



A personalized presentation for  
**Mr. Example**

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This is a personalised benefit illustration generated at the request of the respected prospective client.



Ab life mein sirf **#BadaSocho**

With  
**kotak**  
**Fortune Maximiser**

Life is full of events; some are big while some are small. For all such events, we need to be financially prepared. **Life Goal Maximiser's** Cash Bonus Immediate option will give you that financial support which can take care of your bigger goals by building a corpus while also ensuring your regular expenses are met by giving cash bonus every year / month as per your choice. Now, don't let financial hiccups interrupt your life goals.

## Key Benefits



A financial back-up which gives **regular income** to meet your important milestones



**Cash Bonus\*** that can be used as an extra income to meet your short-term expenses



**High Sum Assured** for female lives

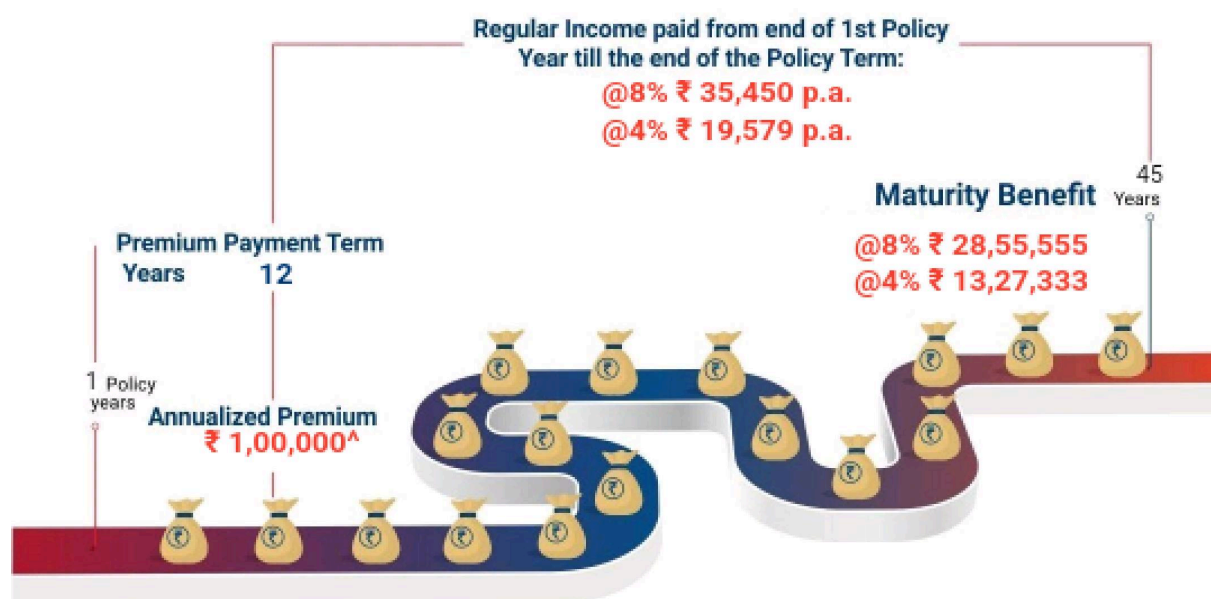


Enhanced protection with **optional riders**

The mentioned points are only the salient features of the plan / riders please refer to the brochure(s) and policy document(s) for specific details on all terms and conditions.



## Benefit Illustration



You Pay	You May Get
₹ 12,00,000^	@8% ₹ 44,15,355 @4% ₹ 21,88,809

### Death Benefit:

Highest of

- 11 times of Annualised Premium~ (including extra premium, if any) OR
- Basic Sum Assured, which is the guaranteed maturity benefit OR
- 105% of all premiums paid (including extra premium, if any) till the date of death PLUS Interim Bonus (if declared) PLUS Terminal Bonus (if declared)

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.

