

BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

NEW

INDIAFIRST LIFE TULIP PRO PLAN

NEW

A Non-PAR, Unit Linked, Individual Savings Life Insurance Plan - UIN: 143L077V01

Key Features

✓

Safeguard your family’s future with a Life Cover of up to 20X!¹

✓

Additional coverage through inbuilt TERM Rider

✓

Comprehensive cover against Accidental Death & Total and Permanent Disabilities^{1,2}

✓

Grow your wealth with 10 Diverse funds options

✓

Multiple investment strategies to get the best of Market linked returns

✓

Return of Mortality & Allocation Charges to boost your Fund Value³

Reasons to choose Tulip Pro:

Combines insurance and investment - Optimize your benefits as you get a life cover as well as an investment opportunity

Offers significant life cover - Ensures substantial financial protection for your family¹

Market-linked returns - Potential for higher returns through Market-linked investments for long-term growth

Multiple Fund Options & Investment Strategies - Choice of Investment Funds & Investment Strategies based on your risk profile & financial goals

Return of Mortality & Premium Allocation Charge -

Get up to 600% of Premium Allocation charge returned at Maturity^{3,4}

Get back 100% of Mortality charge at Maturity³

Benefits Under the plan:

Maturity Benefit : Get Fund Value at Maturity

Death Benefit - On death, higher of Fund Value or Sum Assured is paid. Where Sum Assured is SA Multiple x Annualised Premium

Rider Benefits -

Term Benefits - Additional Benefit through term protection

Accidental Death Benefit² - Get additional benefit up to 3x Base SA on death due to accident.

Total and Permanent Disability² - Stay covered for additional SA equal to base SA in case of TPD

Eligibility Condition:

Entry Age

: Min.: 18 Years, Max.: 60 Years

Maturity Age

: Min.: 43 Years, Max.: 85 Years

Premium Payment Term

: 6 / 7 / 8 years

Policy Term

: 25 Years

Min. Premium

: Min: Rs. 1,00,000/- Annual, Rs.60,000/- Half Yearly, Rs.30,000/- Quarterly Rs.15,000/-

Mode

: Yearly, Half-yearly, Quarterly and Monthly

Disclaimers: Insurance is a Subject Matter of the Solicitation. ¹Death benefit multiple varies with the Age, PT, PPT as chosen by the Policyholder.²IndiaFirst Life Accidental Death Benefit (UIN-143A020V01) & IndiaFirst Life Total & Permanent Disability Rider (UIN-143A022V01) will be available with the product with ADB rider SA of 3 times the base product’s death benefit & TPD rider SA equal to the base product’s death benefit. Product may also be purchased without the rider, subject to underwriting guidelines. Please connect with our sales team for more details. ³Premium Allocation Charges deducted are returned during the policy term and added to your Fund Value. Mortality Charges deducted are returned at policy maturity. Please refer to the sales brochure for more details. ⁴600% of Return of Premium Allocation charge is applicable to Policy term 25 years. ⁵The Unit 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 Unit Linked Insurance Products completely or partially till the end of the fifth year”. Linked Insurance Products are different from the traditional insurance products and are subject to risk factors. The Premium paid in unit-linked life insurance policies are subject to investment risks associated with capital markets and 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. IndiaFirst Life Insurance Company Limited is only name of the Insurance Company and IndiaFirst Life Tulip Pro Plan (UIN 143L077V01) is only the name of the Linked Life Insurance contract and 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 issued by the Insurance Company. 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. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH-2008PLC183679, Address: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063. Toll free No – 1800 209 8700, E-mail – customer.first@indiafirstlife.com, Website – www.indiafirstlife.com, Fax - +9122 6857 0600. The trade logo mentioned herein above belongs to IndiaFirst Life Insurance Co Ltd under License . BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/ FRAUDULANT OFFERSIRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

BHARTI AXA LIFE DREAM SHIELD PLUS

UIN: 130L125V01

In this policy, the investment risk in investment portfolio is borne by the policyholder.

Bharti AXA Life has launched a new product Bharti AXA Life Dream Shield Plus – a term-oriented Unit Linked Insurance Plan, that offers a comprehensive financial solution, providing life cover up to 100 times of premium and also builds wealth over long term.

The plan provides unique features like return of up to 300% of mortality charges, milestone benefits at regular intervals to boost fund value and loyalty booster at maturity to further augment the maturity benefit.

In addition, this product includes partial withdrawal benefit, systematic withdrawal benefit, option to switch funds, premium redirection facilities, multiple investment funds and investment strategies to choose from.

Key highlights of Bharti AXA Life Dream Shield Plus:

1. Up to 3X Return of Mortality Charges: 100% to 300% of mortality charges (depending upon the policy term) deducted during the policy term shall be added back to the fund value from end of 11th policy year.

2. Milestone Benefit: A percentage of fund value is added to the fund at the end of every five years, starting from the 10th year onwards until 5 years preceding the maturity as milestone benefit.

3. Loyalty Booster: Loyalty Booster shall be added to the policy as percentage of the average fund value of the three years preceding the date of maturity, depending upon the policy term.

