

# 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<sup>1</sup> & apply income after premium payment term;
- Get vested Compound Reversionary Bonus<sup>2</sup> (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<sup>3</sup> 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.

<sup>1</sup>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

<sup>2</sup>Compound Reversionary Bonus and Terminal Bonus will be based on Company's performance and are not guaranteed.

<sup>3</sup>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](mailto:customercare@tataaia.com). Visit us at: [www.tataaia.com](http://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<sup>1</sup>
- ☑ 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 Crescenzo, '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 Crescenzo, '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  
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## ICICI PRU SAVINGS SURAKSHA

### A PARTICIPATING NON-LINKED LIFE INDIVIDUAL SAVINGS PRODUCT

ICICI Pru Savings Suraksha is Participating life insurance Plan.

#### Key Benefits of ICICI Pru Savings Suraksha

- **Protection:** Get life cover<sup>1</sup> for entire policy term.
- **Savings with the comfort of guarantee<sup>2</sup>:** At maturity of the policy, you receive
  - Guaranteed Maturity Benefit<sup>2</sup> (GMB)
  - Accrued Guaranteed Additions<sup>3</sup> (GAs): During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy
  - Vested Reversionary Bonuses<sup>4</sup> and Terminal Bonus<sup>4</sup>, if any
  - Terminal bonus<sup>4</sup> (A lump sum benefit which is linked to Bonus, if declared, and is paid out on policy termination), if declared.

#### Benefits in detail:

**Maturity Benefit:** On Maturity of the policy the policy holder will get a) Guaranteed Maturity Benefit<sup>2</sup> (GMB), Plus b) Accrued Guaranteed Additions<sup>3</sup>, plus c) Vested Reversionary bonuses<sup>4</sup>, if declared, plus d) Terminal Bonus<sup>4</sup>, if declared

**Guaranteed Maturity Benefit<sup>2</sup> (GMB):** It is decided in the beginning of the Policy, depending on policy term, premium, premium payment term, Sum Assured on death and gender.

**Guaranteed Additions<sup>3</sup> (GAs):** During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy

**Reversionary Bonus<sup>4</sup>:** Reversionary bonus, If declared, will be declared each year during the term of the policy starting from the first policy year.

**Terminal Bonus<sup>4</sup>:** A terminal bonus may also be payable at maturity or on earlier death..

**Death Benefit:** On death of the life assured during the policy term, the nominee will get higher of a) Sum Assured on death plus accrued Guaranteed Additions<sup>3</sup> and Bonuses<sup>4</sup> b) GMB<sup>2</sup> plus accrued Guaranteed Additions<sup>3</sup> and Bonuses<sup>4</sup>, c) Minimum Death Benefit is equal to 105% of the total premiums paid up to the date of death.

\* Bonuses consist of vested reversionary bonuses, interim bonus and terminal bonus if declared.

**Tax benefits:** apply to premiums paid and benefits received as per the prevailing tax laws.

#### ICICI Pru Savings Suraksha at a glance

Premium Payment option	Limited Pay			
Premium Payment Term (Yrs)	5	7	10	12
Policy Term (Yrs)	10 to 30	12 to 30	15 to 30	17 to 30
Minimum annual premium (Rs)	30,000/-			
Min / Max age at entry	0 / 50 years			
Min / Max age at maturity	18 / 70 years			
Sum Assured on death	10 X Annualised Premium			
Premium paying mode	Annual / Half-yearly / Monthly			

Insurance is a Subject Matter of the Solicitation. ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837. As per the Finance Act 2012, all policies issued from April 1, 2012, with premium to sum assured ratio of less than 1:10 and where death benefit at any time is less than 10 times premium, will not be eligible for tax benefit under section 10 (10D) of the Income Tax Act. Further tax benefit u/s 80C for such policy will be limited only up to 10% of Sum Assured. Tax benefits under the policy are subject to conditions under Sec.10 (10D) and Sec. 80C of the Income Tax Act, 1961. Goods & Services Tax and Cess (if any) will be charged extra as per prevailing rates. Tax laws are subject to amendments from time to time. Registered Address: ICICI Prudential Life Insurance Company Limited, Prabhadevi, Mumbai 400025. 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 Limited & Prudential IP Services Limited and used by ICICI Prudential Life Insurance Company Limited under license. ICICI Pru Savings Suraksha Form No. E11, E12. UIN: 105N135V04. Advt. : L/II/1391/2024-25.

