

## Kotak Assured Savings Plan (UIN: 107N081V07)

A Non-Participating Non-Linked Life Insurance Individual Savings Product. Take confident steps towards your financial goals. Life insurance policies are more than just modes of protection. They can also play an active role in helping you reach your financial goals. Kotak Assured Savings Plan enables you to accumulate wealth and strengthens your finances for the future. It not only offers you affordable protection but also helps accumulate enough wealth to help achieve your financial goals through guaranteed@ benefits.

### Key Features

- Guaranteed@ Maturity Benefit
- Increasing life cover with the help of Guaranteed@ Yearly Additions
- Guaranteed@ Loyalty Addition which enhances the policy benefit
- Value for money with High Premium Benefit resulting into Higher Basic Sum Assured
- Enhanced protection with optional riders

Death Benefit: Higher of (a) or (b)

- a. Basic Death Benefit, Plus Guaranteed@ Yearly Additions accrued as on the date of death.
- b. 105% of all premium paid (excluding extra premium, if any) till the date of death.

### Maturity Benefit

Guaranteed@ Maturity Benefit is:

- Basic Sum Assured PLUS
- Accrued Guaranteed Yearly Additions PLUS
- Guaranteed Loyalty Addition

@The benefits are Guaranteed only if policy is in force and all premiums are paid.

### Additional Protection through Riders:

A rider is an add-on provision to a basic insurance policy that provides additional benefits to the policyholder at an additional cost. It's a way to maximize the benefits on your life insurance policy and to customize it to suit your specific needs.

- Kotak Term Benefit Rider - In case of death of the life insured, rider sum assured will be paid in addition to the death benefit under the base plan.

- Kotak Accidental Death Benefit Rider - In case of death of the life insured due to accident, rider sum assured will be paid in addition to the death benefit under the base plan.
- Kotak Permanent Disability Benefit Rider - In case of life insured being permanently disabled due to accident, benefit is paid in instalments.
- Kotak Life Guardian Benefit Rider - In case of death of the policyholder (if different from Life Insured), outstanding premiums are waived and will be paid by Kotak Life Insurance.
- Kotak Accidental Disability Guardian Benefit Rider - In case of accidental disability, outstanding premiums are waived and will be paid by Kotak Life Insurance.
- Kotak Critical Illness Plus Benefit Rider – Rider Sum Assured shall be payable on admission of a claim on any one of the 37 covered critical illness, subject to terms and conditions, definitions and specific exclusions.

Kotak Assured Savings Plan: UIN: 107N081V07, Kotak Term Rider, UIN: 107B003V03, Kotak Accidental Death Benefit Rider, UIN: 107B001V04, Kotak Permanent Disability Benefit Rider, UIN: 107B002V03, Kotak Life Guardian Benefit Rider, UIN: 107B012V02, Kotak Accidental Disability Guardian Benefit Rider, UIN: 107B011V02, Kotak Critical Illness Plus Benefit Rider, UIN: 107B020V02. This is a non-participating non-linked life insurance individual savings product. This is a saving cum 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. @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.

#### Details:

Entry Age - Min: 3 years, Max: 60 years

Maturity Age - Min: 18 years, Max: 75 years

Policy and Premium Payment Term (PPT)

5 PPT - 10/15 PT

6 PPT - 12/18 PT

7 PPT - 14/20 PT

10 PPT - 15/20 PT

Annual Premium - Min. 20000 Max - No Limit(Subject to UW)

Premium Payment Mode - Yearly, Half yearly, Quarterly, Monthly

