kotak life

We love our family to the core.

And haven't left any stone unturned to keep them happy.

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Although we plan well, we may forget that once we aren't around, our liabilities / loans could eat into the savings we have reserved for our family.

So, build an absolute estate in favor of your wife or children with the

Married Women Property Act

The extra layer of protection your wife and children deserve.

Section 6 of the Married Women's Property Act (MWPA), 1874 ensures that the wife and children of the policyholder are the sole beneficiaries of a life insurance payout.

Any married man (including divorcees or widowers) can register under MWPA act. Men can name their wife and/or children (including adopted) as beneficiaries. The benefit is payable through the trustee appointed by the policy holder. MWPA is a legally binding document, under which no other person (relative, creditor or even the policyholder) but the beneficiaries, can benefit from the policy.

So, step-up@ for an extra layer of MWPA protection with

@Step Up option is available for Regular Premium Payment Option only. Step Up option shall not be available for the in-built accidental death benefit. The policyholder shall have the option to choose this benefit at inception.Step-Up Option can be exercised only up to the age of 45 years. The step up option can be exercised one or more times provided the revised sum Assured is not more than 3 times of the Basic Sum Assured. Increase in Sum Assured shall be effective from the next policy anniversary.

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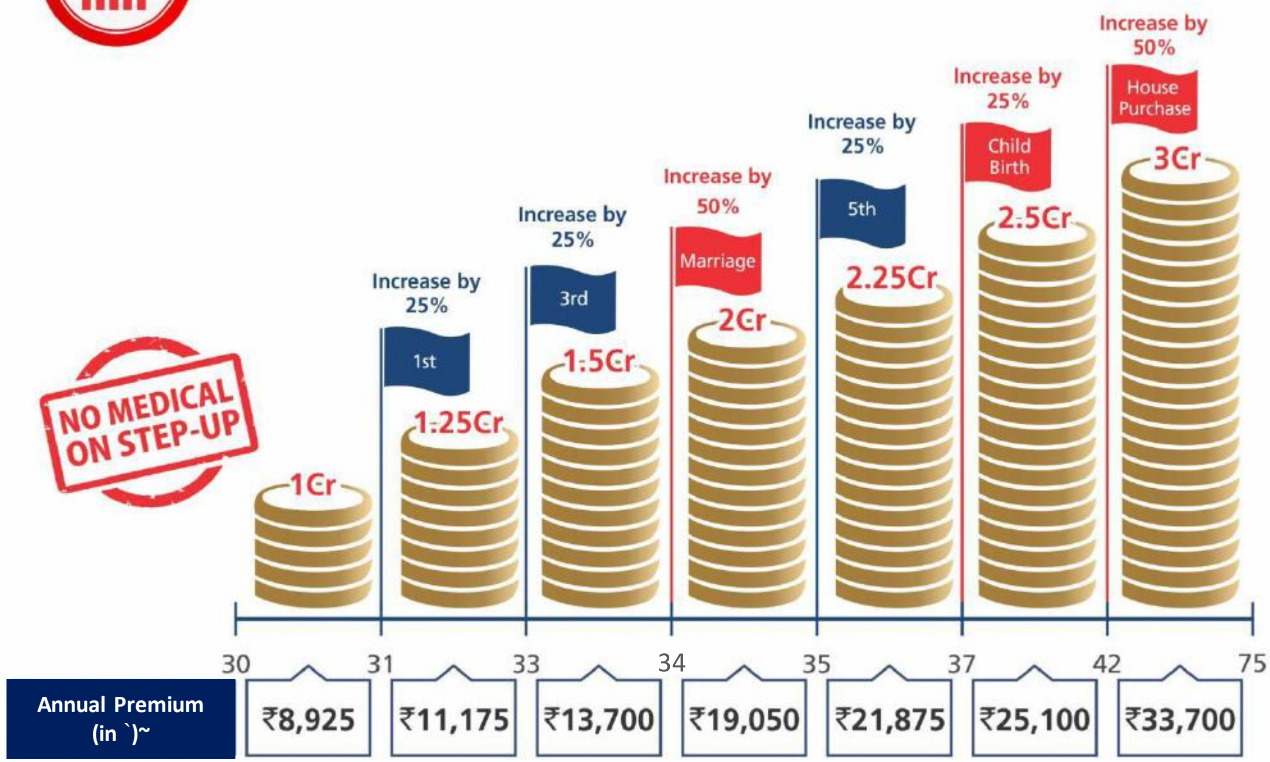
Step-Up@ to increase your cover as per your need



