

Family comes first.

Secure them with

Kotak
e-term



#LaterMaybeLate

Key Benefits



Three Plan Options



Step-Up[®] option to increase your cover



3 Payout Options



Additional Protection with Riders



Tax Benefits*

Koi hai... hamesha

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI clarifies to public that

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums
- IRDAI does not announce any bonus
- Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number

Kotak e-Term Plan: UIN:107N104V01, Form No: N104, Ref No: KLI/17-18/P-PL/587.

This is a non-participating pure protection 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. [®]Step-Up option can be availed only at time of inception / purchase of the policy. *Tax 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.

Kotak Mahindra Life Insurance Company Ltd. (Formerly known as Kotak Mahindra Old Mutual Life Insurance Ltd.); Regn. No.: 107, CIN: U66030MH2000PLC128503, Regd. Office: 2nd Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051. Website: <http://insurance.kotak.com> | Email: clientservicedesk@kotak.com Toll Free No. – 1800 209 8800

Trade Logo displayed above belongs to Kotak Mahindra Bank Limited and is used by Kotak Mahindra Life Insurance Company Ltd. (Formerly known as Kotak Mahindra Old Mutual Life Insurance Ltd.) under license.

Life Option

Sum Assured on Death

Life Plus Option

Benefit under Life Option + Accidental Death Benefit

Life Secure Option

Benefit under Life Option + Waiver of Premium on Total and Permanent Disability

Eligibility Criteria	Minimum	Maximum
Entry Age (as on last birthday)	18 years	65 years
Maturity Age (as on last birthday)	23 years	75 years
Policy Term	5 years	Upto 40 years or (75 years – Age at Entry)
Premium Payment Term (PPT)	Regular Pay: Equal to Policy Term Limited Pay: • Min Policy Term 10 Year - PPT 5 pay • Min Policy Term 12 Years : PPT 7 pay • Min Policy Term 15 Years : PPT 10 pay • Min Policy Term 20 Years : PPT 15 pay Single Pay: Onetime payment ~ 7 and 15 Pay shall not be applicable for Online Channel	
Premium Payment Option	Regular, Limited and Single Pay	
Premium Payment Mode	Single, Yearly, Half-Yearly [®] , Quarterly [®] and Monthly ([®] Half Yearly and Quarterly mode shall not be applicable for Online Channel)	

Sample Illustration**Immediate Payout (Sum Assured of ₹ 1 Crore):**

Entry age / Policy Term	25 years	30 years	35 years	40 years
30 years	₹7,300	₹7,700	₹7,900	₹8,200
35 years	₹9,500	₹10,200	₹10,800	₹11,300
40 years	₹13,900	₹14,800	₹15,800	NA
45 years	₹20,700	₹22,300	NA	NA

Level Recurring Payout (Sum Assured of ₹ 1 Crore):

Entry age / Policy Term	25 years	30 years	35 years	40 years
30 years	₹6,200	₹6,500	₹6,600	₹6,900
35 years	₹8,000	₹8,500	₹9,000	₹9,500
40 years	₹11,600	₹12,400	₹13,200	NA
45 years	₹17,400	₹18,600	NA	NA

Increasing Recurring Payout (Sum Assured of ₹ 1 Crore):

Entry age / Policy Term	25 years	30 years	35 years	40 years
30 years	₹9,300	₹9,800	₹10,000	₹10,400
35 years	₹12,100	₹13,000	₹13,700	₹14,400
40 years	₹17,700	₹19,000	₹20,200	NA
45 years	₹26,700	₹28,600	NA	NA

For sub-standard lives, extra premium may be charged based on Kotak Life Insurance's underwriting policy. The above premiums are for sample combination of entry age and policy term (Regular pay) for a Basic Sum Assured of ₹1 Crore under Life Option for policyholder buying the policy through Agent. Premiums mentioned above are annual premiums excluding Goods and Services Tax and Cess, as applicable and is for a healthy individual male (non-tobacco user). The premiums are further subject to Goods and Services Tax and Cess, as applicable. Additional Sum Assured due to Accidental Death shall be payable in Lumpsum irrespective of the payout options opted for.