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**DISCLAIMERS :** <sup>1</sup> Life Cover is the benefit payable on death of the life assured during the policy term. <sup>2</sup>GMB: Your GMB will be set at policy inception and will depend on policy term, premium, premium payment term, Sum Assured on death and gender. Your GMB may be lower than your Sum Assured on death. <sup>3</sup>GA: Guaranteed Additions (GAs) totaling 5% of GMB each year will accrue during the first five policy years if all due premiums are paid. GAs accrue on payment of due premium. <sup>4</sup>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 vested 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

\***Guaranteed Benefits:** Guaranteed benefits is in the form of Guaranteed Maturity Benefit and Guaranteed Additions.



## 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

**MOTILAL OSWAL INNOVATION OPPORTUNITIES FUND**

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

**Launch Date** : 29th January, 2025

**Fund Manager** : Niket Shah, Rakesh Shetty, Atul Mehra, Sunil Sawant

**Plans & Options** : Regular Plan & Direct Plan

**Minimum Amount** : Rs. 500/- ( Plus in multiples of Re.1 )

**Benchmark** : Nifty 500 Total Return Index

**Exit Load** : 1% for redemption within 90 Days

**NFO Closes : 12th February, 2025****INVESCO INDIA BUSINESS CYCLE FUND**

**Type of Scheme** : An open ended equity scheme following business cycles based investing theme

**Launch Date** : 06th February, 2025

**Fund Manager** : Aditya Khemani, Amit Ganatra

**Plans & Options** : Regular Plan & Direct Plan

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

**Benchmark** : NIFTY 500 TRI

**Exit Load** : 0.50% for redemption within 3 months

**NFO Closes : 20th February, 2025****BAJAJ FINSERV MULTI CAP FUND**

**Type of Scheme** : An open ended equity scheme investing across large cap, mid cap, small cap stocks

**Launch Date** : 06th February, 2025

**Fund Manager** : Nimesh Chandan, Siddharth Chaudhary, Sorbh Gupta

**Plans & Options** : Regular Plan & Direct Plan

**Minimum Amount** : Rs. 500/- ( Plus in multiples of Re.1 )

**Benchmark** : Nifty 500 Multicap 50:25:25 TRI

**Exit Load** : 1% will be charged for redemption within 6 months

**NFO Closes : 20th February, 2025**

## LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN &amp; 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

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

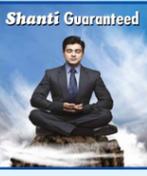
\* Fixed Deposit Investments are unsecured in Nature. Investors are advised to go through the financial reports of the company before investing.

## 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](http://www.bluechipindia.co.in)
- For any complaints & queries contact us on 1800-22-6465 or send mail to [support@bluechipindia.co.in](mailto:support@bluechipindia.co.in)

## 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 Non-Par, Non-Linked, Individual, Savings, Deferred Annuity Plan**

