

BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

INDIAFIRST LIFE TULIP

TERM WITH UNIT LINKED INSURANCE PLAN
A NON-PAR, UNIT-LINKED, INDIVIDUAL SAVINGS LIFE INSURANCE PLAN

Key Features:

- Up to 50X¹ Life Cover
- Wealth Creation through Market- Linked Returns
- Boost Fund Value with Return of Charges²
- Built-in Riders for Enhanced Protection³

Investment Strategies under this Plan:

- Self-Managed Strategy
- Age Based Strategy
- Smart Switch Strategy

Flexibilities under IndiaFirst Life TULIP:

- Choose from 3 unique investment strategies & 10 diverse fund options to maximize your wealth
- Get Enhanced Protection through Accidental Death Benefit Rider (3X of Base Sum Assured) & Total and Permanent Disability Rider³
- Get up to 700% of Premium Allocation Charges at Maturity⁴
- Avail unlimited free switches to maximize your fund growth
- Return of 100% Mortality Charges at Maturity⁵
- Enjoy Tax Benefits⁶

Benefits under the plan:

Maturity Benefit: On survival of Life Assured till the maturity date, Total Fund Value as on the date of Maturity, shall be payable

Death Benefit: In case of death of Life Assured during the policy term, the higher of total fund value or Sum Assured shall be payable

Plan Eligibility :

Entry Age : Min.: 18 Years, Max.: 65 Years

Maturity Age : Min.: 33 Years, Max.: 85 Years

Policy Term : 15, 20 years

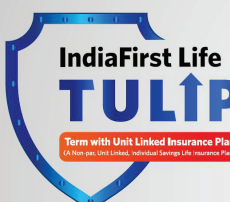
Premium Payment Term : 6 years

Mode & Minimum Premium : Annual - Rs.36,000/-, Half Yearly - Rs. 18,000/-,
Quarterly - Rs. 9,000/-, Monthly - 3,000/-

Maximum Premium : No Limit, subject to BAUP

Age at entry	SA Multiple - Current			
	Death Benefit/Sum Assured Multiple			
	Minimum SA-6/15	Maximum SA-6/15	Minimum SA-6/20	Maximum SA-6/20
18 to 30	20	50	20	50
31 to 40	20	35	20	35
41 to 45	20	25	20	25
46 to 50	20	25	20	20
51 to 55	20	20	-	-
56 to 60	15	15	-	-
61 to 65	10	10	-	-

Insurance is a Subject Matter of the Solicitation. **Disclaimers:**¹ Death benefit multiple varies with the Age, PT, PPT as chosen by the Policyholder. ²Mortality Charges and Premium Allocation Charges deducted are returned during the policy term and added to your Fund Value. Please refer to the sales brochure for more details. ³IndiaFirst Life Accidental Death Benefit (UIN-143A020V01) & IndiaFirst Life Total and 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. ⁴700% of Return of Premium Allocation charge is applicable to Policy term 20 years & premium payment term of 6 years. Please refer to the sales brochure for more details. ⁵Mortality Charges deducted during the policy term are to your Fund Value at maturity. Please refer to the sales brochure for more details. ⁶Tax exemptions are as per applicable tax laws from time to time. The linked insurance products/annuity products with variable annuity pay-out option are different from the traditional insurance products and are subject to the risk factors. The premium paid in linked insurance policies or the annuity offered under the annuity policies with variable annuity pay-out option are subject to investment risks associated with capital markets and publicly available index. The annuity amount/NAV's of the units may go up or down based on the performance of the fund and factors influencing the capital/market/publicly available index and the insurance is responsible for his/her decision. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Term with Unit Linked Insurance Plan (UIN: 143L072V01) is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company. The various funds offered under this contract are names of the fund and do not in any way indicate the quality of these plans, their prospects and returns. IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North Tower, Building 4, Nesco IT Park, Nesco Centre, Western Express Highway, Goregaon (East), Mumbai - 400 063. Toll free No - 18002098700. Email id: customer.first@indiafirstlife.com, Website: www.indiafirstlife.com. Fax No.: +912268570600. Trade logo displayed above belongs to our promoter M/s Bank of Baroda and is used by IndiaFirst Life Insurance Co. Ltd under License. ARN No.: IndiaFirst/OP/01365/Jul2024 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.



NEW FUND OFFER

SECURE YOUR LONG-TERM GROWTH WITH

Macro Trends Fund

1.1 Investment objective: To generate long term capital growth through investments in equity and equity related instruments which benefit from the theme of current and expected long term macro trends.

1.2 Fund Positioning: The Fund is positioned as a diversified equity fund that would invest in companies that are predominantly aligned towards mega trends and long - term structural tail winds through a multi-cap allocation approach. Fund would stick to quality companies with due attention to management pedigree and strength of underlying business. It would invest at least 70% of its exposure to equity stocks from NIFTY 200 Index and the remaining could be from equity stocks from outside the index. Consequently, the benchmark chosen is the NIFTY 200 index.

NFO PERIOD 12TH - 22ND SEPTEMBER 2024

KOTAK T.U.L.I.P

TERM WITH UNIT LINKED INSURANCE PLAN
A NON-PARTICIPATING UNIT-LINKED LIFE INSURANCE INDIVIDUAL SAVINGS PRODUCT

Kotak T.U.L.I.P is a protection oriented Unit Linked Insurance Plan that provides higher life insurance coverage (Basic Sum Assured) to cater your protection needs along with your investment objective. It's a long-term financial tool designed to grow your wealth while safeguarding your family's future.

Key Advantages

- ☑ Option to choose a High Sum Assured multiple to offer significant life cover
- ☑ 2X Return of Premium Allocation Charges from end of 10th policy year onwards
- ☑ Up to 3X Return of Mortality Charges on survival starting from 11th policy year onwards
- ☑ Loyalty additions as a reward for staying invested to enhance your maturity value on maturity
- ☑ 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:

- Basic Sum Assured less applicable partial withdrawal amount from Main Account (if any), OR
- Fund Value in the Main Account which will include Loyalty Additions, if any, OR
- 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:

- Top-Up Sum Assured, OR
- Fund Value of Top-Up Account, OR
- 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. Customer is advised to take an independent view from tax consultant.

Eligibility Condition:

Entry Age[#] : Min.: 18 Years, Max.: 60 Years

Maturity Age : Min.: 48 Years, Max.: 100 Years

Policy Term : 30 to 40 years

Premium Payment Term : Limited Pay: 6 / 7 / 8 / 9 / 10 / 12 / 15 years
Regular Pay: Same as Policy Term

Mode : Yearly, Half-yearly, Quarterly and Monthly

Basic Sum Assured : Min: 7 times of Annual Premium
Max: No Limit, as per BAUP

[#]Ages above will be as on the last birthday

The 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 /withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year from inception.

"IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER"

Insurance is a Subject Matter of the Solicitation. **Disclaimers:**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. **Kotak T.U.L.I.P UIN No.: 107L131V02, Kotak Accidental Death Protection Rider (Linked) UIN No.:107A021V01, Kotak Critical Illness Benefit Rider (Linked) UIN No.:107A022V01. This is a non-participating unit linked life insurance individual savings product. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. For more details on riders please read the Rider Brochure. Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. Kotak Mahindra Life Insurance Company Ltd. is only the name of the Insurance Company and Kotak T.U.L.I.P is only the name of the unit linked life 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. The past performance of other Funds of the Company is not necessarily indicative of the future performance of the funds. Please know the associated risks and the applicable charges (along with the possibility of increase in charges), from your Insurance Agent or Corporate Agent / Insurance Broker or policy document of the insurer. All benefits payable under the Policy are subject to the Tax Laws and other financial enactments, as they exist from time to time. **Kotak Mahindra Life Insurance Company Ltd.** Regn. No.:107, CIN : U66030MH2000PLC128503, Regd. Office: 8th Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051. Website: www.kotaklife.com | WhatsApp: 9321003007 | Toll Free No:1800 209 8800 | Ref. No.: KLI/24-25/P-NL/602 Trade Logo displayed above belongs to Kotak Mahindra Bank Limited and is used by Kotak Mahindra Life Insurance Company Ltd. under license.**



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

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 31/07(Cr.)	NAV Rs. 12/09	Growth (%)		Fund Name	Corpus 31/07(Cr.)	NAV Rs. 12/09	Growth (%)	
			3 Yr	5 Yr				3 Yr	5 Yr
EQUITY - FLEXI CAP FUNDS					EQUITY - MID CAP FUNDS				
Aditya Birla SL Flexi Cap	22,792.01	1,804.82	15.44	20.90	Aditya Birla SL Midcap	6,098.50	819.00	21.35	25.66
Axis Flexi Cap	13,031.39	27.07	11.53	18.16	Axis Midcap	30,854.63	115.13	18.31	26.14
Bandhan Flexi Cap	7,651.86	213.05	16.03	18.86	DSP Midcap	20,014.36	152.09	18.07	24.06
Canara Rob Flexi Cap	13,415.10	342.50	14.67	21.91	Franklin India Prima	12,529.29	2,805.52	22.49	25.65
DSP Flexi Cap	11,879.33	106.50	16.30	22.63	HDFC Mid-Cap Opportunities	75,382.30	192.75	28.91	30.93
Franklin India Flexi Cap	17,417.27	1,676.34	22.00	25.09	ICICI Pru Midcap	6,683.45	295.93	23.50	27.22
HDFC Flexi Cap	61,571.57	1,923.38	26.89	24.97	Kotak Emerging Equity	50,601.84	134.59	23.56	29.49
Kotak Flexicap	53,783.10	84.04	15.89	19.37	Mahindra Manulife Mid Cap	3,165.98	34.94	27.44	31.54
SBI Flexicap	22,815.78	112.28	13.67	18.36	Nippon India Growth	32,970.78	4,170.47	27.44	31.97
Tata Flexi Cap	3,048.83	24.33	14.46	19.01	SBI Magnum Midcap	21,127.45	245.22	23.07	29.48
Union Flexi Cap	2,276.38	51.88	15.58	22.53	Sundaram Mid Cap	12,465.38	1,404.42	25.62	27.06
UTI Flexi Cap	26,396.25	333.55	8.38	19.71	Tata Mid Cap Growth	4,466.53	453.09	23.09	27.97
EQUITY - FOCUSED FUNDS					EQUITY - SMALL CAP FUNDS				
Aditya Birla SL Focused	7,929.46	142.72	15.42	19.79	Aditya Birla SL Small Cap	5,359.29	91.03	18.67	24.98
Axis Focused	14,074.71	56.77	6.17	15.22	Axis Small Cap	23,399.15	107.67	22.36	29.57
Bandhan Focused Equity	1,651.77	86.81	17.24	20.38	Canara Rob Small Cap	12,028.48	41.70	24.46	35.78
DSP Focus	2,592.52	55.56	16.50	20.03	DSP Small Cap	16,084.62	203.71	25.76	32.55
Franklin India Focused Equity	12,545.87	111.90	20.53	23.66	Franklin India Smaller Cos	14,474.51	187.06	28.48	31.29
HDFC Focused 30	13,794.80	221.63	28.11	25.06	HDFC Small Cap	33,181.88	143.20	26.07	30.25
ICICI Pru Focused Equity	9,745.36	90.54	23.53	26.09	ICICI Pru Smallcap	8,769.81	92.51	24.05	30.96
Kotak Focused Equity	3,661.19	25.64	15.81	20.18	Kotak Small Cap	17,507.11	284.61	21.59	33.46
Nippon India Focused Equity	8,851.92	123.67	17.85	23.80	Nippon India Small Cap	60,372.55	181.27	31.18	37.93
SBI Focused Equity	35,727.79	338.58	12.34	19.45	SBI Small Cap	32,761.17	186.00	23.66	30.11
Sundaram Focused	1,137.75	169.15	16.01	22.53	Sundaram Small Cap	3,414.68	266.80	23.46	29.96
Union Focused	426.98	25.87	13.01	20.58	Tata Small Cap	8,448.91	43.07	27.73	34.03
EQUITY - LARGE CAP & MID CAP FUNDS					EQUITY - VALUE FUNDS				
Aditya Birla SL Equity Advantage	6,281.39	937.98	11.09	19.80	Aditya Birla SL Pure Value	6,596.47	132.67	21.97	23.77
Axis Growth Opp	13,883.28	33.07	16.84	24.68	Bandhan Sterling Value	10,241.88	156.21	22.68	27.86
Bandhan Core Equity	5,982.52	138.06	26.05	26.61	HDFC Capital Builder Value	7,607.71	755.18	21.30	22.98
Canara Rob Emerg Equities	24,593.65	260.10	17.10	24.55	HSBC Value	13,819.92	111.18	25.39	27.20
DSP Equity Opportunities	13,938.79	635.34	20.41	24.57	ICICI Pru Value Discovery	48,805.97	468.94	25.62	27.36
Franklin India Equity Advantage	3,635.35	193.70	16.69	20.59	Nippon India Value	8,559.62	232.94	24.85	27.49
HDFC Large and Mid Cap	23,046.87	349.89	24.89	26.88	Tata Equity P/E Fund	8,864.64	377.82	24.37	23.93
HSBC Large & Mid Cap	3,570.35	27.72	20.28	24.05	Templeton India Value	2,246.77	758.89	25.89	27.19
ICICI Pru Large & Mid Cap	15,746.10	1,002.64	26.07	26.69	Union Value	282.36	28.80	20.64	23.91
Kotak Equity Opp	25,074.70	347.43	20.47	24.54	UTI Value	10,355.98	173.38	20.23	24.36
Nippon India Vision	5,256.95	1,473.51	21.50	24.65	EQUITY - ELSS FUNDS				
SBI Large & Midcap	27,382.12	618.93	20.37	23.93	Aditya Birla SL ELSS Tax Saver	16,819.83	61.57	12.43	15.53
Sundaram Large and Mid Cap	7,039.40	87.50	17.11	21.79	Axis ELSS Tax Saver	38,278.40	98.47	8.87	16.94
Tata Large & Mid Cap	8,318.31	551.83	18.17	22.23	Bandhan ELSS Tax Saver	7,178.74	159.09	19.24	24.89
UTI Large & Mid Cap	3,748.61	184.17	23.34	25.85	Canara Rob ELSS Tax Saver	8,875.70	180.71	16.04	23.99
EQUITY - LARGE CAP FUNDS					Aditya Birla SL ELSS Tax Saver	16,819.83	61.57	12.43	15.53
Aditya Birla SL Frontline Equity	30,308.91	535.00	15.81	19.76	Axis ELSS Tax Saver	38,278.40	98.47	8.87	16.94
Axis Bluechip	35,013.27	62.23	9.45	16.12	Bandhan ELSS Tax Saver	7,178.74	159.09	19.24	24.89
Bandhan Large Cap	1,574.65	79.15	16.18	20.38	Canara Rob ELSS Tax Saver	8,875.70	180.71	16.04	23.99
Canara Rob Bluechip Equity	14,528.68	63.31	14.73	21.28	DSP ELSS Tax Saver	17,267.83	142.66	20.57	24.92
DSP Top 100 Equity	4,328.43	472.00	16.03	19.11	Franklin India ELSS Tax Saver	7,059.91	1,522.11	22.28	23.18
Franklin India Bluechip	8,256.86	1,040.10	13.59	18.86	HDFC ELSS Tax saver	16,145.24	1,394.76	24.64	23.72
HDFC Top 100	37,080.92	1,179.89	20.71	20.36	HSBC ELSS Tax saver	4,373.63	136.80	19.50	22.10
ICICI Pru Bluechip	62,717.11	110.40	20.05	22.21	HSBC Tax Saver Equity	250.14	92.16	18.59	21.57
Kotak Bluechip	9,292.36	580.26	14.79	20.39	ICICI Pru ELSS Tax Saver	14,563.56	950.95	17.52	21.69
Mahindra Manulife Large Cap	556.58	23.76	15.22	19.55	Kotak ELSS Tax Saver Fund	6,334.74	120.16	18.76	22.89
Nippon India Large Cap	31,800.96	90.52	22.58	22.99	Mahindra Manulife ELSS Tax Saver	969.11	29.15	16.30	21.90
SBI BlueChip	51,243.71	92.90	15.33	19.54	Nippon India ELSS Tax Saver	16,547.11	131.93	20.12	22.00
Tata Large Cap	2,437.02	516.64	15.62	19.22	SBI Long Term Equity	27,527.24	448.19	26.98	27.52
Union Largecap	393.63	24.22	13.66	18.58	Sundaram Diversified Equity	1,677.93	224.22	15.04	19.06
UTI Large Cap	13,594.60	283.34	13.26	19.28	Union ELSS Tax Saver	960.42	66.68	17.29	23.34
					UTI ELSS Tax Saver	4,058.09	217.29	14.60	21.41

