

Kotak

ASSURED SAVINGS PLAN

A Non-Participating Non-Linked Life Insurance Individual Savings Product



Guarantee* a secure tomorrow, today

Kotak Assured Savings Plan

A Non-Participating Non-Linked Life Insurance Individual Savings Product

Life insurance can serve as the foundation of a well-thought-out financial strategy. And if you're someone who wants to take an active role in reaching your financial objectives, you may be looking for a life insurance policy that provides more than just simple protection—one that gives you the potential to accumulate wealth that can help you achieve a variety of future financial goals. Kotak Assured Savings Plan may be just the Plan for you. This Plan not only provides affordable protection but also helps accumulate wealth for achieving future financial goals by giving guaranteed benefits.

Key Advantages

- Guaranteed* Maturity Benefit payable at maturity
 - Basic Sum Assured, PLUS
 - Accrued Guaranteed Yearly Additions, PLUS
 - Guaranteed Loyalty Addition
- Increasing life cover – Guaranteed Yearly Additions added every time premium is paid, payable at maturity or earlier death
- Longer the premium commitment, higher the benefits – Guaranteed Yearly Additions and Guaranteed Loyalty Addition increases with increase in premium payment term (PPT)
- More value for money through high premium benefit resulting into higher Basic Sum Assured
- Option to enhance Protection through a wide range of Riders
- Tax benefit on premiums paid u/s 80(C) and benefit received u/s 10(10D)

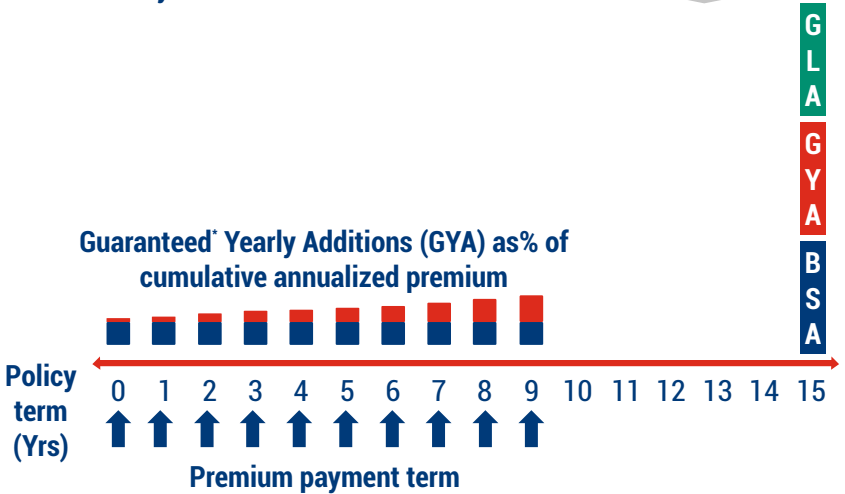
How Does the Plan Work?

You pay premiums every year for selected premium payment term. After expiry of premium payment term, the policy continues till maturity. At maturity, you will receive Guaranteed Maturity Benefit i.e. Sum of Basic Sum Assured (BSA), Accrued Guaranteed Yearly Additions (GYA) and Guaranteed Loyalty Addition (GLA). Basic Sum Assured (BSA) will be based on the Premium, Policy Term, Premium Payment Term and Age of the Life Insured.

Customer selects:

- Premium Amount
- Premium Payment Term
- Policy Term

At Maturity
Basic Sum Assured
(BSA) + Accrued GYAs
+ GLA



Limited Pay

Guaranteed Loyalty Addition (GLA) payable at maturity (% of BSA)

Note: Figures are not drawn to scale.

**The benefits are Guaranteed only if policy is in force and all premiums are paid.*

Death Benefit¹

In case of an unfortunate event of death of the life insured during the term of the plan, your nominee will receive the death benefit higher of (a) or (b), subject to waiting period¹, if applicable:

- Basic Death Benefit, Plus Guaranteed Yearly Additions accrued as on the date of death.
- 105% of all premium paid (excluding extra premium, if any) till the date of death.

