



A personalised benefit illustration for  
**Chandan Prasad**

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

**Prepared by: Puja shaw**

Agency partner | [pujashaw94957@gmail.com](mailto:pujashaw94957@gmail.com)

M: 7551059911



**Save today for a  
secured tomorrow**  
with Kotak SmartLife Plan



## Key Features



Offers protection up to the age of 75 years



Convenience of choosing Bonus options: Cash Payout or Paid-Up Addition



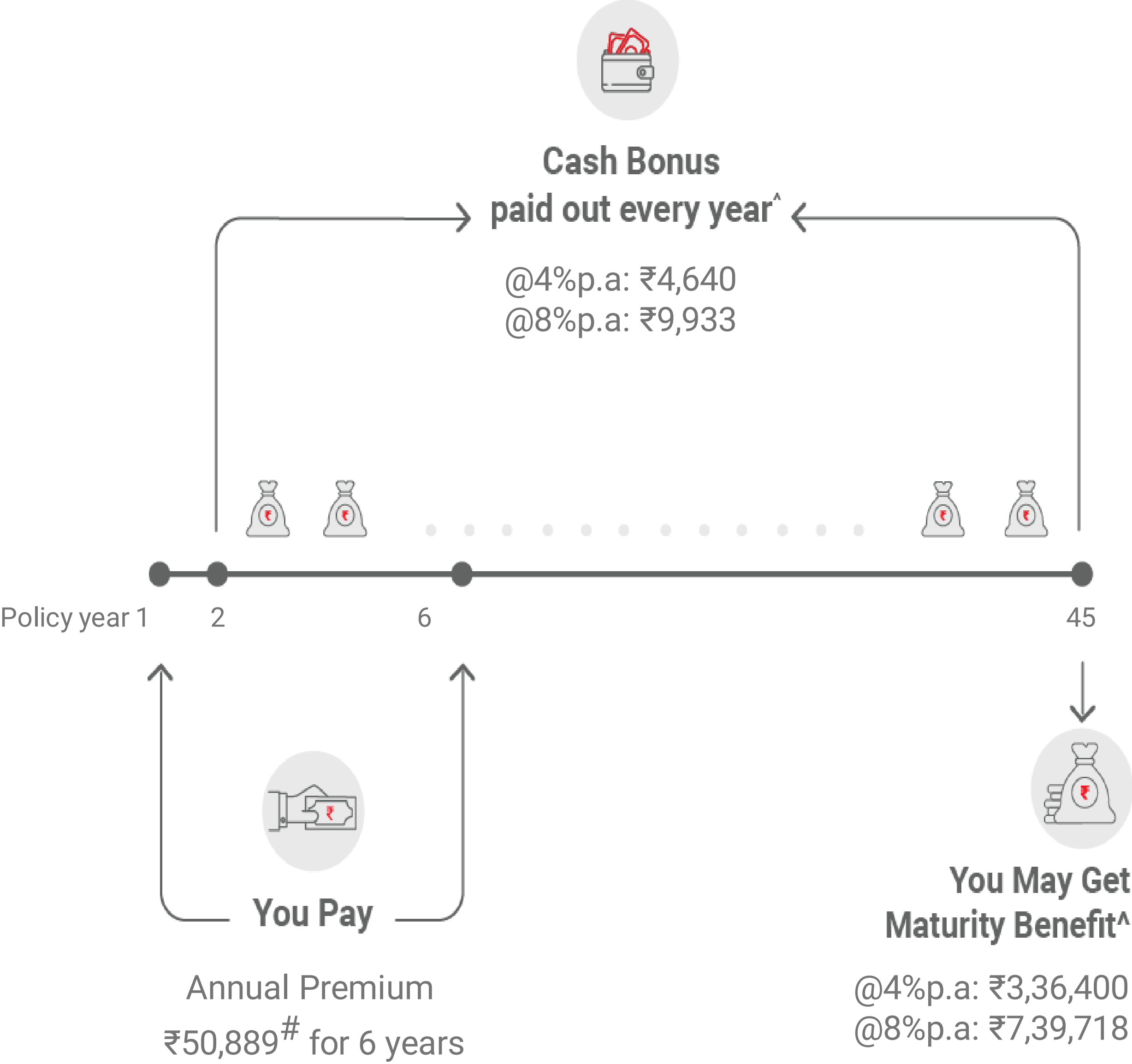
Avail chosen Bonus option& from end of 1st policy year onwards on monthly or yearly basis