The above illustration is for a 30 year old healthy male, non smoker who has chosen step up option, the Life Option and Immediate Payout Option with a sum assured of `1 CR and PT/PPT of 45 years with annual premium of `8,925. ~The Above premium figures are exclusive of Goods and Services Tax and Cess. Goods and Services Tax and Cess thereon, shall be charged as per the prevalent tax laws over and above the said premiums. The above premium figures are inclusive of Step Up Fee. @Step Up option is available for Regular Premium Payment Option only. Step Up option shall not be available for the in-built accidental death benefit. The policyholder shall have the option to choose this benefit at inception.Step-Up Option can be exercised only up to the age of 45 years. The step up option can be exercised one or more times provided the revised sum Assured is not more than 3 times of the Basic Sum Assured. Increase in Sum Assured shall be effective from the next policy anniversary.

Plan Options

Life Option

- Life Cover
- Step-Up@ option to increase your cover
- 3 Payout Options
- Additional Protection with Riders
- Tax Benefits*

Life Plus Option

- Additional Cover of up to ₹1 Crore on Accidental Death
- Step-Up@ option to increase your cover
- 3 Payout Options
- Additional Protection with Riders
- Tax Benefits*

Life Secure Option

- Waiver of Premium on total and permanent disability
- Step-Up@ option to increase your cover
- 3 Payout Options
- Additional Protection with Riders
- Tax Benefits*

*Tax benefits are subject to conditions specified under section 10(10D) and section 80C of the 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. @Step Up option is available for Regular Premium Payment Option only. Step Up option shall not be applicable on in-built accidental death benefit . The policyholder shall have the option to choose this benefit at inception

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Protect on your terms

3 Payout Options

Immediate Payout

Level Recurring Payout

Increasing Recurring Payout

Flexibility to choose any one out of three payout options based on your requirement

The policyholder has the option to choose the payout option at inception. Additional Sum Assured due to Accidental Death under 'Life Plus' option shall be payable in Lumpsum irrespective of the above payout options opted.

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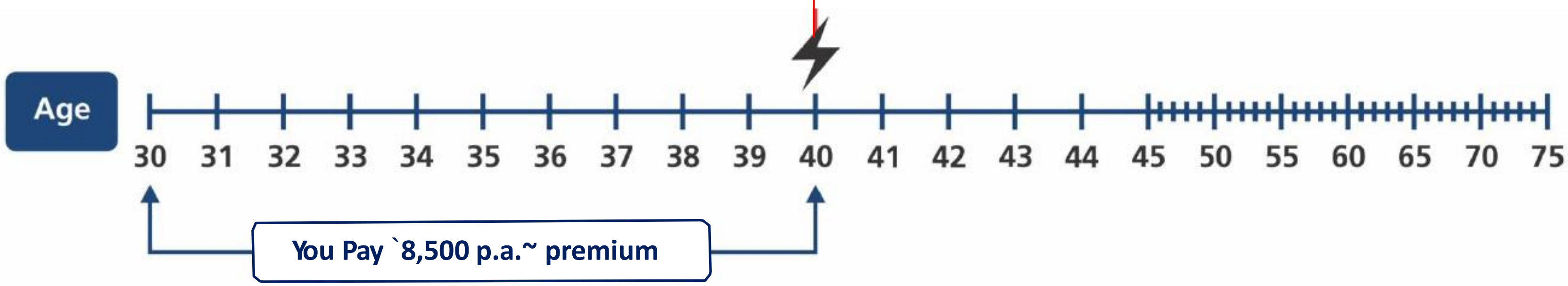
Immediate Payout for your bigger responsibilities

On death of the Life assured, the nominee gets 100% Sum Assured i.e.

`1 Crore as lump sum



Annual Premium* for Sum Assured of `1 Cr.

Age at Entry	Premium
30	`8,500 p.a.
35	`11,300 p.a.

Age at Entry	Premium
40	`15,800 p.a.
45	`22,300 p.a.