➤ CHOICE OF DEFERMENT PERIOD OF 1 Yr to 5 Yrs

➤ MINIMUM VESTING AGE : 31 Yrs

UIN : 512N338V07 PLAN NO: 758



Insurance is the subject matter of the solicitation



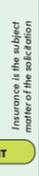
**LIC's New JEEVAN ANAND PLAN**

**SALIENT FEATURES :**

- MINIMUM BASIC SUM ASSURED : Rs.2,00,000/-
- AGE ELIGIBILITY : 18 TO 50 YEARS
- MAXIMUM MATURITY AGE : 75 YEARS

UIN : 512N279V03 Plan No.715

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



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## SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 30/11(Cr.)	NAV Rs. 27/01	Growth (%)		Fund Name	Corpus 30/11(Cr.)	NAV Rs. 27/01	Growth (%)	
			3 Yrs	5 Yrs				3 Yrs	5 Yrs
<b>EQUITY - ELSS FUNDS</b>					<b>EQUITY - LARGE CAP FUNDS</b>				
Bandhan ELSS Tax Saver	6,894.23	138.27	12.88	19.42	Aditya Birla SL Frontline Equity	29,323.25	475.84	12.37	15.23
Canara Rob ELSS Tax Saver	8,817.08	158.77	11.52	18.01	Bandhan Large Cap	1,759.53	68.81	11.60	14.84
DSP ELSS Tax Saver	16,835.11	125.77	16.07	18.96	Canara Rob Bluechip Equity	14,823.66	57.13	11.77	15.61
Franklin India ELSS Tax Saver	6,889.57	1,349.36	16.03	18.20	DSP Top 100 Equity	4,529.98	429.16	14.83	13.53
HDFC ELSS Tax saver	15,945.04	1,257.03	20.08	19.30	Franklin India Bluechip	7,847.47	928.51	10.84	14.26
HSBC ELSS Tax saver	4,302.98	120.84	16.00	16.18	HDFC Large Cap	36,587.24	1,048.85	15.20	16.15
HSBC Tax Saver Equity	260.16	86.08	15.33	16.97	HSBC Large Cap	1,946.22	438.22	11.77	13.96
ICICI Pru ELSS Tax Saver	14,210.20	830.94	12.47	15.95	ICICI Pru Bluechip	63,938.03	99.61	15.15	17.40
Kotak ELSS Tax Saver	6,232.32	105.97	14.52	16.71	Kotak Bluechip	9,497.92	517.38	12.11	15.11
Mahindra Manulife ELSS Tax Saver	931.16	25.55	11.47	16.36	Mahindra Manulife Large Cap	594.99	20.94	10.66	14.06
Nippon India ELSS Tax Saver	15,665.55	113.87	14.39	15.38	Nippon India Large Cap	35,313.48	80.98	17.73	17.70
SBI Long Term Equity	27,847.49	402.22	22.35	21.93	SBI BlueChip	50,502.29	84.35	12.33	14.94
Sundaram Diversified Equity	1,558.02	200.29	11.23	13.68	Tata Large Cap	2,435.52	459.84	11.78	14.75
Union ELSS Tax Saver	935.47	57.76	12.38	17.11	<b>EQUITY - MID CAP FUNDS</b>				
<b>EQUITY - FLEXI CAP FUNDS</b>					Aditya Birla SL Midcap	5,930.01	697.65	15.04	18.90
Aditya Birla SL Flexi Cap	22,440.17	1,602.60	12.93	15.36	Axis Midcap	30,329.59	99.84	14.82	19.33
Bandhan Flexi Cap	7,291.43	186.97	11.36	13.43	DSP Midcap	19,215.83	131.20	13.74	16.50
Canara Rob Flexi Cap	12,907.99	302.90	10.64	15.81	Franklin India Prima	12,441.49	2,479.47	19.71	19.86
