

BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

TATA AIA LIFE INSURANCE FORTUNE GUARANTEE PENSION

A NON-LINKED, NON-PARTICIPATING ANNUITY PLAN

Tata AIA Life Insurance Fortune Guarantee Pension that plan offers you regular guaranteed income for life to help you manage your expenses post retirement.

Key Features

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

The Annuity Options available :

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

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

Plan Options 3 and 4 are available under Single, Limited and Regular Pay & Single Life and Joint Life basis

Guaranteed Additions :

1. GA-I

GA = 1/12th of the Yearly Annuity amount

2. GA-II

GA = 1/12th of 6% of Total Premiums Paid (excluding loading for modal premium)

Death Benefit :

The Death Benefit will be paid:

- Single Life – On death of the annuitant
- Joint Life – On later of the death of the two annuitants

Death benefit payable within Deferment Period:

Death Benefit is higher of –

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

Eligibility Criteria:

Min & Max Age at Entry : Min - 45 Years
Option 2 : Max - 85 Years

Premium Payment Term :

Single Pay - 1 Year
Regular / Limited Pay Option : Min: 5 Years, Max: 12 Years

Deferment Period :

Single Pay - Min: 1 Year, Max: 10 Years
Regular Pay - Equal to Premium Payment Term
Limited Pay - Min: Premium Payment Term + 1 Year
Max: Premium Payment Term + 5 Years

Annuity Amount : Yearly in arrears - Rs.12,000/-, Yearly in advance - Rs.12,000/-
Half Yearly in arrears - Rs.6,000/-, Quarterly in arrears - Rs.3,000/-
Monthly Yearly in arrears - Rs. 1,000/-

Payment Modes : Single / Annual / Half-Yearly / Quarterly / Monthly

Insurance is a Subject Matter of the Solicitation. Disclaimers: Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com. Unique Reference Number: L&C/Adv/2021/Oct/1749 • UIN:110N161V08

TATA AIA FORTUNE GUARANTEE SUPREME

INDIVIDUAL, NON-LINKED, NON-PARTICIPATING, LIFE INSURANCE SAVINGS PLAN (UIN -110N163V06)

Tata AIA Fortune Guarantee Supreme, a life insurance savings plan that allows you to convert your aspirations into reality by providing guaranteed returns* and life cover throughout policy tenure. Based on the nature and time horizon of your aspirations, you have the freedom to take your benefits either as regular income or as a lump sum.

Key Features

- Flexibility to choose guaranteed* benefits in the form of lump sum and/or income to meet your financial goals
- Grow your income by choosing sub wallet ^ feature & withdraw as and when required
- Women Special discount - 2% on First Year's Premium specially for women customers
- "Premium Offset" feature to offset your premium against survival benefit payouts
- Enjoy tax benefits ~ on premiums and benefits, as per applicable Tax Laws *T&C Apply

Plan Options:

- Immediate Income
- My Income

Benefits under the plan:

Option 1 - Immediate Income :

Under this plan option, you will receive a Guaranteed Immediate Income (GII) in advance from 2nd year as given in the table below, subject to payment of all due premiums. The frequency of GII will be same as premium payment frequency. Additionally, during the policy term you will also receive a Guaranteed Income (GI) in arrears as per table given below. The frequency of GI can be different from GII and hence can be Annual, Semi-annual, Quarterly or Monthly, as chosen by the you.

PPT	PT	GII as a % Annualized	GII Years of Payment (in advance)	GI Years of Payment (in arrears)
5	10	10%	2nd year till 6th year	6th year till 10th year
6	12	15%	2nd year till 7th year	7th year till 12th year
7	14	20%	2nd year till 8th year	8th year till 14th year
8	16	20%	2nd year till 9th year	9th year till 16th year
9	18	20%	2nd year till 10th year	10th year till 18th year
10	20	25%	2nd year till 11th year	11th year till 20th year
11	22	25%	2nd year till 12th year	12th year till 22nd year
12	24	25%	2nd year till 13th year	13th year till 24th year

The plan offers Death Benefit during the entire policy term. Please read Death Benefit section for complete details

Option 2 - My Income :

Under this plan option, you will receive guaranteed benefits in the form of survival benefits and/or a lump sum maturity benefit, subject to payment of all due premiums. You need to choose the below details at the policy inception:

- Policy Term**
- Premium payment term and mode of premium payment**
- Survival Benefits details i.e. benefits paid during the policy term***
 - Survival Benefit Payout Year(s) – the policy years in which the survival benefit shall be payable. The survival benefit can be taken annually, half-yearly, quarterly or monthly in arrears.
 - Amount of Survival Benefit payable in each year.
- Maturity Benefit i.e. benefit payable at the end of the policy term**
- Death Benefit i.e. benefit payable in case of death during policy term**
 - For Single Pay policies and Single Life, choose Death Benefit Multiple:
 - 10 times Single Premium (10x) or 7 times Single Premium (7x) or 1.25 times Single Premium (1.25x)
 - For Single Pay and Joint Life, Death Benefit Multiple will be 1.25x on First death and 10x on Second death. For Limited Pay and Regular Pay, Death Benefit Multiple is 10x.

