

BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465



Years of Trust & EXCELLENCE

Thank You

INVESTORS FOR YOUR CONTINUOUS PATRONAGE AND KIND COOPERATION

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

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 Single, Limited and Regular Pay & Single Life and Joint Life basis

Deferred Life Annuity with Return of Purchase Price:

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

Death benefit payable Post Deferment Period:

Death Benefit is Total Premiums Paid (excluding loading for modal premiums) up to date of death + Max (Accrued Guaranteed Additions – Total Annuity payouts till date of death, 0)

Eligibility Criteria:

		Minimum'	Maximum'
Entry Age		Other than POS 45 years	Option 1 & 2: 84 yrs* *annuity to start max at age 85 years
Premium Payment Term	Regular/ Limited Pay	For Option 1-5 years For Option 2-2 years	12 years
Deferment Period	Regular Pay	Equal to Premium Payment Term	
	Limited Pay	Premium Payment Term + 1	Premium Payment Term + 5 years

Insurance is a Subject Matter of the Solicitation. Disclaimers: Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110):CIN: U66010MH2000PLC128403. Registered & Corporate Office:14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com.Unique Reference Number: L&C/Adv/2025/Nov/4015 • UIN: 110N161V12. Fortune Guarantee Pension is also available with other options, kindly refer to brochure for more details. BEWARE OF SPURIOUS / FRAUDULENT OFFERS. IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

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 | UIN: 104N135V03 Bonuses represent your share in profits of the company's participating fund. Bonuses are, therefore, not guaranteed and are based on performance of the participating fund. Bonus rate is paid as a percentage of the 'Sum Assured on Maturity' and will be declared at the end of financial year. The risk factors of the bonuses projected under the product are not guaranteed. Past performance conveys 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 and Accidental Death Benefit (ADB) is available in all plan variants for ages greater than or equal to 18 years. ADB cover is restricted to 80 years of age. Axis Max Life Smart Wealth Advantage Growth Par Plan (UIN: 104N135V03) is a non-linked participating Individual Life Insurance Savings plan which provides Cash Bonuses and Terminal Bonus, which are variable in nature and declared by the company from time to time. For further information on the product and its plan variants please refer to the Prospectus. If you wish to refer to the Terms and Conditions of the product please read the Policy Document available on the company website. Axis Max Life Insurance Limited is a joint venture between Max Financial Services Limited and Axis Bank Ltd. Axis Max Life Insurance Ltd., Corporate Office: 11 Floor, DLF Square Building, Jaccaranda Marg, DLF City Phase II, Gurugram - 122 (Haryana). Insurance is the subject matter of solicitation. For more details on the risk factors, Terms and Conditions, please read the prospectus carefully before concluding a sale. You may be entitled to certain applicable tax benefits on your premiums and policy benefits. Please note all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you. Tax benefits are subject to changes in tax laws. Customer Helpline Number: 1860 120 5577. Website: https://www.axismaxlife.com. SMS 'LIFE' to 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:

- Single Life with Death Benefit till Deferment Period - Limited Premium
- Joint Life with Death Benefit till Deferment Period - Limited Premium
- Single Life with Death Benefit for Life - Limited Premium
- 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/PPRDA/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 Razzak Allana Marg, Fort,
Mumbai - 400 001. Tel.: 2265 9033 / 2265 9034
Email: support@bluechipindia.co.in www.bluechipindia.co.in

BLUECHIP INSURANCE BROKING PRIVATE LIMITED

IRDAI Licence No.: 365, Direct Broker (Life & General), Valid Till : 13.12.2028
CIN : U66010MH2006PTC161904 Admn. Office : 12, Vardhaman Complex,
L.B.S. Marg, Vikhroli (W), Mumbai - 400 083. Tel.: 2578 7047
Email.: customer.support@bluechipinsurance.co.in



INVESTMENTS

LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN.)

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

* Fixed Deposit Accepted in select cities, please contact our branches for details at the latest Interest rates.

* Fixed Deposit Investments are unsecured in Nature. Investors are advised to go through the financial reports of the company before investing.

