

A Non-Linked, Participating Savings, Life Insurance Plan

# **KEY FEATURES**



Flexibility to choose from **3 Plan Options** to fulfil your goal:

- Life Goal Maximiser
- Bright Future Maximiser
- Golden Years Maximiser

Choice of Plan Options



Flexibility to choose from **3 Bonus Payout Options** 

- Cash Bonus (Immediate Payout)
- Cash Bonus (Deferred Payout)\*
- Paid-Up Additions

**Choice of Payout Options** 



Secure your life till 85 years & provide financial protection to your loved ones

Life cover till age 85 years



Flexibility to secure your spouse's life under the same plan

Coverage for spouse



Avail High Sum Assured for Female Life

High life cover for female



Comprehensive coverage with optional Riders

**Optional Riders** 



<sup>\*</sup>Cash Bonus (Deferred Payout) is not applicable for Bright Future Maximiser and Golden Years Maximiser

# LIFE GOAL MAXIMISER



The policyholder shall have the flexibility to choose **any one** of the **3 Bonus Payout Options**:

Cash Bonus (Immediate Payout): Under this option, the Cash Bonus (if declared) will be payable to you on a monthly OR yearly basis (as opted for). The monthly / yearly bonus will be payable, starting from the end of first policy year, till the end of policy term, or on death or on surrender (if any), provided the premium due on the first

policy anniversary is paid and the policy is

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Cash Bonus (Deferred Payout): Under this option, you will have the flexibility to choose a tenure post which you would like to receive the Cash Bonus. This is called the **Deferment Period.** You can choose 5 / 7 / 10 years as Deferment Period. During this period, Cash Bonus shall not accrue or be payable.

Post the Deferment Period (as opted for), the Cash Bonus (if declared) will be payable to you on a monthly / yearly basis starting from the end of first policy month **OR** year, till the end of the policy term.

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inforce.

**Paid-Up Additions:** Under this option, the Cash Bonus (if declared) will be utilized to purchase additional Sum Assured in the form of Paid-Up Additions, throughout the policy term. Paid-Up Additions shall be payable on Death or Maturity **OR** you will have the flexibility of encashing the Cash Value of accrued Paid-Up Additions subject to terms & conditions.

# **LIFE GOAL MAXIMISER – SAMPLE ILLUSTRATION**



CASH BONUS (Immediate Payout)

Maturity Benefit @8%# Rs. 38,85,016 @4%# Rs. 16,01,763

Cash Bonus paid end of 1<sup>st</sup> Policy Year till the end of the Policy Term @8%# Rs. 37,039 p.a. | @4%# Rs. 20,944 p.a.



Premium Payment Term 12 years

Policy Term 55 years

Above example is for 30 year old male for Sum Assured of Rs. 11,35,200, PPT of 12 years and Bonus Option chosen as Cash Bonus Immediate Payout with bonus payout frequency as yearly. Under this option, yearly bonus will be payable, starting from the end of first policy year, till the end of policy term, or on death or on surrender (if any), provided the premium due on the first policy anniversary is paid and the policy is inforce. ^The above premium figure is exclusive of Goods & Services Tax & Cess. Goods & Services Tax and Cess thereon, shall be charged as per the prevalent tax laws over and above the said premiums. Maturity benefit will be sum of Basic Sum Assured PLUS Cash Bonus, if declared, PLUS Terminal bonus, if declared. Please note that Bonuses are NOT guaranteed and may be as declared by the Company from time to time. The guaranteed and non-guaranteed benefits are applicable only if all due premiums are paid. <sup>#</sup>The assumed non-guaranteed rates of return chosen in the illustration are 4% p.a. and 8% p.a. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance. The actual experience may be different from the illustrated.