Tax Benefit~ : Tax benefits may be applicable on premiums paid and benefits received as per applicable tax laws.

Eligibility Criteria:

Plan Options	Minimum	Maximum
Age at Entry ¹	30 days	65 years
Age at Entry ¹	18 years	100 years
Premium Payment Term (PPT)	Option 1: 5 years Option 2: Single Pay – 1 yrs Regular/Limited pay – 5 yrs	Option 1: 12 years Option 2: Regular/Limited pay – 30 years
Policy Term (PT)	Option 1: 10 years Option 2: Single Pay – 5 yrs Regular Pay – Equal to PPT Limited Pay – PPT + 1	Option 1: 24 years Option 2: Single Pay – 60 years Regular Pay – Equal to PPT Limited Pay – 60 years
Premium (Rs.)	Single Pay – Rs.5,000/- Limited Pay /Regular Pay – Rs.24,000 p.a.	No Limit, subject to the Board Approved Underwriting Policy (BAUP)
Premium Payment Mode	Annual / Half-yearly / Quarterly / Monthly	

Insurance is a Subject Matter of the Solicitation.

Disclaimers: *Guaranteed returns in this plan depends on Age at Entry of life assured, Premium payment term, policy term, premium amount and plan option chosen

^ The current loyalty addition rate on the Sub-wallet will be 4.05% compounding annually. This rate will be reviewed every six months (on 1st April & 1st October every year).

~ 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 implications mentioned anywhere on this site. Please consult your own tax consultant to know the tax benefits available to you.

* Insurance cover is available under the product. * The products are underwritten by Tata AIA Life Insurance Company Ltd. * The plans are not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. * For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.

Bluechip Insurance Broking Pvt.Ltd. (IRDAI Registration No: 365) is the Broker of Tata AIA Life Insurance Company Limited and does not underwrite the risk or act as an insurer. 101, 1st Floor, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai 400001.

Participation by the Bluechip's clients in the Insurance products is purely on a voluntary basis. The contract of Insurance is between Tata AIA Life and the Insured and not between Bluechip and the Insured.

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 customercare@tataaia.com. Visit us at: www.tataaia.com. Unique Reference Number: UIN: PRESENTING Now enjoy supreme returns immediately.

Tata AIA Fortune Guarantee Supreme Individual, Non-Linked, Non-participating, Life Insurance Savings Plan L&C/Adv/2023/Feb/0693 • 110N163V06

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BLUECHIP CORPORATE INVESTMENT CENTRE PRIVATE LIMITED

CIN : U65990MH1996PLC096899 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 & HEALTH INSURANCE