Additional protection through 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^
₹3,05,334	@4%p.a: ₹5,40,560
	@8%p.a: ₹11,76,770
Death Benefit	
Higher of (11 times of Annual Premium, Basic Sum Assured,105% of total premiums paid) PLUS Interim bonus, if any PLUS Terminal bonus	

The above example is for 30 year old healthy male for Sum Assured of ₹2,90,000, PPT of 6 years and Cash Payouts as the chosen bonus option. The diagram is exclusive of rider benefits and premium, if any.

#Premium is exclusive of GST & Cess, which will be charged over and above the mentioned premium; &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 may avail of tax benefits under Section 80C and Section 10(10D) of 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. The given illustration is an extract of a separate, more detailed benefit illustration. For full details, please refer to the 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	Chandan Prasad
Age of Life Insured(in years)	30
Gender of Life Insured	Male
Policy Details	
Name of the product	Kotak SmartLife Plan
Unique Identification Number	107N102V02
Basic Sum Assured	₹2,90,000
Amount of Installment Premium	₹50,889
Policy Term(in years)	45
Premium Payment Term(in years)	6
Premium Payment Mode	Yearly
Option for Bonus	Cash Payouts

# Plan Details

Premium	First year	Second year onwards
Base Premium(Yearly)	₹50,889	₹50,889
Total Rider Premiums	₹0	₹0
GST & Cess	₹2,290	₹1,145
Total Yearly Premium(incl. GST & Cess)	₹53,179	₹52,034

Rider Name	Rider SA	Rider PPT	Rider Term	Rider Premium
Kotak Accidental Death Benefit Rider(UIN: 107B001V03)	Not selected			
Kotak Term Benefit Rider(UIN: 107B003V03)	Not selected			
Kotak Permanent Disability Benefit Rider(UIN: 107B002V03)	Not selected			
Kotak Critical Illness Plus Benefit Rider(UIN: 107B020V01)	Not selected			
Kotak Accidental Disability Guardian Benefit Rider(UIN: 107B011V02)	Not selected			
Kotak Life Guardian Benefit Rider(UIN: 107B012V02)	Not selected			



# Benefit Illustration

Age (End of Policy Year)	Premium <sup>#</sup>	@ 4% p.a			
		Cash Payouts	Terminal Bonus (on Basic Sum Assured and Paid Up Additions on maturity)	Maturity Benefit	Death Benefit
1	50,889	4,640	0	0	5,59,779
2	50,889	4,640	0	0	5,59,779
3	50,889	4,640	0	0	5,59,779
4	50,889	4,640	0	0	5,59,779
5	50,889	4,640	0	0	5,59,779
6	50,889	4,640	0	0	5,59,779
7	0	4,640	0	0	5,66,275
8	0	4,640	0	0	5,67,203
9	0	4,640	0	0	5,68,131
10	0	4,640	0	0	5,69,059
11	0	4,640	0	0	5,69,987
12	0	4,640	0	0	5,70,915
13	0	4,640	0	0	5,71,843
14	0	4,640	0	0	5,72,771
15	0	4,640	0	0	5,73,699
16	0	4,640	0	0	5,74,627
17	0	4,640	0	0	5,75,555
18	0	4,640	0	0	5,76,483
19	0	4,640	0	0	5,77,411
20	0	4,640	0	0	5,78,339
21	0	4,640	0	0	5,79,267
22	0	4,640	0	0	5,80,195
23	0	4,640	0	0	5,81,123
24	0	4,640	0	0	5,82,051