IMPORTANT INFORMATION

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

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

- ✔ The interest rate payable on **1st 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 NAV JEEVAN SHREE - PLAN NO. 911



Key Features -

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

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

UIN : 512N390V01, Plan No.: 911

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

UIN : 512N363V02, Plan No.: 771

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus	NAV Rs.	Growth (%)		Fund Name	Corpus	NAV Rs.	Growth (%)	
	31/10(Cr.)	11/12	3 Yrs	5 Yrs		31/10(Cr.)	11/12	3 Yrs	5 Yrs
EQUITY - ELSS FUNDS					EQUITY - LARGE CAP FUNDS				
Aditya Birla SL ELSS Tax Saver	15,690.68	62.24	13.84	12.02	Aditya Birla SL Large Cap	31,450.89	543.42	14.40	16.11
Axis ELSS Tax Saver	35,083.65	96.92	13.30	11.23	Axis Large Cap	34,071.52	61.53	11.36	10.86
Bandhan ELSS Tax Saver	7,327.18	157.07	14.87	19.74	Bandhan Large Cap	2,051.48	79.61	16.25	15.61
Canara Rob ELSS Tax Saver	9,117.80	178.26	13.95	16.41	Canara Rob Large Cap	17,527.00	64.45	14.49	14.94
DSP ELSS Tax Saver	17,570.07	143.35	18.62	19.93	DSP Large Cap	7,187.32	486.32	17.24	15.69
Franklin India ELSS Tax Saver	6,796.33	1,492.58	16.76	19.15	Franklin India Large Cap	8,061.14	1,064.84	14.06	15.08
HDFC ELSS Tax saver	17,241.17	1,452.01	19.96	22.35	HDFC Large Cap	40,617.55	1,168.26	14.78	17.68
HSBC ELSS Tax saver	4,184.33	134.63	18.23	17.04	HSBC Large Cap	1,918.97	487.76	13.81	14.19
HSBC Tax Saver Equity	245.87	94.87	17.54	17.93	ICICI Pru Large Cap	78,159.80	114.74	17.31	18.52
ICICI Pru ELSS Tax Saver	14,956.70	956.23	15.48	17.23	Kotak Large Cap	11,080.76	588.77	14.53	15.68
Kotak ELSS Tax Saver	6,515.84	116.29	14.12	17.29	LIC MF Large Cap	1,503.00	56.77	10.98	12.10
LIC MF ELSS Tax Saver	1,107.15	152.47	14.56	14.67	Mahindra Manulife Large Cap	749.07	23.64	13.11	15.15
Mahindra Manulife ELSS Tax Saver	981.58	29.08	13.91	17.49	Nippon India Large Cap	50,312.32	93.51	18.26	20.76
Motilal Oswal ELSS Tax Saver	4,444.22	49.54	20.69	20.41	SBI Large Cap	55,636.63	95.32	13.60	15.31
Nippon India ELSS Tax Saver	15,519.07	130.37	16.08	19.44	Sundaram Large Cap	3,393.50	21.58	11.02	13.90
SBI ELSS Tax Saver	32,326.50	446.11	22.19	22.12	Tata Large Cap	2,827.02	521.51	13.78	16.53
UTI ELSS Tax Saver	3,784.72	209.13	12.45	14.36	UTI Large Cap	13,398.93	281.34	11.87	13.70
EQUITY - FLEXI CAP FUNDS					EQUITY - MID CAP FUNDS				
Aditya Birla SL Flexi Cap	24,815.11	1,864.64	16.61	16.73	Aditya Birla SL Midcap	6,278.31	790.85	18.90	20.89
Axis Flexi Cap	13,275.82	26.59	13.53	12.82	Axis Midcap	32,201.80	112.24	17.86	18.41
Bandhan Flexi Cap	7,747.19	214.39	14.85	15.81	DSP Midcap	19,854.62	147.79	18.32	16.00
Canara Rob Flexi Cap	13,926.38	347.13	14.52	15.71	Franklin India Mid Cap	12,911.38	2,763.38	20.54	19.89
DSP Flexi Cap	12,370.77	104.25	16.56	16.25	HDFC Mid Cap	92,168.85	200.73	24.34	25.62
Franklin India Flexi Cap	20,021.75	1,657.44	16.56	19.75	HSBC Midcap	12,548.61	394.61	22.89	20.79
HDFC Flexi Cap	94,068.73	2,062.76	20.47	24.16	ICICI Pru Midcap	7,055.15	306.81	21.16	22.98
HSBC Flexi Cap	5,247.71	218.13	18.08	17.45	Kotak Midcap	60,479.65	134.82	20.00	22.81
Kotak Flexicap	56,885.07	85.84	15.17	15.97	LIC MF Midcap	349.56	28.74	18.22	18.13