The above illustration is for a 30 year old healthy male, non-smoker who has chosen the Life Option with Immediate Payout Option and a sum assured of `1 CR and PT/PPT of 45 years with annual premium of `8500. ~The Above premium figures are exclusive of Goods and Services Tax and Cess. Goods and Services Tax and Cess thereon, shall be charged as per the prevalent tax laws over and above the said premiums. *The above premium figures are for healthy male, non-smoker with age at entry 30,35,40 and 45 with a sum assured of `1 Cr who have chosen the Life Option with Immediate Payout Option and PT/PPT of 45 years for the 30 year old, 40 years for the 35 year old 35 years for the 40 year old and 30 years for the 45 year old.

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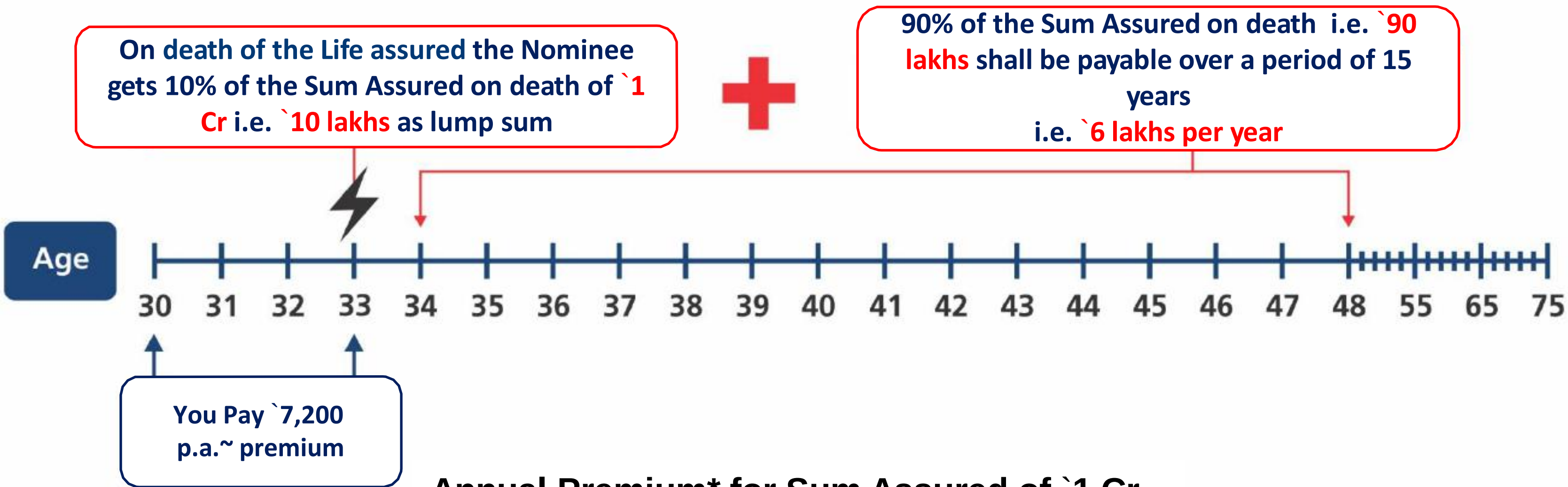
Level Recurring Payout to support your loved ones even when you are not around



Annual Premium* for Sum Assured of `1 Cr.

Age at Entry	Premium
30	`7,200 p.a.
35	`9,500 p.a.

Age at Entry	Premium
40	`13,200 p.a.
45	`18,600 p.a.

The above illustration is for a 30 year old healthy male, non smoker who has chosen the Life Option with Level Recurring Payout Option and a sum assured of `1 CR and PT/PPT of 45 years with annual premium of `7200. ~The Above premium figures are exclusive of Goods and Services Tax and Cess. Goods and Services Tax and Cess thereon, shall be charged as per the prevalent tax laws over and above the said premiums. *The above premium figures are for healthy male, non smoker with age at entry 30,35,40 and 45 with a sum assured of `1 Cr who have chosen the Life Option with Level Recurring Payout Option and PT/PPT of 45 years for the 30 year old, 40 years for the 35 year old 35 years for the 40 year old and 30 years for the 45 year old.

