

Media Release

Kotak Life Launches 'EDGE' – A Regular Guaranteed* Income Plan offering Long-Term Financial Security and Protection

Early regular income, cashback within 7 days, guaranteed returns for up to 40 years and comprehensive life cover with riders—all in one powerful plan

Mumbai, September 22, 2025: As Kotak Mahindra Life Insurance Company Ltd. marks its 25th year of empowering lives through financial security, the company announces the launch of **Kotak EDGE (Early Defined Guaranteed Earnings)**, a comprehensive life insurance solution crafted to meet the evolving financial needs of today's consumers.

In today's fast-paced world, consumers face financial responsibilities that demand immediate attention. *Kotak EDGE* is designed to meet these urgent needs by delivering early regular income, empowering policyholders with an additional stream of income. It's income on demand, built to respond to life's immediate priorities.

Combining immediate liquidity with long-term guaranteed income, *Kotak EDGE* offers regular payout, early regular income, guaranteed returns and comprehensive life cover—all in one plan.

Mr. Mahesh Balasubramanian, MD, Kotak Mahindra Life Insurance, said, "Our 25-year journey has been guided by the belief that financial solutions must evolve with the lives of our customers. Kotak EDGE is one such solution—providing early income support without compromising long-term protection and financial stability. As we look ahead, we remain committed to innovating with empathy, empowering our customers to live confidently at every stage of life."

Kotak Life's performance reflects its focus on financial stability and customer service. As of March 31, 2025, the company maintained a 98.6%^ claim settlement ratio, one-day settlement for non-investigated claims and a solvency ratio of 2.86#.

About Kotak Mahindra Life Insurance Company Ltd

Kotak Mahindra Life Insurance Company Limited is a 100% owned subsidiary of Kotak Mahindra Bank Limited. Kotak Life provides world-class insurance products with high customer empathy. Its product suite leverages the combined prowess of protection and long-term savings. Kotak Life is one of the fastest growing insurance companies in India with 323 branches across 152 cities and has covered more than 5 crore active lives as on 31st March 2025.

For more details, please visit www.kotaklife.com

KEY FEATURES

Cashback: Up to 50% of annualised premium within 7 days of policy issuance

Guaranteed Regular Income: Starts from 13th month, continues for up to 40 years

Comprehensive Life Cover: Protection throughout the policy term

Lump Sum Maturity Benefit: Get back all your premiums

Flexible Income Options: Choose regular payouts or accumulate and encash later

Health & Wellness Services: Built-in support for your well-being

For further information, please contact:

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*^Figures arrived are basis the company's latest annual audited figures for Individual Death Claims for FY 2024-25.
https://www.kotak.com/content/dam/Kotak/investor-relation/Financial-Result/QuarterlyReport/FY-2026/q1/Investor-Presentation/Q1FY26_Investor_Presentation.pdf*

**Guaranteed benefits due under this plan are available provided premiums are paid regularly for the entire premium payment term and the policy is in force.*

#Figures arrived are basis the company's latest quarterly investor presentation https://www.kotak.com/content/dam/Kotak/investor-relation/Financial-Result/QuarterlyReport/FY-2026/q1/Investor-Presentation/Q1FY26_Investor_Presentation.pdf