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 29/02(Cr.)	NAV Rs. 27/03	Growth (%)		Fund Name	Corpus 29/02(Cr.)	NAV Rs. 27/03	Growth (%)	
			3 Yr	5 Yr				3 Yr	5 Yr
EQUITY - FLEXI CAP FUNDS					EQUITY - MID CAP FUNDS				
Aditya Birla SL Flexi Cap	19,767.00	1,480.69	16.96	15.53	Aditya Birla SL Midcap	4,981.57	633.92	22.32	17.10
Axis Flexi Cap	11,375.74	22.19	13.12	14.68	Axis Midcap	24,533.62	90.29	18.90	20.15
Bandhan Flexi Cap	6,754.18	177.01	16.84	13.88	Baroda BNP Paribas Mid Cap	1,790.98	84.09	22.54	22.10
Canara Rob Flexi Cap	11,875.42	287.82	16.67	16.75	DSP Midcap	16,312.25	115.78	15.50	16.41
DSP Flexi Cap	10,017.69	83.81	15.70	16.87	Franklin India Prima	10,180.93	2,151.87	20.41	17.58
Franklin India Flexi Cap	14,470.61	1,383.87	22.03	18.49	HDFC Mid-Cap Opportunities	60,186.52	155.53	29.21	22.98
HDFC Flexi Cap	49,656.92	1,593.73	26.42	18.94	HSBC Midcap	9,724.77	312.18	22.18	18.52
HSBC Flexi Cap	4,199.70	181.89	19.79	15.73	ICICI Pru Midcap	5,417.97	239.09	23.78	20.26
Kotak Flexicap	45,111.78	70.82	16.96	15.20	Kotak Emerging Equity	39,738.35	102.25	22.04	21.69
SBI Flexicap	20,096.76	95.52	15.49	14.87	Mahindra Manulife Mid Cap	2,152.78	27.37	27.27	24.05
Tata Flexi Cap	2,625.16	20.10	14.96	14.28	Nippon India Growth	24,480.78	3,241.24	28.16	24.19
Union Flexi Cap	1,982.61	44.89	19.23	18.48	SBI Magnum Midcap	16,458.73	201.34	23.92	22.29
EQUITY - LARGE CAP & MID CAP FUNDS					EQUITY - SMALL CAP FUNDS				
Aditya Birla SL Equity Advantage	5,525.84	772.01	13.23	14.20	Aditya Birla SL Small Cap	5,381.88	72.13	19.89	15.46
Axis Growth Opp	10,849.12	27.50	20.40	21.19	Axis Small Cap	19,530.69	85.83	26.05	25.50
Bandhan Core Equity	3,883.52	108.14	24.65	19.30	Canara Rob Small Cap	9,594.98	32.53	28.92	25.80
Canara Rob Emerg Equities	20,325.50	209.93	17.99	17.70	DSP Small Cap	13,709.97	155.44	25.91	22.90
DSP Equity Opportunities	10,916.63	496.42	19.68	17.72	Franklin India Smaller Cos	11,822.68	146.92	30.37	21.99
Franklin India Equity Advantage	3,166.78	154.70	16.67	14.21	HDFC Small Cap	28,598.92	117.37	31.34	21.66
HDFC Large and Mid Cap	16,756.88	285.59	25.56	20.15	HSBC Small Cap	13,746.58	69.14	32.65	22.93
ICICI Pru Large & Mid Cap	10,853.74	824.14	26.52	20.70	ICICI Pru Smallcap	7,455.41	74.43	27.05	24.87
Invesco India Large & Mid Cap	4,933.30	75.29	20.65	17.27	Kotak Small Cap	14,196.39	215.95	22.54	24.99
Kotak Equity Opp	19,092.30	284.26	21.07	19.08	Nippon India Small Cap	46,044.13	140.79	34.42	28.70
Nippon India Vision	4,238.00	1,197.74	21.93	18.50	SBI Small Cap	25,524.56	147.81	23.70	23.76
SBI Large & Midcap	20,632.89	509.69	21.37	18.52	Sundaram Small Cap	3,055.59	216.82	27.52	21.22
Sundaram Large and Mid Cap	6,117.56	72.32	18.72	16.37	Tata Small Cap	6,289.22	32.23	29.14	25.20
Tata Large & Mid Cap	6,619.55	460.06	18.64	18.35	Union Small Cap	1,327.85	40.21	24.76	23.96
UTI Large & Mid Cap	2,500.05	145.25	23.01	18.67	EQUITY - ELSS FUNDS				
EQUITY - LARGE CAP FUNDS					Aditya Birla SL ELSS Tax Saver				
Aditya Birla SL Frontline Equity	26,479.89	448.95	17.37	14.99	Axis ELSS Tax Saver	15,006.22	50.61	10.00	10.12
Axis Bluechip	32,675.27	54.08	12.16	14.14	Bandhan ELSS Tax Saver	33,526.42	84.03	11.70	14.26
Bandhan Large Cap	1,357.10	65.69	16.95	15.43	Baroda ELSS Tax Saver	6,139.72	136.50	22.83	19.52
Baroda BNP Paribas Large Cap	1,806.39	195.49	18.78	17.79	Baroda BNP Paribas ELSS Tax Saver	835.77	79.60	16.32	16.45
Canara Rob Bluechip Equity	12,185.22	53.65	15.64	17.08	Canara Rob ELSS Tax Saver	7,332.91	149.70	17.19	18.22
DSP Top 100 Equity	3,504.90	385.90	15.65	13.71	DSP ELSS Tax Saver	14,147.00	111.49	20.06	18.51
Franklin India Bluechip	7,602.07	870.86	13.88	13.40	Franklin India ELSS Tax Saver	6,144.32	1,253.16	21.82	17.21
HDFC Top 100	31,653.32	1,018.97	21.47	15.56	HDFC ELSS Tax saver	13,820.09	1,152.93	26.05	17.15
HSBC Large Cap	1,742.83	418.91	15.92	15.27	HSBC ELSS Tax saver	3,679.64	107.87	17.72	15.28
ICICI Pru Bluechip	49,837.78	95.42	21.31	17.78	HSBC Tax Saver Equity	223.05	75.14	18.70	15.39
Kotak Bluechip	7,679.25	487.76	16.32	16.18	ICICI Pru ELSS Tax Saver	12,585.95	791.19	18.16	15.98
Mahindra Manulife Large Cap	379.66	20.14	16.16	14.95	Kotak ELSS Tax Saver	5,050.36	101.00	20.33	18.50
Nippon India Large Cap	22,766.78	77.44	24.60	17.38	Mahindra Manulife ELSS Tax Saver	790.44	24.66	18.72	16.68
SBI BlueChip	43,355.25	79.28	15.76	15.49	Nippon India ELSS Tax Saver	14,287.55	108.86	20.90	14.77
Tata Large Cap	1,967.56	439.80	17.60	15.26	SBI Long Term Equity	21,202.78	368.91	27.19	21.00
Union Largecap	304.10	21.47	16.64	15.14	Sundaram Diversified	1,603.92	192.71	17.24	14.01
UTI Large Cap	12,081.66	239.25	14.47	14.65	UTI ELSS Tax Saver	3,466.47	175.62	14.58	15.17

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

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)		
				12 Mths	24 Mths	36 Mths
Bajaj Finance Ltd.	CRISIL AAA	15,000	M/Q/H/A/C	7.40	7.55	8.05
ICICI Home Finance	CRISIL AAA	10,000	M/Q/A/C	7.25	7.55	7.65
Mahindra Fin. Ltd	CRISIL AAA	5,000	M/Q/H/A/C	7.60	7.75	8.05
PNB Housing Fin. Ltd	CRISIL AA	10,000	M/Q/H/A/C	7.45	7.00	7.85
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/H	--	--	7.60

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

IMPORTANT INFORMATION


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

All Customers are advised to contact Bluechip Branches only through the branch addresses and telephone No. published only in Bluechip Bulletin or Bluechip Website www.bluechipindia.co.in

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

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

- * THE INTEREST RATE PAYABLE ON 1ST JULY 2024 FIXED AT 8.05%.
- * MIN. AMOUNT OF APPLICATION : RS.1000/- AND MULTIPLES THEREOF.
- * GOI BONDS AVAILABLE FOR A PERIOD OF 7 YEARS.
- * CUMULATIVE OPTION IS NOT AVAILABLE.