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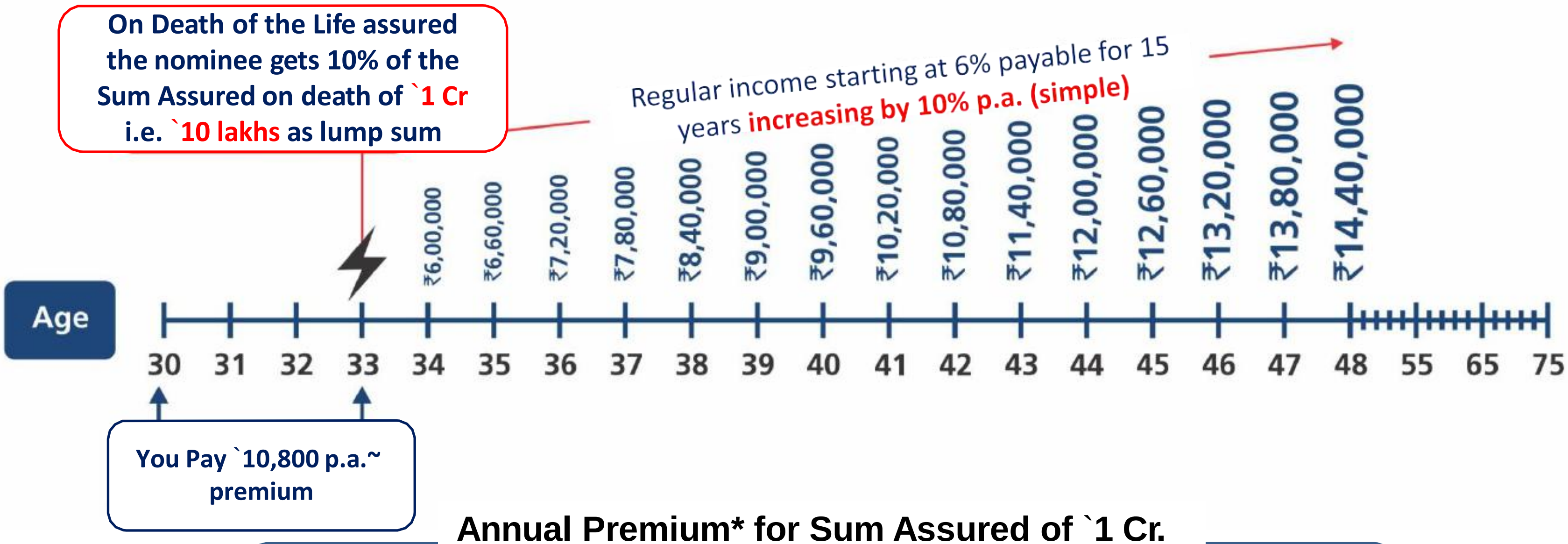
Increasing Recurring Payout to take care of your family's increasing expenses in your absence



Annual Premium* for Sum Assured of `1 Cr.

Age at Entry	Premium
30	`10,800 p.a.
35	`14,400 p.a.

Age at Entry	Premium
40	`20,200 p.a.
45	`28,600 p.a.

The above illustration is for a 30 year old healthy male, non smoker who has chosen the Life Option with Increasing Recurring Payout Option and a sum assured of `1 CR and PT/PPT of 45 years with annual premium of `10,800. ~The Above premium figures are exclusive of Goods and Services Tax and Cess. Goods and Services Tax and Cess thereon, shall be charged as per the prevalent tax laws over and above the said premiums. *The above premium figures are for healthy male, non smoker with age at entry 30,35,40 and 45 with a sum assured of `1 Cr who have chosen the Life Option with Increasing Recurring Payout Option and PT/PPT of 45 years for the 30 year old, 40 years for the 35 year old 35 years for the 40 year old and 30 years for the 45 year old.