LIC MF Flexi Cap	1,076.60	100.35	14.25	13.09	Mahindra Manulife Mid Cap	4,260.02	33.00	22.32	24.00
Motilal Oswal Flexi Cap	14,312.44	60.43	20.20	15.83	Motilal Oswal Midcap	38,002.68	99.14	23.21	28.37
SBI Flexicap	23,555.67	111.87	12.57	14.53	Nippon India Growth Mid Cap	42,041.60	4,169.81	23.03	25.04
Tata Flexi Cap	3,669.77	24.76	15.22	14.56	SBI Midcap	23,359.53	231.36	15.78	20.94
UTI Flexi Cap	25,575.00	322.66	10.35	11.18	Sundaram Mid Cap	13,344.99	1,414.36	22.63	23.20
EQUITY - FOCUSED FUNDS					EQUITY - SMALL CAP FUNDS				
Aditya Birla SL Focused	8,211.46	147.53	15.61	16.02	Aditya Birla SL Small Cap	5,048.59	84.16	16.14	18.99
Bandhan Focused	2,090.34	87.64	17.75	14.98	Axis Small Cap	26,769.08	103.89	17.04	22.29
DSP Focused	2,707.10	55.93	18.07	15.69	Bandhan Small Cap	18,173.85	45.85	28.25	26.46
Franklin India Focused Equity	12,815.07	109.96	14.55	19.18	Canara Rob Small Cap	13,060.37	37.68	14.46	23.63
HDFC Focused	26,229.60	237.42	20.06	25.09	DSP Small Cap	17,009.83	193.28	18.81	22.64
HSBC Focused	1,723.43	25.50	15.59	16.17	Franklin India Small Cap	13,529.48	163.03	18.53	23.47
ICICI Pru Focused Equity	14,146.34	96.82	22.00	22.21	HDFC Small Cap	38,020.31	137.48	19.19	25.38
Kotak Focused	3,942.05	26.41	15.53	17.02	HSBC Small Cap	16,202.83	77.05	16.81	24.67
Mahindra Manulife Focused	2,231.96	27.06	17.67	21.04	ICICI Pru Smallcap	8,451.93	85.48	15.89	22.83
Nippon India Focused	8,886.79	123.62	13.53	18.20	Kotak Small Cap	17,423.09	248.65	14.34	21.17
SBI Focused	42,773.28	378.22	17.16	17.00	LIC MF Small Cap	618.96	28.70	14.42	22.81
Sundaram Focused	1,102.59	160.79	12.45	15.18	Nippon India Small Cap	68,571.85	164.23	19.94	27.74
Tata Focused	1,881.41	23.79	13.67	16.72	SBI Small Cap	36,272.00	166.79	12.50	19.05
EQUITY - LARGE & MID CAP FUNDS					EQUITY - VALUE FUNDS				
Aditya Birla SL Large & Mid Cap	5,836.33	904.58	13.30	13.44	Aditya Birla SL Value	6,361.13	126.91	18.68	19.27
Axis Large & Mid Cap	15,604.95	33.04	18.01	17.99	Bandhan Value	10,439.66	151.04	16.74	23.02
Bandhan Large & Mid Cap	12,783.73	137.87	22.10	22.11	DSP Value	1,248.98	22.58	18.95	17.68
Canara Rob Large and Mid Cap	26,169.89	252.15	14.79	16.74	HDFC Value	7,675.88	764.18	17.79	19.53
DSP Large & Mid Cap	17,215.46	633.66	19.06	19.31	HSBC Value	14,553.04	111.73	21.63	22.65
Franklin India Large & Mid Cap	3,703.34	195.43	15.98	17.24	ICICI Pru Value	60,390.59	495.99	20.85	23.64
HDFC Large and Mid Cap	28,892.10	344.04	18.65	21.94	LIC MF Value	204.07	24.45	13.07	16.44
HSBC Large & Mid Cap	4,664.05	26.98	18.93	18.31	Nippon India	9,246.02	229.31	20.44	22.12
ICICI Pru Large & Mid Cap	26,939.23	1,036.25	20.10	23.16	Sundaram Value	1,483.79	224.75	12.36	15.59
Kotak Large & Midcap	29,961.44	347.39	17.72	18.96	Tata Value	9,031.59	357.07	18.30	18.63
LIC MF Large & Midcap	3,141.26	38.43	15.60	16.50	UTI Value	10,135.00	172.55	17.26	18.16
Mahindra Manulife Large & Mid Cap	2,796.32	26.90	15.05	18.78					
Mirae Asset Large & Midcap	43,542.34	156.05	16.35	17.83					
Motilal Oswal Large & Midcap	15,146.47	33.04	23.38	23.43					
Nippon India Vision Large & Mid Cap	6,866.18	1,484.62	19.68	20.09					
SBI Large & Midcap	37,044.60	640.98	16.13	19.77					
Sundaram Large and Mid Cap	7,046.83	86.94	15.14	17.61					
Tata Large & Mid Cap	8,752.87	518.91	11.63	15.73					
UTI Large & Mid Cap	5,498.45	185.01	20.66	22.03					

