

Option 1: Life Annuity with Return of 100% of Purchase Price

Age Annuity	Rate
40	4.89%
41	4.90%
42	4.91%
43	4.92%
44	4.93%
45	4.94%
46	4.95%
47	4.96%
48	4.97%
49	4.98%
50	4.99%
51	5.00%
52	5.01%
53	5.02%
54	5.03%
55	5.04%
56	5.05%
57	5.06%
58	5.06%
59	5.07%
60	5.08%
61	5.09%
62	5.09%
63	5.10%
64	5.10%
65	5.11%
66	5.11%
67	5.12%
68	5.12%
69	5.12%
70	5.12%
71	5.12%
72	5.12%
73	5.12%
74	5.12%
75	5.12%
76	5.12%
77	5.11%
78	5.11%
79	5.11%
80	5.10%

Kotak Saral Pension; UIN No.: 107N124V01, Form No.: N124.

This is a single premium non-linked non-participating individual immediate annuity plan.