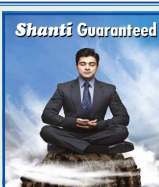
Shanti Guaranteed

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 : 512N338V05 PLAN NO: 858



Shanti Guaranteed

Insurance is the subject matter of the solicitation



LIC's New JEEVAN ANAND PLAN

UIN : 512N279V02 Plan No.915

LIC's New JEEVAN ANAND PLAN

SALIENT FEATURES :

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

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

Insurance is the subject matter of the solicitation

HEALTH HAI TOH LIFE HAI HEALTH INSURANCE ZAROORI HAI

Health Insurance is meant to protect your family's financial future against uncertainty. It is not only gives you a risk cover, but also empowers you to fulfill your various needs like:

- 1. Coverage against medical expenses** - The main purpose of medical insurance is to receive the best medical care without any strain on your finances. You may, therefore, focus on your speedy recovery instead of worrying about such high costs.
- 2. Coverage against critical illnesses** - Insurance providers nowadays offer critical illness insurance, either as a standalone plan or as a rider. This amount may be used to meet your illness-related treatment costs, daily expenses, and any other financial obligations.
- 3. Cashless claim benefit** - Many insurance providers offer cashless claim facility.
- 4. Additional protection over and above your employer cover** - You may be left uninsured in case of loss of job or change in employment. In order to protect yourself against such an event, purchase a health cover individually.
- 5. Tax benefits** - Health care plans provide tax benefits. Premiums paid towards your health care policy are eligible for tax deductions under Section 80D of the Income Tax Act, 1961.

HEALTH INSURANCE SCHEMES OF THE FOLLOWING COMPANIES AVAILABLE

- 1. CARE HEALTH INSURANCE**
- 2. CHOLA MS GENERAL INSURANCE**
- 3. HDFC ERGO GENERAL INSURANCE**
- 4. KOTAK GENERAL INSURANCE**
- 5. MANIPALCIGNA HEALTH INSURANCE**
- 6. NIVA BUPA HEALTH INSURANCE**
- 7. RELIANCE GENERAL INSURANCE**

FOR MORE DETAILS CONTACT YOUR NEAREST **BLUECHIP BRANCH**

LIFE INSURANCE

ICICI PRU GOLD

THIS IS A NON-LINKED PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

ICICI Pru Gold is a protection and savings oriented participating life insurance plan that provides the protection of life cover¹ along with a regular income that can be used to meet your long-term and short-term recurring financial needs through participation in bonus².

Key features:

- ☑ Protection through life cover¹ with policy term from 25 year onwards to up to 99 years of age
- ☑ **Income up to 99 years of age**, with option to start receiving income immediately or after a few years as per your needs. This income will be a combination of Guaranteed⁵ Income and income linked to bonus² declaration
- ☑ Option to accumulate/withdraw³ income any time or adjust⁴ future premiums from the income thus accumulated
- ☑ Option to get Guaranteed⁵ boosters after every 5 years to boost your savings with Immediate Income with Booster plan variant
- ☑ Tax benefits⁵ may be applicable on premiums paid and benefits received as per prevailing tax laws.

Benefits in details:

Plan Variant 1: Immediate Income: Under this option, starting from the first policy year, you will receive a regular income (Survival Benefit) at the end of every policy year/month, as chosen by you, provided the policy is in-force.

This **regular income** will comprise the following:

- ◆ Guaranteed⁵ Income (GI) and
 - ◆ Income which will be linked to Bonus², if declared; referred to as Cash Bonus (CB)
- You will receive this income till the date of maturity, death, surrender or lapse of the policy, whichever happens first.

For details on Bonuses, please refer Clause 7 under Terms and Conditions mentioned below. Further, at the end of the policy term, you will get a lump sum benefit (known as the Maturity Benefit) which will be equal to the sum of

- ◆ Sum Assured on Maturity (i.e. equal to sum of all Annualized Premiums payable), plus
- ◆ Balance in Savings Wallet³ (if any), plus ◆ Terminal Bonus² (if declared)

Plan Variant 2: Immediate Income with Booster: Under this variant, while you will enjoy regular income similar to option 1 from the first policy year, you will also receive a benefit (known as Guaranteed⁵ Booster) every 5th policy year, provided the policy is in-force. This Guaranteed⁵ Booster will be equal to 100% of the Guaranteed⁵ Income, as applicable for the year of payment. To sum it up, you will receive the sum of