# **LIFE GOAL MAXIMISER – SAMPLE ILLUSTRATION**



CASH BONUS (Deferred Payout)

Maturity Benefit @8%# Rs. 57,30,799 @4%# Rs. 25,40,945



Above example is for 35 year old male for Sum Assured of Rs. 17,54,165, PPT of 12 years and Bonus Option chosen as Cash Bonus Deferred Payout of 10 years with bonus payout frequency as yearly. Under this option, yearly bonus will be payable, starting from the end of deferment period, till the end of policy term, or on death or on surrender (if any), provided the premium due on the first policy anniversary is paid and the policy is inforce. ^The above premium figure is exclusive of Goods & Services Tax & Cess. Goods & Services Tax and Cess thereon, shall be charged as per the prevalent tax laws over and above the said premiums. Maturity benefit will be sum of Basic Sum Assured PLUS Cash Bonus, if declared, PLUS Terminal bonus, if declared. Please note that Bonuses are NOT guaranteed and may be as declared by the Company from time to time. The guaranteed and non-guaranteed benefits are applicable only if all due premiums are paid. "The assumed non-guaranteed rates of return chosen in the illustration are 4% p.a. and 8% p.a. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance. The actual experience may be different from the illustrated.

# **LIFE GOAL MAXIMISER – SAMPLE ILLUSTRATION**



PAID-UP ADDITION

Maturity Benefit @8%# Rs. 1,61,97,052 @4%# Rs. 36,94,506

Paid-Up Addition gets accumulated from the end of the 1st Policy Year till end of the Policy Term



Annualised Premium Rs. 1,00,000<sup>^</sup> p.a.



Flexibility to encash accrued Paid-Up Additions during the policy term

Premium Payment Term 12 years

Policy Term 50 years

Above example is for 35 year old male for Sum Assured of Rs. 11,09,647, PPT of 12 years and Bonus Option chosen as Paid-Up Additions. Under this option, Cash Bonus (if declared) will be utilized to purchase additional Sum Assured in the form of Paid-Up Additions, throughout the policy term. ^The above premium figure is exclusive of Goods & Services Tax & Cess. Goods & Services Tax and Cess thereon, shall be charged as per the prevalent tax laws over and above the said premiums. Maturity benefit will be sum of Basic Sum Assured PLUS Cash Bonus, if declared, PLUS Accrued Paid-Up Addition, if available PLUS Terminal bonus, if declared. Please note that Bonuses are NOT guaranteed and may be as declared by the Company from time to time. The guaranteed and non-guaranteed benefits are applicable only if all due premiums are paid. \*The assumed non-guaranteed rates of return chosen in the illustration are 4% p.a. and 8% p.a. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance. The actual experience may be different from the illustrated.

## BRIGHT FUTURE MAXIMISER



The policyholder have to choose the tenure during which, the Cash Bonus will be utilised to purchase Paid-Up Additions and accrue. Under this plan option, the child shall be the nominee.

- During this tenure, only accrual in the form of Paid-Up Additions shall be allowed and there won't be an option to choose Cash Bonus (Immediate or Deferred Payout).
- Post completion of the tenure, the Cash Value of accrued Paid-Up Additions shall be paid as Survival Benefit along with Cash Bonus for the respective year.

The policyholder will have the flexibility to choose the duration over which the Survival Benefit would be payable. This has to be selected prior to the due date of Survival Benefit.

- Lump sum OR
- In equal installments over next 3 years OR
- In equal installments over next 5 years

Post the above payout is made, the policyholder will have the flexibility to choose whether to receive future Bonus Payout in the form of:

