

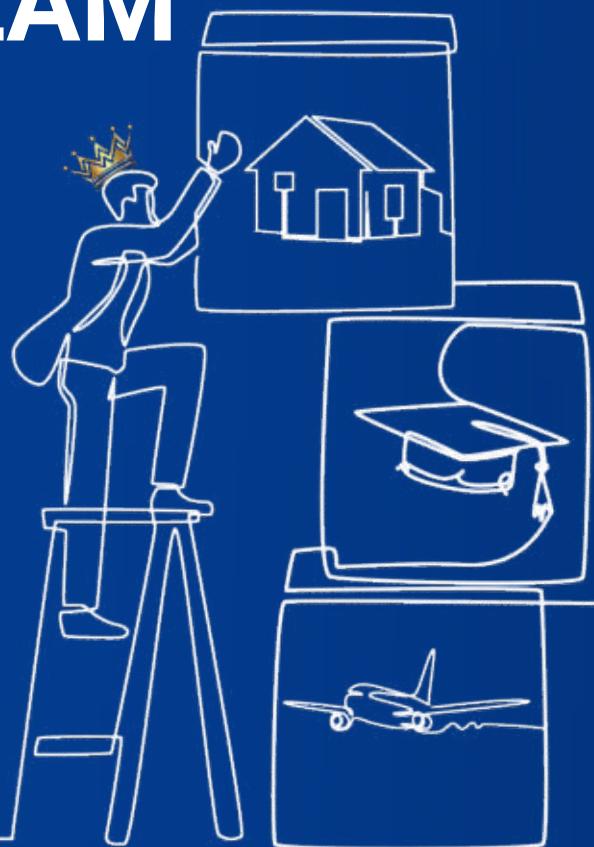


# TAKE THE FIRST STEP TO BUILD YOUR DREAM

PRESENTING



A life Insurance plan to safeguard your family's future with an assurance to fulfill their goals



#BeUnstoppable



Hum hain... hamesha

## Kotak Guaranteed Fortune Builder

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

As you live through various stages of life, your financial goals and needs for family, changes consistently. You work hard to fulfil your family's needs at different life stages such as parenthood, child's marriage, vacation and your retirement. With uncertainty of life, achieving these goals becomes challenging and You need a long term financial security and second source of income to safeguard your financial goals from the unfortunate events.

Well, we understand your need and the best way is to give you the assurance of fulfilling your financial goals and protecting them against the uncertainties.

We present Kotak Guaranteed Fortune Builder, a Life Insurance Plan to safeguard your family's future with an assurance to fulfil your goals.



## Key Advantages

- Guaranteed Benefit with multiple plan options to suit your varied needs
- Life cover for financial security for your family
- Option to avail Guaranteed Income for your short term and long term goals
- Guaranteed lump sum benefit with flexible liquidity option
- Option to secure your child's future with guaranteed payouts and in-built waiver of premium benefit
- Flexibility to secure life cover for your spouse under the same plan
- In-built Value Added Services for wellbeing of your health

## What are the Plan Options available?

Kotak Guaranteed Fortune Builder is a dynamic savings oriented life insurance plan providing guaranteed benefits to suit your multiple needs of wealth creation, income for short term or long term goals or secure your child's future with guaranteed payouts.

This plan gives you flexibility to choose from 4 plan options, on inception, basis your requirement:-



Long Term Income



Early Income



Assured Wealth



Bright Future

## Let's understand how the plan works

### 1. Long Term Income:

Under this option, you will have choice to receive Guaranteed Income in arrears for 15, 20 or 25 years commencing at the end of the Policy Term. You will have two options to avail Guaranteed Income:

- **Option A:** Income with 100% Return of Total Premiums paid - Guaranteed Income will be paid in arrears as per the Income Benefit frequency during the Income Benefit Period. At the end of Income Benefit Period, 100% of <sup>\$</sup>Total Premiums Paid (excluding loading for modal premium, if any) will be paid in lump sum along with the last guaranteed income payout.



- **Option B:** Income only - Guaranteed Income will be paid in arrears as per the Income Benefit frequency during the Income Benefit Period, which commences at the end of the Policy Term.

You will have to select this option at inception and once opted it cannot be changed during the Policy Term.

Guaranteed Income will be paid as per Income Benefit frequency chosen by You at inception and You will have option to change the Income Benefit frequency any time during the Policy Term or Income Benefit Period.

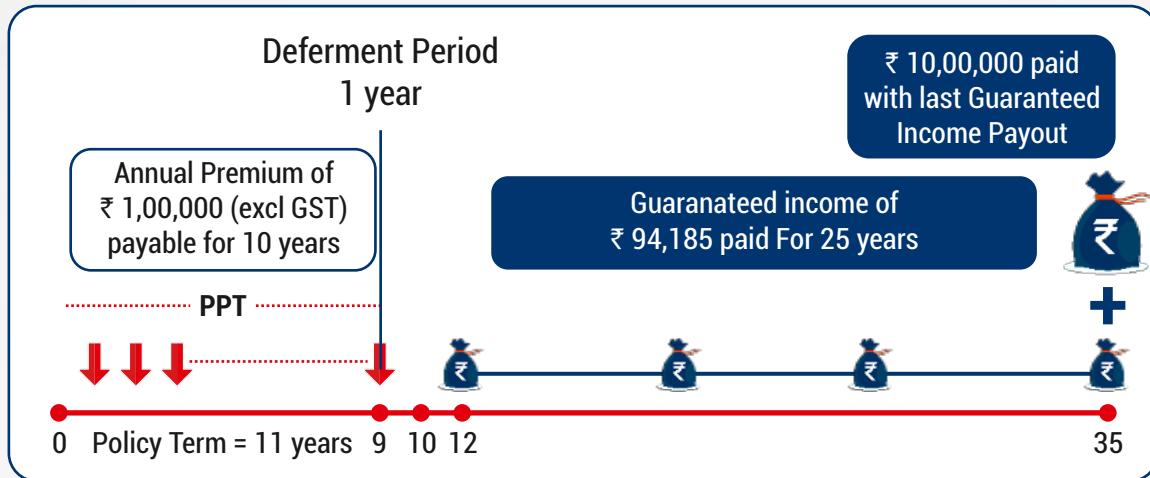
Further, You will also have the option to accrue up to 100% of Guaranteed Income receivable in the Policy & encash it as and when required during the Income Benefit Period. The accrued Guaranteed Income not encashed during the Income Benefit Period will be paid along with last payout at the end of Income Benefit Period. Such Accrued Guaranteed Income will earn an interest rate linked to Reverse Repo Rate declared by RBI. The interest rate will be reviewed every quarter and will be applicable for the period from 1<sup>st</sup> day of the quarter to the last day of the quarter. This rate is same as the Reverse Repo Rate declared by RBI during the previous monetary policy.