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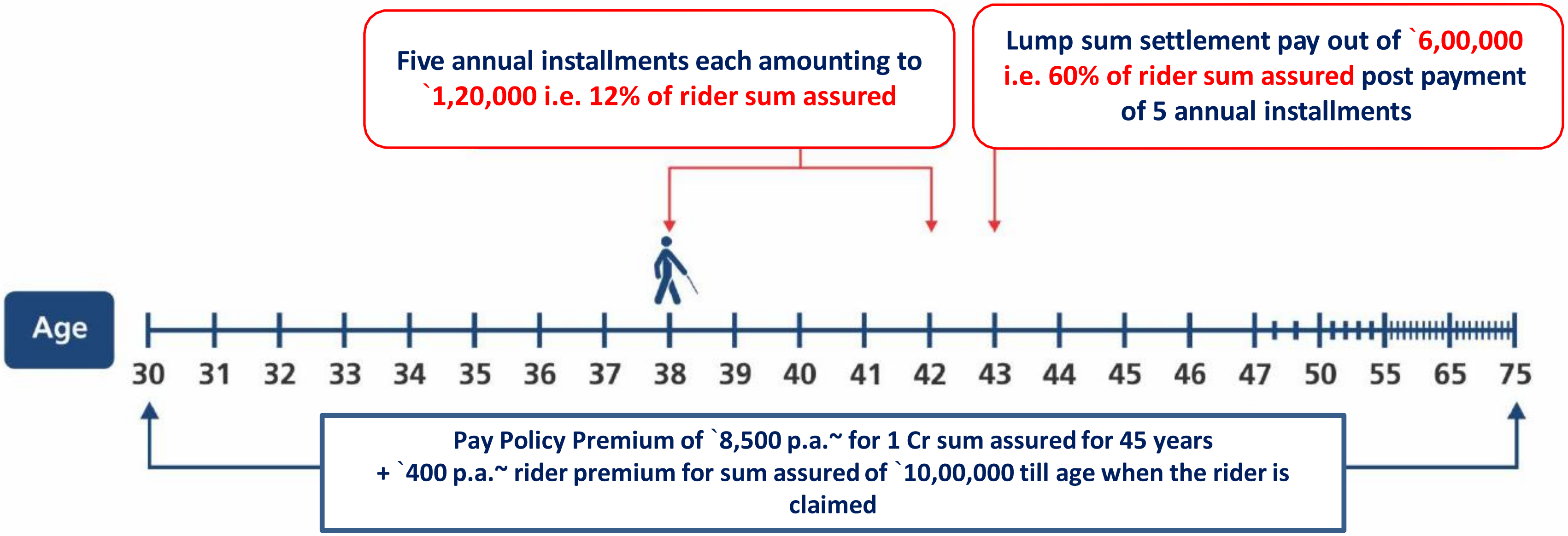
Kotak Permanent Disability Benefit Rider# to support your family even when you are not able to



The above illustration is for a 30 year old healthy male, non-smoker who has opted for Life Option with a 45 year policy term with regular premium payment mode and Immediate Payout Option and sum assured of 1Cr. The policy holder also opted for the Kotak Permanent Disability Benefit rider with a PT/PPT combination of 40 years and sum assured of `10,00,000. ~The Above premium figures are exclusive of Goods and Services Tax and Cess. Goods and Services Tax and Cess thereon, shall be charged as per the prevalent tax laws over and above the said premiums. #Available with Life and Life Plus Options. Base cover under the plan continues post settlement of claims against rider attached to base plan.

