

BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

TATA AIA LIFE INSURANCE DIAMOND SAVINGS PLAN

A NON-LINKED, PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

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

Key Features :

- Receive guaranteed^{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(10D) 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: 110N133V04) - 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 customer@tataaia.com. Visit us at: www.tataaia.com. UIN: 110N133V04

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BHARTI AXA LIFE MONTHLY INCOME PLAN +

A NON-LINKED PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

Bharti AXA Life Monthly Income Plan+ is a Non-Linked Participating Individual Life Insurance Savings Plan ensuring a guaranteed monthly income that helps to fulfill your loved ones' desires while protecting them in case of an unfortunate event.

Features:

- ☑ Guaranteed Monthly Income which is Tax Free[#]
- ☑ Potential Upside through Bonuses
- ☑ Life Insurance Benefit
- ☑ Tax benefits

Benefits at a glance:

Life Insurance Benefit: The Death Benefit payable will be the higher of the following: a) The Sum Assured on Death plus Non-Guaranteed simple reversionary bonuses (if declared) and non-guaranteed terminal bonus (if declared) paid as a lump sum Or b) 105% of total premiums paid (excluding underwriting extra).

Maturity Benefit: Non-Guaranteed Annual Reversionary Bonuses (if declared) plus Non Guaranteed Terminal Bonus (if declared).

Survival Benefit: After the completion of the premium payment term, the guaranteed monthly income is paid for 96 months for a 15 year policy term.

Surrender Benefit: Minimum guaranteed Surrender Value is 30% of all premiums paid till date, less all guaranteed monthly income paid till date and excluding any extra premium paid.

Product at a Glance:

Parameter	Eligibility Criteria
Minimum age at entry	3 Years
Maximum age at entry	65 Years
Maximum Maturity Age	80 Years
Minimum Monthly Income	Rs. 2,000/-
Minimum Sum Assured (which is: minimum monthly income * the period for which the monthly income is payable)	Rs.192,000/-
Minimum Premium	Depends on the minimum monthly income
Policy Term	15 Years
Premium Payment Term	7 Years
Premium Payment Modes	Annual, Semi-annual, Quarterly* & Monthly*

Insurance is a Subject Matter of the Solicitation. Disclaimers: Bharti AXA Life Insurance is the name of the Company and Bharti AXA Life Monthly Income Plan+ is only the name of the Non-Linked Participating Individual Life Insurance Savings product and does not in any way represent or indicate the quality of the policy, its future prospects or returns. * This product brochure is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy bond. * Life Insurance Coverage is available under this policy. * Riders are not mandatory and are available at an additional cost. * Bharti AXA Life Term Rider (130B009V03) is the name of the traditional non-participating rider and does not in any way represent or indicate the quality of the Rider or its future prospects. * Bharti AXA Life Hospi Cash Rider (130B007V05) is the name of the traditional non-participating rider and does not in any way represent or indicate the quality of the Rider or its future prospects. * Bharti AXA Life Premium Waiver Rider (130B005V05) is the name of the traditional non-participating rider and does not in any way represent or indicate the quality of the Rider or its future prospects.

Bharti AXA Life Non Linked Complete Shield Rider (130B011V02) is the name of the traditional non-participating rider and does not in any way represent or indicate the quality of the Rider or its future prospects. * Registered Address: Bharti AXA Life Insurance Company Ltd. [IRDAI Regd. No. 130] Unit No. 1902, 19th Floor, Parinee Crescendo, 'G' Block, Bandra Kurla Complex, BKC Road, Behind MCA Ground, Bandra East, Mumbai - 400051, Maharashtra. Bharti AXA Life Insurance Company Ltd. Registered Address: Bharti AXA Life Insurance Company Ltd. [IRDAI Regd. No. 130] Unit No. 1902, 19th Floor, Parinee Crescendo, 'G' Block, Bandra Kurla Complex, BKC Road, Behind MCA Ground, Bandra East, Mumbai - 400051, Maharashtra. Reg. No. 130, CIN: U66010MH2005PLC157108 **Bharti AXA Life Monthly Income Plan+ UIN: 130N057V03.** Advt. No.: II-Sep-2024-5458 **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.