You or your Nominee will also have an option to avail present value of the outstanding Guaranteed Income as lump sum anytime during the Income Benefit Period. On receipt of the request, all future Guaranteed Income will be paid in lump sum and Income Benefit

Period will be terminated on payment of the present value. The present value of Guaranteed Income will be calculated using a discount rate of 9% p.a.

Sample Illustration of Long Term Income Option A: Income with 100% Return of Total Premiums paid :-

*For Male aged 35 years, Premium: ₹ 1,00,000 p.a. excl. GST paid annually, Premium Payment Term: 10 years, Deferment Period: 1 years, Policy Term: 11 years, Income Benefit Period: 25 years & Income Benefit Frequency: Annual*



## 2. Early Income:

Under this option, You will receive Guaranteed Early Income during Policy Term and Guaranteed Income after end of Policy Term, provided due premiums are paid and the policy is inforce.

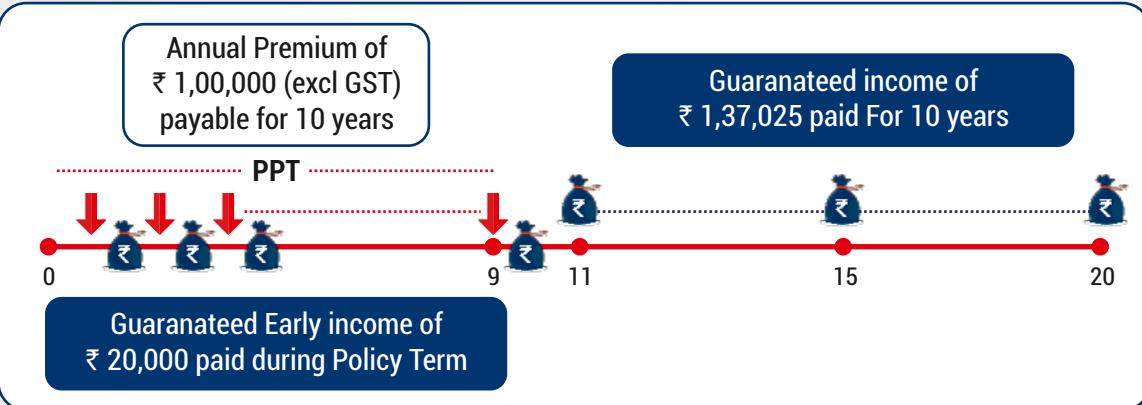
Guaranteed Early Income are expressed as percentage of Annualized Premium and will be paid in arrears in the same frequency as premium payment frequency opted by the You. In case You change the premium payment frequency during the premium payment term, Guaranteed Early Income Benefit frequency will also change accordingly.

After the end of Policy Term, Guaranteed Income, will be paid in arrears during the Income Benefit Period as per the Income Benefit frequency opted by the You.

You or your Nominee will also have an option to avail present value of the outstanding Guaranteed Income as lump sum anytime during the Income Benefit Period. On receipt of the request, all future Guaranteed Income will be paid in lump sum and Income Benefit Period will be terminated on payment of the present value. The present value of Guaranteed Income will be calculated using a discount rate of 9% p.a.

#### Sample Illustration:

*For Male aged 35 years, Premium: ₹ 1,00,000 p.a. excl. GST paid annually, Premium Payment Term: 10 years, Policy Term: 10 years, Income Benefit Period: 10 years & Income Benefit Frequency: Annual*



### 3. Assured Wealth:

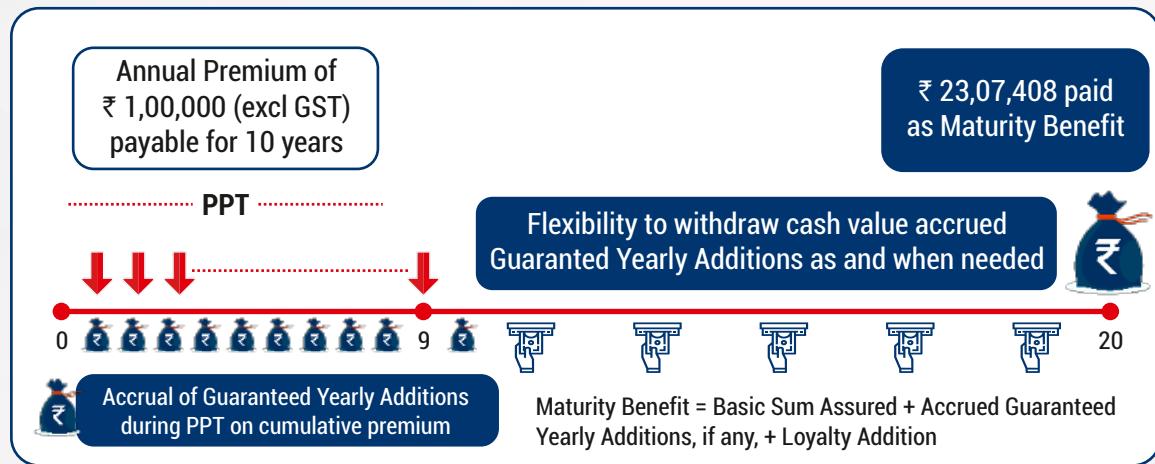
Under this option, Guaranteed Yearly Additions (GYA) will accrue annually during the premium payment term on the accumulated premiums paid, commencing from the end of 1<sup>st</sup> policy year and will continue till the end of premium payment term. After the end of premium payment term, You will have the option to encash the cash value of Guaranteed Yearly Additions any time during the policy term, subject to minimum encashment amount of ₹ 2,000.

For Single Premium Policies, Guaranteed Yearly Additions (GYA) will accrue annually during the first 5 years of the Policy only and You will have the option to encash the cash value of Guaranteed Yearly Additions any time after the end of 5th policy year.

On survival till the end of policy term, Basic Sum Assured plus Loyalty Additions plus accrued Guaranteed Yearly Additions, if any will be paid to you in lump sum

### Sample Illustration

For Male aged 35 years, Premium: ₹1,00,000 p.a. excl. GST paid annually, Premium Payment Term: 10 years, Policy Term: 20 years, Basic Sum Assured: ₹14,64,507.