- ◆ Guaranteed⁵ Income (GI) ◆ Guaranteed⁵ Booster (GB), and ◆ Cash Bonus², if declared (CB)
- Just like the previous plan variant, at the end of the policy term, you will get a lump sum benefit at the end of the policy term equal to the sum of
- ◆ Sum Assured on Maturity (i.e. equal to sum of all Annualized Premiums payable), plus
 - ◆ Balance in Savings Wallet³ (if any), plus ◆ Terminal Bonus² (if declared)

Plan Variant 3: Deferred Income : Under this option, you will receive regular income in the form of Guaranteed⁵ Income and Cash Bonus², if declared, at the end of every year/month, as chosen by you, provided the policy is in-force. However, here you can choose to start receiving the benefits after a few years (known as the deferment period) instead of starting immediately, as per your income requirements. You can start this income as early as 2nd policy year or as late as Premium Payment Term plus 1 year.

Death Benefit: For all the three plan variants discussed above, If the person whose life is covered by this policy (known as the Life Assured) passes away, during the term of the policy, the Death Benefit (insurance cover amount) will be paid out as a lump sum to the person specified (known as the Claimant) in the policy.

- ◆ Sum Assured on Death, plus
- ◆ Balance in Savings Wallet³ (if any), plus
- ◆ Interim Survival Benefit (if any), plus
- ◆ Terminal Bonus² (if declared) Where, the Sum Assured on Death is the highest of:
 - ◆ 7 times the Annualized Premium
 - ◆ 105% of the Total Premiums Paid as on the Date of Death
 - ◆ Death Benefit multiple times Annualized Premium

Eligibility:

Plan Variants	Premium Payment Term (in years)	Min/Max Age at Entry (in years)
Immediate Income	5	0/50
	6	0/55
	7 to 12	0/60
Immediate Income with Booster	6	0/50
	7	0/55
	8 to 12	0/60
Deferred Income	7	0/50
	8	0/55
	9 to 12	0/60

Insurance is a Subject Matter of the Solicitation. **Disclaimers:** ¹Life cover is the benefit payable on death of the life assured during the policy term. ²Bonuses will be applied through the simple bonus method. Cash Bonuses may be declared annually throughout the policy term for all three variants, and will be expressed as a proportion of the Annualized Premium. For a new policy sold with Date of Commencement of Risk on or after April 1 in any financial year, there may not be any Cash Bonus rate declared for such policies when the Survival Benefit becomes due to be paid. In such circumstances, the Company may pay a fixed cash income benefit in lieu of Cash Bonus. This fixed cash income benefit will be based on a non-participating Cash Income rate (declared by the Company annually in advance) and once declared shall remain guaranteed to be paid as part of Survival Benefit as and when it is due. Such payments in the form of fixed benefit shall continue till a Cash Bonus rate (as applicable for the policy) is declared and the Cash Bonus benefit, if declared, becomes payable at the next benefit due date. A separate Terminal Bonus may be declared under each variant, and will be payable on death, surrender and maturity, respectively, for a premium paying or a fully paid policy. Please refer to the sales brochure for more details. ³Savings wallet: You have an option to accumulate the Survival Benefit, instead of taking the same as a periodic payment during the policy term. You need to opt in for this feature through explicit consent vide request submitted to Us, whereby the Survival Benefit when due will be transferred to the Savings Wallet. Upon crediting the Survival Benefit in the Savings Wallet on the due date, the Survival Benefit will be deemed to have been paid and any amount within the Savings Wallet will be non-participating in nature. This option can be opted for and opted out at any time during the Income Term. The money within the wallet will be accumulated daily at an interest rate linked to the Reverse Repo Rate published by Reserve Bank of India (RBI). The interest rate used for accumulation under this feature will be reviewed twice every year on 1st of June and 1st of December, and will be set equal to Reverse Repo Rate published on RBI's website as on the review date. The current Reverse Repo Rate as at December 1, 2023 is 3.35% p.a. In case the balance in the wallet is not withdrawn completely during the income term, such balance will be paid to the claimant in the event of death, surrender or maturity, whichever is earlier along with other benefit payments (if any). On payment of this benefit, the policy will terminate, and all rights, benefits and interests under the policy will stand extinguished. Please refer to the sales brochure for more details. ⁴You have the option to utilize the balance in the Savings Wallet to offset any premiums due to be paid during the premium payment term. The same has to be provided to Us as a request prior to the premium due date. Upon receipt of such request and confirmation of the same, We shall automatically deduct the authorized amount on the premium due date from the Savings Wallet. If the amount available for offset is not sufficient to adjust the due premium, the balance due premium shall remain payable by You as on the premium due date. We shall recognize the settlement of due premium only after receipt of the same in full. Please refer to the sales brochure for more details. ⁵Tax benefits under the policy are subject to prevailing conditions and provisions of the Income Tax Act, 1961. Goods and Services Tax and Cesses, if any, will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax adviser for details, before acting on above.