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:
 - Guaranteed Maturity Benefit (GMB)¹
 - Accrued Guaranteed Additions (GAs)²
 - 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 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				
	5	7	10	15	20
Premium payment option (PPT) (Yrs)	10 to 15	12 to 17	15 to 20	20 to 25	25 to 30
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. ²GA: 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 Tax benefits: may be applicable as per prevailing tax laws.

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. 105N153V03. Advt. No.: L/11/1291/2024-25. **BEWARE OF SPURIOUS 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.



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

MUTUAL FUND NFO's

BAJAJ FINSERV ELSS TAX SAVER FUND

Type of Scheme : An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

Launch Date : 24th December, 2024

Fund Manager : Nimesh Chandan, Siddharth Chaudhary, Sorbh Gupta

Plans & Options : Regular Plan & Direct Plan

Minimum Amount : Rs. 500/- and in multiples of Rs. 500/- thereafter.

Benchmark : BSE 500 Total Return Index (TRI)

Exit Load : Nil

NFO Closes : 22nd January, 2025

ICICI PRUDENTIAL RURAL OPPORTUNITIES FUND

Type of Scheme : An open ended equity scheme following Rural and allied theme

Launch Date : 09th January, 2025

Fund Manager : Sankaran Naren, Priyanka Khandelwal,

Plans & Options : Regular Plan & Direct Plan

Minimum Amount : Rs. 5,000/- (Plus in multiples of Re.1)

Benchmark : Nifty Rural Total Return Index (TRI)

Exit Load : 1% for redemption within 12 months

NFO Closes : 23rd January, 2025

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	7.60	8.00	8.30
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
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 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 July 2025 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 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

