

BEWARE OF SPURIOUS / FRAUD PHONE CALLS

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 e-Term Plan: UIN: 107N104V01, Form No: N104, Kotak Critical Illness Plus Benefit Rider: UIN: 107B020V01, Form No: B020. Ref No: KLI/19-20/E-FLM/245

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.

#The given illustration is for a 25 year old healthy male, non-smoker who has opted for a Life Option with a 30 year policy term with regular premium payment mode, Level Recurring Payout Option and Sum Assured of Rs.1 Cr.

^The given illustration is for a 35 year old healthy male, non-smoker who has opted for a Life Option with a 30 year policy term with regular premium payment mode, Level Recurring Payout Option and Sum Assured of Rs.1 Cr.

*The above illustration is for a 30 year old healthy male, non-smoker who has opted for the Life Option with a 40 year policy term with regular premium payment mode, Level Recurring Payout Option and Sum Assured on Death of Rs. 1 Cr. The per day premium is Rs. 18.63 [Rs. 6800 annual premium / 365 days = Rs. 18.63].

The premium rates used in this illustration is for Online Channel. The given 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. Tax laws are subject to amendments from time to time. Customer is advised to take an independent view from tax consultant.

¹Tax 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.

²Kotak Critical Illness Plus Benefit Rider. In case of diagnosis with any one of the 37 Critical Illnesses specified under Kotak Critical Illness Plus Benefit Rider, the Rider shall terminate post Rider Sum Assured has been paid to the Life Insured, and the Base Plan shall continue for the remaining policy term. In case the life insured undergoes Angioplasty, a maximum of Rs.5 Lakhs will be payable and the remaining rider sum assured (if any) shall continue for the remaining 36 Critical Illnesses. This Rider shall terminate once 100% of the Rider Sum Assured has been paid or on the completion of the Rider Benefit Term, whichever is earlier. For more details on riders, please read the Rider Brochure.

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