#### 4. Bright Future

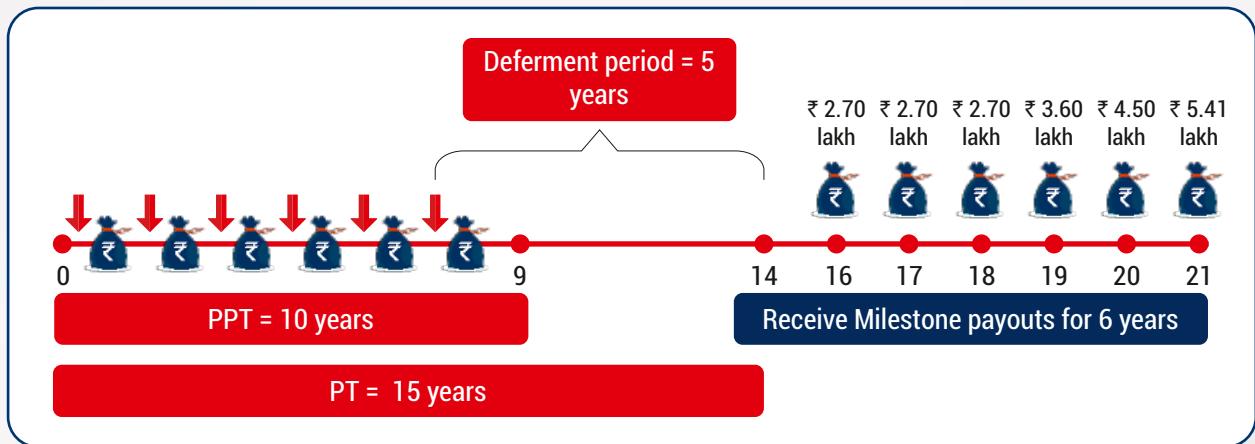
Under this option, You will receive Milestone Payouts in arrears for 3, 4, 5 or 6 years at the end of the Policy Term. Milestone Payouts will be paid as per Income Benefit Period in arrears and Income Benefit frequency opted by You.

You will have option to change the Income Benefit frequency any time during the Policy Term or Income Benefit Period.

You will have an option to avail present value of the outstanding Milestone Payouts as lump sum anytime during the Income Benefit Period. On receipt of the request, all future Milestone Payouts will be paid in lump sum and Income Benefit Period will be terminated on payment of the present value. The present value of Milestone Payouts shall be calculated using discount rate of 9% p.a.

#### Sample Illustration

*For Male aged 35 years, Premium: ₹ 1,00,000 p.a. excl. GST paid annually, Premium Payment Term: 10 years, Deferment Period: 5 years, Policy Term: 15 years, Income Benefit Period: 6 years, Income Benefit Frequency: Annual, Basic Sum Assured: ₹18,03,849.*



## Plan Benefits

### 1. Death Benefit

Death Benefit under all options is payable in case of death of Life Insured during the Policy Term, provided all due premiums are paid or policy is in grace period.

#### **Death Benefit for Single Life under plan option Long Term Income & Early Income:**

- Sum Assured on Death will be paid in lump sum to the nominee

#### **Death Benefit for Single Life under plan option Assured Wealth:**

- Sum Assured on Death plus accrued Guaranteed Yearly Additions, if any will be paid in lump sum to the nominee

#### **Death Benefit for Single Life under plan option Bright Future:**

During PPT, in case of death of Life Insured, following benefits will be payable:

- Future Premiums will be waived off and Policy will continue
- Sum Assured on Death will be paid in 10 equal yearly instalments only, the first installment being due on date of claim intimation
- Milestone Payouts will be paid as per Income Benefit Period

After PPT, in case of death of Life Insured during the Policy Term, following benefits will be payable:



- Sum Assured on Death will be paid in 10 equal yearly instalments only, the first installment being due on date of claim intimation
- Milestone Payouts will be paid as per Income Benefit Period

If the death occurs during Grace Period, the due unpaid premium (if any) till the date of death will be deducted from the aforesaid Death Benefit.

In case of death of Life Insured during the Income Benefit Period under Long Term Income, Early Income & Bright Future option, no Death Benefit will be payable and outstanding Guaranteed Income/Milestone Payout will be paid to the Policyholder/Nominee as per schedule.

Policyholder/Nominee will have the option to receive outstanding Guaranteed Income/Milestone Payout in lump sum which shall be the present value of future income, discounted at 9% p.a.

Sum Assured on Death in case of Limited Premium/Regular Premium is,  
Highest of

- Death Benefit Factor x Annualized Premium plus Extra Mortality Premiums, if any (for Long Term Income, Early Income and Bright Future Plan Options only); or
- 11 x Annualized Premium plus Extra Mortality Premium, if any (for Assured Wealth Plan Option only);

- Present value of Future Income payouts discounted at 7.5% p.a. as on date of intimation of death (for Long Term income & Early Income option only), or
- 105% of all premiums paid (including extra mortality, if any) till the date of death
- Basic Sum Assured (for Assured Wealth Option only)

\*Annualized Premium is the premium payable in a policy year, excluding Goods and Services Tax, Cess, rider premium, extra mortality premiums and loadings for modal premium, if any.

In case of Long Term Income option, Future Income payouts refer to Guaranteed Income payable during the Income Benefit Period and 100% Return of Total Premiums paid (excluding loading for modal premium, if any), applicable only for Option A.

Sum Assured on Death in case of Single Premium (for Assured Wealth Option only),

- Option 1: Higher of 1.25 times of Single Premium<sup>^</sup> or Basic Sum Assured
- Option 2: Higher of 10 times of Single Premium<sup>^</sup> or Basic Sum Assured

<sup>^</sup>Single Premium is the lump sum premium payable at inception of policy, excluding loadings for extra mortality, modal premium, Goods & Services Tax, Cess and Rider Premium, if any.



Refer Annexure for applicable Death Benefit Factor.

For POS channel maximum Sum Assured on death cannot exceed ₹ 25,00,000, across all plan options.

#### **Death Benefit (in case Spouse Cover has been selected)**

Death benefit in case of death of Life Insured during the policy term, provided all due premiums are paid, then,

- Death Benefit is payable PLUS
- Waiver of future premiums of Spouse Cover and Policy continues with the life cover for Spouse, till the end of the Policy Term of Spouse Cover PLUS
- On death of Spouse during the Policy Term, after the death of Life Insured, Sum Assured on Death for Spouse shall be payable.

Death benefit in case of death of Spouse during the policy term, provided all due premiums are paid, then,

- Sum Assured on Death applicable to Spouse is payable and spouse cover terminates,
- Policy on Life Insured continues subject to payment of all due premiums

Death benefit in case of simultaneous death, provided all due premiums are paid, then death benefit applicable to both lives independently is payable and the policy terminates.



### **Death Benefit in case of POS variant**

A waiting period of 90 days shall be applicable from the date of commencement of risk in case of death of Life Insured for the policies sourced through POS intermediary. Death Benefit during waiting period shall be payable as below:

- On Death of Life Insured due to causes other than accident: 100% of premiums paid excluding Goods and Service taxes and applicable cess, if any shall be refunded.
- On Death of Life Insured due to accident: Sum Assured on Death shall only be payable

Waiting Period is not applicable in case of revival of the Policy.