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

UIN : 512N279V02 Plan No.915

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

Insurance is the subject matter of the solicitation

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 30/11(Cr.)	NAV Rs. 27/12	Growth (%)		Fund Name	Corpus 30/11(Cr.)	NAV Rs. 27/12	Growth (%)	
			3 Yrs	5 Yrs				3 Yrs	5 Yrs
EQUITY - ELSS FUNDS					ICICI Pru Large & Mid Cap	17,694.45	925.10	21.53	22.68
Aditya Birla SL ELSS Tax Saver	15,745.79	57.28	11.62	12.15	Kotak Equity Opp	25,648.50	333.01	20.29	21.06
Bandhan ELSS Tax Saver	6,894.23	147.62	15.66	21.77	Nippon India Vision	5,546.17	1,427.34	20.86	21.22
Canara Rob ELSS Tax Saver	8,817.08	171.31	13.95	20.01	SBI Large & Midcap	29,328.76	589.68	17.90	21.08
DSP ELSS Tax Saver	16,835.11	135.19	19.68	21.17	Sundaram Large and Mid Cap	6,917.83	85.23	15.63	18.18
Franklin India ELSS Tax Saver	6,889.57	1,467.24	19.86	20.49	Tata Large & Mid Cap	8,342.43	514.65	17.41	18.71
HDFC ELSS Tax saver	15,945.04	1,328.60	22.31	20.68	UTI Large & Mid Cap	4,048.26	175.87	22.17	23.33
HSBC ELSS Tax saver	4,302.98	135.39	19.11	19.51	EQUITY - LARGE CAP FUNDS				
HSBC Tax Saver Equity	260.16	95.36	19.43	19.95	Aditya Birla SL Frontline Equity	29,323.25	503.50	14.62	16.55
ICICI Pru ELSS Tax Saver	14,210.20	880.28	14.63	17.53	Bandhan Large Cap	1,759.53	74.50	14.46	16.88
Kotak ELSS Tax Saver	6,232.32	115.28	17.82	19.72	Canara Rob Bluechip Equity	14,823.66	60.72	13.99	17.33
Mahindra Manulife ELSS Tax Saver	931.16	27.33	13.94	18.10	DSP Top 100 Equity	4,529.98	451.53	16.60	14.68
Nippon India ELSS Tax Saver	15,665.55	123.57	18.08	17.41	Franklin India Bluechip	7,847.47	986.53	12.21	15.88
SBI Long Term Equity	27,847.49	426.55	24.85	24.33	HDFC Top 100	36,587.24	1,097.86	17.76	16.90
Sundaram Diversified	1,558.02	213.46	13.62	15.66	HSBC Large Cap	1,946.22	473.73	14.55	15.73
UTI ELSS Tax Saver	3,871.53	202.72	11.89	17.06	ICICI Pru Bluechip	63,938.03	104.41	17.59	18.44
EQUITY - FLEXI CAP FUNDS					Kotak Bluechip	9,497.92	550.36	14.20	16.70
Aditya Birla SL Flexi Cap	22,440.17	1,708.06	14.78	17.39	Mahindra Manulife Large Cap	594.99	22.02	12.63	15.25
Axis Flexi Cap	12,854.88	26.28	11.17	15.37	Nippon India Large Cap	35,313.48	86.63	21.13	19.32
Bandhan Flexi Cap	7,291.43	198.05	12.94	15.43	SBI BlueChip	50,502.29	88.33	13.86	16.16
Canara Rob Flexi Cap	12,907.99	327.24	13.25	18.15	Tata Large Cap	2,435.52	483.63	14.06	16.02
DSP Flexi Cap	11,765.48	100.62	15.16	18.57	UTI Large Cap	12,859.77	262.58	10.49	15.19
Franklin India Flexi Cap	17,808.37	1,614.37	19.48	22.24	EQUITY - MID CAP FUNDS				
HDFC Flexi Cap	66,304.16	1,866.68	24.77	22.54	Aditya Birla SL Midcap	5,930.01	769.76	18.12	22.95
HSBC Flexi Cap	5,048.46	218.79	18.16	19.94	Axis Midcap	30,329.59	111.55	17.79	22.90
Kotak Flexicap	51,275.67	80.03	15.81	16.32	DSP Midcap	19,215.83	146.04	18.02	20.58
SBI Flexicap	22,206.10	107.57	13.09	16.24	Franklin India Prima	12,441.49	2,753.20	23.30	23.51
Tata Flexi Cap	2,976.41	22.55	12.39	15.00	HDFC Mid-Cap Opportunities	76,060.89	189.27	28.49	28.72
Union Flexi Cap	2,268.75	50.53	14.35	19.40	HSBC Midcap	11,912.38	405.36	26.07	25.10
EQUITY - FOCUSED FUNDS					ICICI Pru Midcap	6,368.52	285.35	21.45	24.71
Aditya Birla SL Focused	7,706.33	136.19	14.41	16.59	Kotak Emerging Equity	52,048.91	133.96	23.60	27.19
Bandhan Focused Equity	1,792.58	89.22	18.28	18.20	Mahindra Manulife Mid Cap	3,460.90	33.23	24.91	27.56
DSP Focus	2,523.12	52.63	15.99	15.16	Nippon India Growth	34,583.63	4,059.91	26.53	28.92
Franklin India Focused Equity	12,183.26	105.49	18.05	20.10	SBI Magnum Midcap	21,454.95	233.53	19.28	26.93
HDFC Focused 30	15,520.74	215.83	24.76	22.60	Sundaram Mid Cap	12,425.29	1,371.64	25.36	24.40
ICICI Pru Focused Equity	9,944.67	85.23	20.74	24.08	UTI Mid Cap	12,029.01	303.34	17.84	24.84
Kotak Focused Equity	3,558.39	23.92	13.95	16.97	EQUITY - SMALL CAP FUNDS				
Nippon India Focused Equity	8,411.68	114.70	15.43	19.27	Aditya Birla SL Small Cap	5,159.62	87.97	17.52	23.70
SBI Focused Equity	34,747.29	331.25	10.23	16.78	Axis Small Cap	24,353.17	106.55	20.73	27.13
Sundaram Focused	1,118.04	161.24	14.02	18.33	Canara Rob Small Cap	12,451.67	40.20	21.11	33.46
Tata Focused Equity	1,870.04	23.69	17.21	18.69	DSP Small Cap	16,307.28	201.30	22.30	30.70
EQUITY - LARGE CAP & MID CAP FUNDS					Franklin India Smaller Cos	14,045.32	179.74	26.04	29.45
Axis Growth Opp	14,007.12	32.14	15.58	22.04	HDFC Small Cap	33,841.89	138.91	23.06	29.36
Bandhan Core Equity	7,292.94	130.41	24.24	23.23	HSBC Small Cap	17,237.34	88.61	24.77	31.30
Canara Rob Emerg Equities	24,628.84	254.04	16.13	21.23	ICICI Pru Smallcap	8,374.54	86.12	19.86	27.39
DSP Equity Opportunities	14,022.78	600.22	20.18	20.68	Kotak Small Cap	17,732.03	275.98	19.14	30.69
Franklin India Equity Advantage	3,544.78	182.49	14.47	18.20	Nippon India Small Cap	61,646.36	174.59	27.32	35.27
HDFC Large and Mid Cap	23,988.97	329.64	21.91	23.13	SBI Small Cap	33,285.18	177.60	20.14	27.11
HSBC Large & Mid Cap	3,978.89	28.16	20.89	21.80	Sundaram Small Cap	3,424.27	258.56	20.31	28.11
					Tata Small Cap	9,572.45	41.66	24.67	31.80