4. Multiple Premium Payment and Policy Term Options to Choose From

5. Multiple Investment Strategies to Suit Your Financial Needs: The plan lets you choose from 2 investment strategies - Dynamic Fund Allocation and Systematic Transfer Plan along with multiple fund options basis financial goals and risk-return potential.

6.Tax Benefits: You may avail tax benefits on the premiums paid, and benefits received, subject to the prevailing tax laws. The tax benefits are subject to change as per changes in tax laws from time to time

The key parameters under this plan are

Parameter	Eligibility
Age at entry (Age as of Last Birthday)	Minimum Age: 18 years Maximum Age: 60 years
Minimum Premium	Rs.100,000/- p.a. (Annual); Rs.1,20,000/- p.a. (Other Modes), (Semi-Annual, Quarterly and Monthly Modes);
Minimum Sum Assured	Rs. 8,00,000/-
Policy Term & Premium Payment Term	The following Policy Terms (PT) and corresponding Premium Payment Terms (PPTs) are available under the product: For PPT 6,7,10 & 12 Yrs. - PT 15,20,25,30,35 & 40 Yrs.

Disclaimers: Insurance is a Subject Matter of the Solicitation. Bharti AXA Life Insurance Company Ltd. is only the name of the insurance company and Bharti AXA Life Dream Shield Plus (130L125V01) is only the name of the unit linked, non-participating individual life insurance plan and does not in any way indicate the quality of the contract, its future prospects or returns.
For detailed Terms and conditions please visit the website: <https://www.bhartiaxa.com/>

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 guaranteed¹&c apply income after premium payment term;

➤ Get vested Compound Reversionary Bonus~ (if declared) and Terminal Bonus, if any; on maturity or on death

➤ Flexible policy term & premium paying term.

➤ Get life cover for the entire policy term;

➤ Enhance your protection with optional Riders; and

➤ Eligible for tax benefits² 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. ¹A Guaranteed Income As a % of 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
²Compound Reversionary Bonus and Terminal Bonus will be based on Company’s performance and are not guaranteed.
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BLUECHIP

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BLUECHIP CORPORATE INVESTMENT CENTRE PRIVATE LIMITED

AMFI Registered Mutual Fund Distributor, Registration No.: ARN - 0016, Valid Till : 18.02.2027 CIN : U65990MH1996PTC096899

Regd. Off.: 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001. Tel.: 2265 9033 / 2265 9034

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

BLUECHIP INSURANCE BROKING PRIVATE LIMITED

IRDAI Licence No.: 365, Direct Broker (Life & General), Valid Till : 13.12.2025

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

QUANT EQUITY SAVINGS FUND

Type of Scheme : An open ended scheme investing in equity, arbitrage and debt
Category : Hybrid - Equity Savings
Fund Manager : Sanjeev Sharma, Ankit Pande, Varun Pattani, Ayusha Kumbhat, Harshvardhan Bharatia
Investment Opt. : Growth, Income Distribution cum Capital Withdrawal – Payout and Reinvestment of IDCW
Minimum Amt. : Rs. 5,000/- plus in multiple of Re.1 thereafter
Benchmark : NIFTY Equity Savings TRI
Exit Load : 1% is payable if Units are redeemed/ switched-out within 15 Days.

NFO Closes on : 21st July, 2025

ICICI PRUDENTIAL ACTIVE MOMENTUM FUND

Type of Scheme : An open ended equity scheme following momentum theme
Category : Equity - Thematic / Sectoral
Fund Manager : Sharmila D mello,Manasvi Shah
Investment Opt. : Growth, Income Distribution cum Capital Withdrawal – Payout and Reinvestment of IDCW
Minimum Amt. : Rs. 5,000/- plus in multiple of Re.1
Benchmark : Nifty 500 TRI
Exit Load : 1% is payable if Units are redeemed/ switched-out within 12 months.

NFO Closes on : 22nd July, 2025

BANDHAN MULTI-FACTOR FUND

Type of Scheme : An open ended equity scheme investing based on an adaptive and evolving multi-factor quantitative model theme
Category : Equity - Thematic
Fund Manager : Brijesh Shah,Rishi Sharma
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 : BSE 200 TRI
Exit Load : 0.50% is payable if Units are redeemed/ switched-out on or within 30 Days.

NFO Closes on : 24th July, 2025

FRANKLIN INDIA MULTI ASSET ALLOCATION FUND

Type of Scheme : An open-ended fund investing in equity, debt and commodities
Category : Hybrid: Multi Asset Allocation
Fund Manager : Pallab Roy, R Janakiraman, Rohan Maru, Rajasa Kakulavarapu, Sandeep Manam
Investment Opt. : Growth, Income Distribution cum Capital Withdrawal – Payout and Reinvestment of IDCW
Minimum Amt. : Rs. 5,000/- plus in multiple of Re.1 thereafter
Benchmark : NIFTY 500 TRI (65), NIFTY Short Duration Index (20),
Exit Load : 0.5% will be charged for redemption within 1 year

NFO Closes on : 25th July, 2025

LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN.)

