kotak life

BUSINESS OPPORTUNITY PRESENTATION

WELCOME TO A

LIFE CHANGING OPPORTUNITY !!!

If you are looking for...

- Unlimited Income
- Learn & Earn
- Be your own boss
- Travelling the world
- Utilize your experience & Skills
- Being recognized for your achievements
- Living your dreams
- Working with India’s most trusted company

SAVINGS

People Save money for their FUTURE NEEDS

CHILD EDUCATION

CHILD MARRIAGE

WEALTH CREATION

RETIREMENT


ప్రముఖ కాలమిస్ట్, ఆర్థిక నిపుణులు వంగా రాజేంద్ర ప్రసాద్ తో

Life insurance benefits .

	Life Insurance	Fixed Deposits	Mutual Funds	Realestate	Gold
Protection	✓	✗	✗	✗	✗
Tax Exemption (80C)	✓	✗	✗	✗	✗
Non Taxable returns 10.10(D)	✓	✗	✗	✗	✗
Long term Savings	✓	✗	✗	✓	✗
Security on Investment	✓	✓	✗	✗	✓
Guarenteed ROI	✓	✗	✗	✗	✗

INSURANCE = GOAL GUARENTEE

Life is full of uncertainties

We at Kotak Life hope and pray that everyone is keeping safe and are healthy in your family in current times

Every Crisis provides us an Opportunity to try something new… Utilize this time to enhance your Income and your family financial protection by unique Earn From Home Opportunity

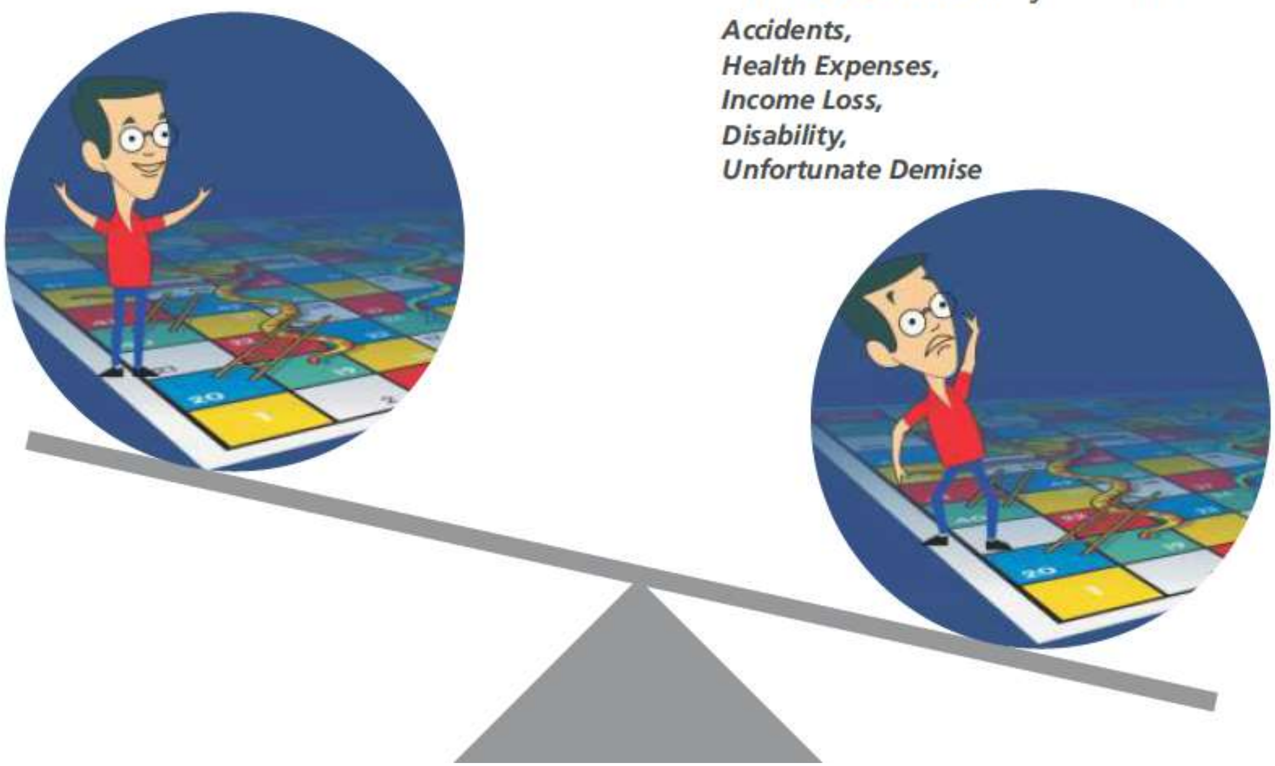
Why Life Insurance

The **UPs** in your life

Marriage,
Child's Education,
Child's Marriage,
Dream Home,
Luxurious vacation with Family,
Inheritance