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

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LIFE INSURANCE

TATA AIA PARAM RAKSHA

A Composite Solution Comprising of Two Base Plans:

- Tata AIA Smart Sampoorna Raksha Supreme (Wealth Solutions) Plus,
- Tata AIA Vitality Protect Advance (Health Solutions)

Param Raksha Series :

- Param Raksha Life Maxima +
- Tata AIA Param Raksha Life Pro +
- Param Raksha Life Advantage +
- Param Raksha Life Pro Advance

Benefits of Tata AIA Life Insurance Param Raksha

- Life Insurance Coverage
- Tax Benefits
- Accidental Death
- Comprehensive coverage
- Choice of Funds
- Flexible Premium Payment
- Return of Fund Value
- Accidental Total and Permanent Disability
- Flexible Premiums Payments
- Tata AIA Vitality (Wellness Program)⁸

PARAM RAKSHA SERIES: PROPOSITIONS AT A GLANCE:

Plan Parameters	PR Life Maxima +	PR Life Pro +	PR Life Advantage +	PRO Advance
Life Cover	SSR Supreme (ULIP)	SSRS (ULIP) + TB with ROP	SSRS (ULIP) + TB with ROP	SSR Supreme + TB - Rs. 50 L
Return of Health Product Premium	Yes	Yes	Yes	No
SWP Option	No	No	No	No
Entry Age	18 Yrs to 65 Yrs	18 Yrs to 65 Yrs	23 Yrs to 65 Yrs	18 Yrs to 65 Yrs
Maximum Age at Maturity (SSR Supreme)	100 Yrs	100 Yrs	100 Yrs	100 Yrs
Maximum Age at Maturity (VPA)	AD/ATPD – 85 Yrs	AD/ATPD – 85 Yrs TB – 100 Yrs	TB – 100 Yrs	AD/ATPD - 85 Yrs
Premium Payment Term	* Limited Pay – 5 Yrs to *Max. Policy Term less 1 Yrs * Regular Pay – 30 Yrs to *Max. 67 Yrs (*Subject to max age for last premium payment of 85 Yrs)		Limited Pay 5 Yrs to Max.till age 85 Yrs	
Policy Term	30 to 82 years (subject to max. maturity age of 100 Yrs)		100 Years less age at entry	
Minimum Annual Premium	Limited Pay (5-6 Yrs): Rs. 20,000/- Limited Pay (7-9 Yrs): Rs. 18,000/- Other Limited PPTs / Regular Pay: Rs. 15,000/-			
Maximum Premium	No limit subject to BAUP			