Company Name	Ratings	Min. Amt.	Int P'ble	Interest Rate (%)		
				12 Mths	24 Mths	36 Mths
Bajaj Finance Limited	CRISIL AAA	15,000 (Rs.)	M/Q/H/A/C	6.60	6.95	6.95
ICICI Home Finance	CRISIL AAA	10,000	M/Q/A/C	6.85	7.10	7.15
Mahindra Finance Limited	CRISIL AAA	5,000	M/Q/H/A/C	6.60	7.00	7.00
Sundaram Home Finance	ICRA AAA	10,000	M/Q/A/C	6.70	7.00	7.00

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

IMPORTANT INFORMATION

- ♦ Bluechip does not accept cash for any investments or cheques from clients in favour of Bluechip.
- ♦ Bluechip does not ask for sensitive data like OTP received from Banks or UIDAI.
- ♦ Please contact Bluechip Branches at the branch addresses and telephone numbers published in the Bluechip Bulletin or Bluechip Website www.bluechipindia.co.in
- ♦ For any complaints & queries contact us on 1800-22-6465 or send mail to support@bluechipindia.co.in

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

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



LIC'S JEEVAN UMANG

A NON-LINKED, PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

GET **GUARANTEED** SURVIVAL BENEFIT EQUAL TO **8% OF BASIC SUM ASSURED** EACH YEAR AFTER THE FINAL PREMIUM, **TILL AGE 99 AND LUMP SUM MATURITY BENEFIT ON SURVIVAL TO AGE 100.**

ELIGIBILITY : MINIMUM BASIC SUM ASSURED : Rs.2,00,000/-
MIN. AGE : 30 DAYS (COMPLETED)
PREMIUM PAYING TERM : 15, 20, 25 & 30 Yrs
Insurance is the subject matter of the solicitation

UIN : 512N312V03, Plan No.: 745



LIC'S JEEVAN LAKSHYA

A PAR, NON-LINKED, LIFE, INDIVIDUAL, SAVINGS PLAN

PLAN FOR AN ASSURED FUTURE FOR YOUR FAMILY

Eligibility : Min. Age Entry : 18 yrs (Last birthday)
Max. Age Entry : 50 yrs (Nearer birthday)
Min. Policy Term : 13 Yrs
Max. Policy Term : 25 Yrs
Min. Basic Sum Assured : Rs. 2,00,000/-
Insurance is the subject matter of the solicitation