## **2. Maturity Benefit**

### **On survival of Life Insured till the end of the Policy Term**

#### **Under Long Term Income:-**

- Guaranteed Income payouts shall be payable in arrears as per the Income Benefit and frequency of the payout opted by the Policyholder.
- In case of Long Term Income Option A, 100% return of total premium (excluding loading for modal premium, if any) will be paid along with last Guaranteed Income payout.

#### **Under Early Income:-**

- Guaranteed Income payouts shall be payable in arrears as per the Income Benefit and frequency of the payout opted by the policyholder at inception of the policy.



**Under Assured Wealth:-**

- Basic Sum Assured plus
- Accrued Guaranteed Yearly Additions, if any, plus
- Loyalty Addition

**Under Bright Future:-**

- Milestone Payouts will be payable in arrears as per the Income Benefit Period and frequency of the payout opted by the Policyholder.

In case you have opted for Spouse Cover, there shall not be any additional benefit payable on Maturity with regard to Spouse Cover.

### **3. Spouse Cover**

This is an additional benefit wherein Life Insured has the option to insure his/her Spouse by paying an additional premium. It is available with all plan options providing pure protection plan for Spouse. It has to be selected at inception and once selected cannot be changed during the Policy Term. It will not be available if policy is sourced by POS channel.

Under this option, both the Life Insured and Spouse will have independent life cover (Sum Assured on Death). The Sum Assured on Death for Spouse can range from 50% to 100% of the Sum Assured on Death at policy inception pertaining to Life Insured. Spouse cover will terminate at the end of Policy Term or on Spouse's attainment of age 75 years, whichever is earlier.

Spouse cover will not be available if:

- You have opted for Single Premium under the Assured Wealth Option
- Your policy is under Reduce Paid-Up status

#### **4. Premium Break**

This is inbuilt benefit for Female lives where Policyholder can avail 1-year Premium Break during the premium payment term, due to child birth or on occurrence of any listed women specific illnesses. During this period, policy will remain inforce with full benefits. Policyholder will have to pay the due premiums after premium break along with 9% interest for the 1-year premium break period. During the premium break period, the policy will continue with original benefits. In case of death of Life Insured during the Premium Break period, outstanding premium of 1-year premium break period will be deducted from the Death Benefit. Refer section 6 under Terms & Condition for list women specific illnesses & other conditions applicable for availing Premium Break.

## Other Benefits

### 1. Guaranteed Income

Guaranteed Income are expressed as percentage of Annualized Premium, payable in arrears during the Income Benefit Period and as per Income Benefit Frequency opted by the Policyholder. Guaranteed Income are available with Long Term Income & Early Income Option only.

### 2. Guaranteed Early Income

Guaranteed Early Income are expressed as percentage of Annualized Premium, payable during the premium payment term as per the premium payment frequency opted by the Policyholder. Guaranteed Early Income are available with Early Income Option only.

Premium Payment Term	Guaranteed Early Income as % of Annualized Premium
7 years	14%
8 years	16%
9 years	18%
10 years	20%

### **3. Milestone Payouts**

Milestone Payouts are expressed as percentage of Basic Sum Assured, payable during the Income Benefit Period as per the Income Benefit Frequency opted by the Policyholder. Milestone Payouts are available with Bright Future Option only.

Annual Milestone Payouts as % of Sum Assured							
Income Benefit Period	1st Payout	2nd Payout	3rd Payout	4th Payout	5th Payout	6th Payout	Total Payout
3 years	30%	30%	40%	-	-	-	100%
4 years	25%	25%	25%	30%	-	-	105%
5 years	20%	20%	20%	25%	25%	-	110%
6 years	15%	15%	15%	20%	25%	30%	120%

### **4. Guaranteed Yearly Additions**

Guaranteed Yearly Additions are available under Assured Wealth option only. They are expressed as percentage of 'Total Premiums paid'. It will accrue on Policy Anniversary throughout the premium payment term (For Single Premium policies, Guaranteed Yearly Additions will accrue during first 5 years of the policy only) and will be paid at Maturity or on Death. Policyholder will have the option to encash the cash value of Guaranteed Yearly Additions any time after the end of Premium Payment Term (For Single Premium policies, Policyholder will have the option to encash the cash value of Guaranteed Yearly Additions after the end of 5th policy year onwards), subject to minimum encashment amount of ₹ 2,000.

'Total Premiums paid' shall be defined as Total of all premiums received excluding any Rider premiums, Goods and Service Tax, Loadings for Extra Premium if any and any Premium paid towards Spouse Cover.

Applicable Guaranteed Yearly Additions are as follows :-

Premium Payment Term (in years)	Policy Term (in years)	Guaranteed Yearly Additions (% of Cumulative Annualized Premiums Paid/Single Premium)
Single	10	4%
	15	5%
5	10	7%
	15	7%
6	12	8%
	18	8%
7	14	9%
	20	9%
8	16	10%
	20	10%
10	15	10%
	20	10%

## 5. Loyalty Additions

Loyalty Addition are available under Assured Wealth option only. They are expressed as percentage of Basic Sum Assured and will be paid only on survival till the end of Policy Term, provided all due premiums are paid and Policy is inforce.

Applicable Loyalty Additions are as follows :-

Premium Payment Term (in years)	Policy Term (in years)	Loyalty Addition as % of Basic Sum Assured
Single	10	10%
	15	20%
5	10	10%
	15	10%
6	12	12%
	18	12%
7	14	14%
	20	14%
8	16	16%
	20	16%
10	15	20%
	20	20%

## **6. Value Added Services**

This product offers inbuilt Health & Wellbeing Management Services wherein Policyholder/Life Insured can avail health & wellbeing management services such as Telemedicine Consultation/Personal Medical Care & Lifestyle Management Programs, Emergency Response Service, Home Health care and Pharmacy access. There is no additional charge to the customer for availing these services.

These services are subject to:

- The availability of suitable service provider(s);
- Primary diagnosis (wherever applicable) has been done by a registered medical practitioner as may be authorized by a competent statutory authority
- Health & Wellbeing Management Service is available to be utilized throughout the policy term.
- In case of any change, the details will be displayed on Our website ([www.kotaklife.com](http://www.kotaklife.com)) or You may contact Our helpline number before using the services.
- Whenever the service is withdrawn, the same shall be communicated to all the policyholders. Prior to effecting any changes, we shall inform the same to IRDAI.