The **DOWNs** in your life

Accidents,
Health Expenses,
Income Loss,
Disability,
Unfortunate Demise



Mr. Uday Kotak

- **Founder , Executive vice chairman & Managing director of Kotak Mahindra Bank.**
- **Chairman of IL&FS and President of CII**

Mr. Uday Kotak established his company Kotak Mahindra in 1986 with an initial investment of *Rs 30 lakhs*. Net worth as on FY 2018 is *Rs.50486 core*

kotak life

Now Kotak Life Insurance Company Ltd. is

CRISIL – “CCR AAA/Stable”

(CCR Triple A Rating Company with Stable Outlook)

What does it means?

Kotak Life is

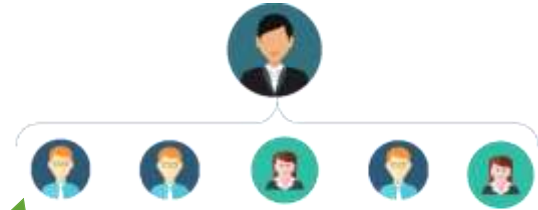
- *Safest Life Insurance company to Invest*
- *Best in Honouring debt obligations towards policy holders*
- *Customer’s money is in safe hand*
- *Highest degree of strength in Finance*

CRISIL AAA/Stable = (Highest Safety) Instruments with this **rating** are considered to have the highest degree of safety regarding timely servicing of financial obligations. Such instruments carry lowest credit risk.

DUAL CAREER PATH

INDIVIDUAL ADVISOR

- Senior Advisor
- Executive Advisor
- Senior Executive Advisor
- Chief Advisor



ENTREPRENEUR

- Agency Associate
- Senior Agency Associate
- Chief Agency Associate

Why financial planning?

Protection	Child	Retirement	Savings	Growth
97%said we must Save, if chief Earner expires	81%said its very Important	69%said its very Important	80% said its Very important	47% said its very Important
Only 9%can survive more than 1 yr, upon death of chief earner!	Only 8%said they can manage as per their current planning	Only 2%said they can manage as per their current planning	Only 5%has saved in insurance	Only 19%said they can manage with their current planning

Indian household understand long term needs but do not plan for those adequately

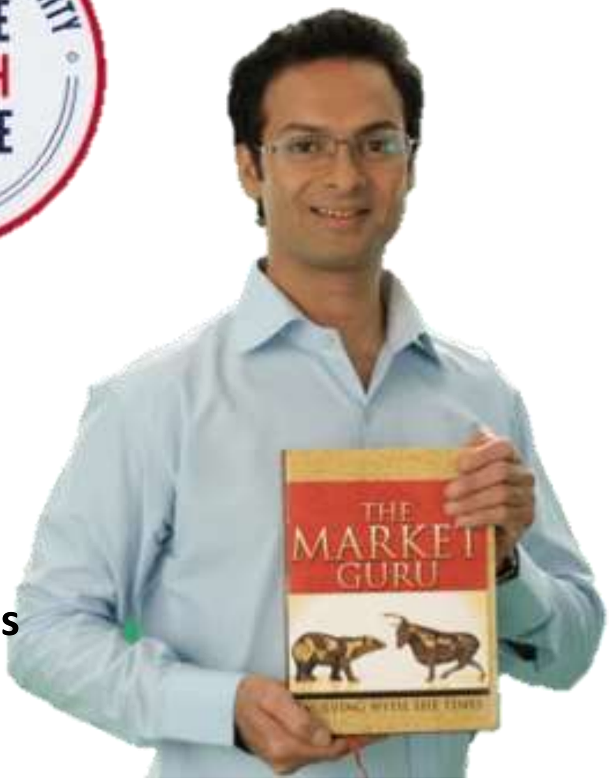
Source: NCEAR study 'How India Earns, Spends & Saves', 2007

Why let your customers buy financial products from someone else?

BE A PERSONAL FINANCIAL

ADVISOR

ONE-OF-A-KIND OPPORTUNITY
AVAILABLE ONLY WITH KOTAK LIFE



Provide a One Stop Solution for all the financial needs of your customers.