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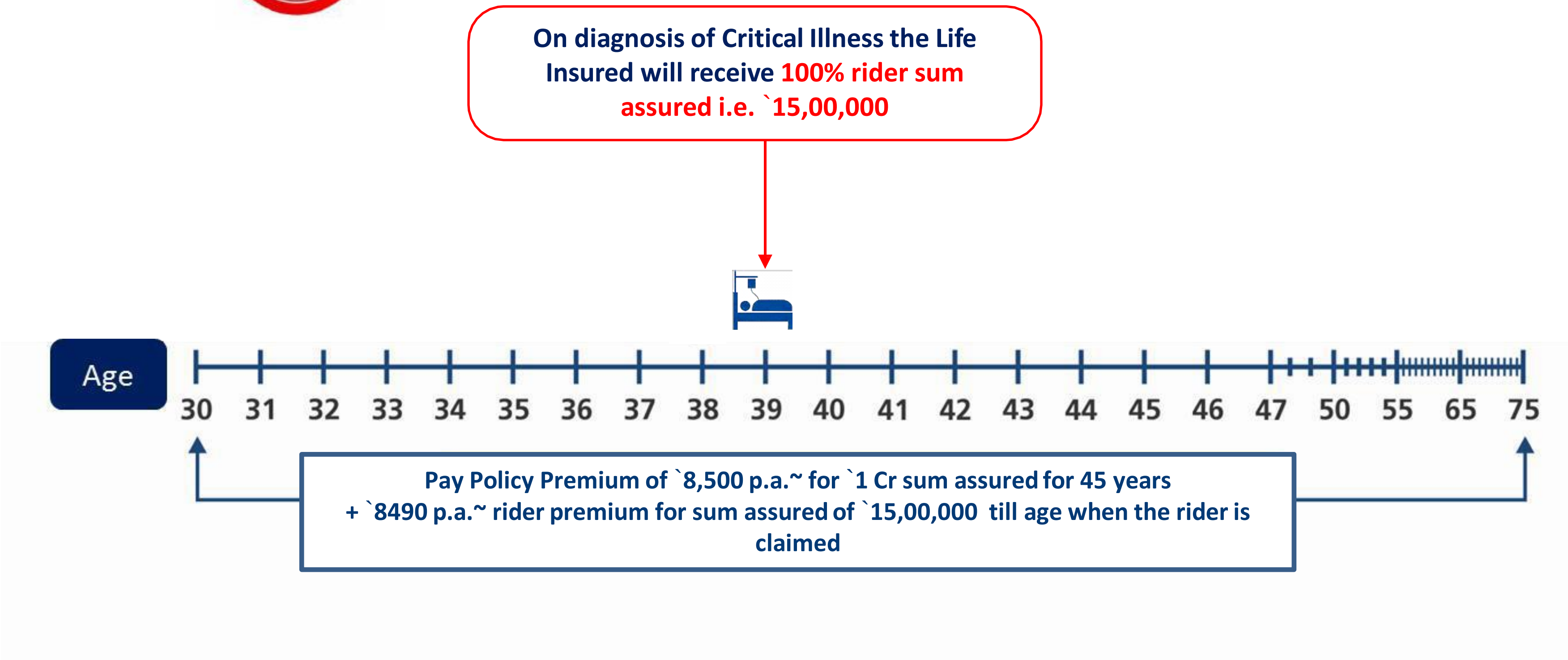
Kotak Critical Illness Plus Benefit Rider# to get financial support when you need it the most



The above illustration is for a 30 year old healthy male, non-smoker who has opted for the Life Option with a 45 year policy term with regular premium payment mode and Immediate Payout Option and sum assured of `1Cr. The policy holder also opted for the Kotak Critical Illness Plus Benefit Rider with a PT/PPT combination of 45 years and sum assured of `15,00,000. ~The Above premium figures are exclusive of Goods and Services Tax and Cess. Goods and Services Tax and Cess thereon, shall be charged as per the prevalent tax laws over and above the said premiums. #Available with Life, Life Plus and Life Secure options. Base cover under the plan continues post settlement of claims against rider attached to base plan.

Tax Benefits* to save more for your family

Avail Tax benefit* u/s 80c on the premiums paid.

Tax Benefit under Sec 10 (10D) in the event of the death of the Life Insured on total claim amount

*Tax benefits are subject to conditions specified under section 10(10D) and section 80C of the 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.

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Additional Features

Flexible Premium Payment Modes to pay your premiums as you like

- Annual
- Half-yearly
- Quarterly
- Monthly

Flexible Premium Payment Terms to choose as you like

Regular Pay = Policy Term

Limited Pay^

PPT	PT (Min)
5 years	10 years
7 years	12 years
10 years	15 years
15 years	20 years

Single Pay (Onetime for entire PT)

PT = Policy Term PPT = Premium Payment Term

^7 / 15 premium payment term is not available for online channel

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Plan Options

Life Option

- Life Cover
- Step-Up@ option to increase your cover
- 3 Payout Options
- Additional Protection with Riders
- Tax Benefits*

Life Plus Option

- Additional Cover of up to ₹1 Crore on Accidental Death
- Step-Up@ option to increase your cover
- 3 Payout Options
- Additional Protection with Riders
- Tax Benefits*

Life Secure Option

- Waiver of Premium on total and permanent disability
- Step-Up@ option to increase your cover
- 3 Payout Options
- Additional Protection with Riders
- Tax Benefits*

*Tax benefits are subject to conditions specified under section 10(10D) and section 80C of the 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. @Step Up option is available for Regular Premium Payment Option only. Step Up option shall not be applicable on in-built accidental death benefit. The policyholder shall have the option to choose this benefit at inception.

