

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

FORTNIGHTLY - INVESTMENT NEWS

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Editorial

Elluswamy Chandrasekaran
Editor

THE INVESTMENT YOU MUST NEVER LOSE

A father once saw his elderly mother receive a message on her phone:

"Congratulations! You have been chosen for a special investment. Act immediately."

She looked at him with excitement. For a moment, she thought perhaps this was the opportunity she had been waiting for.

He gently held her hand and asked, **"Amma, do you know who sent this?"**

She shook her head.

He smiled and said, **"Then your money is safer where it is."**

Sometimes, protecting what we have is the first step towards building more.

WORLD INVESTOR WEEK 2026

From 5 - 11 October, World Investor Week brings three messages every investor must remember:

INVESTOR RESILIENCE

Markets will rise and fall. Stay calm, disciplined and focused on your long-term goals rather than reacting to every market movement.

DIGITAL DECEPTION

Fake websites, WhatsApp messages, cloned identities and even AI-enabled misguidance / fraud can look remarkably genuine. **Verify before you trust.**

SCAM ALERT

Guaranteed returns, urgent investment offers and requests for OTPs, passwords or money transfers should immediately raise a red flag.

Pause. Verify. Protect.

A COUNTRY THAT KEEPS MOVING

India's growing economy provides reason for optimism. Domestic demand, manufacturing, services and investment continue to strengthen the country's foundation.

The RBI's latest decision to raise the **repo rate to 5.50%**, while raising its FY27 growth forecast to 7.1%, reflects confidence in India's underlying economic resilience.

For investors, the message is clear:

**Be resilient when markets test you.
Be alert when technology tempts you.
Be cautious when someone promises too much.**

The mother in our little story did not lose an investment.

She protected something far more valuable - her life's savings.

This World Investor Week, let knowledge be your first line of defence.

Invest wisely. Create wealth. Protect wealth.

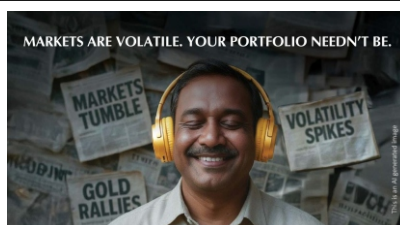
WORLD INVESTOR WEEK 2026
5 - 11 October

IOSCO'S World Investor Week 2026 will focus on Investor Resilience, Digital Deception and Scam Alert.

*International Organization of Securities Commissions (IOSCO)



Stay Informed, Be Resilient and Protected as an Investor in today's Evolving World.



One Fund. Meaningful Diversification. Selected Multi Asset Allocation Funds

- Aditya Birla Sunlife Multi Asset Allocation
- DSP Multi Asset Allocation
- Edelweiss Multi Asset Allocation
- Franklin India Multi Asset Allocation
- HDFC Multi Asset Allocation
- ICICI Prudential Multi Asset Allocation
- Kotak Multi Asset Allocation
- Nippon India Multi Asset Allocation
- SBI Multi Asset Allocation
- Sundaram Multi Asset Allocation
- Tata Multi Asset Allocation
- UTI Multi Asset Allocation

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

October 20

Let every ending be an opportunity to rise and make way for a stronger beginning

Happy Vijayadashami
Team ECS Financial

FINANCIAL EMPOWERMENT PROGRAM

Investing in the Age of AI, Continued Volatility, Digital Deception and Scam

How to stay informed, resilient and protected as an investor in today's evolving world.

DATE: **10th October 2026** (Saturday) | TIME: **11.00 AM - 12.00 PM** (IST)

Join on Zoom
Meeting ID: 892 1161 2979 | Passcode: 034

Srinath Varanasi
Head of AI, DSP Mutual Fund

INVESTOR RESILIENCE | **DIGITAL DECEPTION** | **SCAM ALERT**

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Selected Equity Funds for SIP / STP

- ABSL Flexi Cap
- Kotak Multi Cap
- DSP Flexi Cap
- Mahindra Manulife Multi Cap
- HDFC Flexi Cap
- Nippon India Multi cap
- HSBC Multi Cap
- SBI Multi Cap
- ICICI Pru Value
- Sundaram Business Cycle