Life Insurance , GOLD EFT, Company Deposits , Mutual Funds Shares , Pension Plans and More ………

Unique Selling process

PROSPECTING
List down whom to meet

APPROACH
Prior Appointment

NEED IDENTIFICATION
Financial Health Index
Human Life Value
Need Based Analysis

SOLUTION DESIGNING
Combos &
Risk validation

DECISION MAKING
Option to choose product

REFERRAL

How your income is generated

First Year Commission (FYC)

If 100000/- Premium is collected from a customer

1,00,000 $\xrightarrow{\textbf{30\%}}$ **30,000**

Renewal Commission (RC)

And the customer pays his renewal for next 14 years

1,00,000 X 14 years = 14,00,000 @ 5% - 70,000

Earning Potential

Cover 20 Families Every year with each 1lakh Premium for 5 Years

Earn 1 Crore

Year	Premium	**FYC (30 %)**	Renewal (5 %)	**Renewal for Next 14 Years**	**Total Earnings**
1	2000000	**600000**	100000	**1400000**	**2000000**
2	2000000	**600000**	100000	**1400000**	**2000000**
3	2000000	**600000**	100000	**1400000**	**2000000**
4	2000000	**600000**	100000	**1400000**	**2000000**
5	2000000	**600000**	100000	**1400000**	**2000000**
	10000000	**3000000**		**7000000**	**10000000**

FHI

Some of our Products

- **Guaranteed Plans :**
- Kotak Assured Savings Plan
- Kotak Assured Income Accelerator .
- Kotak Assured Income Plan .
- **Bonus Related Plans :**
- Kotak Premier income Plan .
- Kotak premier Money Back plan .
- Kotak premier endowment plan
- Kotak smart life plan
- **Whole Life Plans .**
- Kotak premier Life Plan
- **ULIP Plans**
- Kotak Ace Investment .
- Kotak invest Maxima

- **Term Plans :**
- Kotak E term Plan
- Kotak Term Plan

- **Pension Plans**
- Kotak Premier pension Plan
- Kotak life time Income Plan

MDRT – Million Dollar Round Table

RECOGNITION – PLATFORMS

KONVERGE
EUROPE

KONCLAVE
ASIA

KONFLUX
SOUTH ASIA

KONFLUENCE
SOUTH ZONE

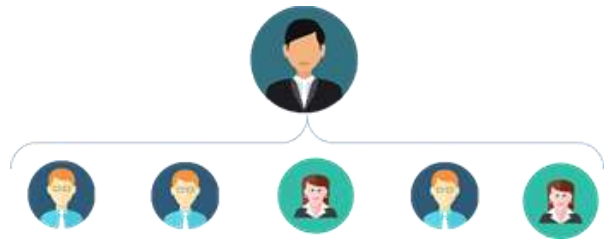
JUNE MONTH CONTESTS

SUMMARY

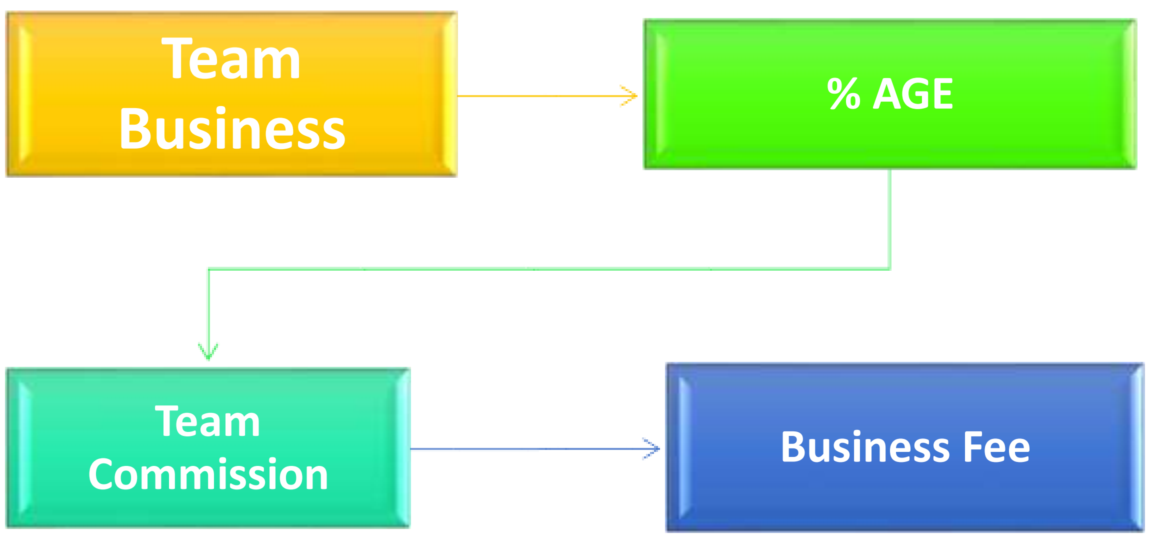
APE	Reward
5 LAKHS & ABOVE	PAYOUT - 12,000
4 LAKHS	PAYOUT - 8,000
3 LAKHS	PAYOUT - 6,000
2 LAKHS	PAYOUT - 4,000
1.5 LAKHS	PAYOUT - 3,000
1 LAKHS	PAYOUT - 1,800
50,000	PAYOUT – 750