Note:

- These services are aimed at improving Policyholder engagement.
- These value-added services are completely optional for the eligible Life Insured to avail
- The Premiums charged shall not depend on whether such a service(s) is offered or availed.
- The Life Insured may exercise his/her own discretion to avail the services.
- These services shall be directly provided by the service provider(s).

- The services can be availed only where the policy / rider is in-force.
- All the supporting medical records should be available to avail the service.
- We reserve the right to change the service provider(s) at any time.
- The services are being provided by third party service provider(s) and we will not be liable for any liability.

#### **Wellbeing App:**

This also is an inbuilt benefit wherein Policyholder/ Life Insured will have a platform for complete access to Risk assessment, Activity trackers, Content and Blogs, Tools and Calculators, Electronic Health Records with ABHA interoperability, Challenges and Quizzes and other services/ features as may be made available on the App.

This App is aimed at encouraging healthy lifestyle of Life Insured and provide the necessary tools to manage a healthy lifestyle. The Policyholder/ Life Insured may download the said Application from kli.in/HY, on their own compatible device to access these services. There is no additional charge to the customer for availing these services.

Policyholder/ Life Insured can avail Value Added Services & Wellbeing App during Waiting Period in case of policy sourced through POS channel.

#### **7. Additional Protection through riders**

Increase the protection level under the plan by choosing from wide range of optional riders:

- **Kotak Term Benefit Rider (UIN: 107B003V03):** Allows additional death cover on the life of Life Insured over and above the base plan's Death Benefit.



- **Kotak Accidental Death Benefit Rider (UIN:107B001V04):** Lump sum benefit paid on accidental death of the Life Insured in addition to Death Benefit under the base plan.
- **Kotak Permanent Disability Benefit Rider (UIN:107B002V03):** On permanent disability caused due to accident, 120% of Rider Sum assured will get paid out over a period of 5 years.
- **Kotak Life Guardian Benefit Rider (UIN: 107B012V02):** On death of Policyholder, future premiums of the plan will get waived off and the base plan will continue as it is without any change in the plan benefits. This rider will not be available with Spouse Cover.
- **Kotak Accidental Disability Guardian Benefit Rider (UIN 107B011V02):** On accidental disability of Policyholder / Life Insured, future premiums of the plan will get waived off and the base plan will continue as it is without any change in the plan benefits.
- **Kotak Critical Illness Plus Benefit Rider (UIN: 107B020V02):** Rider Sum Assured shall be payable on admission of a claim on any one of the 37 covered critical illness, with respect to Life Insured, subject to terms and conditions, definitions and specific exclusions.

Riders are not available with POSP variant. For more details on riders and exclusions please refer to the Individual Rider Brochure before concluding the purchase.

## **8. Tax Benefits**

You may avail of tax as per the Income Tax Act, 1961 subject to conditions as specified in those sections. Tax benefits are subject to change as per tax laws. You are advised to consult your Tax Advisor for details. Goods and Services Tax and Cess as applicable shall be levied over and above premium amount shown here as per applicable tax laws.



## Eligibility

<b>Gender</b>	Male, Female & Transgender																				
<b>Entry Age (as on last birthday)</b>	<table border="1"> <thead> <tr> <th>Plan Option</th><th colspan="2">Applicable for all channels including POSP channel</th></tr> <tr> <th></th><th>Minimum*</th><th>Maximum</th></tr> </thead> <tbody> <tr> <td><b>Long Term Income</b></td><td>1 years</td><td>60 years</td></tr> <tr> <td><b>Early Income</b></td><td>8 years</td><td>60 years</td></tr> <tr> <td><b>Assured Wealth</b></td><td>0 years (90 days)</td><td>For Limited Pay: 60 years For Single Pay: Option 1 - 60 years Option 2 - 40 years</td></tr> <tr> <td><b>Bright Future</b></td><td>18 years</td><td>60 years</td></tr> </tbody> </table>			Plan Option	Applicable for all channels including POSP channel			Minimum*	Maximum	<b>Long Term Income</b>	1 years	60 years	<b>Early Income</b>	8 years	60 years	<b>Assured Wealth</b>	0 years (90 days)	For Limited Pay: 60 years For Single Pay: Option 1 - 60 years Option 2 - 40 years	<b>Bright Future</b>	18 years	60 years
Plan Option	Applicable for all channels including POSP channel																				
	Minimum*	Maximum																			
<b>Long Term Income</b>	1 years	60 years																			
<b>Early Income</b>	8 years	60 years																			
<b>Assured Wealth</b>	0 years (90 days)	For Limited Pay: 60 years For Single Pay: Option 1 - 60 years Option 2 - 40 years																			
<b>Bright Future</b>	18 years	60 years																			
	<p>*Age at maturity should be at least 18 years</p> <p><b>For Spouse cover:</b>            Minimum Entry Age: 18 years (for both lives)            Maximum Entry Age: 60 years (for both lives)</p>																				

**Maturity  
Age (as on last  
birthday)**

Plan Option	Applicable for all channels except POSP channel	
	Minimum	Maximum
<b>Long Term Income</b>	18 years	75 years
<b>Early Income</b>	18 years	70 years

<b>Assured Wealth</b>	18 years	For Limited Pay: 75 years For Single Pay: Option 1 – 75 years Option 2 – 55 years
<b>Bright Future</b>	26 years	75 years

• Above Maximum Maturity Age is also applicable for Spouse cover

Plan Option	Applicable for POSP channel	
	Minimum	Maximum
<b>Long Term Income</b>	18 years	65 years
<b>Early Income</b>	18 years	65 years
<b>Assured Wealth</b>	18 years	For Limited Pay: 65 years For Single Pay: Option 1 – 65 years Option 2 – 55 years
<b>Bright Future</b>	26 years	65 years

<b>Premium Payment Term (PPT)</b>	<b>Plan Option</b>	<b>Premium Payment Term</b>	
	<b>Long Term Income</b>	5 years / 7 years / 10 years / 12 years	
	<b>Early Income</b>	7 years to 10 years	
	<b>Assured Wealth</b>	Single Pay/ 5 years / 6 years / 7 years / 8 years /10 years	
	<b>Bright Future</b>	5 years to 10 years	
<b>Deferment Period</b>	<b>Plan Option</b>	<b>Minimum</b>	<b>Maximum</b>
	<b>Long Term Income</b>	1 year	5 years
	<b>Early Income</b>	Not Applicable	
	<b>Assured Wealth</b>	Not Applicable	
	<b>Bright Future</b>	3 years	8 years
Deferment Period is the difference between the Policy Term and Premium Payment Term.			