Where the Basic Death Benefit is defined as;

For entry age less than 50 years	For entry age 50 years and above
Higher of; <ul style="list-style-type: none"> • 11 times of annualized premium • Guaranteed minimum death benefit 	Higher of; <ul style="list-style-type: none"> • 7 times of annualized premium • Guaranteed minimum death benefit

and Guaranteed minimum death benefit is defined as a percentage of Basic Sum Assured mentioned below:

PPT	Guaranteed* minimum death benefit (% of Basic Sum Assured)
5 years	110%
6 years	112%
7 years	114%
10 years	120%

^Waiting Period:

For policies issued through POS Channel, a waiting period of 90 days from the date of commencement of risk of the policy is applicable. In case of death (other than due to accident) during Waiting Period, only 100% of Premiums paid (excluding Goods and Services Tax and Cess, if any) will be payable. Death Benefit will not be payable. Waiting period is not applicable for death due to accident.

Maturity Benefit²

On survival till the end of the policy term, Guaranteed Maturity Benefit will be paid provided the policy is in force and all premiums are paid.

Guaranteed Maturity Benefit is;

- Basic Sum Assured, PLUS
- Accrued Guaranteed Yearly Additions, PLUS
- Guaranteed Loyalty Addition.

Guaranteed* Yearly Additions

Guaranteed Yearly Additions will be calculated as a % of Cumulative Annualized[#] Premium paid every year. It will accrue throughout the premium payment term and will be paid out at Maturity or on Death. The rate of such additions is based on the opted premium payment term, which is as follows:

PPT	Guaranteed* Yearly Additions as % of Cumulative Annualized Premium
5 years	7%
6 years	8%
7 years	9%
10 years	10%

**The benefits are Guaranteed only if policy is in force and all premiums are paid.*

Guaranteed* Loyalty Addition

Guaranteed Loyalty Addition will be calculated as a % of Basic Sum Assured and be paid out at Maturity. The rate of such addition will be based on the opted premium payment term, which is as follows:

PPT	Guaranteed* Loyalty Addition
5 years	10%
6 years	12%
7 years	14%
10 years	20%

**The benefits are Guaranteed only if policy is in force and all premiums are paid.*

Tax Benefits

Tax benefits are subject to conditions specified as per Income-Tax Act, 1961. Tax laws are subject to amendments from time to time. Customer is advised to take an independent view from tax consultant. Goods and Services Tax and Cess, as applicable shall be levied over and above premium amount shown here as per applicable tax laws.

Enhancing your Options

Additional Features	Benefits
<p>Convenient premium payment term & modes</p>	<p>As per suitability, you can opt for premium payment term from available options (please refer to "Eligibility" section).</p> <p>You have the option to pay your premiums yearly, half-yearly, quarterly or monthly and can also change the premium payment mode on policy anniversary.</p>
<p>Additional Protection⁴</p>	<p>If you feel the insurance cover is not adequate, you can increase it by attaching below mentioned optional Riders to your base plan:</p> <ul style="list-style-type: none"> • Kotak Term Benefit Rider (KTB / UIN: 107B003V03): In case of death of the life insured, rider sum assured will be paid in addition to the death benefit under the base plan. • Kotak Accidental Death Benefit Rider (ADB / UIN: 107B001V04): In case of death of the life insured due to accident, rider sum assured will be paid in addition to the death benefit under the base plan. • Kotak Permanent Disability Benefit Rider (PDB / UIN: 107B002V03): In case of life insured being permanently disabled due to accident, benefit is paid in installments.