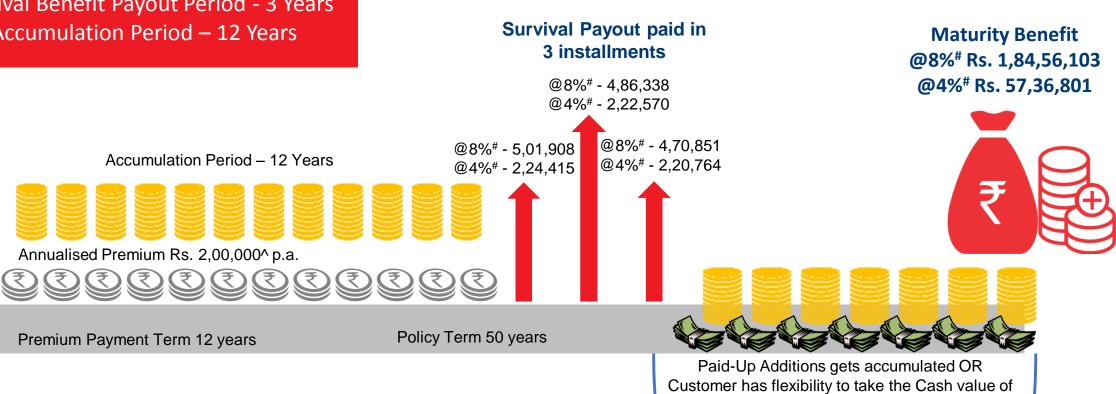
- Cash Bonus (Immediate Payout) OR
- Accumulate them in the form of Paid-Up Additions

Cash Bonus (Deferred Payout) is not applicable for Bright Future Maximiser.

# **BRIGHT FUTURE MAXIMISER – SAMPLE ILLUSTRATION**



Survival Benefit Payout Period - 3 Years Accumulation Period – 12 Years



Above example is for 35 year old male for Sum Assured of Rs. 22,63,240, PPT of 12 years. ^The above premium figure is exclusive of Goods & Services Tax & Cess. Goods & Services Tax and Cess thereon, shall be charged as per the prevalent tax laws over and above the said premiums. Maturity benefit will be sum of Basic Sum Assured PLUS Cash Bonus, if declared, PLUS Accrued Paid-Up Addition, if available PLUS Terminal bonus, if declared. Please note that Bonuses are NOT guaranteed and may be as declared by the Company from time to time. The guaranteed and non-guaranteed benefits are applicable only if all due premiums are paid. <sup>#</sup>The assumed non-guaranteed rates of return chosen in the illustration are 4% p.a. and 8% p.a. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance. The actual experience may be different from the illustrated.

the Paid-up Additions

## **GOLDEN YEARS MAXIMISER**



The Cash Bonus will be utilized to purchase Paid-Up Additions till the Life Insured turns 60 years, post which, the Cash Value of accrued Paid-Up Additions will be payable in lump-sum, as Survival Benefit along with Cash Bonus for the respective year.

• During this tenure, only accrual in the form of Paid-Up Additions shall be allowed and there won't be an option to choose Cash Bonus (Immediate or Deferred Payout).

Post the above payout is made, the policyholder will have the flexibility to choose whether to receive future Bonus Payout in the form of:

- Cash Bonus (Immediate Payout) OR
- Accumulate them in the form of Paid-Up Additions

# **GOLDEN YEARS MAXIMISER – SAMPLE ILLUSTRATION**



Survival Benefit Payout - Lumpsum

Maturity Benefit @8%# Rs. 1,04,33,000 @4%# Rs. 39,01,344

At age 60 years, lump sum payout

@8%# - 22,39,985

@4%# - 8,66,377

Annualised Premium Rs. 2,00,000^ p.a.

Premium Payment Term 10 years

Policy Term 45 years

Paid-Up Additions gets accumulated OR Customer also has the flexibility to take Cash Bonus to avail Regular Income

Above example is for 40 year old male for Sum Assured of Rs. 18,88,958, PPT of 10 years. ^The above premium figure is exclusive of Goods & Services Tax & Cess. Goods & Services Tax and Cess thereon, shall be charged as per the prevalent tax laws over and above the said premiums. Maturity benefit will be sum of Basic Sum Assured PLUS Cash Bonus, if declared, PLUS Accrued Paid-Up Addition, if available PLUS Terminal bonus, if declared. Please note that Bonuses are NOT guaranteed and may be as declared by the Company from time to time. The guaranteed and non-guaranteed benefits are applicable only if all due premiums are paid. "The assumed non-guaranteed rates of return chosen in the illustration are 4% p.a. and 8% p.a. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance. The actual experience may be different from the illustrated.