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HDFC LIFE CLICK 2 ACHIEVE

UIN: 101N186V02

A Non-Participating, Non-Linked Savings Insurance Plan that offers flexibility to customize the benefits

- ◆ **Life Insurance Cover** for financial security of your family
- ◆ **Guaranteed* benefits** – Rest assured of the returns
- ◆ **Deferral of Benefit** – Feature to accrue the benefit and take it as lumpsum when required

Plan Key Features

- ☑ Enjoy a Guaranteed* Immediate Income with the freedom to select the duration of your choice according to specific requirements.
- ☑ Tailor your plan with customizable options for lump sum, periodic income, or money-back features.
- ☑ Choose the desired Death Benefit Multiple that suits your preferences.
- ☑ Decide the amount of income you wish to receive, perfectly tailored to your needs.
- ☑ Opt for a Guaranteed* income that remains consistent throughout the income period or escalates.

Check your guaranteed* benefits

Dream Achiever - It offers versatile and comprehensive saving solution, meticulously crafted to effortlessly align with your financial aspirations.

What are the unique features offered under HDFC Life Click 2 Achieve – Dream Achiever?

A. Death Benefit:

In case of death of Life Assured during the policy term, the death benefit shall be payable to the nominee.

- Sum Assured on Death • 105% of Total Premiums Paid
- Surrender Value on date of death

Where, Sum Assured on Death shall be minimum of 7 times Annualized Premium.

Upon the payment of the death benefit, the policy terminates and no further benefits are payable

B. Survival Benefit: The amount of survival benefit in each year of benefit payment will be as chosen by the policyholder at inception.

C. Maturity Benefit: On Maturity, Sum Assured on Maturity shall be payable, as chosen by the policyholder at policy inception. Additionally, the policyholder can choose to receive an income benefit for the duration of income term, which starts on policy maturity date. The income term and amount of income benefit in each year of benefit payment will be as chosen by the policy holder at inception.

On death of the policyholder during the Income Term, the nominee/beneficiary would continue receiving the income benefit till the end of income term.

D. General definitions of terms used:

- **Total Premiums Paid:** Total of all the premiums received, excluding any extra premium, any riders' premium and taxes.
- **Annualized Premium:** The premium amount payable in a year chosen by the policyholder excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.
- **Sum Assured on Death:** The absolute amount of benefit which is guaranteed to become payable on death of the life assured in accordance with the terms and conditions of the policy.
- **Sum Assured on Maturity:** The amount which is guaranteed to become payable on maturity of the policy, in accordance with the terms and conditions of the policy

Eligibility Criteria	Minimum	Maximum
Age at Entry (Years)	0 ¹ (30 days)	65
Age at Maturity (Years)	18	85
Premium Payment Term (Years)	5	35
Policy Term (Years)	10	40
Minimum Sum Assured on Death	Rs. 50,000/-	
Maximum Sum Assured on Death	No limit, subject to Board Approved Underwriting Policy (BAUP)	
Maximum Instalment Premium	No limit, subject to Board Approved Underwriting Policy (BAUP)	

¹ Risk cover starts from date of commencement of policy for all lives including minors. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years

All ages mentioned above are age last birthday.

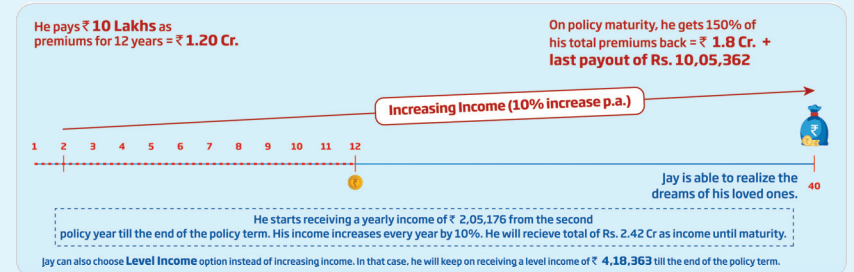
The minimum premium amounts are exclusive of taxes and levies as applicable.

Maximum income term for maturity benefit shall be 40 years less Policy Term.

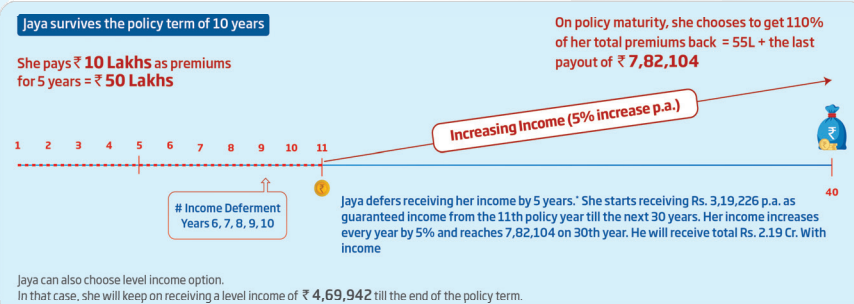
Insurance is a Subject Matter of the Solicitation. * Provided all due premiums have been paid and the policy in force HDFC Life Insurance Company Limited. (CIN: L65110MH2000PLC128245. IRDAI Registration No. 101.) Registered Office: HDFC Life Insurance Company Ltd., Lodha Excelus, 13th Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011. Email: service@hdfclife.com, Tel. No: 1860 267 9999 (Mon-Sat 10 am to 7 pm) Local charges apply The name/letter 'HDFC' in the name/logo of HDFC Life Insurance Company Limited (HDFC Life) belongs to HDFC Bank Limited and is used by HDFC Life under licence from HDFC Bank Limited. HDFC Life Click 2 Achieve (UIN: 101N186V02) A Non-Linked, Non-Participating, Individual, Savings Life Insurance Plan Life Insurance Coverage is available in this product. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: BR/01/24/7431