kotak life

Koi hai... hamesha

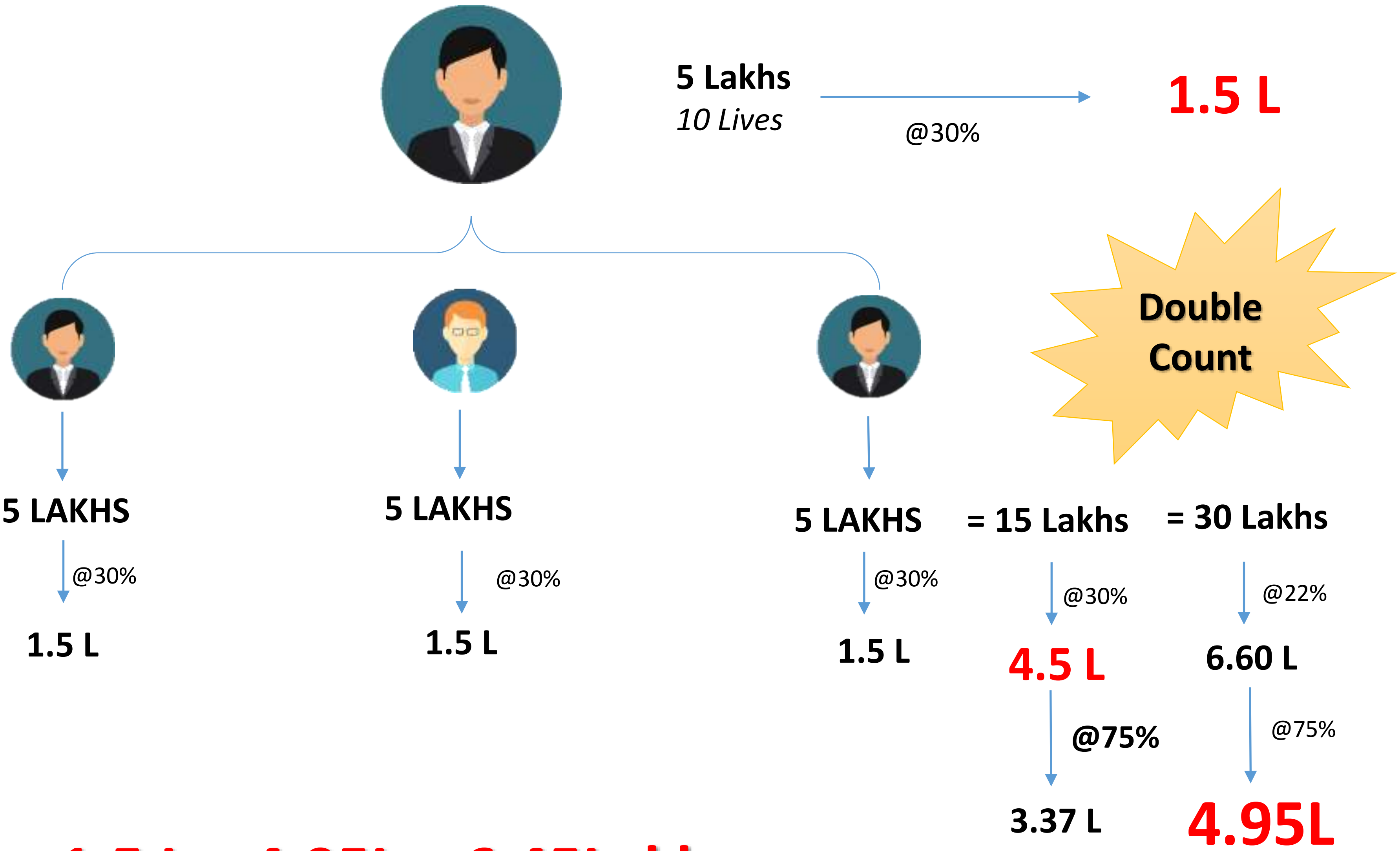


ENTREPRENEUR
(Recruitment Officer)



Do 9 Policies & 4 Lakhs business As soon as Possible to become Recruitment Officer

EARN 6 LAKHS IN 90 DAYS



1.5 L + 4.95L = 6.45Lakhs

What Next… ?
4-Step Onboarding Process

1
- Submit Your KYC, Bank Details & 12th Mark list & Rs.1200 fees towards Registration and exam by IRDA

2
- 6 days training for pre-recruitment life insurance exam (2 days induction + 4 days exam preparation)

3
- Pre Recruitment Life Insurance Agent Exam (IC38)

4
- Agent Appointment Letter Issued by Kotak Life


WELCOME
to our team!