### **MATURITY BENEFIT**



On survival of Life Insured / Primary Life Insured (in case of Spouse Cover Option), till the end of the policy term, if all due premiums are paid, the following Maturity Benefit will be payable and policy will get terminated.

# **Cash Bonus (Immediate & Deferred Payout)**

The Maturity Benefit payable shall be:

Basic Sum Assured PLUS Cash Bonus (if declared) PLUS Terminal bonus (if declared)

## **Paid-Up Addition**

The Maturity Benefit payable shall be:

Basic Sum Assured PLUS Cash Bonus (if declared) PLUS Accrued Paid-up Addition (if available) PLUS Terminal bonus (if declared).

In case you have opted for Spouse Cover, there shall not be any additional benefit payable on Maturity with regard to Spouse.

### **DEATH BENEFIT**



If all due premiums have been paid under a policy, in the event of the Life Insured's demise, during the policy term, the death benefit payable shall be as mentioned below:

## Cash Bonus (Immediate & Deferred Payout) is opted

Sum Assured on death# PLUS Interim Bonus (if declared) PLUS Terminal Bonus (if declared)

# **Paid-Up Addition is opted**

Sum Assured on death#; PLUS Accrued Paid-Up Additions (if any); PLUS Interim Bonus (if declared) PLUS Terminal Bonus (if declared)

\*Where Sum Assured on death is HIGHEST of: (1) 11 times of Annualised Premium¹ (including extra premium, if any) OR (2) Basic Sum Assured, which is the guaranteed maturity benefit OR (3) 105% of all premiums paid (including extra premium, if any) till the date of death

<sup>1</sup>Annualised Premium is the premium payable in a policy year, excluding Goods and Services Tax, Cess, rider premium, underwriting extra premiums and loadings for modal premium, if any.

# **DEATH BENEFIT** (in case Spouse Cover has been selected)



If all due premiums (including additional premium with respect to Spouse) have been paid under a policy, in the event of the demise of Primary Life Insured / Spouse, during the policy term, benefit shall be as mentioned below:

#### **Death of Primary Life Insured (prior to Spouse)**

Death Benefit as mentioned in slide 12 PLUS Waiver of Future Premiums w.r.t Spouse PLUS Policy continues with Life Cover of Spouse till end of Policy Term or attainment of age 85 years, whichever is earlier#.

\*The life cover for Spouse shall cease on the policy anniversary following attainment of age of 85 years or end of the Policy Term, whichever is earlier. In case the policy anniversary coincides with the date of birth of the Spouse, the life cover will cease on the date of attainment of age of 85 years or end of the Policy Term, whichever is earlier.

#### **Death of Spouse (prior to Primary Life Insured)**

Sum Assured on death for Spouse PLUS Policy continues with all Benefits for Primary Life Insured (provided premiums are being paid).

In case of simultaneous demise of both Primary Life Insured & Spouse, the following Death Benefit shall be payable and the policy will terminate post benefit payout:

Sum Assured on death PLUS Accrued Paid-Up Additions (if any, for policies where Paid-Up Additions is opted) PLUS Interim Bonus (if declared) PLUS Terminal Bonus (if declared) PLUS Sum Assured on death for Spouse.

# OTHER BENEFITS



#### **SPOUSE COVER**

Under all plan options, the policyholder has the flexibility to cover the Spouse of the Life Insured as well.

- The option to select "Spouse Cover" shall only be available at inception.
- Policyholder has the flexibility to choose the Sum Assured on death for Spouse between 50% to 100% of the Basic Sum Assured applicable for Primary Life Insured.

#### **ENCASHMENT OF PAID-UP ADDITIONS**

If Paid-Up Additions has been opted under the policy,

- The policyholder will have the flexibility to encash the Paid-Up Additions as and when required by taking the Cash Value of Paid-Up Additions.
- The remaining Paid-Up Additions will continue to participate in future profits.
- The flexibility to encash Paid-Up Additions will be available only from second policy year onwards till end of the policy term subject to availability of Paid-Up Additions.
- Encashment can be done up to a maximum of 6 times in a policy year with minimum amount of Cash Value being Rs. 3,000.



