

LIFE INSURANCE

ICICI PRU LIFE SAVINGS SURAKSHA

A NON LINKED INSURANCE PLAN PARTICIPATION PLAN WITH GUARANTEED MATURITY BENEFITS.

CONDITIONS APPLY #

ICICI Pru Savings Suraksha is Participating savings and protection oriented Plan.

Key Benefits of ICICI Pru Savings Suraksha

- ☑ **Savings with the comfort of guarantees:** At maturity of the policy, you receive
 - ◆ Accrued Guaranteed Additions (GAs): During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy
 - ◆ Vested Reversionary Bonuses and Terminal Bonus, if any
- ☑ **Protection:** Get life cover for entire policy term.
- ☑ **Tax benefits:** apply to premiums paid and benefits received as per the prevailing tax laws.

Benefits in detail:

Maturity Benefit: On Maturity of the policy the policy holder will get a) Guaranteed Maturity Benefit, Plus b) Accrued Guaranteed Additions, plus c) Vested Reversionary bonuses, if any, plus d) Terminal Bonus, if any.

Guaranteed Maturity Benefit (GMB): The Guaranteed Maturity Benefit is decided in the beginning of the Policy, depending on the age as well as premium amount selected.

Guaranteed Additions (GAs): During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy

Reversionary Bonus: if any, will be declared each year during the term of the policy starting from the first policy year. Bonuses will be applied through the compounding reversionary bonus method.

Terminal Bonus if any, will be declared and paid on Maturity or in case of death whichever is earlier.

Death Benefit: On death of the life assured during the policy term, the nominee will get higher of a) Sum Assured plus accrued Guaranteed Additions and Bonuses* or b) GMB plus accrued Guaranteed Additions and Bonuses* or c) Minimum Death Benefit equal to 105% of sum of premiums paid till date.

*Bonuses consist of vested reversionary bonuses, interim bonus and terminal bonus, if any.

Sum Assured on Death :

| | |
|---------------------|-----------------------------------|
| Age at Entry | Multiple of Annual Premium |
| Upto 44 Yrs | 10 times |
| Age 45 to 54 Yrs | 10 times or 7 times |
| Age 55 Yrs & above | 7 times |

Basic Eligibility Conditions of the Plan:

Min. & Max. Entry Age : 0 Yrs & 60 Yrs
 Min. & Max. Maturity : 18 Yrs & 70 Yrs
 Premium Modes : A / H / M
 Min. Annual Premium : Rs.12,000/-

Premium Payment Term & Policy Terms :

| | |
|--------------------|------------------------------|
| PPT 5 Years | : Term 10 to 30 Years |
| PPT 7 Years | : Term 12 to 30 Years |
| PPT 10 Years | : Term 15 to 30 Years |
| PPT 12 Years | : Term 17 to 30 Years |

Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is in force till the completion of entire policy term. ICICI Prudential Life Insurance Company IRDA Regn No. 105 Call us on 1-860-266-7766 (9am-9pm, Monday to Saturday, except national holidays. Valid only for calls made from India). © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. Insurance is the subject matter of the solicitation. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Tax laws are subject to amendments from time to time. UIN: 105N135V01. Advt no : P/11/1312/2013-14

ICICI PRU LIFE FUTURE PERFECT

A LIMITED PAY NON LINKED INSURANCE PLAN

ICICI Pru Future Perfect is a Participating savings and protection oriented Plan.

Key Benefits of ICICI Pru Future Perfect

- ☑ **Protection:** Get life cover for entire policy term
- ☑ **Savings with the comfort of guarantees:**
 - At maturity of the policy, you receive
 - ◆ Guaranteed Maturity Benefits (GMB)
 - ◆ Accrued Guaranteed Additions (GAs)
 - ◆ Vested Reversionary Bonuses and Terminal Bonus, if any
- ☑ **Tax benefits^{T&C1}:** Applicable to premiums paid and benefits received as per the prevailing tax laws.