Additional Features	Benefits													
Additional Protection ⁴	<ul style="list-style-type: none"> • Kotak Life Guardian Benefit Rider (LGB / UIN: 107B012V02): In case of death of the policyholder (if different from Life Insured), outstanding premiums are waived and will be paid by Kotak Life Insurance. • Kotak Accidental Disability Guardian Benefit Rider (ADGB / UIN: 107B011V02): In case of accidental disability, outstanding premiums are waived and will be paid by Kotak Life Insurance. • Kotak Critical Illness Plus Benefit Rider (CIP / UIN: 107B020V02): Rider Sum Assured shall be payable on admission of a claim on any one of the 37 covered critical illness, subject to terms and conditions, definitions and specific exclusions. <p>For more details on Riders and exclusions please refer to the Individual Rider Brochure before concluding the purchase.</p> <p>Note: For policies availed through POS Channel, Riders shall not be allowed</p>													
Policy Loan Facility ⁵	You can avail loans up to 50% of Surrender Value ⁸ subject to a minimum loan amount of ₹ 10,000.													
Reduced Paid-Up Benefit ⁹	After the policy acquires Surrender Value, if you do not pay subsequent premiums within the grace period the base plan will be converted into a Reduced Paid-Up policy by default.													
High Premium Benefit	<table border="1"> <thead> <tr> <th data-bbox="375 1206 719 1284">Annualized premium bands</th> <th data-bbox="719 1206 960 1284">% increase in Basic Sum Assured Rate</th> </tr> </thead> <tbody> <tr> <td data-bbox="375 1284 719 1328">Below ₹ 30,000</td> <td data-bbox="719 1284 960 1328">Nil</td> </tr> <tr> <td data-bbox="375 1328 719 1372">₹ 30,000 to ₹ 74,999</td> <td data-bbox="719 1328 960 1372">3%</td> </tr> <tr> <td data-bbox="375 1372 719 1416">₹ 75,000 to ₹ 1,99,999</td> <td data-bbox="719 1372 960 1416">5%</td> </tr> <tr> <td data-bbox="375 1416 719 1459">₹ 2,00,000 to ₹ 9,99,999</td> <td data-bbox="719 1416 960 1459">7%</td> </tr> <tr> <td data-bbox="375 1459 719 1498">₹ 10,00,000 & above</td> <td data-bbox="719 1459 960 1498">10.50%</td> </tr> </tbody> </table>		Annualized premium bands	% increase in Basic Sum Assured Rate	Below ₹ 30,000	Nil	₹ 30,000 to ₹ 74,999	3%	₹ 75,000 to ₹ 1,99,999	5%	₹ 2,00,000 to ₹ 9,99,999	7%	₹ 10,00,000 & above	10.50%
Annualized premium bands	% increase in Basic Sum Assured Rate													
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₹ 2,00,000 to ₹ 9,99,999	7%													
₹ 10,00,000 & above	10.50%													

Eligibility

This simple eligibility table will help you plan your family's future financial needs.

Parameters	For All Channels (except POS)	For POS Channel																
Entry Age ¹⁰	Min: 3 years, Max: 60 years	Min: 3 years, Max : 65 years less Policy Term																
Maturity Age	Min: 18 years, Max: 75 years	Min: 18 years, Max: 65 years																
Policy and Premium Payment Term (PPT)	<table border="1"> <tr> <td>PPT</td> <td>Policy Terms</td> </tr> <tr> <td>5 pay</td> <td>10 / 15 yrs</td> </tr> <tr> <td>6 pay</td> <td>12 / 18 yrs</td> </tr> <tr> <td>7 pay</td> <td>14 / 20 yrs</td> </tr> <tr> <td>10 pay</td> <td>15 / 20 yrs</td> </tr> </table>	PPT	Policy Terms	5 pay	10 / 15 yrs	6 pay	12 / 18 yrs	7 pay	14 / 20 yrs	10 pay	15 / 20 yrs							
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10 pay	15 / 20 yrs																	
Annualized Premium [#]	Min: ₹ 20,000 Max: No limit, subject to underwriting	Min: ₹ 20,000 Max: ₹ 1,50,000																
Premium Payment Option	Limited only																	
Minimum Basic Sum Assured	<p>Determined on the basis of minimum premium amount, entry age, policy term and PPT Example: For ₹ 20,000 annualized premium, following shall be the Basic Sum Assured for entry ages 3 & 50 yrs:</p> <table border="1"> <thead> <tr> <th>Age</th> <th>Policy Term</th> <th>Premium Payment Term</th> <th>Basic Sum Assured (₹)</th> </tr> </thead> <tbody> <tr> <td>3 years</td> <td>15 years</td> <td>5 years</td> <td>1,45,758</td> </tr> <tr> <td>3 years</td> <td>20 years</td> <td>10 years</td> <td>2,72,660</td> </tr> <tr> <td>50 years</td> <td>15 years</td> <td>10 years</td> <td>1,59,222</td> </tr> </tbody> </table> <p>Basic Sum Assured is calculated considering channel as Individual Agents For details, please refer to the premium calculator on our website.</p>		Age	Policy Term	Premium Payment Term	Basic Sum Assured (₹)	3 years	15 years	5 years	1,45,758	3 years	20 years	10 years	2,72,660	50 years	15 years	10 years	1,59,222
Age	Policy Term	Premium Payment Term	Basic Sum Assured (₹)															
3 years	15 years	5 years	1,45,758															
3 years	20 years	10 years	2,72,660															
50 years	15 years	10 years	1,59,222															