Examples of Plan Working:

Example: 1 (Early Income) Meet Jay, a 45-year-old professional thriving in the private sector. Married and a proud parent, Jay takes immense pride in nurturing his growing children and aspires to offer them the best in life, ensuring a comfortable and fulfilling lifestyle. Recognizing the importance of financial stability in achieving this goal, Jay has identified the need for an additional second source of income. This proactive approach stems from his commitment to providing a secure and prosperous future for his family. Jay's dedication to balancing career, family, and financial planning under scores his determination to create a foundation for a life of comfort and fulfilment.

**Example: 2 (Income)**

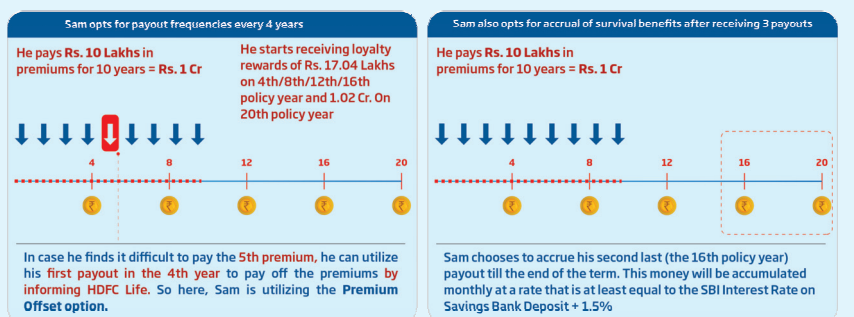
Jaya, a 40-year-old married professional, is actively seeking an additional source of income to supplement her earnings and cover ongoing expenses. This strategic approach reflects her commitment to ensuring a comfortable and sustainable financial future for herself and her family. Jaya's consideration of a second income stream demonstrates her proactive and prudent approach to financial planning.



* Income Payouts can be deferred up to a maximum of 10 years

Example: 3 (Moneyback)

Meet Sam, a 45-year-old professional with a strategic financial approach. Sam's primary objective is securing a guaranteed periodic income to meet various life milestones. To achieve this, he opted for a lower life cover, allowing a larger portion of his premium to be directed toward savings rather than mortality charges. He is paying 10 Lakhs for 10 years and choose to have policy term of 20 years with regular option to receive income after every 4 years with 10% of income and on 20th year he will receive 60% of income





LIFE INSURANCE

ADITYA BIRLA SUN LIFE INSURANCE ASSURED INCOME PLUS

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

ABSLI Assured Income Plus, a non-linked non-participating individual life insurance savings plan, that provides the benefit of life insurance cover along with a regular income for 20, 25 or 30 years to ensure fulfilment of your family's long-term goals and aspirations.

Key Features:

Long Term Income: Get guaranteed¹ regular income for a period of 20, 25 or 30 years to ensure fulfilment of your recurring needs

Two Benefit Options: Flexibility to choose from Income only Benefit or Income with Lumpsum Benefit

Loyalty Benefits: Loyalty Additions as an additional boost to your Income Benefit Payout and get Enhanced Guaranteed Lumpsum as loyalty benefits.

Commutation Option: Flexibility to receive a discounted value of future survival benefits as a lump sum based on your needs.

Customizable Benefits: Option to enhance your insurance cover with appropriate riders at a nominal extra cost.

¹Provided all due premiums are paid

Key Benefits Offered Under the Plan:

Death Benefit - In case of the life insured's unfortunate demise during the policy term, Sum Assured on Death will be paid to the nominee.

Sum Assured on Death is defined as higher of: a) 10 times of Annualized Premium b) 150% of Total Premiums paid till the date of death c) Sum Assured

The nominee will have an option to receive the amount of Death Benefit in Annual/Monthly installments instead of a lump-sum, over a period of 10 years as per the percentages given below:

Instalments Frequency	Annual	Monthly
Instalment (as % of Death Benefit)	12.12%	1.03%
Total payments (as % of Death Benefit)	121.20%	123.60%

Survival Benefit: On surviving till the end of Policy Term, Income Benefit - is payable to you for 20, 25 or 30 years at the end of the period (monthly, quarterly, half yearly or annually) as per the Benefit Payout Frequency chosen.

Maturity Benefit: At the end of the Policy Term, you will have the flexibility to use the commutation option wherein, at any time on or after end of the Policy Term, if you would like to get a lump sum instead of the Income Benefits (and Lumpsum, if any), the commuted value of the outstanding benefits shall be paid as a lump sum.

This lump sum will be at least equal to the Total Premiums Paid less any Survival Benefit already paid. The lump sum benefit is calculated using factors determined by a discount rate of 9.27%. The Company may revise the factors based on the then prevailing market conditions subject to prior IRDAI approval.