Benefits in detail:

Maturity Benefit: On Maturity of the policy the policy holder will get higher of A, B. A = Guaranteed Maturity Benefit, + Accrued Guaranteed Additions, + Vested Reversionary bonuses, if any, + Terminal Bonus, if any B = 100.1% x (annualized premiums plus loadings for modal premiums if any)

Guaranteed Maturity Benefit (GMB): The Guaranteed Maturity Benefit is decided at the beginning of the Policy, depending on the age, policy term, PPT, gender and premium.

Guaranteed Additions (GAs): as a percentage of annualised premium is set out as below

| Policy Year | PPT | |
|---------------|---------|--------------|
| | 5/7 Yrs | 10/15/20 Yrs |
| Yr 1 - Yr 5 | 8.00% | 10.00% |
| Yr 6 - Yr 10 | 10.00% | 12.00% |
| Yr 11 - Yr 15 | 12.00% | 15.00% |
| Yr 16 Onwards | 15.00% | 18.00% |

Reversionary Bonus: if any, will be declared each year during the term of the policy starting from the first policy year. Bonuses will be applied through the compounding reversionary bonus method.

Terminal Bonus: if any, will be declared and paid on Maturity or in case of death whichever is earlier.

Death Benefit: On death of the life assured during the policy term, the nominee will get higher of a) Sum Assured plus accrued Guaranteed Additions and subsisting Bonuses* already accrued or b) 105% of all premiums paid as on date of death

Terms and conditions : 1.Tax benefits: Tax benefits under the policy will be as per the prevailing Income Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premiums paid and benefits received. Service tax and cess will be charged extra, as per applicable rates. The tax laws are subject to amendments from time to time. 2.Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is in force till the completion of entire policy term. 3.Minimum guaranteed sum assured on maturity is the Guaranteed Maturity Benefit (GMB) 4.Absolute amount assured to be paid on death is 10 times the Annualized Premium. ICICI Prudential Life Insurance Company Limited IRDA Regn No. 105 . CIN:U66010MH2000PLC127837.Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India). © 2016, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Tax laws are subject to amendments from time to time. UIN 105N135V01 Advt no. E/11/0474/2016-17

Sum Assured on Death: Higher of

- 10 X (Annualized Premium + underwriting extra premium, if any + loadings for modal premiums, if any)
 - Minimum guaranteed sum assured on maturity^{T&C3}
 - Absolute amount assured to be paid on death^{T&C4}
- * Bonuses consist of vested reversionary bonuses, interim bonus and terminal bonus, if any.

Basic Eligibility Conditions :

Min. Maturity : 18 Yrs
 Max. Maturity : 70 Yrs
 Modes : A / H / M

PPT & Policy Term:

| | |
|------------|----------------|
| PPT 5 Yrs | : 10 to 15 Yrs |
| PPT 7 Yrs | : 12 to 17 Yrs |
| PPT 10 Yrs | : 15 to 20 Yrs |
| PPT 15 Yrs | : 20 to 25 Yrs |
| PPT 20 Yrs | : 25 to 30 Yrs |

Minimum Premium

| | |
|------------|-------------|
| PPT 5 Yrs | : Rs.40,000 |
| PPT 7 Yrs | : Rs.18,000 |
| PPT 10 Yrs | : Rs.12,000 |
| PPT 15 Yrs | : Rs.9,600 |
| PPT 20 Yrs | : Rs.8,400 |

Min. & Max. Entry Age

| | |
|------------|------------------|
| PPT 5 Yrs | : 3 Yr & 45Yrs |
| PPT 7 Yrs | : 1 Yr & 58Yrs |
| PPT 10 Yrs | : 91days & 55Yrs |
| PPT 15 Yrs | : 91days & 50Yrs |
| PPT 20 Yrs | : 91days & 45Yrs |

BHARTI AXA LIFE MONTHLY INCOME PLAN +

A PLAN THAT GIVES YOU THE FLEXIBILITY TO CHOOSE YOUR MONTHLY INCOME

How does the Plan Work ?

It is a 7 Year Premium Paying Plan with the policy term of 15 Years* You start receiving Guaranteed® Taxfree Monthly Income for 8 Years after the completion of the Premium Payment Term. On Maturity you will get the Accrued non-guaranteed Bonuses.