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

RBI FRS Bonds Avail this opportunity to the most

8.05% P.A. Payable H-ly Floating Rate

SHRIRAM Finance AAA/STABLE

REVISED DEPOSIT INTEREST RATES
EFFECTIVE FROM **OCTOBER 11, 2026**

TENOR	EXISTING INTEREST RATE	REVISED INTEREST RATE
12 MONTHS	6.85%	7.00%
18 - 23 MONTHS	7.05%	7.25%
24 - 35 MONTHS	7.10%	7.50%
36 - 60 MONTHS	7.50%	7.85%

ADDITIONAL BENEFITS (WILL CONTINUE)

SENIOR CITIZEN **+0.50%** | WOMEN DEPOSITORS **+0.05%** | RENEWAL BENEFIT **+0.15%**

These additional benefits will continue as applicable.

To know more and invest, Please call / visit your nearest ECS Financial / grow@ecsfinancial.co.in

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Telangana : 98480 27443 Tamil Nadu Rural Region : 98410 10082
Telangana Rural Region : 98480 66255 Karnataka : 99809 66112
Andhra Pradesh : 98480 50477 Maharashtra : 70322 24519

Thoughtful Inspirational Quotable Quotes

"Anyone can appear disciplined when markets are rising. The real test comes when prices fall and fear becomes contagious. Investors who understand their long-term objectives should expect periods when portfolios decline. Emotional discomfort is not necessarily evidence that the investment strategy has failed. The ability to remain rational when others are becoming fearful is one of the most valuable investment behaviours."

- Charlie Munger

Contd. in page 3

A Wealth of Laughs

1. Why did the scammer ask for the investor's OTP?
Because he wanted a one-time opportunity!

Contd. in page 4

Mutual Funds | Fixed Deposits / Small Savings | RBI Floating Rate Savings Bonds | Capital Gain Bonds (u/s 54EC) | Tax Saving Schemes | IPOs / FPOs / NCDs
Stock Broking (as AP) | Insurance (Life / Health / General) | Tax Free Bond | NPS / PAN Services | Loan (Home / 2 & 4 Wheelers / Personal / LAS / LAM / LAP)

Got suggestions or feedback? How can we make it better for you?

Share your thoughts with us via email at krishnakumarg@ecsfinancial.co.in or WhatsApp at +91 76748 40303!