Parameters	For All Channels (except POS)	For POS Channel
Maximum Basic Sum Assured	Determined on the basis of minimum premium amount, entry age, policy term and PPT subject to UW Rules	Rs 25,00,000
Premium Payment Mode	Yearly, Half yearly, Quarterly, Monthly	
Premium Modal Factor (% of annualized premium)	Yearly	- 100%
	Half yearly	- 51%
	Quarterly	- 26%
	Monthly	- 8.8%

*Annualized Premium: It refers to the premium payable in a policy year, excluding the taxes, rider premium, underwriting extra premiums and loadings for modal premium, if any., e.g. If the policyholder is paying Half-yearly premium of ₹ 51,000 than the Annualized Premium will be ₹ 100,000 (51,000 / modal factor of 51%).

Illustration

End of year	Age (years)	Cumulative Annualized Premium (₹)	Accrued Guaranteed* Yearly Additions (₹)	Guaranteed* Loyalty Additions (₹)	Death Benefit (₹)	Guaranteed* Maturity Benefit (₹)
1	36	1,00,000	10,000	-	11,10,000	-
5	40	5,00,000	1,50,000	-	12,50,000	-
10	45	10,00,000	5,50,000	-	16,50,000	-
15	50	10,00,000	5,50,000	1,81,610	-	16,39,661

*The benefits are Guaranteed only if policy is in force and all premiums are paid.

Assumptions:

- Entry age - 35 years
- Annualized premium – ₹ 1,00,000
- Basic Sum Assured (after high premium benefit of 5% of basic sum assured) – ₹ 9,08,051
- Policy term - 15 years
- Premium payment term - 10 years
- Channel – Individual Agent

Please note: The above illustration is an extract of a separate, more detailed Benefit Illustration. For full details, please refer to the Benefit Illustration. The above premium figures are exclusive of Goods and Services Tax and Cess, as applicable. Goods and Services Tax and Cess there on, shall be charged as per the prevalent tax laws over and above the said premiums.

Terms and Conditions

1. Death Benefit:

If the death occurs during Grace Period, the due unpaid premium (if any) till the date of death will be deducted from the Death Benefit. For non-annual Policy, the balance of the premium for that policy year will be deducted from the Death Benefit.

2. Maturity Benefit:

The Maturity benefit will be reduced to account for any outstanding loans (including interest).

3. Grace Period:

There is a grace period of 30 days from the due date of payment of premium for the yearly, half-yearly and quarterly mode, and 15 days for the monthly mode.

4. Riders:

The payment of Rider premium will be made in addition to the premium for the base plan and collected along with the premiums for the base plan. Riders shall not be available for policies purchased through POS distribution channel.

5. Policy Loan:

Loans can be availed under this plan through Kotak Life Insurance up to the limit of 50% of the Surrender Value of the policy. The Company shall determine the rate of interest from time to time. Currently the interest rate is 9.45% p.a., but it can be revised from time to time as per IRDAI approved methodology. The policy will be unconditionally and fully assigned to Kotak Life Insurance as security for the loan and interest repayments during the period of the loan. The policy will not be auto foreclosed where all due premiums have been paid. In case of any benefit payout before the end of term or at maturity, the Company is entitled to deduct any outstanding loan amount, together with all interest payable before making such benefit payment.

6. Lapse:

If premiums are discontinued anytime during the first policy year, the policy shall lapse at the end of the grace period and no benefits shall be payable.

7. Policy Revival:

A lapsed or a Reduced Paid-Up policy can be reinstated for full benefits on revival within five years of the first unpaid premium or before the end of policy term whichever is earlier. The revival can be done without evidence of good health on payment of the outstanding premiums with revival charges (currently 9% p.a. of outstanding premiums), if the payment is made within six months from the date of first unpaid premium. Thereafter to revive the policy, evidence of good health would be required along with payment of the outstanding premiums with revival charges (currently 9% p.a. of outstanding premiums). If a lapsed policy is not revived during the revival period, the policy will be terminated without paying any benefits. However, if a Reduced Paid-Up policy is not revived during the revival period, it will continue in that mode until maturity.