The features and illustrations given here are for demonstration purpose only. Please check with the agent for official documents before concluding sale

Age (End of Policy Year)	Premium <sup>#</sup>	@ 4% p.a			
		Cash Payouts	Terminal Bo- nus (on Basic Sum Assured and Paid Up Additions on maturity)	Maturity Benefit	Death Benefit
25	0	4,640	0	0	5,82,979
26	0	4,640	0	0	5,83,907
27	0	4,640	0	0	5,84,835
28	0	4,640	0	0	5,85,763
29	0	4,640	0	0	5,86,691
30	0	4,640	0	0	5,87,619
31	0	4,640	0	0	5,88,547
32	0	4,640	0	0	5,89,475
33	0	4,640	0	0	5,90,403
34	0	4,640	0	0	5,91,331
35	0	4,640	0	0	5,92,259
36	0	4,640	0	0	5,93,187
37	0	4,640	0	0	5,94,115
38	0	4,640	0	0	5,95,043
39	0	4,640	0	0	5,95,971
40	0	4,640	0	0	5,96,899
41	0	4,640	0	0	5,97,827
42	0	4,640	0	0	5,98,755
43	0	4,640	0	0	5,99,683
44	0	4,640	0	0	6,00,611
45	0	4,640	41,760	3,36,400	6,01,539

Age (End of Policy Year)	Premium <sup>#</sup>	@ 8% p.a			
		Cash Payouts	Terminal Bo-nus (on Basic Sum Assured and Paid Up Additions on maturity)	Maturity Benefit	Death Benefit
1	50,889	9,933	0	0	5,59,779
2	50,889	9,933	0	0	5,59,779
3	50,889	9,933	0	0	5,59,779
4	50,889	9,933	0	0	5,59,779
5	50,889	9,933	0	0	5,59,779
6	50,889	9,933	0	0	5,59,779
7	0	9,933	0	0	6,28,190
8	0	9,933	0	0	6,37,963
9	0	9,933	0	0	6,47,736
10	0	9,933	0	0	6,57,509
11	0	9,933	0	0	6,67,282
12	0	9,933	0	0	6,77,055
13	0	9,933	0	0	6,86,828
14	0	9,933	0	0	6,96,601
15	0	9,933	0	0	7,06,374
16	0	9,933	0	0	7,16,147
17	0	9,933	0	0	7,25,920
18	0	9,933	0	0	7,35,693
19	0	9,933	0	0	7,45,466
20	0	9,933	0	0	7,55,239
21	0	9,933	0	0	7,65,012
22	0	9,933	0	0	7,74,785
23	0	9,933	0	0	7,84,558
24	0	9,933	0	0	7,94,331
25	0	9,933	0	0	8,04,104



Age (End of Policy Year)	Premium <sup>#</sup>	@ 8% p.a			
		Cash Payouts	Terminal Bo-nus (on Basic Sum Assured and Paid Up Additions on maturity)	Maturity Benefit	Death Benefit
26	0	9,933	0	0	8,13,877
27	0	9,933	0	0	8,23,650
28	0	9,933	0	0	8,33,423
29	0	9,933	0	0	8,43,196
30	0	9,933	0	0	8,52,969
31	0	9,933	0	0	8,62,742
32	0	9,933	0	0	8,72,515
33	0	9,933	0	0	8,82,288
34	0	9,933	0	0	8,92,061
35	0	9,933	0	0	9,01,834
36	0	9,933	0	0	9,11,607
37	0	9,933	0	0	9,21,380
38	0	9,933	0	0	9,31,153
39	0	9,933	0	0	9,40,926
40	0	9,933	0	0	9,50,699
41	0	9,933	0	0	9,60,472
42	0	9,933	0	0	9,70,245
43	0	9,933	0	0	9,80,018
44	0	9,933	0	0	9,89,791
45	0	9,933	4,39,785	7,39,718	9,99,564

**Presented by**  
Puja shaw  
Agency partner  
M: 7551059911