Selected Equity / Hybrid Funds - IDCW* Track record & Performance at a glance

Sl. No.	Fund Name	Launch Date	Value Research Rating	AUM	NAV as on 05/10/2026		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
				(₹ Crore)	(IDCW)	Growth	FY 2023-24	FY 2024-25	FY 2025-26	1 Year	3 Years	5 Years	10 Years		
Multi Asset Funds & Asset Allocator Funds															
1	Aditya Birla Sunlife Multi Asset Allocation Fund	Jan-23	***	7618	13.78	16.37	0.89	0.89	0.89	6.72	13.88	-	-	14.34	1
2	DSP Multi Asset Allocation Fund	Sep-23	****	10990	14.09	15.63	0.60	0.60	0.85	7.28	15.90	-	-	15.93	2
3	HDFC Multi Asset Allocation Fund	Aug-05	**	6031	16.49	72.46	1.25	1.25	1.00	-0.95	10.09	9.00	9.94	9.82	3
4	ICICI Prudential Multi Asset Allocation Fund	Oct-02	*****	87833	32.86	779.61	-	0.16	0.16	-0.23	12.83	13.44	14.05	19.95	4
5	Kotak Multi Asset Allocation Fund	Sep-23	-	15283	14.65	15.57	-	0.30	0.29	9.16	15.76	-	-	15.69	5
6	Nippon India Multi Asset Allocation Fund	Aug-20	****	17984	22.91	24.25	-	-	0.15	6.48	17.28	13.28	-	15.61	6
7	SBI Multi Asset Allocation Fund	Dec-05	****	20935	36.87	65.21	-	-	-	6.07	13.38	11.69	10.77	9.43	7
8	Tata Multi Asset Allocation Fund	Mar-20	**	5242	24.37	24.37	-	-	-	1.22	10.68	9.78	-	14.47	8
9	Union Multi Asset Allocation Fund	Sep-24	-	1020	10.96	11.83	-	-	-	5.88	-	-	-	8.46	9
10	UTI Multi Asset Allocation Fund	Nov-08	***	7063	28.33	75.75	0.35	0.35	-	0.89	13.40	11.39	9.65	11.99	10
Balanced Advantage Fund (BAF) / Dynamic Equity Fund (DEF's)															
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	10125	25.33	109.94	-	0.25	0.25	3.36	9.86	8.32	9.38	9.48	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	3821	13.51	27.93	0.06	0.06	0.09	0.72	8.52	6.96	7.70	8.45	2
3	HDFC Balanced Advantage Fund	Feb-94	*****	107296	34.44	503.58	0.25	0.25	0.25	-3.14	9.66	12.24	12.23	17.34	3
4	ICICI Prudential Balanced Advantage Fund	Dec-06	*****	75399	17.73	75.97	2.00	1.60	1.60	1.06	9.66	9.23	10.05	10.80	4
5	Kotak Balanced Advantage Fund	Aug-18	***	17373	20.43	20.43	-	-	-	-0.70	7.73	7.17	-	9.13	5
6	Nippon India Balanced Advantage Fund	Nov-04	****	9918	30.24	177.57	-	0.30	0.32	-0.21	8.58	7.71	9.24	14.04	6
7	SBI Balanced Advantage Fund	Aug-21	****	41803	15.33	15.33	-	-	-	-0.59	8.23	8.50	-	8.75	7
8	Sundaram Dynamic Asset Allocation Fund	Dec-10	***	1686	13.48	33.87	0.80	0.12	0.13	-3.88	6.13	9.77	8.00	8.98	8
9	Edelweiss Balanced Advantage Fund	Aug-20-2009	***	13445	20.73	51.60	0.80	1.20	1.04	1.09	8.77	7.40	10.29	10.05	9
Hybrid Equity Funds															
1	DSP Aggressive Hybrid Fund	May-99	***	11759	25.15	335.85		0.20	0.32	-5.85	7.98	6.96	10.05	13.70	1
2	Sundaram Aggressive Hybrid Fund	Jan-00	**	9272	23.32	153.29	0.25	0.25	0.25	-4.93	7.15	6.31	9.52	10.10	2
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	11396	86.87	353.17		0.77	0.75	-2.10	8.85	7.29	10.73	12.10	3