Disclaimer : All Mutual Fund Investments are subject to market risks, the above given information is of the past performance of growth option of various mutual fund schemes, Past performance may or may not be sustained in the future, prospective investors are advised to read the Scheme Information Document and Statement of Additional Information of the respective mutual fund scheme before investing.
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LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN & MFG)

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)		
				12 Mths	24 Mths	36 Mths
Bajaj Finance Ltd.	CRISIL AAA	15,000	M/Q/H/A/C	7.40	7.80	8.10
ICICI Home Finance	CRISIL AAA	10,000	M/Q/A/C	7.25	7.65	7.75
Mahindra Fin. Ltd	CRISIL AAA	5,000	M/Q/H/A/C	7.50	7.80	8.10
PNB Housing Fin. Ltd	CRISIL AA	10,000	M/Q/H/A/C	7.45	7.25	7.75
Sundaram Home Fin.	ICRA AAA	10,000	M/Q/A/C	7.45	7.75	7.75
Godrej & Boyce Mfg. Co. Ltd	CRISIL AA	40,000	M/Q/H	--	--	8.15

* 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 any Cash or Cheque payment in favour of Bluechip, also we do not ask for any sensitive data like Your OTPs received from Banks or UIDAI etc.

All Customers are advised to contact Bluechip Branches only through the branch addresses and telephone No. published only in Bluechip Bulletin or Bluechip [Website](http://www.bluechipindia.co.in)

For any Complaints & Queries contact us on 1800-22-6465 or helpdesk@bluechipindia.co.in Email: customer.support@bluechipinsurance.co.in

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

- * THE INTEREST RATE PAYABLE ON 1ST JANUARY 2025 FIXED AT 8.05%.
- * MIN. AMOUNT OF APPLICATION : Rs.1000/- AND MULTIPLES THEREOF.
- * GOI BONDS AVAILABLE FOR A PERIOD OF 7 YEARS.
- * CUMULATIVE OPTION IS NOT AVAILABLE.



LIC's New JEEVAN SHANTI

A SINGLE PREMIUM GUARANTEED RETURNS ANNUITY PLAN

- > CHOICE BETWEEN IMMEDIATE ANNUITY OR DEFERRED ANNUITY.
- > CHOICE OF DEFERMENT PERIOD OF 1 Yr TO 12 Yrs
- > MINIMUM VESTING AGE : 31 Yrs

UIN : 512N338V06 PLAN NO: 858

Insurance is the subject matter of the solicitation



UIN : 512N279V02
Plan No.915

LIC's New JEEVAN ANAND PLAN

- SALIENT FEATURES :
- > MINIMUM BASIC SUM ASSURED : Rs.1,00,000/-
 - > AGE ELIGIBILITY : 18 TO 50 YEARS
 - > MAXIMUM MATURITY AGE : 75 YEARS

A PLAN THAT OFFERS COVER FOR WHOLE LIFE EVEN AFTER PAYMENT OF MATURITY AMOUNT

Insurance is the subject matter of the solicitation

LIFE INSURANCE

TATA AIA LIFE INSURANCE DIAMOND SAVINGS PLAN

A NON-LINKED, PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

Tata AIA Life Insurance Diamond Savings Plan, a limited pay insurance plan that meets tomorrow's requirements along with protecting your loved ones. Investing in this plan will help you fulfill your medium and long term goals, such as child's education / second income and retirement planning.

Key Features :

- Receive guaranteed^{1&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 benefits[^] under Section 80C and 10(1OD) of the Income Tax Act, 1961, as 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 instalment payable on maturity;
- ◆ Vested Compound Reversionary Bonus, if any, expressed as a percentage of the 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.

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 60 years
Min Premium	: Rs. 18,000 per annum
Premium Modes	: Annual/Half-yearly/Quarterly/ Monthly
Premium Payment Term/ Policy Term (in year)	: 5/15, 5/20, 6/15, 8/18 and 12/25
Life Cover	: Min 11 Times of Annualised Premium

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: 110N133V03) - A Non-Linked, Participating Individual Life Insurance Savings Plan.

*A Guaranteed Income of Assured Benefit shall be paid annually commencing from the end of next policy year after premium payment term till maturity of the Policy or till death of the Life Insured, whichever is earlier.

~Compound Reversionary Bonus and Terminal Bonus will be based on Company's performance and are not guaranteed.

^ Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Income Tax Laws are subject to change from time to time. Tata AIA Life Insurance Company Ltd does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefit available to you. This product is underwritten by Tata AIA Life Insurance Company Ltd.

This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance.

Insurance cover is available under this product.

Riders are not mandatory and are available for a nominal extra cost. For more details on the benefits, premiums and exclusions under the riders please refer to the Rider Brochure or contact our Insurance Advisor or visit our nearest branch office.

For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

Tata AIA Life Insurance Company Limited (IRDAI Regn. No. 110) CIN: U66010MH2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com. * UIN: 110N133V03

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFER IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

ICICI PRU PROTECT N GAIN

A LINKED, NON-PARTICIPATING, INDIVIDUAL SAVING LIFE INSURANCE PLAN

In ULIPS, the investment risk in the investment portfolio is borne by the policy holder.

