

# GUPTA PUBLICATION

Volume - VI Issue - 3

“Quality Investment under one roof”

March - 2019



**LIC**

**FEATURES:**

1. Age Eligibility: For a child of 90 days to 55 years
2. Minimum Basic Sum Assured: Rs. 2,00,000/-
3. Maximum Basic Sum Assured: No limit
4. Premium Paying Term: 15, 20, 25 and 30 years
5. Policy Term: (100 minus age at entry) years

**OPTIONAL RIDERS:**

1. LICs Accidental Death and Disability Benefit Rider
2. LICs Accidental Benefit Rider
3. LICs New Term Assurance Rider
4. LICs New Critical illness Benefit Rider

**SPECIAL FEATURES:**

1. Life long risk cover till Age 100
2. Bonus throughout the term
3. Final additional bonus(if any)
4. Loan facility

Disclaimer : Insurance is the subject matter of solicitation.

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# Mutual Fund Update

## Equity Linked Savings Scheme (ELSS)

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	4 Years	5 Years	10 Years	Since Inception
Axis Long Term Equity Fund - Growth	40.8154(15-Feb-19)	S&P BSE 200	17089.7538(Jan 2019)	Jinesh Gopani	29-Dec-09	0.4286	12.3342	13.4511	7.4584	19.2576	--	16.6412
Franklin India Taxshield - Growth	522.5134(15-Feb-19)	Nifty 500	3666.3003(Jan 2019)	R Janakiraman, Lakshmikanth Reddy	10-Apr-99	-4.6197	5.5295	10.9665	5.2919	15.9924	18.5839	22.0353
ICICI Prudential Long Term Equity Fund (Tax Saving) - Reg - Growth	339.94(15-Feb-19)	Nifty 500	5546.5240(Jan 2019)	S Naren, Harish Bihani	19-Aug-99	-3.7624	6.0009	11.4605	5.076	15.261	20.1724	19.8135
IDFC Tax Advantage (ELSS) Fund-Reg-Growth	50.2(15-Feb-19)	S&P BSE 200	1709.8297(Jan 2019)	Daylynn Pinto	26-Dec-08	-14.2726	8.6638	14.0154	6.3826	15.8233	17.6172	17.2377
L&T Tax Advantage Fund - Reg - Growth	49.217(15-Feb-19)	S&P BSE 200 TRI	3119.6634(Jan 2019)	Soumendra Nath Lahiri	27-Feb-06	-12.9118	6.0738	13.7305	6.7593	15.7438	17.8257	13.0683
Nifty 500	8827.05(15-Feb-19)	--	--	--	--	-5.3257	8.259	13.7261	5.3169	13.5262	14.9355	9.5707
S&P BSE 200	4505.62(15-Feb-19)	--	--	--	--	-2.4259	9.2457	14.172	5.4688	13.3199	15.1812	13.3943
S&P BSE 200 TRI	5335.99(15-Feb-19)	--	--	--	--	-1.1433	10.6732	15.6964	6.8835	14.8437	16.7947	9.6496

\* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

## Large Cap Fund

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	4 Years	5 Years	10 Years	Since Inception
Aditya Birla Sun Life Frontline Equity Fund - Reg - Growth	206.67(15-Feb-19)	Nifty 50 TRI	20784.4519(Jan 2019)	Mahesh Patil	30-Aug-02	-4.9225	6.4774	12.6253	5.3279	14.6509	17.7192	20.1821
Axis Bluechip Fund - Growth	26.84(15-Feb-19)	Nifty 50	3961.0266(Jan 2019)	Shreyash Devalkar	05-Jan-10	7.7912	16.5756	16.0636	7.7659	15.514	--	11.4364
ICICI Prudential Bluechip Fund - Growth	38.71(15-Feb-19)	Nifty 100	19863.1299(Jan 2019)	Rajat Chandak, Anish Tawakley	23-May-08	-3.9454	8.537	14.6599	6.2712	14.4948	18.4272	13.4315
Reliance Large Cap Fund - Growth	31.7072(15-Feb-19)	S&P BSE 100	11793.8731(Jan 2019)	Sailesh Raj Bhan	08-Aug-07	-3.4938	10.3289	15.252	6.3491	17.0392	16.9623	10.5248
SBI Bluechip Fund - Growth	35.5353(15-Feb-19)	S&P BSE 100	20292.2036(Jan 2019)	Sohini Andani	14-Feb-06	-6.4104	5.9135	10.7388	5.8775	15.1505	17.1422	10.2358
UTI Mastershare Unit Scheme - Growth	113.8961(15-Feb-19)	S&P BSE 100	5576.8184(Jan 2019)	Swati Kulkarni	19-Sep-86	-1.5646	9.1375	12.9444	4.8416	14.2259	15.2614	15.365
Nifty 100	10845.85(15-Feb-19)	--	--	--	--	-0.7885	9.8366	14.2701	5.3756	12.8263	15.0081	15.9219
Nifty 50	10724.4(15-Feb-19)	--	--	--	--	1.6965	10.8693	14.3862	5.0405	12.1229	14.1718	13.5876
Nifty 50 TRI	14876.27(15-Feb-19)	--	--	--	--	3.1438	12.3926	15.9554	6.4153	13.5396	15.5417	13.4075
S&P BSE 100	10870.11(15-Feb-19)	--	--	--	--	-0.6154	9.9114	14.4259	5.1226	12.5261	14.7495	13.8878

\* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

## Midcap Fund

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	4 Years	5 Years	10 Years	Since Inception
Axis Midcap Fund - Growth	34.03(15-Feb-19)	S&P BSE MID CAP	1779.2408(Jan 2019)	Shreyash Devalkar	18-Feb-11	3.4661	14.2073	15.3561	7.7669	20.9391	--	16.5482
Franklin India Prima Fund - Growth	878.8578(15-Feb-19)	Nifty Midcap 150	6457.9248(Jan 2019)	R Janakiraman, Sriyesh Nair, Hari Shyamsunder	01-Dec-93	-10.4531	4.9088	13.0527	7.1332	20.7382	23.2025	19.4165
HDFC Mid-Cap Opportunities Fund-Growth	49.62(15-Feb-19)	Nifty Midcap 100 TRI	20381.3073(Jan 2019)	Chirag Setalvad	25-Jun-07	-13.5088	3.5199	13.6843	7.7204	19.6364	23.6338	14.7367
Kotak Emerging Equity Scheme-Reg-Growth	34.745(15-Feb-19)	Nifty Midcap 100	3425.1571(Jan 2019)	Pankaj Tibrewal	30-Mar-07	-13.0527	3.6148	14.0575	8.0523	22.7467	20.5876	11.0426
L&T Midcap Fund - Reg - Growth	121.8(15-Feb-19)	Nifty Midcap 100 TRI	3664.8263(Jan 2019)	Soumendra Nath Lahiri, Vihang Naik	09-Aug-04	-15.6685	5.8009	15.3585	9.1506	23.021	23.1594	18.7747
Nifty Midcap 100	16214.65(15-Feb-19)	--	--	--	--	-18.6322	1.1953	10.8021	5.5207	16.6416	16.915	17.4906
Nifty Midcap 100 TRI	20808.92(15-Feb-19)	--	--	--	--	-17.8301	2.3564	12.0612	6.7191	17.9425	18.4217	20.6994
Nifty Midcap 150	5824.55(15-Feb-19)	--	--	--	--	-14.9631	5.6484	14.1027	7.5191	18.9964	19.0625	13.531
S&P BSE MID CAP	13940.54(15-Feb-19)	--	--	--	--	-17.0366	2.8142	11.8889	6.7428	17.1525	16.8959	18.8301

\* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

## Small Cap Fund

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	4 Years	5 Years	10 Years	Since Inception
Franklin India Smaller Companies Fund - Growth	49.041(15-Feb-19)	Nifty Smallcap 250	6858.7113(Jan 2019)	R Janakiraman, Sriyesh Nair, Hari Shyamsunder	13-Jan-06	-19.2008	1.2885	11.0489	6.5407	21.1358	24.0983	12.9068
HDFC Small Cap Fund - Growth	39.775(15-Feb-19)	Nifty Smallcap 100 TRI	6163.8923(Jan 2019)	Chirag Setalvad	03-Apr-08	-13.8062	13.3731	19.0452	11.604	19.5112	20.957	13.5345
Kotak Small Cap Fund - Reg - Growth	64.027(15-Feb-19)	Nifty Smallcap 50	1038.2641(Jan 2019)	Pankaj Tibrewal	24-Feb-05	-19.855	0.0313	10.6504	5.6179	18.7225	19.5588	14.1997
L&T Emerging Businesses Fund - Reg - Growth	22.636(15-Feb-19)	S&P BSE Small Cap TRI	5465.1607(Jan 2019)	Soumendra Nath Lahiri, Karan Desai	12-May-14	-18.6487	7.805	18.6046	11.9191	--	--	18.6933
Reliance Small Cap Fund - Growth	35.8442(15-Feb-19)	S&P BSE SMALL CAP	7259.7868(Jan 2019)	Samir Rachh	16-Sep-10	-22.576	6.9855	15.427	9.7462	25.2866	--	16.3672
SBI Small Cap Fund - Growth	46.5975(15-Feb-19)	S&P BSE SMALL CAP	1504.4022(Jan 2019)	Rama Iyer Srinivasan	09-Sep-09	-22.709	9.8884	15.7157	11.6375	28.0889	--	17.7045
Nifty Smallcap 100 TRI	6962.48(15-Feb-19)	--	--	--	--	-30.8202	-4.141	9.4666	1.8726	13.9369	--	9.67
Nifty Smallcap 250	4736.15(15-Feb-19)	--	--	--	--	-30.8785	-3.574	7.967	2.1128	15.0662	15.6932	11.8522
Nifty Smallcap 50	2757.7(15-Feb-19)	--	--	--	--	-37.9627	-10.1921	4.2872	-3.1418	9.4353	10.8018	7.5792
S&P BSE SMALL CAP	13252.81(15-Feb-19)	--	--	--	--	-27.4143	0.0679	9.8073	4.1892	16.0928	14.8273	19.0098
S&P BSE Small Cap TRI	15577.62(15-Feb-19)	--	--	--	--	-26.8158	0.8419	10.69	5.0705	17.1209	16.2703	5.7267

\* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

**Disclaimer : Mutual Fund Investments are subject to market risk read offer document carefully.**



Use Debt Funds for Regular Cash Flows



Contd.....

**Mutual Fund Update**

**Multicap Fund**

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	4 Years	5 Years	10 Years	Since Inception
Aditya Birla Sun Life Equity Fund - Growth	662.64(15-Feb-19)	S&P BSE 200 TRI	10035.3458(Jan 2019)	Anil Shah	27-Aug-98	-7.5623	5.4947	15.5405	7.737	18.4053	18.3877	22.718
ICICI Prudential Multicap Fund - Growth	266.25(15-Feb-19)	S&P BSE 500	3102.9768(Jan 2019)	S Naren, Atul Patel	01-Oct-94	-4.5665	6.3917	13.453	7.1825	16.3724	17.5182	14.4019
Kotak Standard Multicap Fund - Reg - Growth	32.106(15-Feb-19)	Nifty 200	21637.5688(Jan 2019)	Harsha Upadhyaya	11-Sep-09	-2.446	8.8993	15.8512	8.0523	18.8848	--	13.1589
SBI Magnum Multi Cap Fund - Growth	44.2163(15-Feb-19)	S&P BSE 500	6396.4086(Jan 2019)	Anup Upadhyay	29-Sep-05	-6.8556	7.322	13.8757	7.9812	18.4859	16.8414	11.7422
UTI Equity Fund - Growth	133.0974(15-Feb-19)	S&P BSE 200	8525.7057(Jan 2019)	Ajay Tyagi	20-Apr-92	3.5582	11.1627	13.7328	6.3764	15.4511	17.8652	12.0969
Nifty 200	5571.1(15-Feb-19)	--	--	--	--	-2.8604	9.0114	13.968	5.2344	13.117	14.6487	12.0181
S&P BSE 200	4505.62(15-Feb-19)	--	--	--	--	-2.4259	9.2457	14.172	5.4688	13.3199	15.1812	13.3943
S&P BSE 200 TRI	5335.99(15-Feb-19)	--	--	--	--	-1.1433	10.6732	15.6964	6.8835	14.8437	16.7947	9.6496
S&P BSE 500	13994.2(15-Feb-19)	--	--	--	--	-5.1639	8.4519	13.8769	5.3689	13.4215	15.2143	14.064

\* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

**Focused Equity Fund**

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	4 Years	5 Years	10 Years	Since Inception
Aditya Birla Sun Life Focused Equity Fund - Growth	53.9825(15-Feb-19)	Nifty 50 TRI	3945.9614(Jan 2019)	Mahesh Patil	24-Oct-05	-5.8892	5.6056	12.1329	5.0833	14.5428	16.8696	13.4937
Axis Focused 25 Fund - Growth	25.31(15-Feb-19)	Nifty 50	6510.7861(Jan 2019)	Jinesh Gopani	29-Jun-12	-0.6672	12.9187	17.3874	8.7583	16.9486	--	15.0209
Franklin India Focused Equity Fund - Growth	36.41(15-Feb-19)	Nifty 500	7527.4974(Jan 2019)	Anand Radhakrishnan, Roshni Jain, Srikesh Nair	26-Jul-07	-8.7503	4.9373	13.0366	4.8564	18.8608	20.9114	11.8198
ICICI Prudential Focused Equity Fund - Ret - Growth	27.47(15-Feb-19)	S&P BSE 500	611.6026(Jan 2019)	Mrinal Singh, Mittul Kalawadia	28-May-09	-6.3416	4.3034	11.4081	3.3369	11.7259	--	10.9487
SBI Focused Equity Fund - Growth	126.7077(15-Feb-19)	S&P BSE 500	3451.8024(Jan 2019)	Rama Iyer Srinivasan	17-Sep-04	-5.2755	11.8753	14.5042	8.215	18.7403	24.7689	19.2524
Nifty 50	10724.4(15-Feb-19)	--	--	--	--	1.6965	10.8693	14.3862	5.0405	12.1229	14.1718	13.5876
Nifty 50 TRI	14876.27(15-Feb-19)	--	--	--	--	3.1438	12.3926	15.9554	6.4153	13.5396	15.5417	13.4075
Nifty 500	8827.05(15-Feb-19)	--	--	--	--	-5.3257	8.259	13.7261	5.3169	13.5262	14.9355	9.5707
S&P BSE 500	13994.2(15-Feb-19)	--	--	--	--	-5.1639	8.4519	13.8769	5.3689	13.4215	15.2143	14.064

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**Hybrid Equity Fund**

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	4 Years	5 Years	10 Years	Since Inception
Aditya Birla Sun Life Equity Hybrid 95 Fund - Growth	705.21(15-Feb-19)	CRISIL Hybrid 35+65 - Aggressive Index	13372.5146(Jan 2019)	Mahesh Patil, Pranay Sinha, Dhaval Shah	10-Feb-95	-6.1047	4.2462	10.5572	5.5457	14.477	16.6033	19.3759
DSP Equity & Bond Fund - Growth	138.658(15-Feb-19)	CRISIL Hybrid 35+65 - Aggressive Index	6207.3713(Jan 2019)	Vikram Chopra, Atul Bhole	27-May-99	-5.3871	4.8288	11.7461	6.6146	15.0169	14.6581	14.2505
ICICI Prudential Equity & Debt Fund - Growth	122.24(15-Feb-19)	CRISIL Hybrid 35+65 - Aggressive Index	25899.1505(Jan 2019)	S Naren, Manish Banthia, Atul Patel	03-Nov-99	-5.4455	5.3643	13.0312	7.0074	14.8117	16.8215	13.8509
L&T Hybrid Equity Fund - Reg - Growth	24.403(15-Feb-19)	CRISIL Short Term Bond Fund Index, S&P BSE 200 TRI	9663.7238(Jan 2019)	Soumendra Nath Lahiri, Shriram Ramanathan, Karan Desai	07-Feb-11	-6.8303	4.8916	10.1193	6.0431	14.9104	--	11.7545
SBI Equity Hybrid Fund - Growth	124.6851(15-Feb-19)	CRISIL Hybrid 35+65 - Aggressive Index	28048.3460(Jan 2019)	Rama Iyer Srinivasan, Dinesh Ahuja	09-Oct-95	-0.5987	8.988	11.4018	6.9361	15.3479	16.1537	15.4241
CRISIL Hybrid 35+65 - Aggressive Index	--	--	--	--	--	1.7362	9.0943	13.0498	7.346	13.0418	13.5797	13.7872
CRISIL Short Term Bond Fund Index	--	--	--	--	--	7.4248	6.669	7.6159	7.7699	8.3309	7.7676	7.2137
S&P BSE 200 TRI	5335.99(15-Feb-19)	--	--	--	--	-1.1433	10.6732	15.6964	6.8835	14.8437	16.7947	9.6496

\* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

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**Government of India 7.75% Savings (Taxable) Bonds, 2018**

The main features of the Bonds are:

(i) <b>Who can invest:</b>	Individuals (including Joint Holdings) and Hindu Undivided Families. <b>NRIs are not eligible for making investments in these Bonds.</b>
(ii) <b>Issue Price:</b>	The Bonds will be issued at par i.e. at Rs. 100.00. The Bonds will be issued for a minimum amount of Rs. 1000/- (face value) and in multiples thereof. The Bonds will be issued in demat form (Bond Ledger Account) only.
(iii) <b>Options:</b>	Cumulative and Non-cumulative options.
(iv) <b>Limit of investment:</b>	There will be no maximum limit for investment in the Bonds.
(v) <b>Tax treatment:</b>	<b>Income-tax:</b> Interest on the Bonds will be taxable under the Income-tax Act, 1961 as applicable according to the relevant tax status of the bond holder. <b>Wealth tax:</b> The Bonds will be exempt from Wealth-tax under the Wealth- tax Act, 1957.
(vi) <b>Maturity and rate of interest:</b>	The Bonds will have a maturity of <b>7 years</b> interest at <b>7.75%</b> per annum payable half- yearly. The cumulative value of <b>Rs. 1000/-</b> at the end of seven years will be <b>Rs. 1703/-</b> .
(vii) <b>Transferability:</b>	The Bonds are <b>not</b> transferable. The Bonds are <b>not</b> tradeable in the Secondary market and are <b>not</b> eligible as collateral for loans from banking institutions, non-banking financial companies or financial institutions.
(viii) <b>Nomination:</b>	A sole holder or a sole surviving holder of a Bond, being an individual, can make a nomination



# FIXED DEPOSIT UPDATE

**MFG & FINANCE COMPANIES FD'S SCHEMES with effect from February, 20, 2019**

Sr. No.	Name of the Company	Min Amt.	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)						
					12-23	24-35	36-60	15			
1.	<b>Bajaj Finance Limited</b>		0.35								
	Existing Customers 0.25%	25,000		FAAA (CRISIL) MAAA (ICRA)	7.72 7.77 7.85 8.00	7.88 7.93 8.00 8.15	8.42 8.48 8.57 8.75	7.77 7.82 7.89 8.05			Monthly Qtrly Half Yearly Ann
2.	<b>Godrej &amp; Boyce Mfg Co Ltd</b>										
		25000		FAA+ CRISIL			36 8.10 8.25				Monthly Half Yearly
3.	<b>HDFC Ltd</b>		0.25		12-23	24-84					
	For Individual Deposits upto 2 Crore (p.a.)	40,000 20,000		FAAA (CRISIL) MAAA (ICRA)	7.40 7.45 7.50 -	7.40 7.45 7.50 7.65					Monthly Qtrly Half yearly Ann Cum
4.	<b>HDFC Premium Deposits</b>		0.25		15	22 /44	30	33/ 66			
	Deposits upto 2 Crore (p.a.)	40,000 20,000		FAAA (CRISIL) MAAA (ICRA)	7.50 7.55 7.60 -	7.55 7.60 7.65 7.80	7.50 7.55 7.60 7.75	7.65 7.70 7.75 7.90			Monthly Qtrly Half yearly Ann Cum
5.	<b>Mahindra Finance</b>		0.25		12	18	24	36	48	60	
		50,000 25,000 10,000		FAAA (CRISIL)	7.90 7.95 8.10 8.10	7.90 7.95 8.10 8.32	8.30 8.35 8.50 8.86	8.60 8.65 8.80 9.60	8.60 8.65 8.80 10.03	8.60 8.65 8.80 10.49	Qtrly Half yearly Yearly Yield
6.	<b>Shriram Transport Finance Co Ltd</b>				12	24	36	48	60		
	Shriram Unnati FD Scheme Shriram City Union Finance For Individual Renewals 0.25% Additional	5,000		FAAA (CRISIL) MAA+ (ICRA)	7.95 8.00 8.08 8.25 8.25	8.19 8.25 8.33 8.50 8.87	8.65 8.71 8.81 9.00 9.84	8.65 8.71 8.81 9.00 10.29	8.88 8.95 9.05 9.25 11.13		Monthly Qtrly Half yearly Yearly Cum/Yield
7.	<b>Shriram Transport Finance Co Ltd</b>				12	24	36	48	60		
	Shriram Unnati FD Scheme shriram City Union Finance For Senior Citizen Scheme Renewals 0.25% Additional	5,000		FAAA (CRISIL) MAA+ (ICRA)	8.19 8.25 8.33 8.50 8.50	8.42 8.48 8.57 8.75 9.14	8.88 8.95 9.05 9.25 10.13	8.88 8.95 9.05 9.25 10.62	9.11 9.18 9.28 9.50 11.49		Monthly Qtrly Half yearly Yearly Cum/Yield