4	Franklin India Aggressive Hybrid Fund	Dec-99	***	2365	26.69	256.40	2.00	2.25	2.50	-4.95	7.68	7.45	9.63	12.85	4
5	ICICI Prudential Equity & Debt Fund	Nov-99	*****	52454	22.54	390.19	2.00	2.30	2.35	-2.40	11.76	12.35	13.80	14.57	5
6	Kotak Aggressive Hybrid Fund	Nov-99	****	9335	37.04	63.02				-0.31	10.75	9.78	11.41	13.85	6
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	4072	25.60	102.46	1.25	2.00	1.75	-2.69	8.81	9.12	8.48	11.52	7
8	Tata Aggressive Hybrid Fund	Oct-95	**	4069	74.74	419.76	6.50	6.90	10.58	-3.58	6.40	6.52	8.28	13.94	8
Business Cycle Fund & Value Funds															
1	ICICI Prudential Value Fund	Aug-04	****	60075	32.87	434.55	4.0	4.00	4.0	-7.95	10.18	11.69	13.07	18.56	1
2	DSP Value Fund	Dec-20	*****	2220	15.84	22.66	1.30	1.30	1.40	2.62	14.45	11.38	-	15.12	2
3	Nippon India Value Fund	Jun-05	****	9043	39.01	210.16	-	-	3.25	-6.81	11.58	11.04	13.53	15.34	3
4	Kotak Business Cycle Fund	Sep-22	****	3509	15.65	16.84	-	-	1.03	2.84	13.84	-	-	13.84	4
5	Sundaram Business Cycle Fund	Jun-24	-	1747	10.93	10.93	-	-	-	-1.27	-	-	-	3.98	5
Children's Gift Funds & Retirement Savings Funds															
1	HDFC Retirement Saving Fund	Feb-16	***	6998	-	46.30	-	-	-	-8.36	7.31	9.67	13.09	15.53	1
2	ICICI Pru childrens Fund	Aug-01	****	1436	-	314.36	-	-	-	-4.21	11.13	10.06	10.28	14.72	2
3	ICICI Prudential Retirement Fund - Pure Equity Plan	Feb-19	*****	2158	33.50	33.49	-	-	-	2.28	17.38	16.07	-	17.22	3
4	SBI children's Fund Investment Plan	Sep-20	*****	7765	-	49.63	-	-	-	13.13	19.60	17.73	-	30.50	4
5	SBI Retirement Benefit Fund - Aggressive Plan	Feb-21	***	3242	19.50	19.50	-	-	-	-2.83	6.76	8.78	-	12.55	5
6	Tata Children's Fund	Oct-95	*	331	-	52.85	-	-	-	-12.33	2.88	4.75	8.71	11.80	6
Flexi Cap Funds															
1	Bandhan Flexi Cap Fund	Sep-05	***	7508	44.88	200.54	3.48	3.43	2.91	-3.81	8.87	8.07	9.64	15.32	1
2	HDFC Flexi Cap Fund	Jan-95	*****	113606	70.67	1955.57	7.00	7.00	7.00	-3.46	13.83	14.39	14.29	18.06	2
3	ICICI Prudential Flexicap Fund	Jul-21	****	25895	16.49	19.68	-	1.50	1.50	0.82	14.08	12.70	-	13.84	3
4	Motilal Oswal Flexi cap Fund	Apr-14	****	14160	32.47	61.82	2.09	2.28	2.10	1.45	16.58	11.30	11.52	15.76	4
5	Parag Parikh Flexi Cap Fund	May-13	****	147405	80.83	80.83	-	-	-	-4.76	11.78	10.35	15.76	16.91	5
6	Edelweiss Flexi Cap Fund	Feb- 03-2015	****	3722	29.77	36.84	-	-	-	-3.07	11.66	9.73	12.86	11.82	6
Multi Cap Funds															
1	HDFC Multi Cap Fund	Dec-21	**	20649	16.12	17.79	0.75	-	0.75	-5.59	9.18	-	-	12.70	1
2	ICICI Prudential Multicap Fund	Oct-94	****	19538	32.62	809.98	2.60	3.00	3.00	2.87	13.39	12.57	12.96	14.70	2
3	Kotak Multicap Fund	Sep-21	****	30529	17.98	19.57	-	-	1.45	0.50	14.54	-	-	14.32	3
4	Nippon India Multi Cap Fund	Mar-05	***	56298	56.39	286.28	5.00	5.00	4.50	-4.76	11.11	14.05	14.14	16.85	4
5	Sundaram Multi cap Fund	Oct-00	**	3070	61.12	373.40	2.22	2.54	4.91	-2.69	10.47	9.33	12.14	14.72	5