ICICI Pru Protect N Gain - a protection-oriented unit linked savings life insurance plan that is designed to safeguard your family with an adequate life cover and grow your wealth to fulfil your long-term goals. With ICICI Pru Protect N Gain, protect your life goals, and gain a stress-free life.

Key features:

- ☑ Protect your family's future with Life Insurance cover¹.
- ☑ Grow your wealth through market-linked returns
- ☑ Get rewarded for continuing with the policy till maturity with Maturity Booster²
- ☑ Enhanced protection³ with ICICI Pru Linked Accidental Death and Disability Rider
- ☑ Tax benefits⁴ may be available on premiums paid and benefits received as per prevailing tax laws

Flexibilities available under ICICI Pru Protect N Gain

- ☑ Choice of wide range of funds
- ☑ Choice of 4 different portfolio strategies
- ☑ Settlement Option
- ☑ Top-up
- ☑ Partial Withdrawals
- ☑ Change in premium payment frequency

Benefits under the Plan:

Death Benefit: Death Benefit will be highest of: Sum Assured, including Top-up Sum Assured, if any • Fund Value including the Top-up Fund Value, if any • Minimum Death Benefit Minimum Death Benefit will be 105% of the total premiums paid, including top-up premiums, if any, received up to the date of death.

Maturity Benefit: As you pay your due premiums, the premiums grow at a rate (based on the performance of the funds) when allocated in your choice of fund(s). At the end of the policy term i.e. at policy maturity, provided the policy has not already terminated, you will receive the following: Fund Value, including top-up Fund Value, if any. On payment of Maturity Benefit, the policy will terminate and all rights, benefits and interests under the policy will be extinguished.

Tax Benefit: Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to prevailing conditions and provisions of the Income Tax Act, 1961.

Eligibility Condition :

Premium Payment option	- Limited Pay & Regular Pay
Premium Payment Term (In Yrs)	- Limited Pay : 5 - 12 Yrs Regular Pay : 30 - 40 Yrs
Policy Tem (In Yrs)	- 30 - 40 Yrs
Min. / Max. age at entry (In Yrs)	- 18 / 60 Yrs
Min. / Max. age at maturity (In Yrs)	- 48 / 90 Yrs
Minimum Premium	- Rs. 40,000/-
Minimum Sum Assured	- Rs.4,00,000/-

Insurance is a Subject Matter of the Solicitation. **Disclaimer:** For more information: Customers calling from anywhere in India, please dial 1860 266 7766 Do not prefix this number with "+" or "91" or "00" (local charges apply) Call Centre Timings: 10.00 am to 7.00 pm Monday to Saturday, except National Holidays. To know more, please visit www.iciciprulife.com. ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837. © 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. ICICI Pru Protect N Gain Form No.: UW5, UIN: 105L191V03, ICICI Pru Linked Accidental Death and Disability Rider. UIN:105A043V01.

Advt No.: L/II/0496/2024-25. **BEWARE OF SPURIOUS / FRAUD PHONECALLS!** 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 policy complaint.

¹Life cover is the benefit payable on death of the life assured during the policy term. Death Benefit will be highest of:

- Sum Assured, including Top-up Sum Assured, if any
- 105% of the total premiums paid
- Fund Value including the Top-up Fund Value, if any

²At policy maturity, an addition, known as Maturity Booster in the form of extra units (Units mean a specific portion or part of the Unit Linked Fund(s) in which you have saved your money) will be made to boost your Fund Value. This Maturity Booster will be equal to 20% percentage of the average of the Fund Values including Top-up Fund Value, if any, on the last business day of the last eight policy quarters.

³Available through mandatory rider 'ICICI Pru Linked Accidental Death and Disability Rider'. Please refer to the rider brochure for more details.

⁴Tax benefits under the policy are subject to conditions under Sections 80C, 10(10D), 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 details

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.

Unit Linked products are different from traditional insurance products and are subject to the risk factors.

The premium paid in ULIPs are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/ her decisions.

Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the Insurance company.

For more details, please refer to product brochure and terms and conditions.

HDFC LIFE SANCHAY PAR ADVANTAGE

A NON-LINKED, PARTICIPATING, LIFE INSURANCE PLAN

IMMEDIATE INCOME OPTION

Key Features:

- ☑ Live cover with protection up to as high as age 100 years
- ☑ Flexibility to accrue the survival benefit payouts

Plan Option:

Immediate Income: An option that provides regular income by way of cash bonuses (if declared), from 1st policy year and provides lump sum at maturity thereby creating a legacy for your loved one.

Survival Benefit: The policyholder would be eligible to receive Cash Bonus (if declared) at the end of each Policy Year and payable from the 1st policy year until death or end of policy term, whichever is earlier. Cash Bonus (if declared) would be expressed as:

$$\text{Cash Bonus payable} = \text{Cash Bonus Rate}^1 \times \text{Annualized Premium}^2$$

¹Terminal bonus rates and cash bonus rates, if any, will be declared at the end of valuation period (currently end of financial year) and will be paid out to the eligible policyholders during the next year on policy termination date and as per the date chosen by the policyholder during the policy tenure respectively.

²Annualized Premium is the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

Maturity Benefit: For a policy where all due premiums have been paid, the maturity benefit payable at the end of the policy term is defined as:

1. Sum Assured on Maturity plus
2. Accrued Cash Bonuses, if not paid earlier plus
3. Interim Survival Benefit, if any plus
4. Terminal Bonus, (if declared)

Sum Assured on Maturity is total Annualized Premium payable under the policy during the premium payment term.

Where, Interim Survival Benefit = Interim Cash Bonus Rate x Annualized Premium x Months elapsed since last Survival Benefit payout date / 12

On payment of the Maturity Benefit, the policy will terminate and no more benefits will be payable.

Death Benefit: On death of the life assured during the policy term, provided all due premiums are paid, death benefit equal to the following shall be payable as lump sum to the nominee:

- ◆ Sum Assured on Death plus
- ◆ Accrued Cash Bonuses, if not paid earlier plus
- ◆ Interim Survival Benefit (if any) plus
- ◆ Terminal Bonus (if declared)

The minimum Death Benefit shall be 105% of Total Premiums Paid³ as on date of death.

Where, the Sum Assured on Death is the absolute amount of benefit which is guaranteed to become payable on death of the life assured. It shall be the highest of:

- ◆ 10 times the Annualized Premium
- ◆ Sum Assured on Maturity
- ◆ Death Multiplex Annualized Premium

Where, Interim Survival Benefit = Interim Cash Bonus Rate x Annualized Premium x Months elapsed since last Survival Benefit payout date / 12

The applicable Death Multiples are specified below.

On payment of Death Benefit during the policy term, the policy will terminate and no future payouts will be payable.

For minor lives where risk commences from the first policy anniversary and death of the Life Insured takes place prior to the risk commencement date, only the basic premiums paid to date (excluding taxes and levies, if any) shall be payable as the Death Benefit.

³Total Premiums Paid is the total of all the premiums received, excluding any extra premium, any rider premium and taxes.

