				
ICICI Pru ELSS Tax Saver	14,768.86	951.37	15.92	15.41	Aditya Birla SL Large Cap	31,386.27	540.95	15.36	14.52
Kotak ELSS Tax Saver	6,452.11	116.09	14.75	15.69	Bandhan Large Cap	2,050.87	79.20	17.10	14.04
LIC MF ELSS Tax Saver	1,097.43	152.21	15.97	13.23	Canara Rob Large Cap	17,492.95	63.87	15.07	13.21
Mahindra Manulife ELSS Tax Saver	973.16	28.89	14.54	15.50	DSP Large Cap	7,284.55	479.58	17.44	13.78
Motilal Oswal ELSS Tax Saver	4,341.48	49.42	21.92	18.41	Franklin India Large Cap	7,971.79	1,060.96	15.14	13.62
Nippon India ELSS Tax Saver	15,260.29	129.12	16.52	17.59	HDFC Large Cap	40,604.33	1,170.72	15.57	16.29
SBI ELSS Tax Saver	32,608.80	443.78	22.68	20.10	HSBC Large Cap	1,912.18	491.79	15.22	12.84
UTI ELSS Tax Saver	3,761.85	208.00	13.72	12.54	ICICI Pru Large Cap	78,501.91	113.80	17.60	16.76
<b>EQUITY - FLEXI CAP FUNDS</b>									
Aditya Birla SL Flexi Cap	25,098.31	1,861.21	17.80	15.03	Kotak Large Cap	11,086.61	586.18	15.05	14.05
Axis Flexi Cap	13,025.69	26.34	14.65	11.15	LIC MF Large Cap	1,493.29	56.20	11.70	10.54
Bandhan Flexi Cap	7,707.90	212.28	15.78	14.12	Mahindra Manulife Large Cap	755.51	23.63	14.07	13.49
Canara Rob Flexi Cap	13,760.07	344.11	15.22	14.01	Nippon India Large Cap	50,875.69	92.38	18.65	18.93
DSP Flexi Cap	12,327.61	103.47	17.50	14.39	SBI Large Cap	55,879.13	95.66	14.42	13.80
Franklin India Flexi Cap	19,971.64	1,644.52	17.64	17.99	Sundaram Large Cap	3,363.64	21.46	11.72	12.33
HDFC Flexi Cap	96,294.99	2,064.47	21.23	22.56	Tata Large Cap	2,839.57	516.31	14.47	14.74
HSBC Flexi Cap	5,227.12	219.35	18.99	15.96	UTI Large Cap	13,321.57	279.24	12.89	12.07
Kotak Flexicap	56,459.51	86.55	16.19	14.71	<b>EQUITY - MID CAP FUNDS</b>				
LIC MF Flexi Cap	1,062.62	100.35	15.37	11.80	Aditya Birla SL Midcap	6,300.76	790.77	20.58	18.86
Motilal Oswal Flexi Cap	13,862.07	60.38	22.23	14.21	Axis Midcap	31,717.15	111.37	18.97	16.44
SBI Flexicap	23,684.83	111.36	13.38	12.99	DSP Midcap	19,585.60	148.28	19.58	14.75
Tata Flexi Cap	3,698.56	24.67	16.13	13.16	Franklin India Mid Cap	12,831.02	2,762.18	21.70	18.27
<b>EQUITY - FOCUSED FUNDS</b>									
Aditya Birla SL Focused	8,209.41	148.35	16.79	14.56	HDFC Mid Cap	92,641.55	201.26	24.82	24.12
Bandhan Focused	2,059.19	86.49	18.59	13.51	HSBC Midcap	12,439.62	395.94	23.71	19.19
DSP Focused	2,686.67	55.71	19.45	13.80	ICICI Pru Midcap	7,132.04	309.32	22.40	20.92
Franklin India Focused Equity	12,649.23	109.16	15.07	17.33	Kotak Midcap	60,636.84	135.13	20.83	20.92
HDFC Focused	26,537.49	237.95	20.93	23.27	LIC MF Midcap	345.56	28.62	19.34	16.18
HSBC Focused	1,718.20	25.64	16.86	14.56	Mahindra Manulife Mid Cap	4,294.84	33.67	23.88	22.18
ICICI Pru Focused Equity	14,568.53	97.17	22.80	20.57	Motilal Oswal Midcap	36,880.18	98.47	24.82	26.33
Kotak Focused	3,971.58	26.83	17.12	15.95					