* SSR Supreme SA for all propositions post age 85 will be either 10 times of SSRS annual premium or SA at inception, whichever is lower

Insurance is a Subject Matter of the Solicitation Disclaimers: This advertisement is designed for combination of benefits of following individual and separate products named (1) Tata AIA Smart Sampoorna Raksha Supreme Unit Linked, Non-Participating Individual Life Insurance Plan (UIN: 110L179V02) and (2) Tata AIA Vitality Protect Advance A Non-Linked, Non-Participating Individual Health Product (UIN: 110N178V01). These products are also available for sale individually without the combination offered/ suggested. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer the detailed sales brochure of respective individual products mentioned herein before concluding sale. Accidental Death, Accidental Disability, and Term Booster are available with Tata AIA Vitality Protect Advance (UIN: 110N178V01). 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. 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.

INDIAFIRST LIFE SMART PAY PLAN

NON - LINKED, PARTICIPATING, LIMITED PAY, MONEY BACK LIFE INSURANCE PLAN

IndiaFirst Life Smart Pay Plan provides a perfect mix of disciplined savings with the benefit of liquidity and life cover, thus providing the best to you and your family.

Key Features:

- ☑ Pay for shorter period with options suiting your time horizon and fulfil your long-term goals
- ☑ Continue to enjoy life cover benefit even if you miss to pay one premium (applicable after you have paid two full years' premiums)
- ☑ Enjoy the upside of earnings with an annual bonus (if declared)
- ☑ Get 103% of your one annual premium back as survival benefit
- ☑ At the end of term, you get Sum Assured at Maturity plus accrued bonuses (if declared)
- ☑ Tax benefit may be available on the premiums paid and benefits received as per prevailing tax laws.

Benefits under the plan:

Survival Benefits: The policy will receive survival benefit equal to 103% of one annualised premium at the end of policy year as per the table below

Premium Paying Term	Payout Year
5 Years	After 4th Years
6 Years	After 5th Years
7 Years	After 6th Years
8 Years	After 7th Years

Maturity Benefits: On Maturity, the Policyholder will get

- Guaranteed Sum Assured at Maturity; plus
- Accrued Simple Reversionary Bonuses plus (if declared)
- Terminal Bonus (if declared)

Death Benefit: On Death during the Policy Term, the nominee will get

- Sum Assured on Death plus
- accrued Simple reversionary bonus (if declared), plus
- Terminal bonus, if declared OR

105% of total premiums paid.

Sum Assured on Death is the higher of

- 10 times of Annualized Premium, or
- Absolute amount assured to be paid on death
- Minimum guaranteed Sum Assured on Maturity

Basic Eligibility:

Min & Max Age at Entry	: Min. – 8 Years (PT 10 Yrs), 3 Years (PT 15 Yrs) Max – 50 Years
Max. Age at Maturity	: 65 Years
Policy Term & PPT	: Term 10 Yrs, PPT – 5 Yrs Term 15 Yrs, PPT – 5 6 7 8 Yrs
Min. Premium	: Rs.18,000/- Annual Premium
Premium Modes	: Yearly, Half Yearly, Quarterly, Monthly

Insurance is a Subject Matter of the Solicitation. Disclaimer: IndiaFirst Life Insurance Company Limited, IRDAI Regn No. 143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063. Toll free No – 18002098700. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Smart Pay Plan UIN 143N051V03 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. Trade logo displayed above belongs to IndiaFirst Life Insurance Co. Ltd. under license. Adv. Ref. No.: IndiaFirst Life Smart Pay Plan /Brochure/ E/ 001.