The above example is for 40 year-old for Sum Assured of ₹ 10,74,711, PPT of 12 years. The Plan Option is Life Goal Maximiser and Cash Payout (Immediate) as the chosen bonus option. The diagram is exclusive of rider benefits and premium, if any. ^Premium is exclusive of GST and applicable cess, rider premiums, underwriting extra premiums (if any) and loadings for modal premium (if any), which will be charged over and above the mentioned premium. The actual amount of premium payable may vary based on the mode of premium payment. ~Annualised Premium is the premium payable in a policy year, excluding Goods and Services Tax, Cess, rider premium, underwriting extra premiums and loadings for modal premium, if any. \*Please note that Bonuses are NOT guaranteed and may be as declared by the Company from time to time. #The values are based on assumed investment rate of return of 4% p.a. & 8% p.a. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment Performance you avail of tax benefits as per the Income Tax Act, 1961 subject to conditions as specified in those sections. Tax benefits are subjected to change as per tax laws. You are advised to consult your Tax Advisor for details. The given illustration is an extract of a separate, more detailed benefit illustration. For full details, please refer to the individual Benefit Illustration. The features and illustrations given here are for demonstration purpose only. Please check with the agent for official documents before concluding sale.

## Plan Details

### Customer Details

Name of life insured	Mr. Example
Age of life insured	40 years
Gender of life insured	Male

### Policy Details

Name of the Product	Kotak Fortune Maximiser
UIN	107N125V02
Basic Sum Assured	₹ 10,74,711
Amount of Installment Premium	₹ 1,00,000
Policy Term	45 years
Premium Payment Term	12 years
Pay Frequency	Yearly
Plan Option	Life Goal Maximiser
Bonus Type	Cash Payout (Immediate)
Cash Payout Frequency	Yearly

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## Plan Details

Premium	First Year	Second year onwards
Base Premium (Yearly)	₹ 1,00,000	₹ 1,00,000
GST & Cess	₹ 4,500	₹ 2,250
Total Yearly premium(incl. GST & Cess)	₹ 1,04,500	₹ 1,02,250

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## Benefit Illustration

End of Policy Year	Annualised Premium	@ 8%^ p.a		
		Survival Benefit	Total Maturity Benefit, incl, Terminal Bonus, if any	Total Death Benefit, incl, Terminal Bonus, if any
1	100000	35450	0	1100000
2	100000	35450	0	1100000
3	100000	35450	0	1100000
4	100000	35450	0	1100000
5	100000	35450	0	1100000
6	100000	35450	0	1100000
7	100000	35450	0	1100000
8	100000	35450	0	1100000
9	100000	35450	0	1100000
10	100000	35450	0	1100000
11	100000	35450	0	1155000
12	100000	35450	0	1260000
13	0	35450	0	1260000
14	0	35450	0	1260000
15	0	35450	0	1260000

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## Benefit Illustration

End of Policy Year	Annualised Premium	@ 8%^ p.a		
		Survival Benefit	Total Maturity Benefit, incl, Terminal Bonus, if any	Total Death Benefit, incl, Terminal Bonus, if any
16	0	35450	0	1260000
17	0	35450	0	1260000
18	0	35450	0	1260000
19	0	35450	0	1260000
20	0	35450	0	1260000
21	0	35450	0	1260000
22	0	35450	0	1260000
23	0	35450	0	1260000
24	0	35450	0	1260000
25	0	35450	0	1260000
26	0	35450	0	1543455
27	0	35450	0	1554793
28	0	35450	0	1566131
29	0	35450	0	1577470
30	0	35450	0	1588808

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## Benefit Illustration

End of Policy Year	Annualised Premium	@ 8%^ p.a		
		Survival Benefit	Total Maturity Benefit, incl, Terminal Bonus, if any	Total Death Benefit, incl, Terminal Bonus, if any
31	0	35450	0	1600146
32	0	35450	0	1611484
33	0	35450	0	1622822
34	0	35450	0	1634161
35	0	35450	0	1645499
36	0	35450	0	1656837
37	0	35450	0	1668175
38	0	35450	0	1679513
39	0	35450	0	1690852
40	0	35450	0	1702190
41	0	35450	0	1713528
42	0	35450	0	1724866
43	0	35450	0	1736204
44	0	35450	0	1747543
45	0	35450	2855555	1770219

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