DSP Flexi Cap	11,765.48	92.58	12.80	15.93	HDFC Mid-Cap Opportunities	76,060.89	173.03	24.12	25.14
Franklin India Flexi Cap	17,808.37	1,486.41	15.75	19.67	HSBC Midcap	11,912.38	344.36	20.20	19.44
HDFC Flexi Cap	66,304.16	1,767.21	20.74	21.35	ICICI Pru Midcap	6,368.52	256.65	17.57	20.93
HSBC Flexi Cap	5,048.46	197.02	14.29	16.92	Kotak Emerging Equity	52,048.91	119.11	19.25	22.19
Kotak Flexicap	51,275.67	74.75	13.01	14.25	Mahindra Manulife Mid Cap	3,460.90	30.11	20.44	23.96
LIC MF Flexi Cap	1,075.43	91.28	11.30	11.92	Nippon India Growth	34,583.63	3,645.73	22.07	24.45
SBI Flexicap	22,206.10	102.25	11.59	14.44	SBI Magnum Midcap	21,454.95	219.57	16.97	23.23
Tata Flexi Cap	2,976.41	21.77	11.84	13.81	Sundaram Mid Cap	12,425.29	1,221.11	21.38	19.85
Union Flexi Cap	2,268.75	45.82	11.79	16.71	Tata Mid Cap Growth	4,494.44	387.62	17.99	20.62
<b>EQUITY - LARGE CAP &amp; MID CAP FUNDS</b>					UTI Mid Cap	12,029.01	274.73	14.53	20.76
Axis Growth Opp	14,007.12	29.61	14.26	19.90	<b>EQUITY - SMALL CAP FUNDS</b>				
Bandhan Core Equity	7,292.94	119.27	20.46	20.27	Aditya Birla SL Small Cap	5,159.62	76.85	12.71	18.37
Canara Rob Emerg Equities	24,628.84	229.07	12.82	17.72	Axis Small Cap	24,353.17	96.44	16.82	23.04
DSP Equity Opportunities	14,022.78	557.07	16.97	18.13	Canara Rob Small Cap	12,451.67	35.27	15.24	27.58
Franklin India Equity Advantage	3,544.78	170.68	12.84	15.87	DSP Small Cap	16,307.28	175.44	16.33	24.75
HDFC Large and Mid Cap	23,988.97	303.38	18.33	20.77	Franklin India Smaller Cos	14,045.32	157.90	20.90	24.64
HSBC Large & Mid Cap	3,978.89	24.20	15.36	17.45	HDFC Small Cap	33,841.89	124.61	18.75	24.95
ICICI Pru Large & Mid Cap	17,694.45	901.80	19.18	21.57	HSBC Small Cap	17,237.34	75.91	18.71	25.75
Kotak Equity Opp	25,648.50	304.35	16.63	17.71	ICICI Pru Smallcap	8,374.54	80.05	17.05	23.75
Mahindra Manulife Large & Mid Cap	2,537.55	24.35	13.12	19.19	Kotak Small Cap	17,732.03	243.23	14.79	24.97
Nippon India Vision	5,546.17	1,322.29	18.33	19.06	Nippon India Small Cap	61,646.36	154.27	22.07	29.92
SBI Large & Midcap	29,328.76	555.13	15.79	18.69	SBI Small Cap	33,285.18	158.93	15.69	22.62
Sundaram Large and Mid Cap	6,917.83	77.34	12.75	15.25	Sundaram Small Cap	3,424.27	232.06	16.30	23.02
Tata Large & Mid Cap	8,342.43	475.80	13.86	16.11	Tata Small Cap	9,572.45	36.70	19.36	26.40
Union Large & Midcap	847.32	22.90	12.36	17.01	Union Small Cap	1,661.94	43.62	14.63	23.19
UTI Large & Mid Cap	4,048.26	162.62	18.65	20.66					

