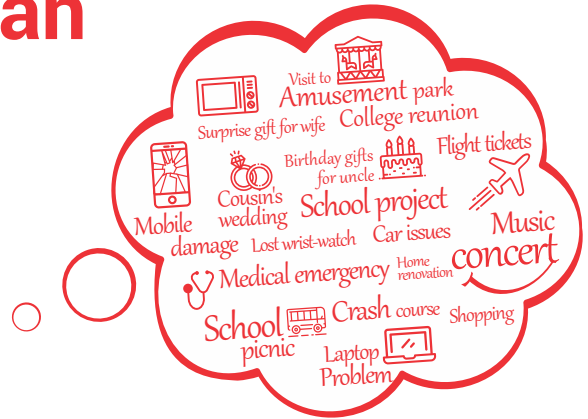


Multiply savings + Flexibility to encash

## Apka smart savings plan



### Benefits



**Convenience of choosing Bonus\* options<sup>#</sup>: Paid-Up Addition or Cash Payout**



**Avail chosen Bonus\* option<sup>#</sup> from end of 1<sup>st</sup> policy year onwards**



**Offer Protection up to age of 75 years**



**Additional protection through optional riders**

<sup>#</sup>Choose between Cash Payout or Paid-Up Additions at the proposal stage. Once during the term of the Policy, the Policyholder will be allowed to change from "Cash Payout" Option (Option for Bonus selected at inception) to "Paid-Up Addition" Option on any policy anniversary. Cash Bonus declared gets paid out from the end of the 1<sup>st</sup> policy year under Cash Payout Option. \*Please note that Bonuses are NOT guaranteed and may be as declared by the Company from time to time. Benefits under this plan are dependent upon the performance of the participating funds.

## Illustration

Given below is an illustration of the benefits payable, for a healthy male aged 35 years for Basic Sum Assured of ₹10 Lakhs for a premium payment term of 12 years and an Annual Premium of ₹94,140 with Bonus Option as Paid-Up Addition:

End of Policy Year	Age (yrs)	Cumulative Annual Premium (in ₹)	Accrued Paid-Up Addition		Cash Payout and Terminal Bonus* at Maturity		Maturity Benefit <sup>^</sup>		Sum Assured on Death <sup>^</sup>
			@ 4% <sup>#</sup> p.a.	@ 8% <sup>#</sup> p.a.	@ 4% <sup>#</sup> p.a.	@ 8% <sup>#</sup> p.a.	@ 4% <sup>#</sup> p.a.	@ 8% <sup>#</sup> p.a.	
1	36	94,140	31,079	51,934	0	0	0	0	10,35,540
5	40	4,70,700	1,58,882	2,81,729	0	0	0	0	10,35,540
10	45	9,41,400	3,25,811	6,22,695	0	0	0	0	10,35,540
15	50	11,29,680	4,99,476	10,29,047	0	0	0	0	11,86,164
20	55	11,29,680	6,78,359	15,05,600	0	0	0	0	11,86,164
25	60	11,29,680	8,60,600	20,54,718	0	0	0	0	11,86,164
30	65	11,29,680	10,43,789	26,74,574	0	0	0	0	11,86,164
35	70	11,29,680	12,24,912	33,57,455	0	0	0	0	11,86,164
40	75	11,29,680	13,65,715	39,38,400	1,07,462	19,79,818	24,73,177	69,18,218	11,86,164

### Please note

The assumed non-guaranteed rates of return chosen in the illustration are 4% p.a. and 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. The actual experience may be different from the illustrated. \*Please note that Bonuses are NOT guaranteed and may be as declared by the Company from time to time. The actual experience may be different from the illustrated. The guaranteed and non-guaranteed benefits are applicable only if all due premiums are paid. Cash Bonus and Terminal Bonus have been calculated at the assumed non-guaranteed rates of return of 4% p.a. & 8% p.a. The above illustration is an extract of a separate, more detailed benefit illustration. For full details, please refer to the Benefit Illustration. The above premium figures are exclusive of Goods and Services Tax and Cess, as applicable. Goods and Services Tax and Cess thereon, shall be charged as per the prevalent tax laws over and above the said premiums. <sup>^</sup>Sum of Basic Sum Assured, Accrued Paid-up Additions (if available), Cash Bonuses, if any and Terminal bonus, if any. <sup>#</sup>Accrued Paid-Up Additions (if any), Terminal Bonus (if any) and interim Bonus (if any) will be payable over and above the Sum Assured on Death.

### Eligibility

Entry Age of Life Insured (as on last birthday)	<b>Min</b> : 3 years <b>Max</b> : 50 years - 6 & 15 pay, 55 years - 8 & 10 pay, 54 years - 12 pay
Maturity Age of Life Insured (as on last birthday)	75 years
Policy Term	75 years less Entry Age of Life Insured
Basic Sum Assured	<b>Min</b> : ₹2,50,000 <b>Max</b> : No limits, but it will be subject to Underwriting
Premium Levels	<b>Min</b> : 6 Pay : ₹40,120 8 Pay : ₹30,955 10 Pay : ₹26,175 12 Pay : ₹22,778 15 Pay : ₹19,505 <b>Max</b> : No Limits, subject to Underwriting acceptance
Premium Payment Term	6, 8, 10, 12 and 15 years
Premium Payment Mode	Yearly, Half yearly, Quarterly, Monthly
Premium Modal Factor	Yearly – 100% , Half yearly – 51% , Quarterly – 26% , Monthly – 8.8%

#### 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 SmartLife Plan UIN: 107N102V01, Form No.: N102, Kotak Term Benefit Rider, UIN: 107B003V03, Form No.: B003; Kotak Accidental Death Benefit Rider, UIN: 107B001V03, Form No.: B001; Kotak Permanent Disability Benefit Rider, UIN: 107B002V03, Form No.: B002; Kotak Life Guardian Benefit, UIN: 107B012V02, Form No.: B012; Kotak Accidental Disability Guardian Benefit, UIN: 107B011V02, Form No.: B011, Kotak Critical Illness Plus Benefit Rider - 107B020V01, Form No.: B020. Ref. No.: KLI/18-19/P-PF/500.

This is a Savings-cum-Protection oriented Participating Endowment plan. For sub-standard lives, extra premium may be charged based on Kotak Life Insurance's underwriting policy. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. For more details on riders please read the Rider Brochure.

**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](mailto:clientservicedesk@kotak.com). | Toll Free No. - 1800 209 8800.

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