HDFC LIFE SMART PROTECT PLAN

A UNIT LINKED NON-PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

Key Features:

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

Plan Options:

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

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

Eligibility Criteria:

Age at Entry	: Min.: Life Assured: 0 years (30 days), Proposer: 18 years Max.: Life Assured: 60 years, Proposer: No Limit
Age at Maturity	: Min.: 25 Yrs, Max.: 100 Yrs
Policy Term	: Min.: 25 Yrs, Max.: 40 Yrs
Premium Payment Term	: Plan Option Option A: Level Cover Option B: Level Cover with Capital Guarantee Option C: Decreasing Cover Option D: Decreasing Cover with Capital Guarantee
Mode & Minimum Premium	: Annual - Limited Pay 5 & 6 Yrs Rs.50,000/-, Others Rs.30,000/- Half Yrly - Limited Pay 5 & 6 Yrs Rs.25,000/-, Others Rs.15,000/- Quarterly - Limited Pay 5 & 6 Yrs Rs.12,500/-, Others Rs.7,500/- Monthly - Limited Pay 5 & 6 Yrs Rs.4,500/-, Others Rs.3,000/- Top-Up Premium: Rs. 5,000 per Top-Up*
Max. Premium	: As per Board Approved Underwriting Policy (BAUP)
Min. Sum Assured	: Basic Sum Assured: Entry Age less than 50 years - 7 times the Annualized Premium Entry Age equal to 50 yrs and above - 5 times the Annualized Premium For Top-Up Premium: 1.25 times the Top Up premium
Max. Sum Assured	: As per Board Approved Underwriting Policy (BAUP)

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 license from HDFC Bank Limited. ARN: BR/10/24/16445 HDFC Life Smart Protect Plan (UIN: 101L175V04) is a Unit Linked, Non-Participating, Individual Life Insurance Savings Plan. Life insurance coverage is available in this product. **Disclaimer:** "The Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year". Linked insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in linked insurance policies are subject to investment risks associated with capital markets and publicly available index. NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market/publicly available index and the insured is responsible for his/her decisions. HDFC Life Insurance Company is only the name of the Life Insurance Company and HDFC Life Smart Protect plan is only the name of the linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company. 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 INSURANCE

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"

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Kotak T.U.L.I.P UIN No.: 107L131V02, Kotak Accidental Death Protection Rider (Linked) UIN No.: 107A021V02, Kotak Critical Illness Benefit Rider (Linked) UIN No.: 107A022V02. This is a non-participating unit linked life insurance individual savings product. 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.**

MAX LIFE SMART WEALTH ADVANTAGE GROWTH PAR PLAN

NON-LINKED PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

Variants available in this plan:

- 1. **Insta Income**
- 2. **Balanced Income**
- 3. **Future Income**
- 4. **Lifelong Income**

PLAN BENEFITS IN DETAIL:

Survival Benefit: Under all Variants, Survival benefit payable in the form of Cash Bonus (if declared) and Guaranteed Income. The applicable 'Guaranteed Income' rates have been mentioned in the Annexure 1 towards the end of the document. The survival benefits under each of four key Variants are explained below:

Insta Income : a. Cash Bonus (% of Annualized Premium) if declared, payable from 1st Policy Year till end of Policy Term; and b. Guaranteed Income (% of Annualized Premium) payable from 1st Policy Year till the end of 25 policy years or till the end of Policy Term, whichever is earlier.

Balanced Income : a. Cash Bonus (% of Annualized Premium) if declared, payable from 1st Policy Year till end of Policy Term; and b. Guaranteed Income (% of Annualized Premium) payable from policy year PPT5+1 and payable till the end of Policy Term.