## ICICI PRU GUARANTEED PENSION PLAN FLEXI

## A Non-Participating Non-Linked Individual Savings Deferred Annuity Plan

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

## Key Features:

- Guaranteed<sup>#</sup> annuity for your entire life with an option of return of premiums paid<sup>6</sup>
- Wide range of annuity options available to suit your retirement needs
  - ◆ Choice of Joint Life annuity options & Waiver of Premium<sup>2</sup> feature to help secure the happiness of your loved ones
  - ◆ Choice of increasing<sup>3</sup> annuity options that will give you inflation hedged retirement income in your golden years
- Wide range of options to give you choice of how long you want to pay premiums and choice of when to start your annuity as per your specific requirements
- Access to funds in times of need with Special Withdrawal Feature<sup>1</sup>
- Option to receive annuity amount on a Monthly, Quarterly, Half-yearly or Yearly basis
- "Save the Date"<sup>4</sup> feature to receive your annuity on any date of your choice
- Option to "Top-up"<sup>5</sup> your plan as and when you have additional funds to invest

## Annuity options available to suit your retirement needs:

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

**Tax Benefit:** Tax benefits may be available as per the prevailing Tax laws<sup>7</sup>. #T&C apply\*

## Eligibility Criteria:

Age at Entry	: Minimum : 40 yrs (Primary Annuitant), 30 yrs (Secondary Annuitant)
	: Maximum: 70 years
Premium Payment Term	: 2 to 15 Years
Deferment Period	: Premium Payment Term chosen to 15 years (in multiples of 1 year)
Minimum Annuity Amount	: Rs.12,000/- per annum
Premium Payment Frequency	: Annual, Half yearly, Monthly
Annuity Payout Mode	: Annual, Half yearly, Quarterly, Monthly

Insurance is a Subject Matter of the Solicitation. Disclaimer: \*The annuity amount is informed to you at the time of availing the plan and is guaranteed and unchanged for life. Guaranteed Benefits will be payable subject to all due premiums being paid. Guaranteed Annuity will start based on the income start year chosen by you. The maximum withdrawal permitted at any time shall not exceed 60% of Total Premiums Paid as on date of request, less the amount previously withdrawn (if any) as Special withdrawals. The minimum amount of lumpsum withdrawal will be Rs 5,000 at the time of each exercise. The withdrawal amount will be paid as a lump sum in return for a reduction in future annuity payments and other benefits payable under the policy. The number of times you will be permitted to make part withdrawals over the policy term is limited to 3. For more details on the terms and conditions applicable under this feature, refer to clause of 12 of "Terms and conditions".<sup>2</sup> You can opt for waiver of premium benefit with Joint Life options – Joint Life with Return of Premium & Joint Life without Return of Premium. On death of the Primary Annuitant during the premium payment term, the future premiums will be waived off and the applicable benefit will continue to be paid to the Secondary Annuitant. On selection of waiver of premium benefit, separate annuity rates for Joint Life options will be applicable.<sup>3</sup> Under increasing annuity options the annuity amount increases every year at a rate of 5% p.a. of the annuity amount payable in the first year after completion of deferment period.<sup>4</sup> At the time of buying the policy, you can choose to receive the annuity on any one date, to coincide with any special date. This option needs to be selected at policy inception or before the first annuity payment. The date chosen should be succeeding the due date of the first annuity payment.<sup>5</sup> You can increase your annuity at any time by paying an additional premium (top-up premium). There's no restriction on the premium amount you need to pay to avail a top-up. The additional annuity payable will be calculated as per the then prevailing annuity rates and age of the Annuitant at the time of payment of additional premium. This option can be chosen anytime during the deferment period only and while the policy is in-force, and all due premiums have been paid.<sup>6</sup> If the Return of Premium option is chosen, you can get back your total premiums paid in case of death of the annuitant. Tax benefits may be available as per the prevailing Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premium paid and benefits received.