Eligibility:

This plan can be taken only on a single life basis. The age limits for this plan are as follows:

Eligibility Criteria:

Age at Entry (years)	: Minimum: 0 years (30 days) ^, Maximum: 50 years (For PPT 5 yrs) and 65 yrs (For PPT 6, 7, 8, 9, 10, 12 yrs)
Age at Maturity (years)	: 100 years (maximum)
Premium Payment Term (Years)	: 5, 6, 7, 8, 9, 10, 12 years
Policy Term (years)	: 100 minus Age at Entry or A fixed Policy Term in the range of 20-40 years can be chosen
Min. Sum Assured on Maturity (₹)	: Rs.3,00,000/-
Max. Sum Assured on Maturity	: No limit, subject to Board Approved Underwriting Policy (BAUP)

Note: All ages mentioned above are age last birthday.

^ Risk commences from the first policy anniversary where age at entry is less than 1 year. For all other ages, risk commences from the date of inception of the contract.

Insurance is a Subject Matter of the Solicitation. **HDFC Life Insurance Company Limited ("HDFC Life").** 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, Help line: 022-68446530 (STD charges apply) Available Mon-Sat 10 am to 7 pm IST: 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. UIN - 101N136V03 ARN: BR/04/24/10490. **BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS, FRAUDULENT OFFERS**

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LIFE & HEALTH INSURANCE

BAJAJ ALLIANZ LIFE ASSURED WEALTH GOAL PLATINUM - (UIN: 116N188V03)

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

Bajaj Allianz Life Assured Wealth Goal Platinum, a non-linked, non-participating, individual life insurance, savings plan which protects you with a life cover, while offering you an assured income to meet your immediate as well as future needs. It's value-packed features empowers individuals to tailor their financial needs to achieve a diverse range of life goals early, whether retirement income, child's education expenses or going on a yearly vacation etc.

Key features of Bajaj Allianz Life Assured Wealth Goal Platinum – Smart Income

- Early guaranteed income starting as early as beginning of 2nd year
- Option to decide your Income start year and Income period
- Option to use the early income to pay the renewal premiums or accumulate and take as a lumpsum
- Income to continue to the nominee even if the life assured dies during the Income Period
- Choice of 5 riders- Bajaj Allianz Accidental Death Benefit Rider, Bajaj Allianz Accidental Permanent Total/Partial Disability Benefit Rider, Bajaj Allianz Critical Illness Benefit Rider, Bajaj Allianz Family Income Benefit Rider, Bajaj Allianz Waiver of Premium Benefit Rider for comprehensive protection
- Avail tax benefits as per prevailing tax laws

Maturity Benefit:

On maturity, the Regular Guaranteed Payouts expressed as a percentage of Annualized Premium will be paid over the chosen Income Period. Additionally, get Enhanced ROP the end of the Income Period. At any time, the policyholder will have an option to take these Regular Guaranteed Payouts and the Enhanced ROP as a lumpsum at a discounted rate.

The Regular Guaranteed Payouts will continue to the nominee even if the life assured dies during the Income Period.

The nominee will also have an option to receive the remaining Regular Guaranteed Payouts plus the Enhanced ROP as a lumpsum. The lumpsum amount shall be the present value of all outstanding future payouts at a discounted rate.

Death Benefit:

There will be life cover during the Policy term. On Death the Sum Assured on Death plus accumulated Early Guaranteed Payout (AGP), if any shall be payable to the nominee as a lumpsum. At no time, the death benefit minus AGP, if any will be less than 105% of Total Premiums paid as on date of death, or the prevailing surrender value.

- Sum assured on death will be higher of 10 times of Annualised Premium or Sum Assured
- The Sum assured will be SA multiple based on Age X Annualised Premium based
- Annualized Premium shall be the premium amount payable in a year by the policyholder excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any
- Total Premiums (the sum of all premiums under the policy) is total of all the premiums received, excluding any extra premium, any rider premium and taxes

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

Eligibility Criteria:

Plan Option	Smart Income	
Premium Payment Term (PPT) (in years)	5/6/7/8/10/12	
Policy Term (PT) (in years)	Equal to PPT	
Income Period (in years)	20/ 25 / 30	
Enhanced ROP	Yes	
	Minimum	Maximum
Age at Entry (years)	6	60
Age at Maturity (years)	18	72
Min. Annualized Premium (Rs.)	Rs.30,000/-	
Max. Annualized Premium (Rs.)	No limit, subject to Board Approved Underwriting Policy	

Insurance is a Subject Matter of the Solicitation. **Contact Details:** Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006 IRDAI Reg No.: 116/ Tel: (020) 6602 6777

Bajaj Allianz Life Assured Wealth Goal Platinum. Sales: 1800 209 4040/ Service: 1800 209 7272/ UIN: 116N188V03

(E-mail: customercare@bajajallianz.co.in /Visit us at: www.bajajallianzlife.com to purchase online) For More Information: Kindly consult our "Insurance Consultant" or call us today on the TOLL FREE numbers mentioned above. This brochure should be read in conjunction with the Benefit Illustration and Policy Documents. Please ask for the same along with the quotation.

Disclaimer: This sales literature gives the salient features of the plan only. The Policy document is the conclusive evidence of contract and provides in details all the conditions & exclusions related to Bajaj Allianz Life Assured Wealth Goal Platinum.

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BJAZ-BR-EC-05410/24

MANIPALCIGNA PROHEALTH PRIME PROTECT

Better Coverage

- 1) **Zero Deductions towards non-medical expenses** - To cover all your hospitalization expenses whether medical or non-medical because why should you pay if you are truly covered.

Better Control

- 1) **Unlimited Restoration** - Your coverage restores to 100% of Sum Insured, every time you use it, any number of times whether for related or unrelated illnesses, because a coverage should mean full coverage always.
- 2) **1 Year Premium Waiver** - At the time of renewal in case of Accidental Death or when diagnosed with listed Critical Illnesses.
- 3) **Any Room** - Freedom to choose 'Any room' category, suite or above as you deem fit.
- 4) **Switch Off** - Your health insurance for up to 30 days while travelling abroad and get discount on your renewal premium.

Better Care

- 1) **Annual health check-up** - From 1st year onwards for all the adults insured to take the utmost care of your health, not just in illness but in wellness too.
- 2) **Wellness program** - Earn attractive rewards up to 20% of your base premium based on number of steps clocked per day. Use these reward points towards a discount on your renewal premium.

Base Covers

- **In-Patient Hospitalization** - Up to Sum Insured
- **Room Accommodation** - Any Room category including Suite and Higher ; ICU: Up to Sum Insured
- **Modern and Advanced Treatments** - For Sum Insured < 5 Lacs: 50% of Sum Insured; For Sum Insured >= 5 Lacs: Up to Sum Insured
- **Mental Illness, HIV/AIDS and STD cover** - Up to Sum Insured
- **Pre - Hospitalization** - 60 Days; Up to Sum Insured
- **Post - Hospitalization** - 180 Days; Up to Sum Insured
- **Day Care Treatment** - Up to Sum Insured
- **Domiciliary Hospitalization** - Up to 10% of Sum Insured
- **Road Ambulance** - Up to Sum Insured
- **Donor Expenses** - Up to Sum Insured
- **Air Ambulance Cover** - Up to Sum Insured; subject to a maximum of 10 Lacs; over above the base Sum Insured
- **Daily Cash for Shared Accommodation** - For Sum Insured up to 10 Lacs: 800 per day up to maximum of 5,600 For Sum Insured > 10 Lacs: 1,000 per day up to maximum of 7,000
- **Bariatric Surgery Cover** - Up to Sum Insured; subject to a maximum of 5 Lacs