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



ICICI PRU FUTURE PERFECT

A PARTICIPATING NON-LINKED LIFE INDIVIDUAL SAVINGS PRODUCT

In our day to day lives, we strive towards achieving our goals: purchasing a flat, securing our children’s future needs, dream vacation in an exotic location and living peacefully after retirement. We bring you an ideal savings and protection oriented plan, **ICICI Pru Future Perfect** to help you fulfill these goals.

Key Benefits of ICICI Pru Future Perfect

- ✔ Savings with the comfort of guarantees - At maturity of the policy, you receive:
a.Guaranteed Maturity Benefit (GMB)¹ b.Accrued Guaranteed Additions (GAs)² c.Vested reversionary bonuses³, if d.any Terminal bonus³ if any
- ✔ **Flexibility** - Choose premium payment term, premium payment frequency, premium and policy term as per your need.
- ✔ **Protection** - Get life cover⁴ for the entire policy term
- ✔ **Tax* Benefits** – Tax* benefits may apply to premiums paid and benefits received as per the prevailing tax laws⁵

Benefits in detail:

Death benefit : On death of the life assured during the policy term, for a premium paying or fully paid policy, the following will payable

Death Benefit = Higher of (A,B),Where

A = Sum Assured on Death, plus subsisting bonuses³ already accrued, plus accrued guaranteed additions²

B = 105% of all the premiums received till the date of death

Sum Assured on Death is defined as, highest of:

- ♦ 10 X Annualised Premium
- ♦ Guaranteed Maturity benefit(GMB)¹

Bonuses consist of accrued reversionary bonuses³, interim bonus³ and terminal bonus³, if any.

All policy benefits cease on payment of the death benefit In the event of death of the Life Assured on the Date of Maturity, only the Maturity Benefit (if applicable) is payable and the Death Benefit shall not be payable.