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)<sup>8</sup>

## 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 GUARANTEE OF LIFE DREAMS PLAN

## A NON-LINKED, NON-PARTICIPATING, INDIVIDUAL SAVING, LIMITED PREMIUM PAYING, LIFE INSURANCE PLAN UIN: 143N080V03

## Key Features:

- ☑ Choice of 3 Income Options – Immediate Income, Intermediate Income and Deferred Income Options - Start receiving Income from as early as end of 1st policy month or defer your Income depending on your needs.
- ☑ Guaranteed Long Term Income - Ensure a Guaranteed source of Income for as long as 20 or 30 or 40 years, as per your choice basis Income option chosen.
- ☑ Life Insurance Cover - Secure your family's future with a Life Cover throughout the policy term.
- ☑ Benefits of long-term Savings - Get rewarded for paying your premiums on time with our Loyalty benefits.
- ☑ Protection even if miss one premium - Stay covered even if you miss a premium through Life Cover Continuance Benefit, at no additional cost
- ☑ 'Save the Date' feature - Choose to receive your annual income on a specific date special to you or your loved ones.
- ☑ Enhanced Benefit for Females - Female lives are eligible to receive higher income benefit.
- ☑ Tax benefits - Available on the premiums paid and benefits received as per prevailing tax law

## Plan Benefits:

- ☑ Guaranteed\* Increasing\*\* Income for 40 years<sup>8</sup>
- ☑ Income from end of 1st month with Immediate Income Option<sup>5</sup>
- ☑ Loyalty Benefits on timely premium payment
- ☑ Guaranteed\* Maturity Benefits

## Income Options available under this plan:

**Immediate Income** - Pay 6 or 8 or 10 years - Life Cover 20 or 30 or 40 years - Regular annual income start from end of Policy Year 1

**Intermediate Income** - Pay 6 or 8 or 10 years- Life Cover 20 or 30 or 40 years - Regular annual income start from end of Policy Year 5

**Deferred Income** - Pay 6 or 8 or 10 yrs- Life Cover 20 or 30 or 40 yrs - From end of Policy Yr 10  
Note: All benefits will be payable in arrears, i.e., at the end of specified frequency.

## Survival Benefit:

**Immediate Income Option - Base Income starts at end of first policy year** ^ and continues till the end of the Policy term. The base income payable every year will be enhanced by the Loyalty Income as per the table provided below, provided all the due premiums for that respective year has been paid. Income payable will stop increasing once the policyholder stops paying his due premium or after the end of the Premium Payment Term (whichever is earlier).

**Intermediate Income Option:** Income will be payable from the end of the 5th policy year ^ and will continue till the end of the Policy Term.

**Deferred Income Option:** Income will be payable to you starting from the end of the 10th policy year ^ and will continue till the end of the Policy Term. Loyalty Income enhances Base Income every 5 years (as per the table below), starting from the 16th policy year, till the end of the policy term, provided all due premiums have been paid.

**Maturity Benefit - On survival till the end of the policy term provided all due premiums have been paid, Sum Assured on Maturity will be payable. Where, Sum Assured on Maturity is equal to the 100% of sum of all Annualized Premium payable under the policy.**

## Eligibility Criteria

Age at Entry : Min. 90 Days - Immediate, Intermediate and Deferred Options-  
Max. - For PPT 6 – 50 yrs, For PPT 8 and 10 – 55 yrs Immediate, Intermediate options  
Max. - For PPT 6 – 50 yrs, For PPT 8 and 10 – 60 yrs Deferred Income Option

Age at Maturity : Min. - 20 yrs & Max. – 90 yrs

Premium Payment Terms : 6 / 8 / 10 Yrs.

Policy Term (PT, in yrs) : 20 / 30 / 40 Yrs.

Premium Payment Term : Yearly, Half Yearly, Quarterly, Monthly

**Disclaimers** \*Provided the policy is in force, \*\*Provided all due premiums have been paid, <sup>8</sup>Available policy terms are 20, 30 & 40 years. Income will be payable for 20, 30 or 40 years only if Immediate, Income option is chosen. For other income options, income term may differ, <sup>5</sup>If Monthly mode of Income payment frequency has been chosen IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2000PLC183679, 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. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Guarantee of Life Dreams Plan (UIN 143N080V03) 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 our promoter M/s Bank of Baroda and is used by IndiaFirst Life Insurance Co. Ltd under License. BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/ FRAUDULENT OFFERS. IRDAI or its official 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.