Value Added Covers

- **Health Check-Up** - Annually from 1st year onwards as per your choice. Limits / Tests basis opted Sum Insured
- **Domestic Second Opinion** - Once during a Policy Year for each of the 36 listed Critical Illnesses
- **Tele- Consultation** - Unlimited Tele-consultation in a Policy Year
- **Cumulative Bonus** - Guaranteed Bonus of 25% of base Sum Insured per policy year maximum up to 200% of base Sum Insured
- **Supreme Bonus** - 100% of SI pa upto 800% of SI Guaranteed
- **Switch Off Benefit** - Switch off the cover after 1 year for a maximum period of 30 days while travelling abroad
- **Wellness Program** - Earn rewards up to 20% of base premium through completing Healthy Life Management Program
- **Discounts from Network Providers** - Discount on pharmacy, diagnostics and health supplements offered by the network providers of ManipalCigna Health Insurance Company Limited
- **Premium Waiver benefit** - Waives off next one year renewal Policy Premium upon occurrence of Accidental Death or diagnosis of any of the listed Critical Illnesses

Optional Covers –

- | | |
|-------------------------------|-----------------------------|
| i) Non Medical Items | ii) Personal Accident Cover |
| iii) Cumulative Bonus Booster | iv) Deductible** |
| vii) Infertility Treatment | vi) Surplus Bonus |
| viii) Women Care | |

Eligibility

Min/Max Entry Age : Adults: 18 years to No Limit; Children: 91 days to 25 years
 Sum Insured option (in Rs.) : 3/4/5/7.5/10/12.5/15/20/25/30/40/50/100 Lacs
 Policy Type : Individual/ Multi-Individual and Family Floater options
 Policy Term : 1/2/3 years
 Renewability : Lifetime

Insurance is a Subject Matter of the Solicitation. **Disclaimer:** ManipalCigna Health Insurance Company Limited (Formerly known as CignaTKK Health Insurance Company Limited) | CIN: U64000MH2012PLC227948 | IRDAI Reg. No.: 151 | Regd. Office: 401/ 402, 4th Floor, Raheja Titanium, Off 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 ProHealth Prime UIN: MCHLIP22224V012122 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/0662/Mar/2021-22

HDFC ERGO OPTIMA SECURE

SABSE BADA SACH OPTIMA SECURE DE BENEFIT SO MUCH

It's great when you ask for something and get more in return, isn't it?

That's why, HDFC ERGO brings to you a health insurance plan that gives you **SO MUCH** more benefits than you had asked for.

The new HDFC ERGO Optima Secure provides 4X coverage, at no additional Cost, thereby redefining the value you get from health insurance. It doesn't Just secure your present, but safeguards your future as well.

- So Much Coverage
- So Much Choice
- So Much Trust
- So Much More.

Secure Benefit

2X coverage from day 1 - The base cover you opt for gets doubled instantly upon purchase, without having the need to claim it

Plus Benefit

100% increase in coverage after 2 years - The base cover increases by 50% after 1 year and 100% after 2 years, irrespective of any claims made

Restore Benefit

100% restore - If a claim is made, 100% of the base sum insured gets restored in the policy automatically

Protect Benefit

Zero deduction on non-medical expenses - Zero deductions on listed non-medical expenses to maximise your claim during hospitalisation

Coverage's Offered

60 and 180 days pre and post hospitalisation covered

Preventive health check-ups - Get health check-ups after completion of each year and irrespective of claims

Get up to 65% discount on Premium - Choose to pay a small amount on claim and get upto 65% discount on premium Year-on-year

Room rent at actual - Expenses on room rent covered without any capping

Daily cash for shared room - Get daily cash of INR 800 per day, up to a maximum of INR 4,800 on hospitalisation, as out-of-pocket expenses

E-opinion on 51 illnesses - Avail e-opinion on 51 critical illnesses through network Providers in India New Global plans under my: **Optima Secure** - Plans that cover medical expenses within as well as outside India

- Optima Secure Global Plan
- Optima Secure Global Plus Plan

Overseas Travel Secure (Optional Cover with Global Plans) - Pays for travel expenses of the insured and an accompanying person along with accommodation expenses for that accompanying person

Higher Deductible Options - Choose from deductible options up to INR 5 lakhs

Optima Wellbeing (Add-on) - Avail unlimited cashless access to host of outpatient benefits

NRI Discount - 40% discount on premium for NRIs

Coverage - From INR 5 lakhs to INR 2 crores

Policy options - Individual and Family Floater options

Tenure - Policy tenure from 1 to 3 years

Premium instalment options - Monthly/Quarterly/Half Yearly

Value buy

A deductible is an amount you agree to pay at the time of claim once in a policy year, post which our coverage kicks in,

You can reduce your premium by 25% every year just by choosing to pay the first INR 25,000 (opted deductible) of claim in a policy year

You can enjoy up to 65% discount every year by choosing to pay a little bit more

Easy switch: You also have the super power to waive your opted deductible at renewal post completion of 5 years under this policy

Add on cover

(i) **My:health Critical Illness** - Get comprehensive coverage for 51 critical illnesses with sum insured options of INR 1,00,000 to INR 2,00,00,000 and in multiples of INR 1,00,000/-

(ii) **My:health Hospital Cash Benefit Add-on** - Get sum insured options of INR 500/1,000/1,500/2,000/2,500/3,000/5,000/ 7,500/10,000 to cover your out-of-pocket expenses

(iii) **Individual Personal Accident Rider** - Provides lump sum pay out in case of Accidental Death, Permanent Total Disablement and Permanent Partial Disablement

(iv) **Unlimited Restore (Add-on)** - Provides Unlimited Restorations in a policy year

Insurance is a Subject Matter of the Solicitation. **Disclaimer:** For more details on the risk factors, terms and conditions, please read the sales brochure / prospectus before concluding the sale. Terms & Conditions Apply. *4X coverage means base Sum Insured + Plus Benefit (after 2 Policy Years) + Secure Benefit + Automatic Restore Benefit. Under Plus Benefit, irrespective of claims means sum insured gets increased by 50% of base sum insured per year maximum up to 100%. A single claim in a Policy Year cannot exceed the sum of Base Sum Insured, Plus Benefit (if applicable) and Secure Benefit. Please refer the list of Non Medical Expenses specified in the policy wording. Daily cash in case of hospitalization for more than 48 hours in a Network Hospital's shared accommodation. E-opinion available through the Network Provider only. For additional covers, additional premium will be charged. 25% premium discount is applicable for Sum Insured up to INR 20 lakhs. Get Guaranteed Secure, Plus, Protect and Restore Benefits. Up to 50% discount available by choosing option of Aggregate deductible of Rs. 1 lakh up to Base Sum Insured of equal to or less than 20 lakhs. UIN: my: Optima Secure - HDFLIP24092V032324 HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146.. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020.

BLUECHIP OFFICES IN INDIA



ANDHRA PRADESH

Table listing office locations and contact numbers in Andhra Pradesh, including Gajuwaka, Guntur, Kakinada, Madhurawada, Nellore, Ongole, Rajahmundry, Tanuku, Tirupathi, Vijayawada, Vishakapatnam, and NAD 'X' Road.