Selected Equity Linked Saving Schemes - IDCW Track record & Performance at a glance

Sl. No.	Fund Name	Launch Date	Value Research Rating	AUM	NAV as on 05/10/2026		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
				(₹ Crore)	(IDCW)	Growth	FY 2023-24	FY 2024-25	FY 2025-26	1 Year	3 Years	5 Years	10 Years		
1	Dsp Elss Tax Saver Fund	Jan-07	****	16666	20.22	130.59	0.67	0.70	0.70	-5.87	10.93	9.56	12.82	13.91	1
2	HDFC ELSS Tax Saver Fund	Mar-96	*****	15992	62.80	1293.98	7.00	7.00	7.00	-9.08	10.93	11.96	11.73	21.92	2
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	*****	5134	30.34	54.98	1.82	1.88	1.97	5.53	19.07	15.15	15.04	15.66	3
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5613	-	28.00	-	-	-	-11.32	6.98	8.53	-	15.36	4
5	SBI ELSS Tax Saver Fund	Mar-93	*****	31735	82.38	406.34	-	-	-	-6.24	11.79	12.78	12.66	16.02	5

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 30/09/2026

Source & Courtesy: Morningstar

Sl. No.	Scheme Name	Launch Date	Total Investment ₹12,000 (1 year) Value & Return		Total Investment ₹36,000 (3 years) Value & Return		Total Investment ₹60,000 (5 Years) Value & Return		Total Investment ₹1,20,000 (10 years) Value & Return		Since Inception Value & Return		Amount Invested Since inception*
1	Aditya Birla Sunlife Midcap Fund	Oct-02	121225.42	1.9	395570.36	6.21	809429.22	11.92	2497547.63	14.03	29687204.00	16.48	2870000
2	HDFC Flexi cap Fund-Gr	Jan-95	116129.14	-5.92	387642.38	4.86	819379.67	12.41	2712182.31	15.57	214013594.27	19.95	3810000
3	ICICI Prudential Multicap Fund-Gr	Oct-94	119816.20	-0.28	391909.38	5.59	814452.91	12.17	2556714.32	14.47	107351565.03	16.63	3840000
4	Kotak Flexi Cap Fund-Gr	Sep-09	113584.15	-9.75	369036.90	1.62	729689.65	7.76	2156493.54	11.28	7010993.72	13.16	2040000
5	Mirae Asset Large & Midcap Fund-Gr	Jul-10	115555.62	-6.79	374973.59	2.66	739728.77	8.30	2436293.26	13.57	9511976.72	17.60	1940000
6	Nippon India Multicap Fund	Nov-06	115886.53	-6.29	375201.32	2.70	804066.47	11.65	2724357.23	15.65	13218456.10	15.16	2380000
7	Nippon India Smallcap Fund-Gr	Sep-10	127134.61	11.20	404003.91	7.63	878395.93	15.23	3541429.92	20.51	13679742.76	21.71	1920000
8	Parag Parikh Flexi cap Fund-Gr	May-13	114889.85	-7.79	374637.28	2.60	762465.53	9.52	2691164.70	15.42	4988121.72	15.77	1600000
9	Sundaram multicap fund	Oct-00	117649.13	-3.61	376719.16	2.97	750180.10	8.87	2356926.80	12.95	29436667.91	14.60	3110000
10	Tata Large & Midcap Fund-Gr	Mar-93	113009.76	-10.61	343930.48	-2.94	671011.62	4.42	2068554.37	10.50	61869241.98	15.85	3520000

RISK FACTORS: Mutual Fund and Securities investments are subject to market risks and there can be no assurance or guarantee that the scheme(s) objectives will be achieved. Please refer to the offer document before investing.

Note: As the SIP beginning dates are different from the scheme launch date, the total amount of SIP installments may not be in line from launch Date of the above mentioned schemes. If you need more details, since inception returns, please do call us

The Best Time to Buy Isn't When You Need It - It's Before You Need It

Financial planning is not just about choosing the right product. Timing matters too. Whether it is insurance, investments, a home loan, or retirement planning, taking action at the right stage of life can make a significant difference to your financial security.

Here's a simple guide to understanding **when some important financial decisions deserve your attention.**

1. Term Insurance - Before Age 30

The earlier you consider term insurance, the better positioned you may be to secure adequate life cover at a potentially lower premium, subject to your health, lifestyle and underwriting.

More importantly, buying it before major financial responsibilities grow can help ensure that your family has financial protection if something unexpected happens.

Think: Protect your income before your family starts depending heavily on it.

2. Health Insurance - Before Any Illness

Health insurance is most valuable when you have it **before you actually need it.**

Waiting until a medical condition arises can affect eligibility, premiums, waiting periods or coverage depending on the policy and insurer. Having health insurance early can give you a financial safety net against rising medical costs.

Think: Don't wait for a hospital visit to start thinking about hospital expenses.