<b>Income Benefit Period</b>	<b>Plan Option</b>	<b>Income Benefit Period</b>	
	Long Term Income	15 years / 20 years / 25 years	
	Early Income	7 years / 8 years / 9 years / 10 years	
	Assured Wealth	Not Applicable	
	Bright Future	3 years / 4 years / 5 years / 6 years	
<b>Income Benefit Frequency<sup>1</sup></b>	Yearly, Half-yearly, Quarterly, Monthly mode  Following factors will be used to calculate installment Guaranteed Income/Milestone Payout: Yearly – 100%, Half yearly – 49.00%, Quarterly – 24.25%, Monthly – 8.00%		
<b>Policy Term</b>	<b>Plan Option</b>	<b>Minimum</b>	<b>Maximum</b>
	Long Term Income	6 years	17 years
	Early Income	7 years to 10 years (Same as Premium Payment Term)	
	Assured Wealth	For Single pay: 10 / 15 years For 5 pay: 10 / 15 years For 6 pay: 12 / 18 years For 7 pay: 14 / 20 years For 8 pay: 16 / 20 years For 10 pay: 15 / 20 years	
	Bright Future	8 years	18 years
For Long Term Income and Bright Future option, Policy Term will be always PPT + Deferment Period.			

<b>Premium Levels</b>	<p>Minimum: ₹ 30,000 p.a.          Maximum: No Limits, subject to underwriting acceptance</p> <p>In case Spouse Cover option is chosen, separate premium will be charged with respect to life cover for the Spouse</p> <p><b>For POSP channel:</b>          Minimum: ₹ 30,000 p.a.          Maximum: For all plan option (except for Assured Wealth Single Premium): ₹ 1,50,000 p.a.</p> <p>For Assured Wealth Single Premium          Option 1 – ₹ 15,00,000          Option 2 – ₹ 2,50,000</p>
<b>Premium Payment Mode</b>	Yearly, Half yearly, Quarterly, Monthly
<b>Premium Modal Factor</b>	Following modal loadings will be used to calculate installment Premium: Yearly – 100% , Half yearly – 51% , Quarterly – 26% , Monthly – 8.8%
<b>Basic Sum Assured</b>	Will be derived basis Premium, Age, Gender, Policy Term & Premium Payment Term.

## Terms and Conditions

- 1. Income Benefit Period:** Income Benefit Period is the time period post the Policy Term during which the income benefit is paid. Income Benefit Period is applicable only for Long Term Income, Early Income & Bright Future only. Income Benefit Period will commence after the end of Policy Term. No Death Benefit will be payable in case of death of Life Insured during the Income Benefit Period. Income Benefit Period has to be chosen at inception and cannot be changed thereafter.
- 2. Income Benefit Frequency:** Income Benefit Frequency is the frequency at which the customer would like to receive the income. Policyholder will have to select the Income Benefit frequency at the inception of the Policy. Policyholder will have the flexibility to change the frequency of Income Benefit any time during the Policy Term or Income Benefit Period. The change in Income Benefit Frequency will be effective from the following policy anniversary, if the request for change is given after the start of Income Benefit Period. If the request to change the Income Benefit frequency is given during the Policy Term, it will be effective from the beginning of the Income Benefit Period, provided the request is given at least 45 days prior to the end of the Policy Term.
- 3. Minor Life:** For policies issued on minor life, the risk commences immediately after the policy is issued. If the policy has been taken on a minor Life Insured, the Policyholder should ensure that the plan benefits received while the Life Insured is still a minor get used for the benefit of the minor life.

- 4. 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. Death benefit shall be payable to the Policyholder in case of death of the minor life insured. In case of Long Term Income, Early Income or Bright Future option, if Policyholder dies during minority of the child, the benefit payouts will be payable to the minor's legal guardian or newly nominated Policyholder, if any.
- 5. Grace Period:** There is a grace period of 30 days from the due date for payment of premium for the yearly, half-yearly and quarterly mode, and 15 days for the monthly mode. If the death occurs during grace period, the due unpaid premium (if any) till the date of death will be deducted from the aforesaid death benefit. For policies, where the Premium Payment mode is not annual, balance of the Premium for that Policy year will also be deducted from the Death Benefit along with due unpaid premium (if any).
- 6. Premium Break:** Premium break can be availed only after payment of first 12 months premium. Policyholder will have to inform within 6 months from the date of child birth or diagnosis of any listed women specific illnesses to avail Premium Break. Premium break will commence from subsequent policy anniversary from the date of intimation. This option can be availed only by in-force and premium paying policies.



## List of Women Specific Illness:

### 1) Breast Cancer

The diagnosis by a Consultant oncologist of the presence of malignant tumour of breast characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue microscopically confirmed by Consultant pathologist

Specific Exclusions

- i. Tumours, which are histologically described as pre malignant and Ductal /Lobular carcinoma in situ of the breast.
- ii. Breast Lumps e.g. fibro adenoma, fibrocystic diseases of breast etc.
- iii. All hyperkeratoses or basal cells carcinomas, melanomas, squamous cell carcinoma, Kaposi's sarcoma

### 2) Fallopian Tube Cancer

The clinical diagnosis by a Consultant oncologist of the presence of malignant tumour or lesion of the Fallopian Tubes characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue microscopically confirmed by the Consultant pathologist.

Specific Exclusions

- i. Carcinoma in situ, dysplasia, inflammatory masses, Hydatidiform mole, trophoblastic tumours.



### **3) Uterine/Cervical Cancer**

The clinical diagnosis by a Consultant oncologist of the presence of malignant tumour or lesion of the uterine cervix/ uterine endometrium characterized by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue at the respective site microscopically confirmed by the Consultant pathologist.

#### Specific Exclusions

- i. Tumours showing the malignant changes of carcinoma in situ (including cervical dysplasia CIN-1, CIN-2, and CIN- 3);
- ii. Squamous Intraepithelial Lesion (SIL)
- iii. Fibroid, endometriosis, cystic lesions, Hyperplasia of any type presenting as tumours
- iv. Hydatidiform mole, trophoblastic tumours

### **4) Ovarian Cancer**

The clinical diagnosis by a Consultant oncologist of the presence of malignant tumour or lesion of the ovary, characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue microscopically confirmed by the Consultant pathologist

#### Specific Exclusions

- i. Non cancerous (benign) ovarian masses including abscesses or infections, fibroids, cysts, polycystic ovaries, endometriosis-related masses,
- ii. Hydatidiform mole, trophoblastic tumours

## 5) Vaginal Cancer

The clinical diagnosis by a Consultant oncologist of the presence of malignant tumour or lesion of the vagina characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue microscopically confirmed by the Consultant pathologist.

Specific Exclusions

- i. Vulval cancers/tumours Vaginal /Vulval granulomatous diseases.