# HIGH SUM ASSURED FOR HIGHER PREMIUM BAND

In case of higher premium paid, higher sum assured is applicable. The same shall be calculated as mentioned below

Bands	Premium Band	Sum Assured Factor (as % of Base Sum Assured)			
		6 Pay and 8 Pay		10 Pay, 12 Pay and 15 Pay	
		Paid Up Additions & Cash Bonus (Immediate)	Cash Bonus (Deferred)	Paid Up Additions & Cash Bonus (Immediate)	Cash Bonus (Deferred)
Band 1	Rs. 36,000 to Rs. 47,999	Not Applicable		100%	
Band 2	Rs. 48,000 to Rs. 1,99,999	100%		101%	100.85%
Band 3	Rs. 2,00,000 to Rs. 4,99,999	102.5%	102%	103%	102.5%
Band 4	Rs. 5,00,000 & above	103%	102.5%	103.5	103%

# **OTHER BENEFITS**



#### **ENHANCED SUM ASSURED FOR FEMALE LIFE**

Females will be eligible for enhanced Sum Assured.

• Additional Sum Assured of 1% will be offered only if the female life is Primary Life Insured. The same shall not be applicable for the Spouse, in case Spouse Cover is selected.

#### **TAX BENEFIT**

You may avail of tax benefits as specified under the Income Tax Act, 1961. Tax benefits are subject to change as per tax laws. You are advised to consult your Tax Advisor for details. Goods and Services Tax and Cess as applicable shall be levied over and above premium amount shown here as per applicable tax laws.

# **ADDITIONAL RIDERS**



- Kotak Term Benefit Rider Allows additional death cover on the life of Primary Life Insured over and above the base plan's Death Benefit
- Kotak Accidental Death Benefit Rider Lump sum benefit paid on accidental death of the Primary Life Insured in addition to Death Benefit under the base plan
- Kotak Permanent Disability Benefit Rider Instalments paid on admission of a claim on Primary Life Insured becoming disabled due to accident
- Kotak Life Guardian Benefit Rider On death of Policyholder, future premiums of the plan will get waived off and the base plan will continue as it is without any change in the plan benefits
- Kotak Accidental Disability Guardian Benefit On accidental disability of Policyholder, future premiums of the plan will get waived off and the base plan will continue as it is without any change in the plan benefits
- **Kotak Critical Illness Plus Benefit Rider** Rider Sum Assured shall be payable on admission of a claim on any one of the 37 covered critical illness, with respect to Primary Life Insured, subject to terms and conditions, definitions and specific exclusions.

Rider Benefits are not applicable for Spouse under Spouse Cover.

# **ELIGIBILITY**



	Min: 0 years (90 days)	Max: 50 years – 6 & 15 pay			
Entry Age of Life Insured		55 years – 8 / 10 & 12 pay			
(as on last birthday)	In case Spouse Cover is availed:	In case Spouse Cover is availed:			
	Min: 18 years (Primary Life Insured & Spouse)	Max: 60 years (Spouse)			
Maturity Age of Life	85 years for Primary Life Insured				
Insured (as on last birthday)	In case Spouse Cover is availed: 85 years or Age at Maturity whichever is lower (for Spouse)				
Policy Term	85 years less Entry Age of Life Insured (Primary Life Insured in case Spouse Cover option is chosen)				
Basic Sum Assured shall depend upon the Age, Gender, Policy Term, Premium Payment Term, Premium A Bonus Payout Options chosen.  Basic Sum Assured  Basic Sum Assured is the Guaranteed Maturity Benefit to be payable on death or maturity.  Sum Assured on Death for Spouse shall be 50% - 100% of the Basic Sum Assured applicable for Primary Life III					
Premium Levels (Annual)	Min: 6 & 8 Pay: Rs. 48,000 10 /12 & 15 Pay: Rs. 36,000	Max: No Limits, subject to Board Approved Underwriting Policy			
Premium Payment Term	6 /8 / 10 / 12 & 15 years				
Premium Payment Mode	Yearly, Half yearly, Quarterly and Monthly				
Premium Modal Factor	<b>Yearly</b> – 100%   Half yearly – 51%   Quarterly – 26%   Monthly – 8.8%				