3. SIP Investment - Right After Salary

A good investment habit starts with **paying yourself first.**

Setting up an SIP soon after receiving your salary can make investing a regular part of your financial routine. Over time, disciplined investing can help you work towards long-term goals.

Think: Save and invest first; spend what remains.

4. Gold Fund/ETF - During Market Uncertainty

Gold is often considered a diversification asset and may attract attention during periods of market uncertainty.

However, trying to perfectly time gold or any other asset can be difficult. The focus should be on whether gold fits your overall asset allocation and financial goals.

Think: Diversification is about balance, not prediction.

5. Home Loan - When Rates Start Falling

Interest rates can significantly affect the total cost of a home loan.

When borrowing rates decline, prospective home buyers may find financing more attractive. Existing borrowers may also explore whether refinancing or switching their loan makes financial sense after considering all costs.

Think: Look beyond the EMI and consider the total interest cost.

6. Car Insurance - Before Renewal

Don't wait until the last day to review your motor insurance.

Around **20 days before renewal**, compare the coverage, IDV, add-ons, deductibles and premium. This gives you enough time to make an informed decision rather than simply renewing automatically.

Think: Renew on time, but review before you renew.

7. Retirement Planning - With Your First Salary

Retirement may seem far away when you receive your first salary - but that is precisely why starting early can be powerful.

Even relatively small regular investments can have more time to grow through compounding. As your income increases, your retirement contribution can increase too.

Think: Retirement planning is easier when time is on your side.

8. Emergency Fund - Before Investing Aggressively

Before putting a large portion of your savings into long-term or market-linked investments, build an emergency reserve.

An emergency fund can help manage unexpected expenses such as job loss, medical emergencies or urgent family requirements without forcing you to sell investments at an unfavourable time.

Think: Build your financial safety net before taking investment risks.

9. Child Planning - When the Child Is Born

A child's arrival brings long-term financial goals such as education and future financial support.

Starting early gives parents more time to plan, invest systematically and adjust contributions as their income changes.

Think: The earlier the goal starts, the more time you have to prepare for it.

The Real Lesson: Don't Wait for the Perfect Time

There is rarely a perfect moment to make a financial decision.

The better approach is to **match the decision with your life stage and financial goals.**

Protection before problems.

Savings before spending.

Investing before the goal arrives.

Planning before the need arises.

Good financial planning isn't about predicting the future. **It is about preparing for it.**

ECS Financial Services

Make your financial decisions with clarity, discipline and proper planning.

For financial assistance and guidance:

ECS Financial | 1800-425-2969
www.ecsfinancial.co.in

Disclaimer: Financial products are subject to applicable terms, conditions, risks, eligibility and regulatory guidelines. Investment decisions should be made based on individual financial goals, risk profile and suitability.

Your Earnings Are Growing... Are They Enough to Protect Your Family?

Your income builds your lifestyle - but can it replace you if life takes an unexpected turn? Earnings create wealth over time insurance protects it instantly.

Plan not just to earn - but to safeguard

Protect your future with India's top Insurance Plans!

INSURANCE PREMIUM TABLE

Term Insurance Plan (u/s.80C)

Insurance co. Name	Age (years)	Term (years)	(₹) 50 lakhs*	(₹) 1 crore*
HDFC Life click 2 protect supreme	25	60	11,192	17,724
	35	50	18,113	30,197
	45	40	34,303	53,718
ICICI Pru IProtect Smart	25	60	10,048	15,641
	35	50	16,310	25,465
	45	40	28,946	47,656
LIC Jeevan Amar	25	40	12,371	21,329
	35	40	22,684	40,271
	45	35	41,115	72,991
SBI Life Smart Shield	25	55	9,376	13,764
	35	45	15,299	23,113
	45	35	28,257	43,607

Disclaimer: Coverage is subject to insurer underwriting, policy terms, conditions, exclusions, and eligibility. Please read the policy document and Customer Information Sheet (CIS) carefully before purchase.

* Premium for 25 yrs old male for 30 yrs term

One Unforeseen Event Can Change Everything

You work hard to earn and build a future - but have you secured it against uncertainty?