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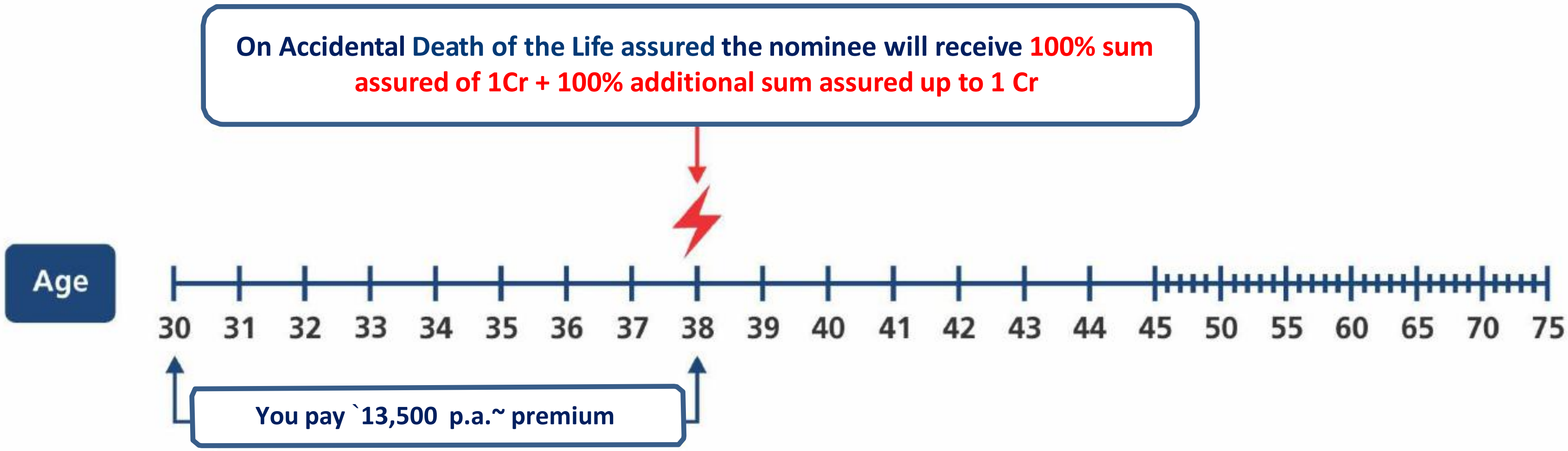
Life Plus to plan for extra protection



Annual Premium* for Sum Assured of `1 Cr.

Age at Entry	Premium
30	`13,500 p.a.
35	`16,300 p.a.

Age at Entry	Premium
40	`20,800 p.a.
45	`27,300 p.a.

The above illustration is for a 30 year old healthy male, non-smoker who has chosen the Life Plus Option with Immediate Payout Option and a sum assured of `1 CR and PT/PPT of 45 years with annual premium of `13,500. The Above premium figures are exclusive of Goods and Services Tax and Cess. Goods and Services Tax and Cess thereon, shall be charged as per the prevalent tax laws over and above the said premiums. *The above premium figures are for healthy male, non-smoker with age at entry 30,35,40 and 45 with a sum assured of `1 Cr who have chosen the Life Plus Option with Immediate Payout Option and PT/PPT of 45 years for the 30 year old, 40 years for the 35 year old 35 years for the 40 year old and 30 years for the 45 year old.

Plan Options

Life Option

- Life Cover
- Step-Up[@] option to increase your cover
- 3 Payout Options
- Additional Protection with Riders
- Tax Benefits*

Life Plus Option

- Additional Cover of up to ₹1 Crore on Accidental Death
- Step-Up[@] option to increase your cover
- 3 Payout Options
- Additional Protection with Riders
- Tax Benefits*

Life Secure Option

- PREMIUM Waiver of Premium on total and permanent disability
- Step-Up[@] option to increase your cover
- 3 Payout Options
- Additional Protection with Riders
- Tax Benefits*