UIN : 512N297V03 Plan No.: 733

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus	NAV Rs.	Growth (%)		Fund Name	Corpus	NAV Rs.	Growth (%)	
	30/05(Cr.)		10/07	3 Yrs		5 Yrs		30/05(Cr.)	10/07
EQUITY - FLEXI CAP FUNDS					HDFC Large Cap	37,715.69	1,146.00	19.65	22.38
Aditya Birla SL Flexi Cap	22,825.69	1,805.15	20.40	22.11	HSBC Large Cap	1,826.09	474.27	17.49	18.52
Axis Flexi Cap	12,823.77	26.96	17.49	18.08	ICICI Pru Large Cap	69,762.55	111.23	21.31	23.04
Bandhan Flexi Cap	7,356.66	209.97	18.61	20.66	Kotak Large Cap	10,138.03	578.33	18.38	20.48
Canara Rob Flexi Cap	13,056.55	343.17	18.53	20.54	Mahindra Manulife Large Cap	674.78	23.44	17.16	19.84
DSP Flexi Cap	11,836.70	104.00	21.04	21.54	Nippon India Large Cap	41,750.19	91.27	23.11	25.82
Franklin India Flexi Cap	18,679.30	1,657.23	22.58	25.95	SBI Large Cap	52,251.14	93.75	17.62	20.61
HDFC Flexi Cap	75,784.48	1,989.10	26.09	29.26	Tata Large Cap	2,610.97	506.90	17.95	20.69
HSBC Flexi Cap	4,940.27	221.67	23.42	23.17	UTI Large Cap	13,074.26	276.50	15.46	18.81
Kotak Flexicap	52,532.92	86.37	21.08	20.98	EQUITY - MID CAP FUNDS				
Motilal Oswal Flexi Cap	13,023.40	62.85	26.83	20.95	Aditya Birla SL Midcap	5,922.32	794.18	22.50	27.24
SBI Flexicap	21,747.17	109.84	15.96	19.66	Axis Midcap	30,501.51	113.58	22.00	24.17
Tata Flexi Cap	3,262.92	24.80	18.99	19.35	DSP Midcap	18,712.25	148.31	22.23	22.12
Union Flexi Cap	2,313.02	51.85	19.02	21.84	Franklin India Prima	12,285.44	2,806.47	27.40	27.05
UTI Flexi Cap	26,324.59	328.10	13.94	18.16	HDFC Mid Cap	79,717.67	196.73	31.11	32.19
EQUITY - LARGE & MID CAP FUNDS					HSBC Midcap	11,469.74	390.87	26.58	26.42
Aditya Birla SL Large & Mid Cap	5,737.10	912.47	17.82	19.38	ICICI Pru Midcap	6,420.71	301.28	25.40	29.56
Axis Large & Mid Cap	14,349.24	32.88	21.18	23.17	Kotak Midcap	53,463.94	136.25	25.91	30.12
Bandhan Large & Mid Cap	9,106.59	133.72	27.23	27.84	Mahindra Manulife Mid Cap	3,775.59	33.56	28.09	29.75
Canara Rob Large and Mid Cap	25,092.46	258.66	20.04	23.16	Nippon India Growth Mid Cap	36,836.07	4,165.14	29.11	32.28
DSP Large & Mid Cap	15,012.64	624.44	23.74	24.22	SBI Midcap	22,406.12	239.70	21.22	28.67
Franklin India Equity Advantage	3,491.04	194.18	18.91	24.02	Sundaram Mid Cap	12,344.49	1,385.37	28.13	28.51
HDFC Large and Mid Cap	25,412.03	344.39	24.44	28.06	Tata Mid Cap	4,701.47	434.93	24.16	26.97
HSBC Large & Mid Cap	4,173.38	26.65	22.72	23.63	Union Midcap	1,440.27	47.76	22.81	28.87
ICICI Pru Large & Mid Cap	21,656.65	1,006.63	24.55	28.47	UTI Mid Cap	12,224.27	305.30	20.96	26.10
Kotak Large & Midcap	27,046.44	344.50	22.94	23.98	EQUITY - SMALL CAP FUNDS				
Mahindra Manulife Large & Mid Cap	2,629.05	27.49	20.49	24.59	Aditya Birla SL Small Cap	4,913.87	87.69	22.42	28.02
Mirae Asset Large & Midcap	39,459.25	151.32	18.90	22.96	Axis Small Cap	25,062.36	108.47	23.81	30.24
Motilal Oswal Large & Midcap	10,840.40	34.19	32.12	29.64	Bandhan Small Cap	11,743.70	47.40	33.82	35.87
Nippon India Vision Large & Mid Cap	5,896.53	1,474.27	24.51	25.84	Canara Rob Small Cap	12,367.88	39.77	21.21	33.00
SBI Large & Midcap	31,295.56	630.98	22.14	25.44	DSP Small Cap	16,304.77	202.82	24.83	32.05
Sundaram Large and Mid Cap	6,671.01	85.64	19.48	22.35	Franklin India Smaller Cos	13,544.68	176.96	28.78	34.29
Tata Large & Mid Cap	8,546.14	532.96	19.34	21.79	HDFC Small Cap	34,032.09	142.38	28.01	33.85
UTI Large & Mid Cap	4,866.11	181.66	24.92	27.47	HSBC Small Cap	16,061.21	84.09	25.67	34.81
EQUITY - LARGE CAP FUNDS					ICICI Pru Small cap	8,254.04	88.94	21.19	31.96
Aditya Birla SL Large Cap	29,858.67	533.72	18.83	21.19	Kotak Small Cap	17,329.27	267.89	20.89	32.28
Axis Large Cap	33,412.83	61.00	14.50	15.53	Nippon India Small Cap	63,006.73	173.53	28.91	37.32
Bandhan Large Cap	1,862.19	77.15	19.10	19.77	SBI Small Cap	34,028.06	176.20	21.00	28.39
Canara Rob Large Cap	16,026.59	63.68	18.53	19.62	Sundaram Small Cap	3,310.65	263.53	25.49	31.77
DSP Large Cap	6,036.43	478.06	21.08	20.14	Tata Small Cap	10,529.36	41.04	26.40	33.68
Franklin India Bluechip	7,692.35	1,031.25	16.37	19.96	Union Small Cap	1,577.40	49.61	21.88	30.74

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

HDFC LIFE SMART PROTECT PLAN

A UNIT LINKED NON-PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

Key Features:

- Choose from 4 Plan Options as per your needs
- Boost your fund value with Loyalty Additions
- Get a Minimum Assured Benefit in the form of capital guarantee in spite of market fluctuations
- Choose from 8 Funds to optimize your investment returns
- Flexibility to choose the premium payment option- Regular or Limited (5 to 12 years)

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 minimum Assured Benefit at maturity.
- 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 minimum Assured Benefit at maturity.