Maturity benefit: Maturity Benefit = Higher of (D, E)

Where, D = Guaranteed Maturity Benefit (GMB)¹ plus accrued Guaranteed Additions² plus subsisting reversionary bonuses³ already accrued to the policy, if any plus terminal bonus³, if any E = 100.1% X annualized premium

ICICI Pru Future Perfect at a glance:

Premium payment option	Limited Pay				
Premium payment option (PPT) (Yrs)	5	7	10	15	20
Policy Term (Yrs)	10 to 15	12 to 17	15 to 20	20 to 25	25 to 30
Minimum annual premium (Rs.)	Rs.30,000/-				
Min / Max age at entry (Yrs)	3 / 45	1 / 55	91 days/55	91 days/50	91 days/45
Min / Max age at maturity (Yrs)	18 / 60	18 / 70			
Min. Basic Sum Assured on Death	Rs.3,00,000/-				
Premium paying frequency	Annual / Half-yearly / Monthly				

Insurance is a Subject Matter of the Solicitation. Disclaimers: ¹ GMB: GMB will be set at policy inception and will depend on age, policy term, premium, premium payment term and gender. Your GMB may be lower than your Sum Assured on death. ² GA: Guaranteed Additions (GAs) is a percentage of annualized premium. For monthly premium frequency, 1/12th times GA will be accrued every month on premium payment. For half yearly premium frequency, 0.5 times GA will be accrued on premium payment. ³ Bonus: Reversionary bonuses may be declared every financial year and will accrue to the policy if it is premium paying or fully paid. Reversionary bonuses will be applied through the compounding bonus method. All reversionary bonuses will be declared as a proportion of the sum of the GMB and the accrued reversionary bonuses, if any. Reversionary bonus once declared is guaranteed and will be paid out at maturity or on earlier death. A terminal bonus may also be payable at maturity or on earlier death. ⁴ Life Cover is the benefit payable on death of the life assured during the policy term. ⁵ Policies issued on or after April 01, 2023 where aggregate premium(including top-up premiums and rider premiums) payable during the term of the policy/policies in respect of Non-unit linked life insurance policies more than Rs 5 lakh per year per person is not exempt u/s 10(10D). Tax benefits/Tax-free returns under the policy are subject to conditions under Sections 80C, 10(10D), 115BAC and other provisions of the Income Tax Act, 1961. Taxes, if any will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time. Please consult your tax advisor for more details. ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837 For More Information: Customers calling from anywhere in India, please dial 1800 2660 Do not prefix this number with “+” or “91” or “00” Call Centre Timings: 10.00 a.m. to 7.00 p.m. Monday to Saturday, except National Holidays. To know more, please visit www.iciciprulife.com ICICI Prudential Life Insurance Company Limited. Registered Office: ICICI Prudential Life Insurance Company Limited, ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025. 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 Future Perfect Form No. E21 **UIN: 105N153V04**. Advt. No.: L/ II/1514/2025-26 BEWARE OF SUSPICIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums Public receiving such phone calls are requested to lodge a police complaint.

HDFC LIFE CLICK 2 ACHIEVE PAR ADVANTAGE

AN INDIVIDUAL NON LINKED, PARTICIPATING, SAVINGS LIFE INSURANCE PLAN

Features:

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

Plan Options available:

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

Benefits in details:

Death Benefits - On death of the Life Assured during the Policy Term and provided that all Premiums which have fallen due have been paid, the Death Benefit payable shall be highest of the following **Lumpsum**: **a)** Sum Assured on Death plus accrued Reversionary Bonus (if any) plus Interim Reversionary Bonus (if any) plus Terminal Bonus (if any)* **b)** 105% of Total Premiums Paid as on the date of death

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

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 Entry¹ (Yrs) : Without PCB 0 (30 days)² : With PCB 18² (In case “Additional Life” option is selected, minimum entry age shall be 18 yrs for both the lives)