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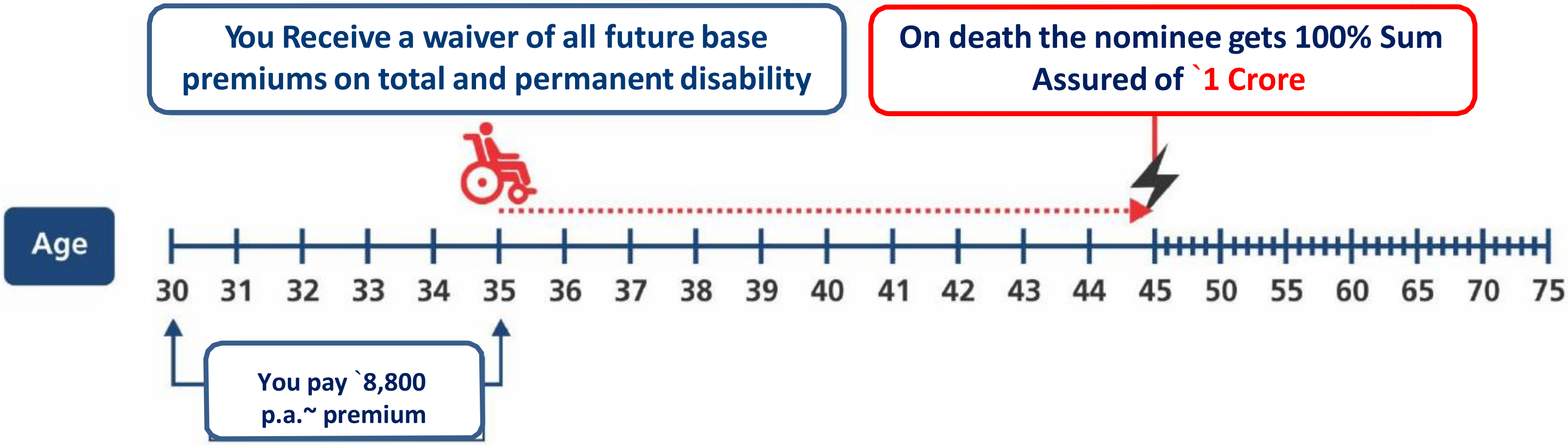
Life Secure to ensure your policy continues on permanent disability



Annual Premium* for Sum Assured of `1 Cr.

Age at Entry	Premium
30	`8,800 p.a.
35	`11,600 p.a.

Age at Entry	Premium
40	`16,100 p.a.
45	`22,800 p.a.

The above illustration is for a 30 year old healthy male, non-smoker who has chosen the Life Secure Option with Immediate Payout Option and a sum assured of `1 CR and PT/PPT of 45 years with annual premium of `8,800. ~The Above premium figures are exclusive of Goods and Services Tax and Cess. Goods and Services Tax and Cess thereon, shall be charged as per the prevalent tax laws over and above the said premiums. *The above premium figures are for healthy male, non smoker with age at entry 30,35,40 and 45 with a sum assured of 1 Cr who have chosen the Life Secure Option with Immediate Payout Option and PT/PPT of 45 years for the 30 year old, 40 years for the 35 year old 35 years for the 40 year old and 30 years for the 45 year old.

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Underwriting Guidelines

*Medical Test

- Medical examination report
- Blood test
- ECG test
- CTMT etc.

Financial Documents

Salaried

a) Form-16

b) Salary slip with Bank statements to show salary credits

c) ITR's for 2 years

Self -Employed

a) ITR's for 3 years with computation of income(COI mandatory along with ITR's)

b) Audited Business accounts for past 3 yrs (SA > 2CR.)

*Medical tests applicable as per age and sum assured chosen

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS.
IRDAI clarifies to public that:

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums
- IRDAI does not announce any bonus
- Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number

Kotak e-Term Plan: UIN:107N104V01, Form No: N104, Kotak Permanent Disability Benefit Rider: UIN: 107B002V03, Form No: B002, Kotak Critical Illness Plus Benefit Rider: UIN: 107B020V01, Form No: B020. Ref No: KLI/17-18/P-PPT/720
This is a non-participating pure protection plan. For sub-standard lives, extra premium may be charged based on Kotak Life Insurance underwriting policy. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. For more details on riders, please read the Rider Brochure.

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Toll Free No.: 1800 209 8800.