## 6) Burns

Burns involving 40% or more of the body surface area (as calculated on rule of 9 for each area of body affected) OR second degree burns caused by accidental thermal, electric, chemical burn injury.

Specific exclusions

- i. Radiation induced burns are specifically excluded.

**7. Policy Loan:** Loans can be availed under this plan through Kotak Life Insurance up to the limit of 80% of the Surrender Value of the policy. The Company shall determine the rate of interest from time to time. Currently the interest rate is 9.23671% p.a. compounded half-yearly but it can be revised from time to time, subject to methodology approved by IRDAI. 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. The minimum amount of loan that can be granted is ₹ 10,000. The Death Benefit will be reduced to account for any outstanding loans (including interest). Single Premium policy will not be auto foreclosed. For such policies, the amount paid on death or maturity will be the Death Benefit or Maturity Benefit will be reduced by outstanding loan amount respectively. Under all plan options (except Assured Wealth option), outstanding loan amount together with interest shall be repaid, before commencement of Income payments.

**8. Lapse:** Policy shall lapse from the due date of the first unpaid premium, if premiums for the first policy year are not paid within the grace period..

**9. Surrender:** For Single Premium, Guaranteed Surrender Value and Special Surrender Value will acquire immediately.

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 consecutive policy years have been paid.

Guaranteed Surrender Value (GSV) for all plan option except Assured Wealth:

GSV = GSV Factor x (Total Premiums Paid<sup>\$</sup> plus loading for modal premium (if any)) and Premium with respect to Spouse Cover, (if opted)

In case of Early Income option, Guaranteed Early Income paid during the Policy Term will be deducted from the Surrender Value. Surrender Value payable shall be non-negative.

For plan option Assured Wealth, GSV will be calculated as:

GSV = GSV Factor x (Total Premiums Paid<sup>\$</sup> plus loading for modal premium (if any)) and Premium with respect to Spouse Cover, (if opted) plus GSV factor for Guaranteed Yearly Additions x Accrued Guaranteed Yearly Additions

<sup>\$</sup>Total Premiums paid shall be defined as Total of all premiums received excluding any Rider premiums, Goods and Service Tax, Loadings for Extra Premium if any and any Premium paid towards Spouse Cover.

GSV Factors as % Premiums paid

Year of Surrender	Policy Term			
	6 years	7 years	8 years	9 years
Year 1	0%	0%	0%	0%
Year 2	30%	30%	30%	30%
Year 3	35%	35%	35%	35%
Year 4	50%	50%	50%	50%
Year 5	90%	50%	50%	50%
Year 6	90%	90%	50%	50%
Year 7	-	90%	90%	50%
Year 8	-	-	90%	90%
Year 9	-	-	-	90%

Year of Surrender (t)	For Policy Term 10 years & above
Year 1	0%
Year 2	30%
Year 3	35%
Year 4	50%
Year 5	50%
Year 6	50%
Year 7	50%
Year 8	GSV of (t-1) year + (90%-50%) / (PT - 8)
Policy Term – 1	90%
Policy Term	90%

**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 factors applicable for Special Surrender Value subject to prior approval from Company's Product Management Committee (PMC).

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

## 10. Reduced Paid-Up Policy:

In case of Limited Premium and Regular Premium, 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 will be converted into a Reduced Paid-Up policy by default. Riders (if any) may get converted to Reduced Paid-Up, if applicable subject to terms and conditions of respective Riders.

Upon being made Reduced Paid-up, plan benefits will be paid as follows:-

### Payout during Premium Payment Term / Maturity

- o Under plan option Long Term Income:-

Option A:

- Guaranteed Income payouts will be revised to Reduced Guaranteed Income and will be payable during Income Benefit Period
- Reduced Guaranteed Income =  $(\text{Total Premiums paid} / \text{Total premiums payable over the PPT}) \times \text{Guaranteed Income}$
- 100% of Return of Total Premiums paid (excluding loading for modal premium, if any) at the end of income benefit period

Option B:

- Guaranteed Income payouts will be revised to Reduced Guaranteed Income and will be payable during Income Benefit Period
- Reduced Guaranteed Income = (Total Premiums paid / Total premiums payable over the PPT) x Guaranteed Income

However, Policyholder/Nominee shall have the option to take the outstanding Reduced Guaranteed Income and 100% Return of Total Premiums paid (excluding loading for modal premium, if any) (only in case of Long Term Income Option A) as lump sum during the Income Benefit Period. The Lump sum will be calculated using a discount rate of 9% p.a. Once the discounted value is paid, no further payouts will be made to the Policyholder / Nominee.

o Under plan option Early Income:-

- Future Guaranteed Early Income payouts during the premium payment term will not be payable for Reduced Paid-up policies
- Guaranteed Income payouts will be revised to Reduced Guaranteed Income.
- Reduced Guaranteed Income = [(Total Premiums paid)] / [(Total premiums payable over the PPT)] x Guaranteed Income

- o Under plan option Assured Wealth:-
  - Basic Sum Assured will be revised to Reduced Basic Sum Assured
  - Reduced Basic Sum Assured =  $(\text{Total Premiums paid}) / (\text{Total premiums payable over the PPT}) \times \text{Basic Sum Assured}$
  - Policy will be eligible for future Reduced Guaranteed Yearly Additions provided premiums are paid for 3 full policy years.
  - Reduced Guaranteed Yearly Additions will be calculated as:
    - $(\text{Guaranteed Yearly Additions \%}) \times (\text{Cumulative Annual Premiums Paid for Completed Years}) \times (\text{Total Premiums paid} / \text{Total premiums payable over the PPT})$
  - Policy will not be eligible for Loyalty Addition.
  - Accrued Guaranteed Yearly Additions will be paid on death/maturity
  
- o Under plan option Bright Future:-
  - Milestone payouts will be revised to Reduced Milestone payouts.
  - Reduced Milestone payouts =  $[(\text{Total Premiums paid})] / [(\text{Total premiums payable over the PPT})] \times \text{Milestone payouts}$

### **Payout on Death**

- o Under plan option Long Term Income:-

Higher of Reduced Paid-Up Sum Assured on Death or 105% of Total premiums paid (plus extra mortality premium, if any) till the date of death shall be payable.

Where Reduced Paid-Up Sum Assured on Death is higher of

- Death Benefit factor x (Annualized Premium plus extra mortality premium, if any)  
\* [(Total Premiums paid / Total Premiums payable over the term)]
- Present value of Future Income payouts \* [(Total Premiums paid / Total Premiums payable over the term) + 100% Return of Total Premiums Paid (excluding loading for modal premium, if any) at the end of income benefit period (in case of Long Term Income Option A)] discounted at 7.5% p.a.