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## HDFC LIFE CLICK 2 ACHIEVE PAR ADVANTAGE

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

## Features:

- ✓ Life Insurance Cover for financial security of your family
- ✓ Additional Life Coverage – Flexibility to choose additional life option for your spouse
- ✓ Policy Continuance Benefit (PCB) – Get Waiver of future premium on death of Life Assured + Get Death Benefit as lumpsum immediately + Future benefits continue to nominee or survivor
- ✓ Option to choose from 7x / 11x annualized premium as life cover for age < 50 and 5x/11x annualized premium as life cover for age >= 50
- ✓ Premium Offset - Feature to offset your premium against cash bonus and/or guaranteed payouts as applicable
- ✓ Paid Up Additions – Feature to convert part or full cash bonus payable into Paid-Up Additions
- ✓ Deferral of Survival/Income Benefit – Feature to accrue the cash bonus and/or guaranteed pay-out and take it as lumpsum when required
- ✓ Optional Riders – Enhance your protection coverage with rider options on payment of additional premium
- ✓ Online Sales - This Product is also available for online sale
- ✓ Tax benefits - You may be eligible for tax benefits as per prevailing tax laws

## Plan Options available:

1. **Lumpsum** - This plan option offers a guaranteed lumpsum payable at maturity along with additional non guaranteed benefit in the form of regular reversionary bonus (if any) and terminal bonus (if any)
2. **Balanced Income** - This plan option offers a guaranteed lumpsum payable at maturity along with additional non guaranteed benefit in the form of regular cash bonus (if any) and terminal bonus (if any). The plan option aims to enable higher accumulation by providing more weightage to the lumpsum payable on maturity. The regular cash bonus (if any) shall be payable during the pay-out period.
3. **Early Income** - This plan option offers a regular cash bonus (if any) during the pay-out period. In addition, there will be a guaranteed lumpsum payable at maturity along with terminal bonus (if any).
4. **Enhanced Income** - This plan option offers a regular cash bonus (if any) during the pay-out period, with cash bonus linked to increasing multiple of Sum Assured on Maturity. In addition, there will be a guaranteed lumpsum payable at maturity along with terminal bonus (if any).
5. **Guaranteed Income** - This plan option offers a guaranteed pay-out of 10% of Basic Sum Assured payable every year during the pay-out period. In addition, it offers non-guaranteed benefits in the form of regular cash bonus (if any) during the pay-out period and terminal bonus (if any).

## Benefits in details:

**Death Benefits** - On death of the Life Assured during the Policy Term and provided that all Premiums which have fallen due have been paid, the Death Benefit payable shall be highest of the following

**Lumpsum:** a) Sum Assured on Death plus accrued Reversionary Bonus (if any) plus Interim Reversionary Bonus (if any) plus Terminal Bonus (if any)\* b) 105% of Total Premiums Paid as on the date of death

**Balanced Income, Early Income, Enhanced Income:** In addition to Accrued cash bonus, as applicable (if not paid earlier) the following shall be payable on death a) Sum Assured on Death plus accrued Reversionary Bonus (if any) plus Interim Reversionary Bonus (if any) plus Terminal Bonus (if any)\*

b) 105% of Total Premiums Paid as on the date of death

**Guaranteed Income:** In addition to Accrued cash bonus and/or guaranteed pay-out, as applicable (if not paid earlier) the following shall be payable on death a) Sum Assured on Death plus accrued Reversionary Bonus (if any) plus Interim Reversionary Bonus (if any) plus Terminal Bonus (if any)\*

b) 105% of Total Premiums Paid as on the date of death

\* Terminal Bonus is only applicable for option where PCB is not opted

Where, Sum Assured on Death shall be equal to Death Benefit Multiple (DBM) x Annualized Premium (for Limited & Regular Pay)

**Survival Benefit:** I. Lumpsum: Survival Benefit is not applicable under this option II. Balanced Income: Survival Benefit shall be equal to: Sum Assured on Maturity X Cash Bonus Rate (if any) III. Early Income: Survival Benefit shall be equal to: Sum Assured on Maturity X Cash Bonus Rate (if any) IV. Enhanced Income – For each Policy year after the end of deferment period, the survival benefit shall be equal to: Sum Assured on Maturity X (1+Increase Factor X Cash Bonus Rate (if any) Where, Increase Factor = (Policy Year – Deferment Period – 1) X 10% V. Guaranteed Income: For each Policy Year, the survival benefit shall be equal to: Basic Sum Assured X Cash Bonus rate plus Guaranteed Payout where, Guaranteed Payout = Basic Sum Assured X 10%

**Maturity Benefit:** On survival of Life Assured till the end of Policy Term following shall be payable as Maturity Benefit for below plan option provided that all Premiums which have fallen due have been paid

**Lumpsum :** a) Sum Assured on Maturity plus b) Accrued Reversionary Bonus\* (if any) plus Interim c) Reversionary Bonus (if any) plus d) Terminal Bonus (if any)