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.: 100 Yrs
Policy Term : Min.: 25 Yrs, Max.: 40 Yrs
Premium Payment Term : Plan Option
Option A: Level Cover PPT Limited Pay (5 to 12 yrs)
Option B: Level Cover with Capital Guarantee Regular Pay (25 to 40 yrs)
Option C: Decreasing Cover Limited Pay (5 to 12 yrs)
Option D: Decreasing Cover with Capital Guarantee
Mode & Minimum Premium : Annual - Limited Pay 5 & 6 Yrs Rs.50,000/-, Others Rs.30,000/-
Half Yrly - Limited Pay 5 & 6 Yrs Rs.25,000/-, Others Rs.15,000/-
Quarterly - Limited Pay 5 & 6 Yrs Rs.12,500/-, Others Rs.7,500/-
Monthly - Limited Pay 5 & 6 Yrs Rs.4,500/-, Others Rs.3,000/-
Top-Up Premium: Rs. 5,000 per Top-Up*
Max. Premium : As per Board Approved Underwriting Policy (BAUP)
Min. Sum Assured : Basic Sum Assured: Entry Age less than 50 years - 7 times the Annualized Premium
Entry Age equal to 50 yrs and above - 5 times the Annualized Premium
For Top-Up Premium: 1.25 times the Top Up premium
Max. Sum Assured : As per Board Approved Underwriting Policy (BAUP)

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ICICI PRU GUARANTEED PENSION PLAN FLEXI

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

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

Key Features:

- Guaranteed* annuity for your entire life with an option of return of premiums paid⁶
- 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

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

Eligibility Criteria:

Age at Entry : Minimum: 40 years (Primary Annuitant),
30 years (Secondary Annuitant), Maximum: 70 years
Premium Payment Term : 5 to 15 Years
Deferralment Period : Premium Payment Term chosen to 15 years (in multiples of 1 yr)
Minimum Annuity Amount : Rs.12,000/- per annum
Premium Payment Frequency : Annual, Half yearly, Monthly
Annuity Payout Mode : Annual, Half yearly, Quarterly, Monthly

Insurance is a Subject Matter of the Solicitation. Disclaimer: *The annuity amount is informed to you at the time of availing the plan and is guaranteed and unchanged for life. Guaranteed Benefits will be payable subject to all due premiums being paid. Guaranteed Annuity will start based on the income start year chosen by you. 1.The maximum withdrawal permitted at any time shall not exceed 60% of Total Premiums Paid as on date of request, less the amount previously withdrawn (if any) as Special withdrawals. The minimum amount of lumpsum withdrawal will be Rs. 5,000 at the time of each exercise. The withdrawal amount will be paid as a lump sum in return for a reduction in future annuity payments and other benefits payable under the policy. The number of times you will be permitted to make part withdrawals over the policy term is limited to 3. For more details on the terms and conditions applicable under this feature, refer to clause of 12 of "Terms and conditions" 4 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. 3 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 deferralment period. 4 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. 5 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 deferralment period only and while the policy is in-force, and all due premiums have been paid. 6 If the Return of Premium option is chosen, you can get back your total premiums paid in case of death of the annuitant. 7 Tax benefits are subject to conditions under Sections 80C, 115BAC and other provisions of the Income Tax Act, 1961. Goods and Services tax and Cesses, if any will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for more details. © 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 - 1860 266 7766. 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: 105N187V07. Advt. No.: U/II/21/20/2024-25 BEWARE OF SUSPICIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

TATA AIA LIFE INSURANCE FORTUNE GUARANTEE PENSION

A NON-LINKED, NON-PARTICIPATING ANNUITY PLAN

Tata AIA Life Insurance Fortune Guarantee Pension that helps you gain financial freedom during your second innings. The plan offers you regular guaranteed income for life to help you manage your expenses post retirement.

Key Features:

- Multiple annuity options to suit your needs
- High purchase price benefit to encourage you to save more
- Option to increase annuity through Top-up premiums
- Tax benefits may be applicable on premiums paid and benefits received as per applicable tax laws

The Annuity Options available:

- Deferred Life Annuity (GA-I) and with Return of Purchase Price
- Deferred Life Annuity (GA-II) and with Return of Purchase Price

Plan Options 1 and 2 are available under, Limited and Regular Pay & Single Life and Joint Life basis

Option 1 & 2: Annuity is paid till the annuitant(s) is/are alive and annuity payments commence post the end of the Deferment Period as per the frequency chosen.

Death benefit payable within Deferment Period:

- Death Benefit is higher of –
- Total Premiums Paid (excluding loading for modal premiums) up to date of death + Accrued Guaranteed Additions
- 105% of Total Premiums Paid (excluding loading for modal premiums) up to date of death

Eligibility Criteria:

		Minimum'	Maximum'
Entry Age		Other than POS	Option 1 & 2: 84 yrs*
		30 years	*annuity to start max at age 85 years
PPT	Regular/ Limited Pay	5 years	12 years
Deferment Period	Regular Pay	Equal to Premium Payment Term	
	Limited Pay	PPT + 1PPT + 5 years	

Insurance is a Subject Matter of the Solicitation. DISCLAIMER: a) The brochure is not a contract of annuity. The precise terms and conditions of this plan are specified in the policy contract available on Tata AIA Life website. b) This product brochure should be read along with Benefit Illustration. c) 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. d) 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 benefits available to you. Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com. Unique Reference Number: L&C/Advt/2024/ Sep/2814 • UIN: 110N161V11

BAJAJ ALLIANZ LIFE GUARANTEED PENSION GOAL II

A NON-LINKED, NON - PARTICIPATING, IMMEDIATE & DEFERRED ANNUITY PLAN

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

Key Features:

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

Annuity Options Available:

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

Some selected annuity options:

- Option A: Life Annuity:** Annuity will be payable to you throughout life
- Option B: Life Annuity with Return of Purchase price (ROP¹) 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 (ROP¹) 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 deferralment period, chosen by you at inception. In case of death during Deferralment 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 (ROP¹) on death:** Annuity will be payable to you throughout life and on death after the Deferralment 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 (ROP¹) 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 Deferralment 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.