TELANGANA

Table listing office locations and contact numbers in Telangana, including Hyderabad (Ameerpet, Attapur, Boduppal, Champapet, Chandanagar, Dilsukh Nagar, Habsiguda, Hasthinapuram, Himayat Nagar, Kapra, Kukadpalli, Malkajigiri, Manikonda, Marredpally, Mendhipatnam, Miyapur, Nacharam, Nagole, Nizampet, Pragathi Nagar, RTC X Road, Secunderabad, Vanasthalipuram), Jagtial, Karimnagar, Kazipet, Khammam, Nizamabad, Sangareddy, Siddipet, and Warangal.

GUJARAT

Table listing office locations and contact numbers in Gujarat, including Ahmedabad (Ashram Road, Bapunagar, Chandkheda, Gandhi Nagar, Mani Nagar, Paldi, Satellite), Baroda (Alkapuri, Vasna Road, Waghodia Road), Bharuch, Deesa, Mehsana, Navsari, Palanpur, Patan, Rajkot, Kalol, Indira Circle, Surat, Udhna, Bhatar Road, Vesu, Silvassa, Gunjan, and Vapi.

KARNATAKA

Table listing office locations and contact numbers in Karnataka, including Bengaluru (Banashankari, Bannerghatta, Basavangudi, Basaveshwara Ngr, Bommanahalli, BTM Layout, Electronic City, Indira Nagar, Infantry Road, Jayanagar, JP Nagar, Kammanahalli, Kanakapura, Kengeri, Koramangala, Krishnarajapuram, Kumaraswamy Lyt, Hesaraghatta, Malleshwaram, Marathalli, RR Nagar, Sanjay Nagar, Uttarahalli, RT Nagar, Rajajinagar, Vijayanagar, Whitefield).

Table listing office locations and contact numbers in Karnataka (continued), including Yelahanka, Bagalkot, Ballari, Belagavi, Bidar, Chikkamagalur, Chitradurga, Davangere, Dharwad, Gadag, Gokak, Harihara, Gokul Road, Hassan, Haveri, Hosapete, Hubballi, Kalaburagi, Kalidasa Road, Karwar, Madikeri, Mangaluru, Mysuru, Siddhartha Nagar-MYS, Puttur, Raichur, Ramanagara, Sangmeshwar Ngr, Shivamogga, Sindhanur, Tumakuru, Udupi, Vijayapura, Jalanagar, and Yadgir.

KERALA

Table listing office locations and contact numbers in Kerala, including Alappuzha, Cochin (Angamaly, Ernakulam, Muvattupuzha, Palarivattom, Tripunithura), Trivandram (Attingal, East Fort, Pattam, Varkala, Calicut, Kalpetta, Kanhangad, Kannur, Karunagappally, Kasaragod, Kodakara, Kodungallur, Kollam, Kottayam, Kozhencherry, Kunnankulam, Manjeri, Mattannur, Mavelikara, Ottapalam, Olavakkode, Pala, Palakkad, Pathanamthitta, Pattambi, Taliparamba, Payyanur, Perinthalmanna, Ramanattukara, Thalassery, Thrissur, Thiruvalla, Tirur, and Vadakara).

MAHARASHTRA

Table listing office locations and contact numbers in Maharashtra, including Mumbai (Airoli, Ambarnath (E), And-D. N. Nagar, Andheri (East), And-Sher E Punjab, Andheri-IRLA, And- JB Nagar, And- Marol, And-7 Bungalows, And-Takshila, Andheri (West), Andheri-Mt.Mary, Bangur Nagar, Bandra - Pali, Bandra (West), Bhandup (W), Bhayander (West), Borivali (East), Borivali - Gorai, Borivali -I.C.Col., Borivali-Saibaba, Borivali (West), Borivali-Yogi Ngr, Byculla, and Chembur).

Table listing office locations and contact numbers in Maharashtra (continued), including Chembur -C.G.Rd, Colaba, Dadar (East), Dadar (West), Dahisar-Anand Ngr, Dahisar (East), Dahisar (West), Dombivali (East), Dom-Gandhi Ngr, Dombivali - MIDC, Dombivali (West), Fort, Fort - 2, Ghatkopar (East), Ghatkopar (West), Gh - Patel Chowk, Girgaum, Gokuldham, Goregaon (W), Jankalyan Nagar, Kalyan (East), Kal-Khadakpada, Kalyan (West), Kamothe, Kandivali (West), Kandivali-Mahavir Ngr, Kandivali - Charkop, Knd-ThakurComplex, Kharghar, Koparkhairane, Kurla-Nehru Ngr, Lower Parel, Mahim, Malad (East), Malad - Evershine, Malad (West), Matunga, Mira Road, Mul - Vaishali Ngr, Mulund (East), Mulund (West), Nerul (East), Panvel, Prabhadevi, Sanpada, Santacruz - Kalina, Santacruz (West), Seawood, Shahaji Raje Rd, Siddharth Nagar, Sion, Tardeo, Thane (West), Th - Kalwa, Th - Kolbad Road, Th - Nitin Company, Th -Panchpakhadi, Th - Vartak Ngr, Th - Vasant Vihar, Tilak Nagar, Vasai (East), Vasai (West), Vasai (W) Parnaka, Vashi, Vashi - 2, Vikhroli (West), Vile Parle (East), Vile Parle (West), Virar, Worli, and Wadala.

PUNE

Table listing office locations and contact numbers in Pune, including Aundh, Bibwewadi, Bavdhan, Bhosri, Chinchwad, Hadapsar, Kothrud, Nigdi, Pimple Gurav, Rasta Peth, Sadashiv Peth, Sinhadgad Rd, Akola, Amravati, Aurangabad, Baramati, Bhusawal, Boisar, Chakan, Dhule, Ichalkaranji, Islampur, Jalgaon, Jalna, Karad, Kolhapur, Mangalwar Peth, Rajarampuri, Kudal, Malkapur, Manish Nagar, Nagpur, Osmanabad, and Pandharpur.

Table listing office locations and contact numbers in Maharashtra (continued), including Sadar, Miraj, Phaltan, Nasik, Nasik Road, Pathardi Phata-Nahik, Ratnagiri, Sangli, Satara, Sawantwadi, Shirpur, and Solapur.

NEW DELHI / N.C.R.

Table listing office locations and contact numbers in New Delhi / N.C.R., including Dev Nagar-Karol Bagh, Dilshad Garden, Dwarka, East of Kailash, Janak Puri, Kamla Nagar, Karkardooma, Karol Bagh, Laxmi Nagar, Mayur Vihar, Munirka, Naiwala Karol Bagh, Nangal Raya Janakpuri, Naraina Vihar, Paschim Vihar, Punjabi Bagh, Rohini, Vikas Puri, W. Patel Nagar, Noida, Faridabad, and Ghaziabad.

UTTAR PRADESH

Table listing office locations and contact numbers in Uttar Pradesh, including Aliganj, Gomti Nagar, Kanpur, Lucknow, Prayagraj, Vrindavan, and Varanasi.

MADHYA PRADESH

Table listing office locations and contact numbers in Madhya Pradesh, including Anuppur, Bhopal, Chhindwara, Gwalior, Indore, Jabalpur, Satna, and Singrauli.

CHHATTISGARH

Table listing office locations and contact numbers in Chhattisgarh, including Ambikapur, Baloda Bazar, Bilai, Bilaspur, Dhamtari, Durg, Mangla Chowk, Jagdalpur, Korba, Kosabadi, Manendragarh, Raigarh, Raipur, Rajnandgaon, and Sunder Nagar.