**Note :**

- Please refer Interest Rates before investing. Interest Rate are Subject to Change, if any.
- Please submit your FDR's 1 month in advance for smooth payment.

FDR Investor please submit 15G/15H for F.Y. 2018-19 at the earliest to avoid TDS deductions. We are not responsible for non submission of 15G/15H for the respective FD Companies. Subject to Change if any.

Please note fixed deposit interest rates may get change w.e.f. 1st March 2019, therefore kindly confirm before investing or else we are not responsible for any changes.

## Gupta Publication

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## Quality

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# HDFC Life Click2Protect 3D Plus

Protect your family from a life of compromises  
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**HDFC Life Click 2 Protect 3D Plus** is an online term insurance plan that offers comprehensive security at an affordable price. 3D stands for the three uncertainties that we face at some point in time, i.e. Death, Disability and Disease. With this online term policy, ensure that your family is safeguarded financially if an unexpected eventuality occurs. HDFC Life Click 2 Protect 3D Plus offers a wide range of 9 plan options to help one choose as per their need.

### Why you need this Plan ?

- ★ Provide financial security at an affordable price
- ★ Ensure your family has comprehensive security always
- ★ Maintain the family's standard of living even in one's absence
- ★ Cover against the 3 uncertainties - death, disease and disability

### Features

- ★ Provide financial protection to you and your family at an affordable cost
- ★ Customize your online term plan with a choice of 9 plan options
- ★ All future premiums are waived on Accidental Total Permanent Disability (available under all options) and on diagnosis of Critical Illness (available under 3D Life & 3D Life Long Protection options)
- ★ Protect yourself for whole of life with Life Long Protection & 3D Life Long Protection options
- ★ Flexibility to choose your policy and premium payment terms
- ★ Life Stage Protection feature offers to increase insurance cover on certain key milestones without medicals
- ★ Flexibility to increase your cover every year through top-up option
- ★ Special premium rates for female lives
- ★ Attractive premium rates for non-tobacco users
- ★ Tax benefits\* as per prevailing tax laws

\*Tax benefits are subject to change from time to time



# HDFC SL CREST

In this policy, the investment risk in investment portfolio is borne by the policyholder. The Linked Insurance products do not offer any liquidity during the first five years of contract. The policyholders will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of fifth year.

Capture the highs of life  
with limited premium payment term



**HDFC SL Crest**, is a short term unit linked insurance (ULIP) investment plan which helps you to achieve your investment goals in a brief period of 10 years along with financial protection for your family. Pay premiums for only 5 years to get market linked returns for a period of 10 years.