¹If 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 HMRC from time to time.

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

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

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

Eligibility Criteria:

Min. & Max Age Entry : Immediate - Min. 30 Yrs, Max. 85 Yrs
(For Single & Joint Lives)³ Deferred – Min. 35 Yrs, Max. 84 Yrs
(Subject to Annuity starting at a maximum age of 85 years)
Annuity Amount (Min.) : Yearly - Rs.12,000/-, Half Yearly – 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 – 5Yrs, Maximum - 12 years
Single Premium (Immediate/Deferred Annuity) – Single Pay

³If 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 HMRC from time to time.

²Conditions 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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LIFE & HEALTH INSURANCE

AXIS MAX LIFE SMART VIBE

Non-Linked Non-Participating Individual Life Insurance Savings Plan - UIN : 104N159V01

Features:

- Guaranteed Returns with a choice of 3 variants
- Choice of Death Benefit Multiples
- Enhanced protection through optional riders and optional PCB (Policy Continuance Benefit)
- Flexi Income Benefits
- Enhanced Maturity Boosters
- Enhanced liquidity
- Inbuilt Benefits
- Choose how you like to take payouts with “Accumulation” of income option
- Tax Benefits - You may be eligible for tax benefits as per prevailing tax laws

Benefits in detail:

Maturity Benefit: This variant is designed for individuals seeking a long-term steady income flow which begins immediately. Maturity benefit can be taken at lump sum at the end of policy term. The Future Milestone Benefit ensures a lump sum payment, creating a substantial financial cushion for a milestone or unexpected needs in the future. The survival/maturity benefits available are: (a) Flexi Income is payable in year 1 (b) Insta Income is payable from year 2 until the end of the policy term. (c) As chosen by the policyholder, the Maturity Benefit is payable as per the details below:

Future Income Benefit: Payable during the selected Future Income Period (FIP) following the completion of the policy term.

Future Milestone Benefit: A lump sum payment made at the end of the FIP.

Death Benefit:

- Sum assured on death • 105% of (Total premiums paid plus underwriting extra premiums plus loadings for modal premiums) as on the date of death of life insured • Surrender value applicable as on date of death

Any accumulated survival benefits, if not already paid shall be paid in addition to death benefit

Eligibility Criteria:

Variant No.	Premium payment Term PPT (Yrs)	Available policy Terms (Yrs)	Future Income Period (FIP) (Yrs)
Insta Wealth	5	10	5, 10, 15, 20, 25, 30 years
	7	10	
	8	10	
	10	15	
	12	15	
Insta Wealth Boost	15	20	Not Applicable
	8	20,30,35	
	10	20,30,35	
	12	25,30,35	
	15	25,30,35	

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INDIA FIRST LIFE GUARANTEED PENSION PLAN

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

It is a Non-Linked, Non-Participating, Individual, Savings Deferred Annuity Plan which provides a shorter pay commitment (5,6,7,8,9 or 10 years), but also gives you the benefit of a lifetime of assured annuity income. You get to choose from 5 different annuity options as you safeguard your retirement years with yearly, half yearly, quarterly or monthly annuity. The return of purchase price on Death or Critical Illness options ensure that you and your loved ones are taken care of in case of death or even in diagnosis of critical illnesses. You can choose to buy the annuity just for your retirement years under the single life or even choose to protect your loved ones with the joint life option in the policy.

Key Features:

- Limited Payments – Lifetime Annuity Income
- 5 Annuity Options available
- Extend Plan benefits to your partner with Joint Life option
- Flexible Pay-outs

Annuity Options available under this plan:

- Life Annuity
- Life Increasing Annuity
- Life Annuity with Return of Purchase Price on Death
- Life Annuity with Return of Purchase Price on Death or on Critical Illness (CI)
- Life Annuity with Return of Purchase Price on Death or in instalment on survival

Eligibility Criteria:

Age Entry : Min. – 45 Yrs. & Max. – 80 Yrs.
Premium : Min. - Rs.50,000/- & Max. – No Limit
Premium Paying Term : Limited Premium: 5/6/7/8/9/10 Years
Policy Term : Whole Life Plan
Mode & Min. Annuity Amt. : Yrly - Rs.12,000/-, Half Yrly - Rs.6,000/-, Qtrly - Rs.3,000/-, Monthly - Rs.1,000/-

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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 Benefits

- 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 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 : Min.: Rs. 1,50,000 p.a. (Annual Mode);
Rs.1,80,000/-p.a.(other modes)
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.