\* Where PCB is opted and death benefit is paid out before maturity, the accrued Reversionary Bonus shall only include the bonus added after the date of death

**Balanced Income, Early Income, Enhanced Income:** In addition to Accrued cash bonus, as applicable, the following shall be payable a) Sum Assured on Maturity plus b) Interim Cash Bonus (if any) plus c) Terminal Bonus (if any)

**Guaranteed Income:** In addition to Accrued cash bonus and/or guaranteed pay-out, as applicable, the following shall be payable a) Sum Assured on Maturity plus b) Interim Cash Bonus (if any) plus c) Terminal Bonus (if any)

**Tax Benefits:** Tax Benefits may be available as per prevailing tax laws. You are requested to consult your tax advisor.

## Eligibility

Minimum Age at Entry<sup>1</sup> (Yrs) : Without PCB 0 (30 days)<sup>2</sup> : With PCB 18<sup>2</sup> (In case "Additional Life" option is selected, minimum entry age shall be 18 yrs for both the lives)

Premium Payment Term (Yrs) : 5, 6, 8, 10, 12

Deferment Period (Yrs)<sup>4</sup> : 0 to 12

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

Policy Term (Years) : 20 to 40 years

\*Risk cover starts from date of commencement of policy and the policy will vest on the Life Assured on attainment of age 18 years<sup>3</sup> For 'Additional Life Option', minimum entry age is 18 years for both the lives. In case of Additional Life, the above limit will be applicable for both the lives. This is applicable for the plan options - 2, 3, 4 and 5, wherein any cash bonus and/or guaranteed pay-out, as applicable, are payable. A policy with deferment period shall participate in profits from inception. Any surplus during the deferment period shall continue to accumulate in the fund and the bonus declaration shall commence after completion of deferment period. All ages mentioned above are ages as on last birthday.

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## EDELWEISS LIFE – GUARANTEED FLEXI STAR

## An Individual, Non-Linked, Non-Participating, Savings, Life Insurance Product

## Features:

- ✓ Secures your family's financial future through life insurance cover
- ✓ Secures your future goals with a plan which offers stable assured returns in the form of Lumpsum or Lumpsum plus Income.
- ✓ Flexibility to customise your plan with different Plan Options, Policy Terms, Premium Payment Terms, Level of Income, Income Duration, year when you wish to start your income.
- ✓ Option to add riders to enhance your protection at an additional premium.

## Benefits in Detail : Two Plan Options available:

**Lump Sum Option :** If you choose this option, on survival till the end of the policy term, you will receive a Maturity Benefit in lumpsum equal to Sum Assured on Maturity plus accrued Guaranteed Additions provided the policy is in-force<sup>5</sup>

**Lump Sum Plus Income Option:** If you choose this option, you will receive an Income Benefit Pay-out as survival benefit for the Income Duration chosen by you. This Income Benefit Pay-out will start from the end of 2nd policy year falling after the completion of the Premium Payment Term (PPT), payable in arrears till maturity or death of the Life Assured, whichever is earlier provided the policy is inforce.

**Death Benefit:** The Death Benefit under this plan option is Sum Assured on Death.

If Sum assured on death multiple 10 is chosen, the Sum Assured on Death at any point of time, provided the policy is in-force is highest of: a. 10 times the Annualized Premium b. Any Absolute amount assured to be paid on death c. 10 times the Annual Premium

**Maturity Benefit :** In addition to the last income pay-out, Maturity Benefit equal to Sum Assured on Maturity will be payable as a lumpsum on the maturity if the Life Assured survives till the end of the Policy Term, provided the policy is in-force. The Sum Assured on Maturity is maximum of (10 or PPT) times the Annualized Premium.

**Tax Benefits :** You may be eligible for tax benefits as per applicable tax laws. Tax benefits are subject to change in the tax laws.

## Plan at a Glance

Entry Age for Life Insured

Plan Option	PPT (In Yrs)	Minimum Age	Maximum Age	SAD Multiple	
Lumpsum	5 to 7 Yrs	0 Yrs	55 Yrs	10	
			60 Yrs	7 / 5	
	8 to 12 Yrs		65 Yrs	10	
			70 Yrs	7 / 5	
Lump Sum Plus Income	5 to 7 Yrs	0 Yrs	50 Yrs	10	
			55 Yrs	7 / 5	
	8 to 12 Yrs		65 Yrs	10	
			70 Yrs	7 / 5	

Premium Payment Term (PPT) (in yrs) : 5 to 12 (For All Plan Options)

Policy Term (PT) (in yrs) Lump Sum : PPT : 5-8 Yrs , Policy Term : 10 - 40 Yrs

PPT : 9-12 Yrs, Policy Term : 15 - 40 Yrs

Lump Sum with Income : 19 - 43 depending on the premium paying term.

