

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 ₹1,00,000 for a premium payment term of 10 years, policy term of 20 years and Basic Sum Assured of ₹17,35,180:



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[®] Maturity Benefit will be paid out:

- Basic Sum Assured PLUS Accrued Guaranteed[®] Additions¹ PLUS Guaranteed[®] Loyalty² Addition

Death Benefit

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

- Sum Assured on Death PLUS Accrued Guaranteed[®] Additions¹ accrued as on date of death.
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[®] Loyalty² Addition; (3)105% of all premiums paid including extra premium, if any, till the date of death.

Guaranteed[®] Additions¹

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. 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:

PPT / Policy Term : Guaranteed Addition Rate (as % of AP) & Accrual duration

- 7 pay / 14 years : 25% of AP / (From End of 8th policy year till the end of 14th policy year)
- 8 pay / 16 years : 30% of AP / (From End of 9th policy year till the end of 16th policy year)
- 10 pay / 15 years : 32% of AP / (From End of 11th policy year till the end of 15th policy year)
- 10 pay / 20 years : 35% of AP / (From 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 than the Annualised Premium will be ₹100,000 (51,000 / modal factor of 51%).

Guaranteed[®] Loyalty² 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.

Annualised Premium Band	Guaranteed Loyalty Addition Rate (as % Annualised Premium)			
	PPT/PT: 7 / 16 years	PPT/PT: 8 / 16 years	PPT/PT: 10 / 15 years	PPT/PT: 10 / 20 years
< ₹50,000	100%	110%	115%	120%
≥ ₹50,000 & < ₹1 lac	135%	148%	155%	162%
≥ ₹1 lac	150%	165%	172%	180%

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.

About Us

Kotak Mahindra Life Insurance Company Ltd. is a 100% owned subsidiary of Kotak Mahindra Bank Limited (Kotak). For more information, please visit the company's website at <https://www.kotaklife.com>

Kotak Mahindra Group Established in 1985, Kotak Mahindra Group is one of India's leading financial services conglomerate. The Group offers a wide range of financial services that encompass every sphere of life. For more information, please visit the company's website at www.kotak.com



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: 107N100V02, 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. Ref. No.: KLI/21-22/E-PF/593.

[®]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.

Kotak Mahindra Life Insurance Company Ltd. Regn. No.: 107, CIN: U66030MH2000PLC128503, Regd. Office: 2nd 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.

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