Years of effort can be at risk in a moment.

Insurance is not a cost - it is protection for your loved ones.

Health Insurance Plan (u/s.80D)

Insurance Company - Plan	Age Group	Sum Insured			
		10 Lakhs	15 lakhs	50 Lakhs	1 Crore
STAR HEALTH ASSURE POLICY	18 YRS	8,834	11,237	16,239	19,706
	25 YRS	8,834	11,237	16,239	19,706
	35 YRS	8,834	11,237	16,239	19,706
	45 YRS	10,380	13,061	18,824	22,833
HDFC ERGO OPTIMA SECURE	18 YRS	12,749	14,705	16,683	18,693
	25 YRS	13,994	16,365	18,090	20,100
	35 YRS	15,722	18,737	20,100	22,110
	45 YRS	18,204	21,583	22,110	24,120
ICICI LOMB-ARD ELEVATE POLICY	18-20	8,027	9,795	12,450	14,394
	21-25	8,246	10,062	12,782	14,776
	26-30	8,470	10,336	13,122	15,170
TATA AIG Medicare Select	18 YRS	4,615	5,157	9,763	11,442
	25 YRS	6,474	7,231	12,682	15,038
	35 YRS	7,937	8,863	14,979	17,868
	45 YRS	13,093	14,615	23,353	28,118
Care Health Supreme	18 YRS	9,503	11,173	15,160	19,205
	25 YRS	9,503	11,173	15,160	19,205
	35 YRS	9,503	11,173	15,160	19,205
	45 YRS	13,857	16,337	22,004	27,868

Confused about Insurance? We make it easy -talk to us:
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Disclaimer: Coverage, exclusions, waiting periods, sub-limits, co-payments and claims are subject to policy terms and insurer/TPA conditions. Please read the policy document and Customer Information Sheet (CIS) carefully before purchase.

Insurance is the subject matter of solicitation.

Insurance services – at your doorstep

We offer end-to-end support for all your insurance needs, including:

Life Insurance **Vehicle Insurance**
Health Insurance **Travel Insurance**
Cancer Insurance **Home Insurance**

Our Partners

Life: LIC of India, HDFC Life, ICICI Pru Life, SBI Life

Health: Star Health, HDFC Ergo, Care Health

General: ICICI Lombard General Insurance, SBI General, Tata AIG

For assistance, please contact:

B. Bhargavi - 70322 20490
P. Rajashekar - 8121042189 / M. Naresh - 98480 44868

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SUPER STAR
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- **Unlimited Restoration** of Sum Insured after every claim
- **Freeze Your Age Benefit** to help manage future premium increases*
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- **50% Bonus** for every claim-free year, up to 100% of Sum Insured
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More Than Just Hospitalization Cover

- Hospitalization & Day Care Treatments
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Add covers like Maternity, Newborn Care, Reduced Waiting Periods, Hospital Cash, Personal Accident Protection, and more.

Why Consider Super Star?

A highly customizable health insurance plan that offers **strong protection, unlimited restoration benefits, wellness rewards, and coverage up to Unlimited SI**, making it ideal for individuals and families seeking comprehensive healthcare security.

Disclaimer: Insurance is the subject matter of solicitation. Benefits, terms, conditions, waiting periods, and exclusions apply. Please refer to the policy document for complete details.

Insurance is the subject matter of solicitation.

To select the Best Life / Health / Pension & Vehicle Insurance policies and to get best service at all times, Please call ECS Financial

B. Bhargavi - 70322 20490
P. Rajashekar - 8121042189 / M. Naresh - 98480 44868

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Thoughtful Inspirational Quotable Quotes

"Life can only be understood backwards; but it must be lived forwards."
-Soren Kierkegaard

"We suffer more often in imagination than in reality."
-Seneca

"Stay focused, ignore the distractions, and you will accomplish your goals much faster."
-Joel Osteen

"The one thing that you have that nobody else has is you. Your voice, your mind, your story, your vision. So write and draw and build and play and dance and live as only you can."
-Neil Gaiman

"Fake Links. Real Losses. Verify First"