Mode of Premium payment : Annual, Half Yearly, Quarterly & Monthly (For All Plan Options)

Insurance is a Subject Matter of the Solicitation. Disclaimer: Edelweiss Life – Guaranteed Flexi STAR is an Individual, Non-Linked, Non-Participating, Savings, Life Insurance Plan. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws. The tax benefits

## LIFE &amp; HEALTH INSURANCE

## BAJAJ LIFE GUARANTEED PENSION GOAL II

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

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

## Key Features:

- Guaranteed<sup>2</sup> income throughout life: Your annuity amount is guaranteed<sup>2</sup> at policy inception and is paid regularly as per your choice and need (Yearly/Half-yearly/Quarterly/Monthly)
- Wide range of Annuity Options: Choose from a wide range of Annuity options to meet your Lifestyle goals
- Choose when your second innings starts: Annuity starts immediately or after a few years as per your choice and need
- Ensure your family's lifestyle goals are met even when you are not around: Option for Joint life annuity with 50% or 100% annuity payable to your spouse after your death
- Return of cost (Purchase price): Option to receive Return of Purchase Price (ROP) on death or as Survival Benefit
- Flexibility to choose Return of Purchase Price %: Option to choose 50% to 100% Return of Purchase Price on death

## Annuity Options Available:

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

## Some selected annuity options:

- Option A: Life Annuity:** Annuity will be payable to you throughout life
- Option B: Life Annuity with Return of Purchase price (ROP<sup>1</sup>) on death:** Annuity will be payable to you throughout life and on death X% of the Purchase price will be returned to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100% (both inclusive), as chosen by you at inception.

- Option F: Joint Life Last Survivor with 100% of Annuity to spouse & with Return of Purchase price (ROP<sup>1</sup>) on death of Last Survivor :** Annuity will be payable to you throughout life and on death, your spouse will receive 100% of the prevailing Annuity amount throughout his/her life.

On death of the Last Survivor, X% of the Purchase price will be returned to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100% (both inclusive), as chosen by you at inception

**Deferred Annuity:** Pay a lump sum or regular/limited Premium and Annuity pay-out will start after the deferment period, chosen by you at inception. In case of death during Deferment Period, an amount equal to Death benefit factor \* Total Premiums Paid, subject to a minimum of 105% of Total Premiums Paid, shall be payable to the nominee

## Some selected annuity options:

- Option A: Life Annuity:** Annuity will be payable to you throughout life.
- Option B: Life Annuity with Return of Purchase Price (ROP<sup>1</sup>) on death:** Annuity will be payable to you throughout life and on death after the Deferment period, an amount equal to X% of Total Premiums Paid shall be paid to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100%, as chosen by the you at inception.

- Option F: Joint Life Last Survivor with 100% of Annuity to spouse & with Return of Purchase Price (ROP<sup>1</sup>) on death of Last Survivor:** Annuity will be payable to you throughout life and on death, your spouse will receive 100% of the prevailing Annuity throughout his/her life. On death of surviving life after the Deferment period, an amount equal to X% of Total Premiums Paid shall be paid to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100%, as chosen by the you at inception.

The Purchase Price is the single Premium or the sum of all regular/limited Premiums paid (including in a paid-up policy); excluding any GST/any other tax as may be applicable from time to time.

For details on other annuity options, please refer to sales brochure on <https://www.bajajallianzlife.com/>

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

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

## Eligibility Criteria:

Min. & Max Age Entry (For Single & Joint Lives)	Immediate - Min. 30 Yrs, Max. 85 Yrs Deferred - Min. 35 Yrs, Max. 84 Yrs (Subject to Annuity starting at a maximum age of 85 years)
Annuity Amount (Minimum)	Yrly - Rs. 12,000/-, Half Yrly - Rs. 6,000/-, Qtrly - Rs. 3,000/-, Mthly- Rs. 1000/-
Min & Max Premium	As per minimum/maximum Annuity instalment As per prevailing Board Approved Underwriting Policy
Premium Payment Term	Regular/Limited Premium (Deferred Annuity) Minimum – 2Yrs, Maximum -12 years Single Premium (Immediate/Deferred Annuity) – Single Pay

If a life assured (Annuitant) or nominee/legal heirs under a deferred pension Policy with BALIC uses the proceeds from that Policy to purchase this Policy, then, the entry ages will not apply. If this product is purchased as QROPS through transfer of UK tax relieved assets, the minimum entry age for payment of annuity will be governed by the rules defined by HMRC from time to time.