## HDFC LIFE SMART PROTECT PLAN

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

## Key Features:

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

## Plan Options:

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

**A. Level Cover** - This plan option provides a level cover throughout the policy term.

**B. Level Cover with Capital Guarantee** - This plan option provides a level cover throughout the policy term. The policyholder also gets a Capital Guarantee, which is in the form of minimum Assured Benefit at maturity.

**C. Decreasing Cover** - Under this plan option, the cover would decrease with the policy year. This is subject to the 'Level Cover Period', chosen by the policyholder at policy inception.

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

## Eligibility Criteria:

Age at Entry : Min.: Life Assured: 0 years (30 days), Proposer: 18 years  
Max.: Life Assured: 60 years, Proposer: No Limit

Age at Maturity : Min.: 25 Yrs, Max.: 100 Yrs

Policy Term : Min.: 25 Yrs, Max.: 40 Yrs

Premium Payment Term : Plan Option Premium Payment Term  
Option A: Level Cover PPT Limited Pay (5 to 12 yrs)  
Option B: Level Cover with Capital Guarantee Regular Pay (25 to 40 yrs)  
Option C: Decreasing Cover Limited Pay (5 to 12 yrs)  
Option D: Decreasing Cover with Capital Guarantee

Mode & Minimum Premium : Annual - Limited Pay 5 & 6 Yrs Rs.50,000/-, Others Rs.30,000/-  
Half Yrly - Limited Pay 5 & 6 Yrs Rs.25,000/-, Others Rs.15,000/-  
Quarterly - Limited Pay 5 & 6 Yrs Rs.12,500/-, Others Rs.7,500/-  
Monthly - Limited Pay 5 & 6 Yrs Rs.4,500/-, Others Rs.3,000/-  
**Top-Up Premium: Rs. 5,000 per Top-Up\***

Max. Premium : As per Board Approved Underwriting Policy (BAUP)

Min. Sum Assured : Basic Sum Assured: Entry Age less than 50 years - 7 times the Annualized Premium  
Entry Age equal to 50 yrs and above - 5 times the Annualized Premium  
**For Top-Up Premium: 1.25 times the Top Up premium**

Max. Sum Assured : As per Board Approved Underwriting Policy (BAUP)

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: 101L175V05) 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 & HEALTH INSURANCE**

**AXIS 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

**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.

**Eligibility Criteria :**

<b>Min. Entry Age</b>	Min. 91 Days				
<b>Max. Entry Age</b>	<b>Variant \Policy Term Options</b>	<b>Fixed Policy Term: 20 to 40 years</b>	<b>Up to maturity age 85 less Entry Age</b>	<b>Up to maturity age 100 less Entry Age</b>	
	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	
	<b>Policy Continuance Benefit Opted</b>				
	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	
<b>Policy Term</b>	<b>Policy Continuance Benefit Not Opted</b>				
	Insta Income	Yes	No	Yes	
	Balanced Income	Yes	No	Yes	
	Future Income	Yes	No	Yes	
	Lifelong Income	No	No	Yes	
	<b>Policy Continuance Benefit Opted</b>				
	Insta Income	Yes	Yes	No	
	Balanced Income	Yes	Yes	No	
	Future Income	Yes	Yes	No	
	Lifelong Income	No	Yes	No	
<b>PPT</b>	With/ Without Policy Continuance Benefit, the available premium payment terms are 6, 7, 8, 10 and 12 years for all the variants				
<b>Premium Payment Mode</b>	Annual, Semi-annual, Quarterly, Monthly				