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

Deferment Period (Yrs)⁴ : 0 to 12

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

Policy Term (Years) : 20 to 40 years

¹Risk cover starts from date of commencement of policy and the policy will vest on the Life Assured on attainment of age 18 years ²For “Additional Life Option”, minimum entry age is 18 years for both the lives ³In case of Additional Life, the above limit will be applicable for both the lives. ⁴This is applicable for the plan options - 2, 3, 4 and 5, wherein any cash bonus and/ or guaranteed pay-out, as applicable, are payable. A policy with deferment period shall participate in profits from inception. Any surplus during the deferment period shall continue to accumulate in the fund and the bonus declaration shall commence after completion of deferment period. All ages mentioned above are age as on last birthday. Disclaimers: HDFC Life Insurance Company Limited. (CIN: L65110MH2000PLC128245. IRDAI Registration No. 101.) Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011. Email: service@hdfclife.com, Tel. No. 022-6844-6530 (Call charges apply). Website: www.hdfclife.com The name/letter “HDFC” in the name/logo of HDFC Life Insurance Company Limited (HDFC Life) belongs to HDFC Bank Limited and is used by HDFC Life under licence from HDFC Bank Limited. HDFC Life Click 2 Achieve Par Advantage (**UIN:101N207V01**) is an Individual Non Linked, Participating, Savings Life Insurance Plan. Life Insurance coverage is available in this product. HDFC Life Income Benefit on Accidental Disability Rider (101B041V01) is a Non-Linked, Participating, Pure risk premium, Individual Life rider. HDFC Life Protect Plus Rider (101B040V01) is a Non Linked, Participating, Pure risk premium, Individual Life/Health rider. HDFC Life Health Plus Rider (101B031V02) is a Non-Linked, Participating, Pure risk premium, Individual Health rider. HDFC Life Waiver of Premium Rider (101B032V02) is a Non-Linked, Participating, Pure risk premium, Individual Life/ Health rider. i. The risk factors of the bonuses projected under the product are not guaranteed ii. Past performance doesn’t constitute any indication of future bonuses iii. These products are subject to the overall performance of the insurer in terms of investments, management of expenses, mortality and lapses. Please know the associated risk and applicable charges from your insurance agent or the intermediary or the policy document of the insurer. ARN: BR/11/25/28461. BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS IRDAI or its officials do not involve in any activities of insurance business like selling insurance policies, announcing bonus or investment of premiums, refund of amounts. • Policyholders or the prospects receiving such phone calls are requested to lodge a police complaint.

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-force⁵

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
			65 Yrs	10
Lump Sum Plus Income	5 to 7 Yrs	0 Yrs	70 Yrs	7 / 5
			50 Yrs	10
			55 Yrs	7 / 5
	8 to 12 Yrs	0 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)

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 under this Policy may be available as per the prevailing Income Tax laws in India. Flower & Edelweiss are trademarks of Edelweiss Financial Services Limited used by Edelweiss Life Insurance Company Limited under license. IRDAI Reg. No. 147. **UIN: 147N112V01** Advt No.: BR/4050/Jan/2025 BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint



LIFE & HEALTH INSURANCE

BAJAJ 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 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 (ROP¹) 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 (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 Deferment period, an amount equal to X% of Total Premiums Paid shall be paid to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100%, as chosen by the you at inception.

¹The Purchase Price is the single Premium or the sum of all regular/limited Premiums paid (including in a paid-up policy); excluding any GST/any other tax as may be applicable from time to time.
²For 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)3	: 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

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 the rules defined 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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CARE HEALTH INSURANCE - CARE SUPREME

Introducing Care Supreme, a comprehensive health insurance plan that safeguards families and individuals. With exhaustive coverage, including hospitalization, AYUSH treatment, day care procedures, domiciliary hospitalization, and organ donor cover, Care Supreme offers maximum protection. Newly launched and value-packed, it aims to help families expand their healthcare safety net at affordable premiums. Additionally, Care Supreme provides up to 7x* coverage of your base Sum Insured with ‘Cumulative Bonus’ and ‘Cumulative Bonus Super’.