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Kotak T-ULIP Nxt UIN No.:107L138V01, Kotak Accidental Death Protection Rider (Linked) UIN No.: 107A021V02, Kotak Critical Illness Benefit Rider (Linked) UIN No.: 107A022V02.

This is a non-participating unit linked life insurance individual savings product. This product is available for sale through online mode. For more details on riders please read the Rider Brochure.

- 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 Ltd. 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.

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MANIPALCIGNA SARVAH

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

Key Benefits

- Gullak benefits guarantees up to 10X bonus over the base Sum Insured, irrespective of claim.
- Get hospitalization coverage up to Rs 3cr 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 4 major illnesses
- Sarathi* that reduces your waiting period to 30 days
- Optional Accidental rider available (3 Cr) with TTD option
- Gullak* benefit that guarantees up to 10x bonus over the base Sum Insured, irrespective of claims
- Refill your policy by restoring the Sum Insured even for related and unrelated illnesses
- Surplus benefit* that ensures additional 100% of Sum Insured from day 1 for the first claim
- No Zonal Co-pay worries, ensuring faster recovery in the city of your choice
- Get up to 7.5% discount when you renew your policy and up to 20% discount just by walking

Sarvah Uttam:

- Anant* Care with unlimited hospitalization coverage for 4 major illnesses
- Sarathi* that reduces your waiting period to 30 days
- Flexibility to choose your benefits
- Gullak* benefit that guarantees 100% increase in the base Sum Insured, irrespective of claims
- Unlimited restoration of your Sum Insured* even for related and unrelated illnesses
- Maternity and New-born hospitalization expenses* covered
- 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 when you renew your policy and up to 20% discount by walking

Sarvah Param:

- Tatkal benefit that ensures you have absolutely Zero Waiting Period
- No waiting for 30 days, NO waiting for 2 years, No waiting for PED
- Gullak benefit that guarantees 100% increase in the base Sum Insured, irrespective of claims
- Unlimited Restoration of Sum Insured even for related and unrelated illnesses
- 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 first claim
- Get up to 2.5% discount on renewal of policy and up to 20% discount by walking

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, Grand children, Uncle, Aunt, Nephew, Niece, Brother, Sister, Sister in law, Brother in-law

Insurance is a Subject Matter of the Solicitation. Disclaimer: *Optional Cover (As per Plan) on payment of additional premium. ManipalCigna Health Insurance Company Limited (Formerly known as CignaTK Health Insurance Company Limited) | CIN: U66000MH2012PLC227948 | IRDAI Reg. No.: 151 | Regd. office: 401/ 402, 4th Floor, Raheja Titanium, O- Western Express Highway, Goregaon East, Mumbai – 400 063 | For more details on risk factors, terms and conditions, please read the sales brochure/ sales document available on our website (Download section) before concluding a sale | Trade Name / Trade Logo belongs to MEMG International India Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license | ManipalCigna Sarvah UIN : MCHILP25035V012425 | Toll free:1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/1492/Aug/2024-25.

BLUECHIP OFFICES IN INDIA



ANDHRA PRADESH

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
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 -2405	6548 /	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 -4891	4453 /	4891	5342
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 -6602	0300 /	2789	9116
Vanasthalipuram	: 040 -4952	5657 /	4019	8206
Jagtial	:08724 - 221	422 /	221	425
Karimnagar	: 0878 - 224	9910 /	224	9911
Kazipet	: 0870 - 243	4545 /	244	4747
Khammam	:08742 - 235	316 /	245	316
Nizamabad	:08462 - 235	316 /	236	316
Sangareddy	: 8500195316 /	8500155316		
Siddipet	:08457 - 230	316 /	231	316
Warangal	: 0870 - 666	4436 /	254	4058

GUJARAT

Ahmedabad

Ashram Road	: 079 -2658	5642 /	2658	5643
Bapunagar	: 079 -2991	6380 /	2991	6381
Chandkheda	: 079 -2750	7857 /	2750	7855
Gandhi Nagar	: 079 -2324	2004 /	2324	2005
Mani Nagar	: 079 -2543	0026 /	2543	0062
Paldi	: 079 -2657	7934 /	2657	7935
Satellite	: 079 -2676	9024 /	2676	9025

Baroda

Alkapuri	: 0265 - 232	3018 /	232	3021
Vasna Road	: 0265 - 225	4074 /	225	4075
Waghodia Road	: 0265 - 252	1820 /	252	1821
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
Gunjan	: 0260 - 299	3156 /	299	3157
Vapi	: 0260 - 246	0337 /	246	5337