### SURRENDER BENEFIT



The policy acquires a Guaranteed Surrender Value (GSV) after payment of full premiums for first two consecutive policy years. **Guaranteed Surrender Value (GSV)** will be as follows:

#### **Under Cash Bonus Payout option:**

Higher of: Percentage of Total Premiums paid (including extra premium but excluding Goods and Services Tax and Cess, as applicable, Premium with respect to Spouse and Rider premium, if any) LESS Total Applicable Survival Benefit\*\* **OR** Zero

#### **Under Paid-Up Addition option:**

Higher of: Percentage of Total Premiums paid (including extra premium but excluding Goods and Services Tax and Cess, as applicable, Premiums with respect to Spouse and Rider premium, if any) PLUS Cash Value of Paid-up Additions, if available LESS Total Applicable Survival Benefit\*\* **OR** Zero

- \*\*Total Applicable Survival Benefit is defined as:
- · Cash Bonus including interim bonus, if any, paid till date under Cash Payout Option and
- Cash Bonus including interim bonus, if any, utilized to purchase Paid-Up Additions till date under Paid-Up Addition option.

# **SURRENDER BENEFIT**



Guaranteed Surrender Value cannot be less than zero. GSV Factors as percentage of total premiums paid are mentioned in the table below:

Dollar Voor of Crimondon	Premium Payment Term					
Policy Year of Surrender	6	8	10	12	15	
1	0%	0%	0%	0%	0%	
2	30%	30%	30%	30%	30%	
3	35%	35%	35%	35%	35%	
4	50%	50%	50%	50%	50%	
5	50%	50%	50%	50%	50%	
6	60%	50%	50%	50%	50%	
7	70%	50%	50%	50%	50%	
8	80%	58%	58%	58%	58%	
9	83%	67%	67%	67%	67%	
10	85%	75%	75%	75%	75%	
11	88%	83%	83%	80%	80%	
12	90%	90%	90%	85%	85%	
13	90%	90%	90%	90%	90%	
14	90%	90%	90%	90%	90%	
15 and above	90%	90%	90%	90%	90%	

# **SURRENDER BENEFIT**



Cash Value of Paid-Up Addition (if available) is calculated as:

[Accrued Paid-Up Addition (if any) X 'Cash Value Factor for Paid-Up Addition']

Sample 'Cash Value Factor for Paid-Up Additions' for standard lives are given in the table below:

Age on Surrender/Encashment	Cash Value Factor for Paid-Up Additions		
30	0.578958		
40	0.610236		
50	0.656069		
60	0.715876		
70	0.795298		

Subject to the minimum Guaranteed Surrender Value, the company may consider paying a Special Surrender Value (SSV) calculated according to the basis and method in use from time to time after getting IRDAI's approval.

On Surrender, higher of SSV or GSV will be payable. The surrender value will be paid out as a lump sum benefit. After the Surrender benefit payout, all other benefits under the plan will fall away and the policy will get terminated.

If Spouse Cover is selected, Surrender Value payable will be only with respect to Primary Life Insured. There is no additional surrender benefit payable with respect to the Spouse.



A lapsed / Reduced Paid-Up policy can be revived within five policy years from the due date of the first unpaid premium.