- o Under plan option Early Income:-

Higher of Reduced Paid-Up Sum Assured on Death or 105% of Total premiums paid (plus extra mortality premium, if any) till the date of death shall be payable.

Where Reduced Paid-Up Sum Assured on Death is higher of

- Death Benefit factor x (Annualized Premium plus extra mortality premium, if any)  
\*(Total Premiums paid / Total Premiums payable over the term)
- Present value of Future Income payouts discounted at 7.5% p.a. \* (Total Premiums paid / Total Premiums payable over the term)

- o Under plan option Assured Wealth:-

Higher of Reduced Paid-Up Sum Assured on Death Plus Accrued Guaranteed Yearly Addition or 105% of Total premiums paid (plus extra mortality premium, if any) till the date of death

Where Reduced Paid-Up Sum Assured on Death is higher of:

- $11 \times (\text{Annualized Premium plus extra mortality, if any}) * (\text{Total Premiums paid} / \text{Total Premiums payable over the term})$
- $\text{Basic Sum Assured} * (\text{Total Premiums paid} / \text{Total Premiums payable over the term})$

- o Under plan option Bright Future:-

Higher of Reduced Paid-Up Sum Assured on Death payable in 10 equal yearly installment plus Reduced Milestone Payouts payable during Income Benefit Period or 105% of Total Premiums Paid (including extra premium, if any) till the date of death

Where Reduced Paid-Up Sum Assured on Death is:

- Death Benefit factor  $x (\text{Annualized Premium plus extra mortality premium, if any}) * (\text{Total Premiums paid} / \text{Total Premiums payable over the term})$

There is no reduced paid-up value with respect to the Spouse cover. The cover on Spouse will lapse immediately at the expiry of the Grace Period, and no benefit with respect to Spouse will be payable under the Policy.

## 11. Policy Revival:

A lapsed / Reduced Paid Up policy can be revived within five years from the due date of the first unpaid premium during the Policy Term. In case, Policyholder has opted for "Premium-Break Option", and subsequently the Policy is Lapsed or converted into Reduced Paid-up status, the revival period shall begin from the end of the Premium-Break Period.

- The revival can be done without evidence of good health on payment of the outstanding premiums with interest charge (9% p.a. of outstanding premiums), if the payment is made within six months of the date of first unpaid premium. Thereafter to revive the policy, evidence of good health of Life Insured and Spouse (if applicable) would be required along with payment of the outstanding premiums with interest rate (9% p.a. of outstanding premiums).
- In case Policyholder has opted for "Premium-Break Option" and subsequently the policy is lapsed or converted into Reduced Paid-up status, fixed interest rate of 9% p.a. shall be applicable during the "Premium-Break" Period and late payment charges (currently 9% p.a. of outstanding premiums) shall be applicable during the revival period.
- The interest charge may be revised from time to time. Extra premiums may be required based on the underwriting decision as per Board Approved Underwriting Policy (BAUP).
- Policy will not be eligible for Loyalty Additions during the lapse/Reduced Paid-Up period. However, all benefits under the policy will be reinstated on the revival of the policy.

- If lapsed policy is not revived during the revival period, the policy will be terminated without paying any benefits.
- If policy in Reduced Paid Up mode is not revived during the revival period, it will continue in that mode until maturity, death or surrender whichever is earlier.
- All benefits under the policy will be reinstated on the revival of the policy
- Rider cannot be revived independently and can only be revived along with the revival of the base plan.
- If the Life Insured in case of Spouse Cover Option is uninsurable at revival, then, the spouse cover alone cannot be revived. However, if Spouse is uninsurable at revival, the cover of the Life Insured can be revived and the Policy will continue only for Life Insured.
- Waiting Period shall not be applicable in case a policy is revived

### **12. Nomination:**

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.

### **13. Assignment:**

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.



#### **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 after 12 months from the date of commencement of risk of the policy, Suicide Exclusion shall not be applicable and the Death Benefit under the product shall be payable
- In case of suicide after 12 months from date of commencement of risk of the policy, following will be applicable:
  - o 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.
  - o 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.
- Post such payment the policy will be terminated and the life cover with respect to Spouse (if opted) will also be terminated
- Total Premiums include extra premium paid, if any.
- In case of death of Spouse (in case of Spouse Cover Option) due to suicide after 12 months from date of commencement of risk of the policy, following will be applicable:

- o 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 applicable for Spouse Cover shall be payable,
- o 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; 80% of the Total Premiums received (w.r.t. the Spouse) till the date of death of the Spouse, shall be payable provided the Policy is in-force.
- The Policy will continue on Life Insured (if surviving), subject to payment of all due Premiums.

### **15. 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.

**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.

**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/section-38-39-45-of-insurance-act-1938.pdf](https://www.kotaklife.com/assets/images/uploads/why_kotak/section-38-39-45-of-insurance-act-1938.pdf)

### **Annexure**

Death Benefit Factor for Long Term Income, Early Income & Bright Future Option:-

Age	Death Benefit Factor						
0	15.00	17	13.30	34	12.30	51	11.45
1	14.90	18	13.20	35	12.25	52	11.40
2	14.80	19	13.10	36	12.20	53	11.35
3	14.70	20	13.00	37	12.15	54	11.30
4	14.60	21	12.95	38	12.10	55	11.25
5	14.50	22	12.90	39	12.05	56	11.20
6	14.40	23	12.85	40	12.00	57	11.15
7	14.30	24	12.80	41	11.95	58	11.10
8	14.20	25	12.75	42	11.90	59	11.05
9	14.10	26	12.70	43	11.85	60	11.00
10	14.00	27	12.65	44	11.80		
11	13.90	28	12.60	45	11.75		
12	13.80	29	12.55	46	11.70		
13	13.70	30	12.50	47	11.65		
14	13.60	31	12.45	48	11.60		
15	13.50	32	12.40	49	11.55		
16	13.40	33	12.35	50	11.50		

Death Benefit Factor for Assured Wealth Option:-

- 11 times for Limited Pay
- 1.25 times for Single Pay Option 1
- 10 times for Single Pay Option 2

## 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](http://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, 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](http://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.



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**Kotak Guaranteed Fortune Builder**, UIN: 107N128V07 Kotak Term Benefit Rider, UIN: 107B003V03, Kotak Accidental Death Benefit Rider, UIN: 107B001V04, Kotak Permanent Disability Benefit Rider, UIN: 107B002V03, Kotak Life Guardian Benefit, UIN: 107B012V02, Kotak Accidental Disability Guardian Benefit, UIN: 107B011V02, Kotak Critical Illness Plus Benefit Rider - 107B020V02.

A Non-Participating Non-Linked Life Insurance Individual Savings Product. This is a saving and 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 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. For policies issued through POS channel, Riders shall not be allowed.

**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/1388.

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