\*Conditions Apply - The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure.

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## MANIPALCIGNA SARVAH

## THE COMPLETE HEALTH INSURANCE

## Key Benefits

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

## Benefits under the plan:

## Sarvah Pratham:

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

\*Optional cover on payment of additional premium

## Sarvah Uttam:

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

\*Optional cover on payment of additional premium

## Sarvah Param:

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

\*Optional cover on payment of additional premium

## Eligibility

Age at Entry	- Min. Entry Age - Child - 91 days, Adult - 18 years, Max. Entry Age - No Limit
Cover Type	- Individual/Multi-individual and family floater
Policy Period	- 1, 2 and 3 years
Premium Payment Mode -	Single, Half yearly, Quarterly, Monthly.
Relationships covered	- Self, Spouse, Live-in partner, Children, Father, Mother, Father-in-law, Mother in-law, Son-in-law, Daughter-in-law, Grand-parents, Grandchildren, Uncle, Aunt, Nephew, Niece, Brother, Sister, Sister in law, Brother in-law

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## CARE HEALTH INSURANCE – ULTIMATE CARE

In today's world, many people hesitate buying health insurance as they often feel that their hard-earned money is not utilized wisely when they don't claim on their health insurance. That's why Care Health Insurance presents – the ultimate evolution in health Insurance. It not only secures you financially from treatment costs of medical exigencies but also pays back your first year's base premium if you don't make a claim for 5 consecutive years. Moreover, it offers loyalty rewards for staying healthy in the long term.

## Product Highlights

- Premium Payback\* - Refund of first year's base premium after every 5 claim-free years
- Infinity Bonus<sup>^</sup> - Enjoy unlimited 100% cumulative bonus of your sum insured every year, even if you claim
- Loyalty Boost<sup>#</sup> - Additional sum insured equivalent to first policy year's sum insured after 7 claim free years
- Tenure Multiplier<sup>##</sup> - Combine annual sum insured of multi-year policy for a single claim
- Wellness Discount\*\* - Get up to 30% discount on renewal premium
- MediVouchers - Save more with 2 pharmacy vouchers worth Rs. 250 each on 1st renewal
- Welcome Discount<sup>^</sup> - Up to 30% discount on premium for new policy buyers

## Product Benefits

- All day care treatments covered
- Coverage for in-patient care up to sum insured
- No sub-limits on modern or conventional treatments
- AYUSH treatment covered up to sum insured
- Coverage for treatment expenses at home up to 100% of sum insured under domiciliary hospitalization
- Organ donor covered up to sum insured
- Up to 60 days pre-hospitalization and 90 days post-hospitalization coverage
- Same wait period for new born<sup>^</sup>
- Any mode of transport is covered up to sum insured under ambulance cover
- Tax benefits under section 80D of IT act 1961##

## Eligibility Criteria

- Entry age - Minimum - Adult: 18 years, Child: 91 days
- Entry age - Maximum - Adult: Lifelong, Child: 24 years
- Exit age - Adult: Lifelong, Child: 25 years
- Lifelong renewability
- Cover type - Individual: max up to 6 persons | Floater: max up to 2A2C
- Tenure options - Up to 5 years
- Waiting period
  - Initial waiting period - 30 days for any illness (except accidental injury)
  - Named ailment waiting period - 24 months of continued coverage
  - Pre-existing disease waiting period – 36 months of continued coverage