### Features

- Get access to returns through stock market linked investments. Invest your surplus to get both returns and protection for your family, through our 4 fund options, designed to meet your varied investment needs. HDFC SL Crest is a well-managed savings plan that channelizes your money in an optimum manner.
- 1. Free Asset Allocation: Flexibility to invest in any of the 4 funds available, create your own investment strategy by switching or redirecting future premiums
- 2. Flexibility to choose sum assured multiple between 10 times to 20 times annual premium
- 3. No limit on maximum premium
- 4. In case of your unfortunate demise during the policy term, we will pay the higher of the sum assured (less partial withdrawals) or the total fund value or minimum death benefit (105% of the total premiums paid till date) to your nominee
- 5. Plan can be availed by filling short medical questionnaire, which may not require you to go for medicals

### Benefits

Benefits Available Under HDFC Life SL Crest

- ★ Get benefit of investing in a shorter horizon. Pay premiums for just 5 years and enjoy a policy term of 10 years
- ★ Tax benefits under sections 80C and 10(10D) of the Income Tax Act 1961
- ★ Paying premiums is convenient with access to multiple modes – credit card, internet banking, cheque, auto debit facility

Subject to provisions, as per Income Tax Act 1961. Tax benefits are subject to changes in tax laws.

Disclaimer : Insurance is the subject matter of solicitation.



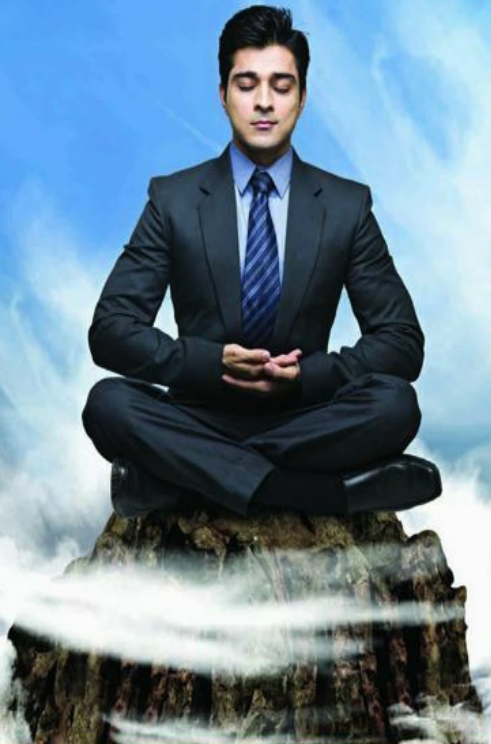
Little Investment can make a Big Difference





**LIC**

# Shanti Guaranteed



**LIC's JEEVAN SHANTI**  
 PLAN NO. 850 UIN 512N328V01  
**Non linked, Non Participating,  
 Single Premium Annuity Plan**

- IMMEDIATE & DEFERRED ANNUITY OPTIONS with Death Benefit also available**
- LIFE LONG regular Income**
- GUARANTEED ANNUITY RATES** From inception of Policy
- GUARANTEED ADDITIONS** during deferment period

Plan Can be taken for **Self** **Joint Lives** & **Divyangjan** lives  
 Plan Can be taken from age **30 years upwards\***

For details, contact your Agent/Nearest LIC Branch OR  
 SMS YOUR CITY NAME to 56767474 OR Visit [www.licindia.in](http://www.licindia.in)  
**Plan is also available online**



LIC/AR/18-19/14/ENG

\* For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. IRDAI Regn No.: 512

**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.

Zindagi ke saath bhi, Zindagi ke baad bhi.

Disclaimer : Insurance is the subject matter of solicitation.

## Strength

**GUPTA INVESTMENTS** is well known for providing valuable Services, satisfying Investors needs, which claimed various recognition, Certificates and Rewards. Recognised as India's most trusted wealth creators.

UTI Mutual Fund & CNBC TV 18 proudly presented us a special Jury award at the FINANCIAL ADVISOR FORUM 2012-13, powered by ICRA.

## Valuable Services

- ◆ Savings for the long term,
- ◆ Protection for the family under any circumstances (Eg : Death of a member)
- ◆ Child Education & Marriage
- ◆ Investment returns over a longer period of time.

With all the above in mind, we focus on protecting, generating good and consistent investment returns to match one's expectations being our primary objective.

Our success is therefore based on teamwork guided by a robust & repeatable investment process.

## Administrative Support

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To \_\_\_\_\_  
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 Your Personal Investments & Insurance Advisor

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