- If revival is done within six months The revival can be done without evidence of good health on payment of the outstanding premiums with interest rate (currently 9% p.a. of outstanding premiums).
- If revival is done after 6 months Evidence of good health would be required along with payment of the outstanding premiums with interest rate (currently 9% p.a. of outstanding premiums). Extra premiums may be required based on the underwriting decision
- For lapsed policies The policy will be terminated without paying any benefits. Policy will not be eligible for declared bonuses during the lapse period. However, all benefits under the policy will be reinstated on the revival of the policy
- For Reduced Paid Up policies It will continue in that mode until maturity, death or surrender, whichever is earlier. There is no reduced paid-up value with respect to the Spouse Cover. The cover on Spouse will lapse immediately and automatically at the expiry of the Grace Period, and no benefit with respect to Spouse will be payable under the Policy.
- Riders cannot be revived independently and can only be revived along with the revival of the base plan.
- If the Primary Life Insured under Spouse Cover is uninsurable at revival, then, the Spouse Cover alone cannot be revived. However, if Spouse is uninsurable at revival, the cover of the Primary Life Insured can be revived and the Policy will continue only for Primary Life Insured.

## FREE LOOK PERIOD



The policyholder is offered 15 days' free look period for a policy sold through all channels (except in case of Electronic Policies and Policies obtained through Distance Marketing\* Mode which shall have 30 days) from the date of receipt of the policy wherein the policyholder may choose to return the policy, stating the reasons thereof within 15 days / 30 days of receipt if s/he is not agreeable with any of the terms and conditions of the plan.

Should s/he choose to return the policy, s/he shall be entitled to a refund of the premium paid after adjustment for the expenses of medical examination, stamp duty and proportionate risk premium for the period of cover. A policy once returned shall not be revived, reinstated or restored at any point of time and a new proposal shall have to be made for a new policy.

\*Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) Voice mode, which includes telephone calling (ii) Short Messaging service (SMS) (iii) Electronic mode which includes e-mail and interactive television (DTH) and (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts and (v) Solicitation through any means of communication other than in person.

### **SECTION 41 & 45**



#### Extract of Section 41 of the Insurance Act, 1938 as amended from time to time states

- 1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- 2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

#### Extract of Section 45 of the Insurance Act, 1938 as amended from time to time states

Fraud, Misrepresentation and Forfeiture would be dealt with in accordance with provisions of Section 45 of the Insurance Act, 1938 as amended from time to time.

Please visit our website for more details:

https://www.kotaklife.com/assets/images/uploads/why\_kotak/section38\_39\_45\_of\_insurance\_act\_1938.pdf

## About Us

**Kotak Mahindra Life Insurance Company Ltd.** is a 100% owned subsidiary of Kotak Mahindra Bank Limited (Kotak). For more information, please visit the company's website at <a href="https://www.kotaklife.com">www.kotaklife.com</a>

**Kotak Mahindra Group** Established in 1985, Kotak Mahindra Group is one of India's leading financial services conglomerate. The Group offers a wide range of financial services that encompass every sphere of life. For more information, please visit the company's website at <a href="https://www.kotak.com">www.kotak.com</a>

#### BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS /FRAUDULENT OFFERS

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.

Kotak Fortune Maximiser - UIN No.: 107N125V01, Form No.: N125, Kotak Term Rider, UIN: 107B003V03, Form No: B003; Kotak Accidental Death Benefit Rider, UIN: 107B001V03, Form No: B001; Kotak Permanent Disability Benefit Rider, UIN: 107B002V03, Form No: B002; Kotak Life Guardian Benefit, UIN: 107B012V02, Form No: B012; Kotak Accidental Disability Guardian Benefit, UIN: 107B011V02, Form No: B011. Kotak Critical Illness Plus Benefit Rider, UIN: 107B020V01, Form No: B020.Ref. No.: KLI/21-22/E-PPT/1214.

This is a savings-cum-protection oriented participating endowment plan. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. For details on riders please read rider brochure.

Kotak Mahindra Life Insurance Company Ltd.; Regn. No.: 107, CIN: U66030MH2000PLC128503, Regd. Office: 2nd Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051 | Website: <a href="www.kotaklife.com">www.kotaklife.com</a> | WhatsApp: 9321003007 | Toll Free No. - 1800 209 8800

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