## Footnote:

\*This is an Optional Benefit that is pre-added in the sales proposition. Available on payment of additional premium. In case no hospitalisation related claim is made for the preceding 5 consecutive Policy Years, then 1st Policy Year premium of base plan shall be refunded in every block of 5 years subject to subsequent renewal of Policy. Base premium is the premium excluding optional benefits. <sup>^</sup> This is an optional benefit available on payment of additional premium. <sup>#</sup> Provided no hospitalisation related claim has been made in 7 preceding Policy Years. Waiting Period shall be waived off for this additional Sum Insured. If there is an increase in Sum Insured, the original Sum Insured at the Policy's inception will be considered and in case of decrease in sum insured, the reduced sum insured will be considered. <sup>\*\*</sup> This is an optional benefit (wellness benefit) that is pre-added in the sales proposition. Available on payment of additional premium. <sup>##</sup> This is an optional benefit that is pre-added in the sales proposition. Available on payment of additional premium with multi tenure policies and only one claim is payable in the entire policy term under this benefit. <sup>\*\*</sup> Discounts on premium are available only for the first 3 years - 30% discount in first year, 20% discount in second year and 10% discount in 3rd year. <sup>^</sup> <sup>^</sup> If added in the policy within 90 days of birth. <sup>##</sup> As per section 80D of Income Tax Act, an Adult (aged between 18 & 60 years) can save tax on a premium paid by him/her up to Rs. 25,000 for his & his family's policy & up to Rs. 50,000 for his/her senior citizen parents (aged 60 years & above). Tax Benefits under the policy will be as per the prevailing Income Tax laws and are subject to amendments from time to time. For tax related queries, contact your independent tax advisor.

Disclaimers: Care Health Insurance Limited Registered Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019 Correspondence Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009 (Haryana) Website: [www.careinsurance.com](http://www.careinsurance.com) Submit Your Queries/Requests: <https://www.careinsurance.com/contact-us.html> Toll free (WhatsApp number): 8860402452. This is only summary of selective features of product . For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please seek the advice of your insurance advisor if you require any further information or clarification. Insurance is a subject matter of solicitation. CIN: U66000DL2007PLC161503 UAN: 26017077 IIN: CHIHLIP25044V012425 IRDAI Registration Number – 148



## 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
Hasithanupuram	: 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 Ltr	: 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

## 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</td	

## BLUECHIP OFFICES IN INDIA

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  
 Belgaria : 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  
 Chinor 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 : 033-4008 1563 / 4003 7172  
 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  
 Italgachha 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 : 033-25234603 / 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  
 Panchanatala 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  
 Utarpara : 033-4809 9616 / 4809 9617  
 Asansol : 7596025210 / 9147104310  
 Berhampore : 0348- 225 5254 / 225 5154  
 Contai : 03220-259 004 / 259 005  
 Bardhaman : 0342- 264 7835 / 264 7814  
 Cooch Behar : 09147105247 / 222 217  
 Darjeeling : 0354- 225 4477 / 225 4478  
 Durgapur : 0343- 254 5654 / 254 5665  
 Haldia : 03224- 272 252 / 272 253  
 Kalyani : 033-2582 0170 / 2582 0174  
 Kharagpur : 03222- 225 023 / 225 028  
 Krishnanagar : 03472- 251 002 / 251 003  
 Malda : 03512- 265 939 / 265 784  
 Mangalbari : 03512-260 085 / 260 086  
 Naihati : 033-2581 2113 / 2581 2114  
 Raniganj : 0341- 244 2111 / 244 2112  
 Serampore : 033-4801 2305 / 4801 2309  
 Siliguri : 0353- 405 4041 / 405 4042  
 Tamluk : 03228- 263 264 / 263 265

## ASSAM

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

## TAMIL NADU

Chennai  
 Adambakkam : 044- 4300 9093 / 4853 0857  
 Adyar : 044- 4526 2864 / 4526 2881  
 Alandur : 044- 4686 7221 / 4796 0038  
 Alwarpet : 044- 2499 0705 / 2466 0068  
 Ambattur : 044- 2657 2782 / 4206 5361  
 Anna Nagar : 044- 26192813 / 2619 2814

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  
 Muggapair : 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  
 Pallikaranai : 044-4807 1933 / 2277 0672  
 Pammal : 044-2248 1053 / 2248 0191  
 Parrys : 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  
 Purasavakkam : 044- 2661 2657 / 3551 0637  
 Royapettah : 044-4782 0659 / 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  
 Thiruvanmiyur : 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  
 K K Nagar : 0431- 245 9153 / 245 9154  
 Srirangam : 0431- 243 3268 / 243 3278  
 Thenjur : 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  
 Dindigul : 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  
 Thirumangalam: 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  
 Puducherry : 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  
 Thiruvur : 04366- 223 571 / 223 572  
 Thachanallur : 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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