BIHAR

Table listing office locations and contact numbers in Bihar, including Begusarai, Bhagalpur, Danapur, Darbhanga, Muzaffarpur, Patna, Bailey Road, Kankarbagh, and Purnea.

JHARKHAND

Table listing office locations and contact numbers in Jharkhand, including Adityapur, Argona, Dhanbad, Giridih, Hazaribagh, Jamsheedpur, Jamsheedpur-Sakchi, Mango, Ramgarh, Ratu Road, Ranchi, and Saraidhela.

ODISHA

Table listing office locations and contact numbers in Odisha, including Angul, Balasore, Barbil, Bhadrak, Bhubaneswar, Chandrashekharpur, Khandagiri, Brahmapur, Cuttack, CDA - Cuttack, and Jaipur.



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 Sundargarh : 06622 - 350 398 / 353 667

WEST BENGAL

Kolkata

AJC Road : 033 - 4602 5649 / 4603 8977
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 Barasat : 033 - 4071 0019 / 4071 0020
 Barrackpore : 033 - 2594 2594 / 2594 2595
 Baruipur : 033 - 2423 0374 / 2423 0376
 Behala : 033 - 2349 0031 / 2498 9378
 Beliaghata : 033 - 4604 9441 / 4007 7909
 Birati : 033 - 2514 8015 / 2514 8016
 CIT Road : 033 - 2289 6787 / 4602 6644
 Chinar Park : 033 - 2570 0399 / 4603 1130
 Chuchura : 033 - 2686 0278 / 7596025219
 Dalhousie : 033 - 4071 0021 / 4071 0022
 Dum Dum : 75960 37760 / 75960 37761
 Dunlop : 033 - 2577 2206 / 2577 2207
 Gara : 75960 37629 / 75960 36386
 Girish Park : 033 - 4008 1563 / 4003 7172
 Harinavi : 033 - 2477 5504 / 2477 5505
 H.Mukerjee Road : 033 - 2486 4630 / 4063 6235
 Howrah : 033 - 2676 9011 / 4004 7908
 Italgacha Road : 033 - 4600 5270 / 4600 5276
 Jodhpur Park : 033 - 4001 6466 / 2429 6812
 Kaikhali : 033 - 2573 0040 / 2573 0041
 Kasba : 033 - 2442 8881 / 2442 8884
 Konnagar : 07596025213 / 4063 4371
 Krishnapur : 033 - 4062 0044 / 4062 0045
 Lake Town : 033 - 4063 5130 / 4001 6130
 Madhyamgram : 033 - 2538 7654 / 2538 7655
 Mandirtala : 033 - 2678 2224 / 2678 2225
 Manicktala : 033 - 2352 5490 / 23525491
 Nager Bazar : 033 - 4802 2033 / 4802 2036
 Netaji Nagar : 033 - 4604 4210 / 4604 4211
 New Alipore : 033 - 4044 8656 / 4010 1324
 New Town : 033 - 4001 9290 / 4003 7773
 NSC Bose Rd : 033 - 4602 9980 / 4003 4392
 Panchanantala Rd : 033 - 2641 4008 / 2955 0078
 Patuli : 033 - 4604 9788 / 4003 7377
 Prince Anwar Sha Rd. : 033 - 2422 0230 / 2422 0231
 Rashbehari : 033 - 3531 6383 / 2466 0015
 Salt Lake : 033 - 4004 3775 / 4604 0130

Salt Lake - II : 033 - 4602 9960 / 4602 9964
 Santoshpur : 033 - 3544 6700 / 3544 0906
 Shyam Bazar : 033 - 2967 8451 / 2533 6412
 Sodepur : 033 - 2595 0075 / 2595 0074
 Sonarpur : 76050 87572 / 76050 87573
 Thakurpukur : 033 - 2497 6027 / 2497 6028
 Ultadanga : 033 - 4804 5945 / 4804 5947
 Uttarpara : 033 - 4809 9616 / 4809 9617
 Asansol : 7596025210 / 9147104310
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 Bardhaman : 0342 - 264 7835 / 264 7814
 Cooch Behar : 09147105247 / 222 217
 Darjeeling : 0354 - 225 4477 / 225 4478
 Durgapur : 0343 - 254 5654 / 254 5665
 Haldia : 03224 - 272 252 / 272 253
 Kalyani : 033 - 2582 0170 / 2582 0174
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 Jorhat : 81349 67701 / 81349 49901
 Maligaon : 69012 25023 / 69012 23165
 Nagaon : 03672 - 232 159 / 232 163
 North Lakhimpur : 70990 65754 / 70990 65748
 Sivasagar : 7099013874 / 7099013870
 Tinsukia : 7099013876 / 7099065980
 Tezpur : 03712 - 225 561 / 225 563
 Sixmile : 0361 - 233 0141 / 233 0139

TAMIL NADU

Chennai

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 Adyar : 044 - 4526 2864 / 4526 2881
 Alandur : 044 - 4686 7221 / 4796 0038
 Alwarpet : 044 - 2499 0705 / 2499 0706
 Ambattur : 044 - 2657 2782 / 4206 5361
 Anna Nagar : 044 - 2619 2813 / 2619 2814
 Anna Nagar (W) : 044 - 2615 2491 / 2615 2490
 Arumbakkam : 044 - 2363 0064 / 4851 1709
 Ashok Nagar : 044 - 2471 7011 / 4856 6794

Besant Nagar : 044 - 4215 6860 / 4260 6307
 Chrompet : 044 - 2265 3142 / 4266 8798
 Egmore : 044 - 4850 5388 / 2841 3489
 Greams Road : 044 - 2829 0039 / 4503 2132
 KK Nagar : 044 - 4774 0129 / 4202 8336
 Keelkattalai : 044 - 4803 7108 / 4315 9100
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 Kilpauk : 044 - 2661 1432 / 4350 6662
 Kodambakkam : 044 - 2372 8200 / 4865 3468
 Kolathur : 044 - 4384 9092 / 2650 2636
 Mandaveli : 044 - 2462 0701 / 2462 0702
 Muggapair : 044 - 2656 1210 / 2656 1757
 Mylapore : 044 - 4865 9124 / 4865 9129
 Nanganallur : 044 - 4005 0068 / 4854 0257
 Neelangari : 044 - 2449 0032 / 4304 6372
 Old Washermanpet : 044 - 4552 0033 / 4355 1414
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 Pammal : 044 - 2248 1053 / 4850 6345
 Parrys : 044 - 2526 8382 / 2526 8384
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 Poonamallee : 044 - 2627 3031 / 2627 3032
 Purasaivakkam : 044 - 2661 2657 / 4850 2772
 Royapettah : 044 - 4782 0659 / 4782 0661
 Saidapet : 044 - 2381 0418 / 4865 0053
 Shenoy Nagar : 044 - 2664 1073 / 2664 1076
 T Nagar : 044 - 4769 0002 / 4959 4076
 T Nagar II : 044 - 4690 9263 / 4358 8304
 Tambaram : 044 - 2226 1402 / 2226 1412
 Thiruvannamiyur : 044 - 4853 1216 / 2457 1735
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Trichy

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 KK Nagar : 0431 - 245 9153 / 245 9154
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