Future Income: a. Cash Bonus (% of Annualized Premium) if declared, payable from policy year PPT + 1 till end of Policy Term; and b. Guaranteed Income (% of Annualized Premium) payable from policy year PPT+1 and payable till PPT + 25 policy years or till the end of Policy Term, whichever is earlier

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 Yrs
	Balanced Income	70 less PPT	Not Applicable	65 Yrs
	Future Income	For PPT 6,7, and 8 - 60 Yrs less PPT; For PPT 10 and 12 - 70 Yrs less PPT	Not Applicable	For PPT 6,7,and 8 - 55 Yrs ; For PPT 10 and 12 - 60 Yrs
	Lifelong Income	Not Applicable	Not Applicable	50 Yrs
Policy Continuance Benefit Opted				
Policy Term	Insta Income	60 Yrs less PPT	55 Yrs	Not Applicable
	Balanced Income	60 Yrs less PPT	55 Yrs	Not Applicable
	Future Income	For PPT 6,7 and 8 - 55 Yrs less PPT; For PPT 10 and 12 - 60 Yrs less PPT	For PPT 6,7 and 8 - 50 Yrs For PPT 10 and 12 - 55 Yrs	Not Applicable
	Lifelong Income	Not Applicable	50 Yrs	Not Applicable
	Policy Continuance Benefit Not Opted			
PPT	Insta Income	Yes	No	Yes
	Balanced Income	Yes	No	Yes
	Future Income	Yes	No	Yes
	Lifelong Income	No	No	Yes
	Policy Continuance Benefit Opted			
Premium Payment Mode	Insta Income	Yes	Yes	No
	Balanced Income	Yes	Yes	No
	Future Income	Yes	Yes	No
	Lifelong Income	No	Yes	No
	With/ Without Policy Continuance Benefit, the available premium payment terms are 6, 7, 8, 10 and 12 years for all the variants			

Lifelong Income: a. Cash Bonus (% of Annualized Premium) if declared, payable from 1st Policy Year till end of Policy Term; and b. Guaranteed Income (% of Annualized Premium) payable from policy year PPT+1 and payable till the policy year in which the life insured attains the age of 65 years. c. Enhanced Guaranteed Income is Four times the "Guaranteed Income" payable from the next policy anniversary after the life insured has attained the age of 65 years till the 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.

*Insurance is a Subject Matter of the Solicitation Disclaimers: Disclaimers: ^ Individual Death Claims Paid Ratio as per Audited Financials for FY 2023-2024. | *As per Public Disclosures FY 2023-2024. LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT. This is a Non-Linked Participating Individual Life Insurance Savings Plan | UIN: 104N135V02 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' in the policy, 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 doesn't construe any indication of future bonuses and these products are subject to the overall performance of the insurer in terms of investments, management of expenses, mortality and lapses. ^ ^ Early Liquidity refers to the applicable Survival Benefits, the survival benefits start from 1st policy year** for Insta Income, Balanced Income and Lifelong 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 - Age at Entry Variant & Accidental Death Benefit (ADB) is available in all plan variants for ages greater than or equal to 18 years. ADB cover is restricted to 80 years of age. # Fixed Policy Terms are not available in Lifelong Income Variant. ***Guaranteed Income is a % of Annualized Premium and shall depend on the Guaranteed Income Payout Frequency, Age of the life insured, Plan variant, PCB Option and Premium Payment Term. Guaranteed Income shall be applicable provided all due premiums are paid. All applicable Guaranteed Benefits in the product are subject to payment of all due premiums. Max Life Smart Wealth Advantage Growth Par Plan (UIN: 104N135V02) 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. Max Life Insurance Company Limited is a joint venture between Max Financial Services Limited and Axis Bank Ltd. Max Life Insurance Co. Ltd., Corporate Office: 11th Floor, DLF Square Building, Jacaranda Marg, DLF City Phase II, Gurugram - 122 002 (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. Trade logos displayed belongs to Max Financial Services Ltd. and Axis Bank Ltd. respectively and with their consents, are used by Max Life Insurance Co. Ltd. Customer Helpline Number: 1860 120 5577. Website: www.maxlifeinsurance.com, SMS 'LIFE' to 5616188. ARN:Max Life/Marketing/CABR/SWAG PAR/Bulletin V02/December 2024. BEWARE OF SPURIOUS / FRAUD PHONE CALLS! • IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiumsPublic receiving such phone calls are requested to lodge a police complaint*

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