



**Assure a memorable life.**

*Partnering for  
a secure tomorrow.*

Uncertainty is reality of Life. You cannot avoid it but you can always plan to handle it better. To help you in achieving the same, Kotak Life Insurance presents Kotak Guaranteed Savings Plan – a savings and protection oriented plan that provides Guaranteed® benefits. So, be rest assured and be ready for whatever comes next and enjoy your Life.

### KEY BENEFITS



**Limited premium  
payment options**



**Guaranteed® Additions¹  
accrues after premium  
payment term**



**Lump sum Guaranteed®  
Loyalty² Addition at the  
end of the policy term**



**Enhanced protection  
through optional riders**

### How does this plan work

Given below is an illustration of the benefits payable, for a healthy male aged 30 years for an Annualised Premium of ₹100,000 for a premium payment term of 10 years, policy term of 20 years and Basic Sum Assured of ₹17,35,180:

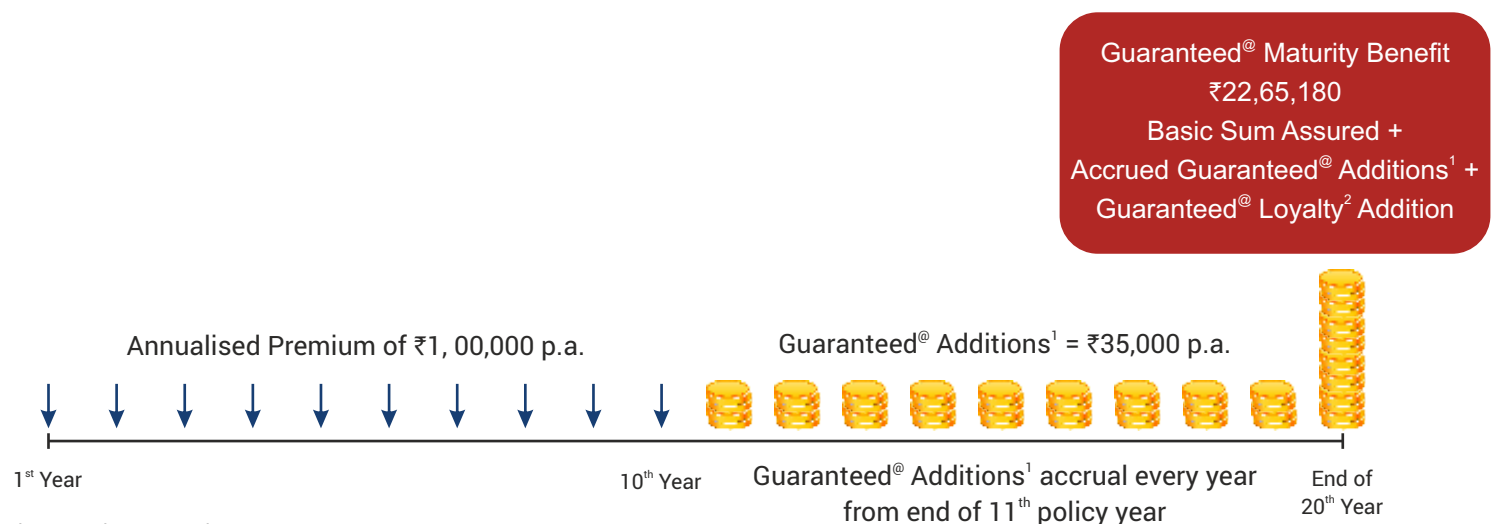


Figure not drawn to scale

### 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 Service Tax and Cess, as applicable. Goods and Service Tax and Cess thereon, shall be charged as per the prevalent tax laws over and above the said premiums.