Product Highlights

- ✔ Up to 600% Increase in Total Coverage*
- ✔ Unlimited Automatic Recharge for Related & Unrelated Illnesses
- ✔ Earn up to 30% Discount on Renewal#
- ✔ Up to 100% of Sum Insured on Ambulance Cover**
- ✔ Unlimited E-consultation with General Physician ^
- ✔ No reduction in Cumulative Bonus even if you claim
- ✔ Up to 60 days pre-hospitalization and 180 days post-hospitalization coverage
- ✔ AYUSH treatment coverage up to 100% of Sum Insured
- ✔ Coverage for treatment expenses at home up to 100% of Sum Insured under - Domiciliary Hospitalization
- ✔ No sub-limits on Modern or Conventional Treatments
- ✔ Pay premium as per the city you reside in
- ✔ Tax Benefits under Section 80D of IT Act 1961##

Product Details

- ✔ Entry Age – Minimum - Adult: 18 Years, Child: 90 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 - 1/2/3 Years
- ✔ ICU Charges - Up to Sum Insured
- ✔ 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:

*X refers to Sum Insured. Additional Sum Insured is available through 100% Cumulative Bonus and up to 500% Cumulative Bonus Super (optional benefit) for 5 consecutive years. #Through healthy days program under Wellness Benefit (Optional Cover). **100% of SI available only for Rs. 15 Lakh and above SI on road ambulance, For SI below Rs. 15 lac – up to Rs. 10,000. ^As per the empanelled list of general physician within the company network. ##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 Of- fice: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009 (Haryana) Website: 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 Care Supreme. 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: 25096878 UIN: CHIHLP25047V022425 IRDAI Registration Number – 148

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 CignaTTK 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 : MCIHLIP25035V012425 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/1492/Aug/2024-25.

BLUECHIP OFFICES IN INDIA



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Tirupathi	:	0877 - 225	0056/	225	0057
Vijayawada	:	0866 - 248	5316/	249	5316
Patamata	:	0866 - 248	5217/	248	5218
Vishakapatnam	:	0891 - 666	6316/	275	7755
NAD 'X' Road	:	0891 - 294	2315/	294	2316

TELANGANA

Hyderabad	:				
Ameerpet	:	040-2341	8316/	2341	8416
Attapur	:	040-2401	8316/	2401	9316
Boduppal	:	040-2720	5316/	2720	5317
Champapet	:	040 - 2407	5316/	2407	6316
Chandanagar	:	040-2303	8755/	2303	8756
Dilsukh Nagar	:	040-4533	5408/	2405	6549
Habsiguda	:	040-4851	0508/	4016	0522
Hasthinapuram	:	040-4500	5415/	4500	0377
Himayat Nagar	:	040-2339	5316/	2322	1308
Kapra	:	040-2713	0938/	6655	5613
Kukadpalli	:	040-2306	1646/	4230	0905
Malkajgiri	:	040-4002	5162/	4512	9452
Manikonda	:	040-2356	8931/	2356	8941
Marredpally	:	040-2771	0998/	2771	1410
Mendhipatnam	:	040-2351	2034/	2352	6356
Miyapur	:	040-4089	2885/	4089	2886
Nacharam	:	040-4020	1616/	4020	1717
Nagole	:	040-2422	0316/	4856	4685
Nizampet	:	040-2956	1438/	2956	1497
Pragathi Nagar	:	040-4014	0665/	2389	0785
RTC X Road	:	040 - 2764	5316/	2766	5317
Secunderabad	:	040-4534	3190/	2789	9116
Vanasthalipuram	:	040-4952	5657/	4019	8206
Jagtial	:	08724 - 221	422/	221	425
Jangaon	:	08716 - 293	850/	293	860
Karimnagar	:	0878 - 224	9910/	224	9911
Kazipet	:	0870 - 243	4545/	244	4747
Khammam	:	08742 - 235	316/	245	316
Nizamabad	:	08462 - 235	316/	236	316
Sangareddy	:	850019	5316 /	850015	5316
Siddipet	:	08457 - 230	316/	231	316
Warangal	:	0870 - 666	4436/	254	4058