KARNATAKA

Bengaluru

Banashankari	: 080 -2669	0288 /	2669	0319
Bannerghatta	: 080 -2648	2880 /	2648	2881
Basavangudi	: 080 -2242	3777 /	2660	8777
Basaveshwara Ngr:	080 -2322	5533 /	4153	5692
Bommanahalli	: 080 - 4093	5276 /	4093	5720
BTM Layout	: 080 -2678	3744 /	2678	3752
Electronic City	: 080 -2960	0305 /	2960	0306
Indira Nagar	: 080 -2520	2939 /	2520	3739
Infantry Road	: 080 -4113	0952 /	2286	0704
Jayanagar	: 080 -2653	3751 /	2653	3752
JP Nagar	: 080 -2658	9699 /	2658	9499
Kammanahalli	: 080 -2580	5627 /	2580	5628
Kanakapura	: 080 -2256	3003 /	2256	3013
Kengeri	: 080 -2848	5695 /	2848	5696
Koramangala	: 080 -2553	3393 /	2553	3394
Krishnarajapuram	: 080 -2990	4528 /	2990	4571
Kumaraswamy Lyt:	080 -2666	8150 /	2666	8152
Hesaraghatta	: 080 -2839	7339 /	2839	7336
Malleshwaram	: 080 -2356	1500 /	2356	1501
Marathalli	: 080 -4372	1083 /	4372	1085
Mathikere	: 080 -2991	1405 /	2991	1425
RR Nagar	: 080 -2860	3344 /	2860	3663
Sanjay Nagar	: 080 -2341	6703 /	2351	6703
Uttarahalli	: 080 -2639	3136 /	2639	0881
RT Nagar	: 080 -4115	6008 /	4115	6009
Rajajinagar	: 080 -2332	4323 /	2332	4585
Vijayanagar	: 080 -2310	0101 /	2310	0104
Whitefield	: 080 -2845	7260 /	2845	7261
Yelahanka	: 080 -2856	5346 /	2856	5347

Bagalkot	: 08354- 234	547 /	234	648
Ballari	: 08392- 254	615 /	254	652
Belagavi	: 0831 - 246	3312 /	246	3313
Bidar	: 08482- 229	227 /	229	228
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
Kalidasa Road	: 0821 - 241	3355 /	241	3555
Karwar	: 08382- 223	275 /	223	276
Madikeri	:08272 - 228	021 /	228	022
Mangaluru	: 0824 - 244	2214 /	244	0014
Mysuru	: 0821 - 254	6607 /	254	6608
Siddhartha Nagar-MYS	:0821 -2471454/		247	1545
Puttur	:08251 - 236	837 /	237	837
Raichur	: 08532- 227	229 /	227	888
Ramanagara	: 80299	13366		
Sangmeshwar Ngr:	0831 - 246	2701 /	246	2702
Shivamogga	:08182 - 227	660 /	227	661
Sindhanur	:08535 - 200	230 /	220	230
Tumakuru	: 0816 - 225	1810 /	226	1606
Udupi	: 0820 - 252	1929 /	252	1797
Vijayapura	:08352 - 240	143 /	240	149
Jalanagar	:08352 - 200	901 /	200	902
Yadgir	:08473 - 250	943 /	250	944

KERALA

Alappuzha	: 0477 - 226	2226 /	226	2227
Cochin				
Angamaly	: 0484 - 245	3526 /	245	3527
Ernakulam	: 0484 - 235	0044 /	235	0045
Muvattupuzha	: 0485 - 281	3996 /	281	3997
Palarivattom	: 0484 - 234	0160 /	234	0161
Tripanithura	: 0484 - 277	8933 /	277	9833

Trivandram

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

MAHARASHTRA

Mumbai

Airoli	: 022 -2779	5341 /	2779	0174
Ambarnath (E)	: 0251 - 260	7328 /	260	7155
And-D. N. Nagar:	022 -2620	2167 /	2620	2165
Andheri (East)	: 8655939651 /	8655939652		
And-Sher E Punjab:	8655807344 /	8655807345		
Andheri-IRLA	: 022 - 2671	1502 /	2623	6502
And- JB Nagar	: 022 - 2825	7307 /	2825	7308
And- Marol	: 022 - 2920	8134 /	2925	6912
And-7 Bunglows	: 022 - 2632	9373 /	2631	5566
And-Takshila	: 9892095869 /	9892627347		
Andheri (West)	: 022 -2678	1742 /	2678	1781
Bandra Mt.Mary	: 022 -2643	2158 /	2643	2147
Bangur Nagar	: 022 -2873	4228 /	2873	4229
Bandra - Pali	: 9004543887 /	9867607690		
Bandra (West)	: 022 -3500	2814 /	3501	4306
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	: 022 - 2202	2330 /	2202	2335
Dadar (East)	: 022 -2413	7451 /	2416	3350

Dadar (West)	: 022 - 24386887 /	2432	4897
Dahisar-Anand Ngr	022 -2828	0169 /	2828 0174
Dahisar (East)	: 022 - 2896	1471 /	2828 3234
Dahisar (West)	: 022 -2894	4020 /	2892 8617
Dombivali (East)	: 0251 - 286	1963 /	286 0698
Dom-Gandhi Ngr:	0251 - 280	3409 /	280 3410
Dombivali - MIDC:	0251 - 244	0074 /	244 0075
Dombivali (West):	0251 - 248	1754 /	248 1764
Fort	: 022 -2265	9033 /	2265 9034
Fort - 2	: 022 -2265	3012 /	2265 2