## Maturity Benefit

At the end of the policy term, following Guaranteed<sup>®</sup> Maturity Benefit will be paid out provided the policy is in force and all premiums are paid:

- Basic Sum Assured PLUS Accrued Guaranteed<sup>®</sup> Additions<sup>1</sup> PLUS Guaranteed<sup>®</sup> Loyalty<sup>2</sup> Addition

## Death Benefit

In the unfortunate event of death during the policy term, the nominee will receive:

- Sum Assured on Death PLUS Accrued Guaranteed<sup>®</sup> Additions<sup>1</sup>  
Where Sum Assured on Death is, higher of : (1) 11 times of (Annualised Premium including extra premium, if any); (2) Basic Sum Assured Plus Guaranteed<sup>®</sup> Loyalty<sup>2</sup> Addition; (3) 105% of all premiums paid including extra premium, if any, till the date of death.

## Guaranteed<sup>®</sup> Additions<sup>1</sup>

After completion of the Premium Payment Term, starting from the end of the next policy year, Guaranteed Additions will start accruing yearly till the end of the last policy year provided the policy is in force and all premiums have been paid. Guaranteed Addition Rates will be as a % of the ^Annualised Premium (AP). The Rates and accrual duration will vary by Premium Payment Term & Policy Term options as follows:

Premium Payment Term	Policy Term	Guaranteed Additions (All Channels except Online Channel)	Accrual duration for the Guaranteed Addition will be as follows:
5 Pay	10 Years	15% of AP	End of 6th policy year till the end of 10th policy year
5 Pay	14 Years	15% of AP	End of 6th policy year till the end of 14th policy year
5 Pay	16 Years	16% of AP	End of 6th policy year till the end of 16th policy year
5 Pay	15 Years	18% of AP	End of 6th policy year till the end of 15th policy year
5 Pay	20 Years	17% of AP	End of 6th policy year till the end of 20th policy year
7 Pay	14 Years	25% of AP	End of 8th policy year till the end of 14th policy year
8 Pay	16 Years	30% of AP	End of 9th policy year till the end of 16th policy year
10 Pay	15 Years	32% of AP	End of 11th policy year till the end of 15th policy year
10 Pay	20 Years	35% of AP	End of 11th policy year till the end of 20th policy year

^Annualised Premium refers to the premium payable in a policy year, excluding the underwriting extra premiums, loadings for modal premium, if any. e.g. If the policyholder is paying Half-yearly premium of ₹51,000 then the Annualised Premium will be ₹100,000 (51,000 / modal factor of 51%).

## Guaranteed<sup>®</sup> Loyalty<sup>2</sup> Addition

Guaranteed Loyalty Addition will be as a % of the ^Annualised Premium (AP) and will be paid out in lumpsum at maturity. The rate will be based on the Annualised Premium band and the Premium Payment Term and Policy Term option chosen provided the policy is in force and all premiums have been paid.

Annualized Premium Band	Guaranteed Loyalty Additions Rate (as % AP)								
	10 Years	14 Years		16 Years		15 Years		20 Years	
	5 Pay	5 Pay	7 Pay	5 Pay	8 Pay	5 Pay	10 Pay	5 Pay	10 Pay
< ₹50,000	90%	120%	100%	125%	110%	130%	115%	135%	120%
>= ₹50,000 & < ₹1 lac	121%	162%	135%	168%	148%	175%	155%	182%	162%
> = ₹1 lac	135%	180%	150%	187%	165%	195%	172%	202%	180%

**Note:** For Online rates please refer to the brochure's T&C Point 16

## Tax Benefit

Tax benefits are applicable 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 Service Tax and Cess, as applicable, shall be levied over and above premium amount shown here as per applicable tax laws.



*Hum hain... hamesha*

### 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 Guaranteed Savings Plan UIN: 107N100V03, Form No: N100. Kotak Term Benefit 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. This is a non-linked, non-participating endowment plan. This is a saving and protection oriented plan. 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.

\*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.

**The South Indian Bank Ltd.** is a corporate agent of Kotak Mahindra Life Insurance Company Limited with Corporate Agency License Number - CA0067. Regd. Office: SIB House, T.B. Road, Mission Quarters, Thrissur - 680001, Kerala. The plan is offered and underwritten by Kotak Mahindra Life Insurance Company Ltd. Participation of customers of Corporate Agent shall be purely on voluntary basis.

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