8. Surrender:

Surrender Value payable will be higher of Guaranteed Surrender Value or Special Surrender Value where Guaranteed Surrender value and Special Surrender value are defined as below:

Guaranteed Surrender Value (GSV): The policy will acquire Guaranteed Surrender Value provided all due premiums for at least 2 policy years have been paid in full.

GSV is calculated as:

[X% of total Premiums paid (excluding Goods and Services Tax and Cess, as applicable, Rider Premium and Extra Premiums, if any) PLUS the value of accrued Guaranteed Yearly Additions]

where 'X' varies by year of surrender, Premium Payment Term and Policy Term as mentioned below:

GSV Factors as percentage of premiums paid								
Policy Term/ Premium Payment Term	10/5	15/5	12/6	18/6	14/7	20/7	15/10	20/10
Policy Year								
1	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%
8	70%	55%	55%	53%	53%	52%	51%	51%
9	90%	61%	65%	57%	58%	56%	53%	54%
10	90%	68%	77%	62%	63%	60%	56%	56%
11		77%	90%	68%	70%	65%	59%	60%
12		87%	90%	75%	80%	70%	65%	63%
13		98%		83%	90%	77%	75%	68%
14		111%		92%	95%	83%	90%	72%
15		125%		101%		91%	90%	77%
16				111%		99%		83%
17				122%		108%		89%
18				135%		118%		95%
19						128%		102%
20						140%		110%

The value of the accrued Guaranteed Yearly Additions is calculated as, the Accrued Guaranteed Yearly Additions multiplied by the Guaranteed Surrender Value Factor mentioned below:

GSV Factors as percentage of Guaranteed Yearly Additions			
Outstanding Term	GSV Factor	Outstanding Term	GSV Factor
0	100.00%	11	33.73%
1	90.50%	12	30.63%
2	81.91%	13	27.82%
3	74.15%	14	25.29%
4	67.13%	15	23.01%
5	60.79%	16	20.95%
6	55.06%	17	19.10%
7	49.89%	18	17.43%
8	45.21%	19	15.93%
9	40.99%	20	14.58%
10	37.18%		

Special Surrender Value (SSV) : The Special Surrender Value shall be acquired under this Policy after completion of the first Policy year, subject to the due Premiums for at least one Policy year being paid in full

The Company may change the factors applicable for calculating the Special Surrender Value, subject to prior approval from IRDAI.

On Surrender, all benefits will cease and the policy terminates. The surrender value will be paid out as a lump sum benefit.

9. Reduced Paid-Up Policy:

After the policy acquires Surrender Value (after completion of first policy year provided all due premiums has been paid in full), if the subsequent premiums are not paid within the grace period the Base Policy along with Riders (if any) will be converted into a Reduced Paid-Up policy by default. Upon being made Reduced Paid-up;

- policy may be revived (for the original benefits) within 5 years from the date of first unpaid premium.
- policy will not be eligible for Guaranteed Loyalty Addition and future Guaranteed Yearly Additions.
- Riders (if any) may also get converted to Reduced Paid-Up, subject to terms and conditions of respective Riders.

If a Reduced Paid-up policy is surrendered, the special surrender value (if any) for base plan and Rider (if applicable) will be calculated as per the Reduced Paid-up Basic Sum Assured . The Surrender Value payable will be higher of Guaranteed Surrender Value and Special Surrender Value.

Payout at Maturity:

The Reduced Paid-Up Basic Sum Assured will be calculated as:
$$\left(\frac{\text{Total Premiums paid}}{\text{Total premiums payable over the term}} \right) \times \text{Basic Sum Assured}$$

On survival of the life insured till the maturity date, the benefit payable will be Reduced Paid-Up Basic Sum Assured PLUS accrued Guaranteed Yearly Additions.