Eligibility:

Min. Entry Age : 1** year (subject to minimum maturity age of 18 years)

**In case the Life Insured is a minor, the Policy will automatically vest once the life insured attains the age of majority. The risk coverage for the minors will start from the Date of Commencement of Risk.

Maximum Entry Age : 60 Yrs

Premium Payment Term (PPT) & Policy Term

Premium Payment Term	Policy Term (PT) : PPT + 1 year	Benefit Payout Period ³
5 years	5 6 7 8 9 10 years	20, 25, 30 years
6 years	6 7 8 9 10 11 years	20, 25, 30 years
8 years	8 9 10 11 12 13 years	20, 25, 30 years
10 years	10 11 12 13 14 15 years	20, 25, 30 years
12 years	12 13 14 15 16 17 years	20, 25 years

Premium Payment Modes : Annual, Semi Annual, Quarterly, Monthly

Minimum Annualized Premium : Rs. 50,000/-

Maximum Annualized Premium : No Limit (subject to Board Approved Underwriting Policy)

Existing Customer Discount Benefit:

The discount on First Year Annualized Premium will be offered to the Existing ABSLI Customers. The discount will be applicable basis Premium Payment Term & Policy Term chosen by the policyholder as below.

Policy Term (PT)	Applicable Discount
Premium Paying Term + 0 year	20.00%
Premium Paying Term + 1 year	18.50%
Premium Paying Term + 2 year	17.00%
Premium Paying Term + 3 year	15.50%
Premium Paying Term + 4 year	14.00%
Premium Paying Term +5 year	12.50%

Policyholders who have bought any ABSLI policies in the past as Proposer will be eligible for the discount as per below mentioned criteria.

Discount will be applied **only for**

■ Premium Payment Term 6 for Income Benefit Term 20, 25 & 30 for Annualised Premium >=5L

■ Premium Payment Term 8 for Income Benefit Term 20, 25 & 30 for Annualised Premium >=2.5L

■ Premium Payment Term 10 & 12 for Income Benefit Term 20 & 25 for Annualised Premium >=2.5L

■ **(Please note discount will NOT be offered for Pay Term 5 (all Income Benefit Periods), For**

Pay Term 10 if Income Benefit Period is 30 years & For Pay Term 12 if Income Benefit Period is 25 years)

Insurance is a Subject Matter of the Solicitation. Aditya Birla Sun Life Insurance Company Limited Registered Office: One World Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. 1-800-270-7000 www.adityabirlasunlifeinsurance.com IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN:109N127V13 ADV/12/21-22/1713 VER5/DEC/2021 **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.

BAJAJ ALLIANZ LIFE ASSURED WEALTH GOAL PLATINUM

(UIN: 116N188V02)

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

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

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

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

Maturity Benefit:

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

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

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

Death Benefit:

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

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

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

Eligibility Criteria:

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

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

Bajaj Allianz Life Assured Wealth Goal Platinum.

Sales: 1800 209 4040/ Service: 1800 209 7272/ UIN: 116N188V02

(E-mail: customercare@bajajallianzlife.com / Visit us at: www.bajajallianzlife.com to purchase online)

For More Information: Kindly consult our "Insurance Consultant" or call us today on the TOLL FREE numbers mentioned above. This brochure should be read in conjunction with the Benefit Illustration and Policy Documents. Please ask for the same along with the quotation.

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

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INDIA FIRST LIFE GUARANTEED PENSION PLAN

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

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

Key Features:

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

Annuity Options available under this plan:

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

Eligibility Criteria:

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

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 Tower, Building 4, Nesco IT Park, Nesco Centre, Western Express Highway, Goregaon (East), Mumbai – 400 063. Toll free No – 18002098700, Email id: customer.first@indiafirstlife.com, Website: www.indiafirstlife.com. Fax No.: +912268570600. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Guaranteed Pension Plan UIN 143N066V03 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 promoters M/s Bank of Baroda and M/s Union Bank of India and are used by IndiaFirst Life Insurance Co. Ltd under License.

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Vishakapatnam	: 0891 - 666 6316 / 275 7755
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Pragathi Nagar	: 040 - 4014 0665 / 23890785
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Karimnagar	: 0878 - 224 9910 / 224 9911
Kazipet	: 0870 - 243 4545 / 244 4747
Khammam	: 08742 - 235 316 / 245 316
Nizamabad	: 08462 - 235 316 / 236 316
Sangareddy	: 8500195316 / 8500155316
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Infantry Road	: 080 - 4113 0952 / 2286 0704
Jayanagar	: 080 - 2653 3751 / 2653 3752
JP Nagar	: 080 - 2658 9699 / 2658 9499
Kammanahalli	: 080 - 2580 5627 / 2580 5628
Kanakapura	: 080 - 2256 3003 / 2256 3013
Kengeri	: 080 - 2848 5695 / 2848 5696
Koramangala	: 080 - 2553 3393 / 2553 3394
Krishnarajapuram	: 080 - 2990 4528 / 2990 4571
Kumaraswamy Lyt	: 080 - 2666 8150 / 2666 8152
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