GUJARAT

Ahmedabad	:				
Ashram Road	:	079-2658	5642/	2658	5643
Bapunagar	:	079-2991	6380/	2991	6381
Chandkheda	:	079-2750	7857/	2750	7855
Gandhi Nagar	:	079-2324	2004/	2324	2005
Mani Nagar	:	079-2543	0026/	2543	0062
New Ranip	:	079-2960	9033/	2960	9034
Paldi	:	079-2657	7934/	2657	7935
Satellite	:	079 - 264	1236/	264	1235
Baroda	:				
Alkapuri	:	0265 - 232	3018/	232	3021
Vasna Road	:	0265 - 225	4074/	225	4075
Waghodia Road	:	0265 - 252	1820/	252	1821
Ankleshwar	:	02646 - 299	381/	299	382
Bharuch	:	02642 - 249	121/	249	122
Deesa	:	02744 - 225	622/	225	722
Mehsana	:	02762 - 230	704/	230	706
Navsari	:	02637 - 244	406/	244	407
Palanpur	:	02742 - 266	640/	266	641
Patan	:	02766 - 299	611/	299	612
Unjha	:	02767 - 250	094/	250	095
Rajkot	:	0281 - 246	5427/	246	5428
Kalol	:	02764 - 225	801/	225	802
Indira Circle	:	0281 - 257	5767/	257	5768
Surat	:	0261 - 273	1402/	273	1403
Udhna	:	0261 - 227	4401/	227	4402
Bhatar Road	:	0261 - 223	3173/	223	3174
Vesu	:	0261 - 221	5063/	221	5064
Silvassa	:	0260 - 264	1230/	264	1231
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
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
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Harihara	:	08192 - 242	855/	242	355
Gokul Road	:	0836 - 233	4080/	233	4081
Hassan	:	08172 - 232	922/	232	433
Haveeri	:	08375 - 233	701/	233	702
Hosapete	:	08394 - 224	615/	224	616
Hubballi	:	0836 - 235	4255/	235	4266
Kalaburagi	:	08472 - 226	702/	246	702
Kusnoor Road	:	08472- 200	958/	200	959
Kalidasa Road	:	0821 - 241	3355/	241	3555
Karwar	:	08382- 223	275/	223	276
Madikeri	:	08272 - 228	021/	228	022
Mangaluru	:	0824 - 244	2214/	244	0014
Mysuru	:	0821 - 254	6607/	254	6608
Navanagar	:	0836 - 200	6700/	200	6702
Siddhartha Nagar-MYS	:	0821-247	1454/	247	1545
Nippani	:	08338 - 200	565/	200	566
Puttur	:	08251 - 236	837/	237	837
Raichur	:	08532- 227	229/	227	888
Ramanagara	:	80299	13366		
Sagara	:	08183 - 226	072/	226	073
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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

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Mumbai	:				
Airoli	:	022-2779	5341/	2779	0174
Ambarnath (E)	:	0251 - 260	7328/	260	7155
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Andheri (East)	:	865593	9651/8655	9396	52
And-Sher E Punjab:	:	865580	7344 /8655	8073	45
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	:	989209	5869/9892	6273	47
Andheri (West)	:	022-2678	1742/	2678	1781
Bandra Mt.Mary	:	022-2643	2158/	2643	2147
Bangur Nagar	:	022-2873	4228/	2873	4229
Bandra - Pali	:	900454	3887/9867	6076	90
Bandra (West)	:	865580	7343/	8655	8073</

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	Uttarpara : 033 -4809 9616 / 4809 9617	Kodambakkam : 044 -2372 8200 / 4865 3468	Karaikudi :04565 - 238 777 / 238 778
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	Raniganj : 0341 - 244 2111 / 244 2112	Poonamallee : 044 -2627 3031 / 2627 3032	Mayiladuthurai :04364 - 227 531 / 227 532
	Serampore : 033 -4801 2305 / 4801 2309	Purasavakkam : 044 - 2661 2657 / 3551 0637	Krishnacoil :04652 - 244 435 / 244 436
	Siliguri : 0353 - 405 4041 / 405 4042	Royapettah : 044 -4782 0659 / 4782 9986	Namakkal :04286 - 221 071 / 221 072
	Tamluk :03228 - 263 264 / 263 265	Saidapet : 044 - 2381 0418 / 4865 0053	Mandarakuppam :04142 - 262 500 / 262 600
		Shenoy Nagar : 044 -2664 1073 / 2664 1076	Neyveli : 04142- 251 574 / 251 575
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