Payout on Death:

The Reduced Paid-Up Basic Death Benefit will be calculated as:
$$\left(\frac{\text{Total premiums paid}}{\text{Total premiums payable, during the entire policy term}} \right) \times \text{Basic Death Benefit}$$

On death of the life insured during the policy term after being Reduced Paid-Up, the benefit payable will be higher of:

- a) Sum of Reduced Paid-Up Basic Death Benefit PLUS accrued Guaranteed Yearly Additions as on the date of death.
- b) 105% of all premiums paid (excluding extra premiums, if any) till the date of death

10. Vesting in case of minor life:

If the policy has been taken on the life of a minor, the policy shall automatically vest on him/her with effect from the date of completion of 18 years of age and the Life Insured will become the Policyholder from such date.

- 11.** In case there is no nomination effected in the policy or in case the nominee dies during the term, the benefit payout will be made to the legal heir(s).

12. Nomination & Assignment:

Nomination will be allowed under the plan as per the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.

Assignment will be allowed in the plan as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.

13. Free Look Period:

The Policyholder is offered a 30 days' free look period to review the terms and conditions of the Policy (except for policies having a policy term of less than a year) beginning from the date of receiving the Policy Document in electronic form. In case the Policyholder is not agreeable to any terms and conditions of the Policy or otherwise; then subject to no claims

having been made hereunder, the Policyholder may choose to return the Policy to the Insurer for cancellation, stating the reasons thereof within the aforesaid free look period.

Should the Policyholder choose to return the Policy, the Policyholder shall be entitled to a refund of the Premium paid after deducting the proportionate risk Premium for the period of cover, stamp duty charges and expenses of medical examination (if any). A Policy once returned shall not be revived, reinstated or restored at any point of time and a new proposal will have to be made for a new Policy. Where Rider(s) are available under the base Policy and so opted by the Policyholder, the same would also stand cancelled when the free look provision of the base Policy is exercised.

14. General Exclusion:

In the event of the life insured committing suicide within 12 months of the date of commencement of risk of the policy, 80% of the total premiums paid till the date of death will be payable.

In case of suicide within 12 months of the date of revival of the policy when the revival is done within 6 months from the date of first unpaid premium, Suicide Exclusion shall not be applicable and the Death Benefit under the product shall be payable. However, in case of suicide within 12 months of the date of revival, when the revival is done after 6 months from the date of first unpaid premium, the benefit payable shall be higher of 80% of total Premiums Paid till the date of death or Surrender Value (if any) at the date of death provided the policy is in force.

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, Misstatement 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) which provides insurance products with high customer empathy. Its product suite leverages the combined prowess of protection and long term savings. Kotak Life Insurance is one of the growing insurance companies in India and has covered over several million lives.

For more information, please visit the company's website at www.kotaklife.com

Kotak Mahindra Group

Kotak Mahindra Group is one of India's leading banking and financial services organizations, offering a wide range of financial services that encompass every sphere of life. From commercial banking, to stock broking, mutual funds, life insurance and investment banking, the Group caters to the diverse financial needs of individuals and the corporate sector.

For more information, please visit the company's website at www.kotak.com

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

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

**TOLL FREE 1800 209 8800****WhatsApp: 9321003007
www.kotaklife.com**

Kotak Assured Savings Plan: UIN: 107N081V07, Kotak Term Benefit Rider UIN: 107B003V03, Kotak Accidental Death Benefit Rider UIN: 107B001V04, Kotak Permanent Disability Benefit Rider UIN: 107B002V03, Kotak Life Guardian Benefit Rider UIN: 107B012V02, Kotak Accidental Disability Guardian Benefit Rider UIN: 107B011V02, Kotak Critical Illness Plus Benefit Rider UIN: 107B020V02. 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. For policies issued through POS channel, Riders shall not be allowed. This is a non-participating non-linked life insurance individual savings product. This is a saving cum protection oriented plan. For sub-standard lives, extra premium may be charged based on Kotak Life Insurance's underwriting policy. This product is available for sale through online mode. POS variant of this product will be available without medical examination of Life Insured. The product brochure gives only the salient features of the plan. Please refer the policy document for specific details on all terms and conditions. For details on riders, please refer to the Rider Brochure.

Kotak Mahindra Life Insurance Company Ltd. ; Regn. No.:107, CIN: U66030MH2000PLC128503, Regd. Office: 8th Floor, Plot # C-12, G-Block, BKC, Bandra (E), Mumbai - 400 051. Website: <https://www.kotaklife.com> | WhatsApp: 9321003007 | Toll Free No.: 1800 209 8800 | Ref. No.: KLI/24-25/E-PB/699.

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