Insurance is a Subject Matter of the Solicitation Disclaimers: **Disclaimers:** ^ Individual Death Claims Paid Ratio as 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 I 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 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 construe any indication of future bonuses and these are subject to the overall performance of the insurer in terms of investments, management of mortality and lapses, ^ ^ Early 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 minus Age at Entry Variant & Accidental Death Benefit (ADB) is available in all plan variants for ages greater than or equal to 18 years. ADB cover is restricted to 80 years of age. \*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. **Axis 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. Axis Max Life Insurance Company Limited is a joint venture between Max Financial Services Limited and Axis Bank Ltd. Axis Max Life Insurance Co. Ltd., Corporate Office: 11 Floor, DLF Square Building, Jacaranda Marg, DLF City Phase II, Gurugram - 122 (Haryana). Insurance is the subject matter of solicitation. For more details on the risk factors, Terms and Conditions, please read the prospectus carefully before concluding a sale. You may be entitled to certain applicable tax benefits on your premiums and policy benefits. Please note all the tax benefits are subject to 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 Axis Max Life Insurance Co. Ltd. Customer Helpline Number: 1860 120 5577. Website: www.maxlifeinsurance.com, SMS 'LIFE' to 5616188, ARN:Axis MaxLife/FCB/Marketing/SWAG PAR/Leaf1et V02/ January 2025 IRDAI Regn. No • 104.BEWARE OF SPURIOUS / FRAUD PHONE CALLS! IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums Public receiving such phone calls are requested to lodge a police complaint.



**MANIPALCIGNA SARVAH**

**THE COMPLETE HEALTH INSURANCE**



**Key Benefits**

- ✓ Gullak benefits guarantees up to 10X bonus over the base Sum Insured, irrespective of claim.
- ✓ Get hospitalization coverage up to Rs 3cr for Heart, Cancer, Stroke and major organ/bone marrow transplant.
- ✓ No zonal co-pay, First year renewal will get additional discount on renewing before 30 days

**Benefits under the plan:**

**Sarvah Pratham :**

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

**Sarvah Uttam:**

- ✓ Anant\* Care with unlimited hospitalization coverage for 4 major illnesses
- ✓ Sarathi\* that reduces your waiting period to 30 days
- ✓ Flexibility to choose your benefits
- ✓ Gullak\* benefit that guarantees 100% increase in the base Sum Insured, irrespective of claims
- ✓ Unlimited restoration of your Sum Insured\* even for related and unrelated illnesses
- ✓ Maternity and New-born hospitalization expenses\* covered
- ✓ No Zonal Co-pay worries ensuring faster recovery in the city of your choice
- ✓ Surplus benefit\* that ensures additional 100% of Sum Insured from day 1 for the first claim
- ✓ Get up to 7.5% discount when you renew your policy and up to 20% discount by walking

**Sarvah Param:**

- ✓ Tatkal benefit that ensures you have absolutely Zero Waiting Period
- ✓ No waiting for 30 days, NO waiting for 2 years, No waiting for PED
- ✓ Gullak benefit that guarantees 100% increase in the base Sum Insured, irrespective of claims
- ✓ Unlimited Restoration of Sum Insured even for related and unrelated illnesses
- ✓ Protect your family with personal accident cover\* up to Rs.3 Cr
- ✓ No Zonal Co-pay worries ensuring faster recovery in the city of your choice
- ✓ Surplus benefit\* that ensures additional 100% of Sum Insured from day 1 for first claim
- ✓ Get up to 2.5% discount on renewal of policy and up to 20% discount by walking

**Eligibility**

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

Insurance is a Subject Matter of the Solicitation. **Disclaimer:** \*Optional Cover (As per Plan) on payment of additional premium. ManipalCigna Health Insurance Company Limited (Formerly known as CignaTKK Health Insurance Company Limited) | CIN: U66000MH2012PLC227948 | IRDAI Reg. No.: 151 | Regd. office: 401/ 402, 4th Floor, Raheja Titanium, O- Western Express Highway, Goregaon East, Mumbai - 400 063 | For more details on risk factors, terms and conditions, please read the sales brochure/ sales document available on our website (Download section) before concluding a sale | Trade Name / Trade Logo belongs to MEMG International India Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license | **ManipalCigna Sarvah UIN : MCIHLIP25035V012425** | Toll free:1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/1492/Aug/2024-25.

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Vanasthalipuram	:	040 - 4952 5657 / 4019 8206
Jagtial	:	08724 - 221 422 / 221 425
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