Non Guaranteed Bonuses under the Plan

Reversionary Bonuses : Simple Annual Reversionary Bonuses get accrued to the policy from the end of 1st Policy Year.

Terminal Bonus : On Maturity / Death You may get Terminal Bonus.

Benefits Under the Plan

Regular Income : You will Receive Guaranteed Regular Monthly Income From 8th Yr. till Maturity.

Maturity Benefit : On Maturity you will get Accrued Reversionary Bonus & Terminal Bonus.

Tax Benefits : a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

Death Benefit : The Accrued Bonuses, if any are paid immediately plus an increased percentage of Monthly Income is payable to the nominee from the next policy month onwards and continues for the next 8 Years.

This writup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. All the tax benefits under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The tax benefits are subject to change with change in tax laws. Please consult your own tax consultant to know the tax benefit available to you. Bharti AXA Life Monthly Income Plan +, UIN: 130N057V01 * Provided all due premiums are paid. In case of paid up policies, the monthly income benefit will be reduced as per the policy provision. # - also available for 20/30 year term. @ Subject to the policy being in force, the guaranteed monthly income will be payable after the completion of the premium payment term. Bharti AXA Life Insurance Company Limited, Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation.

HDFC LIFE SANCHAY

A 5 YEAR PAY, 15 YEAR TERM PLAN WITH GUARANTEED 220% OF SUM ASSURED

How does the Plan Work ?

It is a 5 Year Premium Paying Plan with the policy term of 15 Years. On Maturity you get a Guaranteed Lumpsum Payout equal to 220% of the Sum Assured.

Benefits Under the Plan

Guaranteed Additions : A **Guaranteed Addition of 8.00%** of the Sum Assured will be added to the policy every Year.

Maturity Benefit : On Maturity you get **100% of the Sum Assured** plus Accrued Guaranteed Additions (**8.00% for 15 Years = 120%**). So Total Payout of Maturity will be **220% of the Sum Assured** .

Tax Benefits : a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

Death Benefit : Sum Assured or 10 Times of Annual Premium whichever is higher.

GUARANTEED ANNUAL ADDITION AND LUMP SUM BENEFITS RECEIVABLE AT THE END OF 15 YEARS

| Lumpsum Benefits | Guaranteed Annual Addition | Premium Yearly # | Sum Assured |
|------------------|----------------------------|------------------|----------------|
| Rs.5,00,000/- | Rs.18,186/- | Rs.55,618/- | Rs.2,27,272/- |
| Rs.10,00,000/- | Rs.36,372/- | Rs.1,11,236/- | Rs.4,54,545/- |
| Rs.25,00,000/- | Rs.90,931/- | Rs.2,78,091/- | Rs.11,36,364/- |
| Rs.50,00,000/- | Rs.1,81,862/- | Rs.5,56,182/- | Rs.22,72,727/- |
| Rs.1,00,00,000/- | Rs.3,63,724/- | Rs.11,12,364/- | Rs.45,45,455/- |

Age : 35 Years, PPT : 5 Years, # Premium is exclusive of service tax.

Insurance is the subject matter of the solicitation. The product writup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. The information contained here must be read in conjunction with the Policy Document. In case of any conflict, the terms mentioned in the Policy Document shall prevail. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. HDFC Life Sanchay (Form No.P501-118, UIN - 101N097V01).

HDFC LIFE SUPER INCOME PLAN

PAY FOR 8 YEARS & GET GUARANTEED INCOME OF 12.00 % P.A. FOR 8 YEARS

HDFC Life Super Income Plan is a participating regular income plan with guaranteed benefits plus bonuses. This policy offers guaranteed* income for a period of 8 to 15 yrs and is ideal for individuals who need regular income to fulfill their financial goals uninterrupted.

Benefits under the Plan:

Guaranteed Base Income (GBI): Guaranteed Base Income varying from 8.00% to 12.50% (depending on Plan Option chosen) of the Sum Assured on Maturity is payable at the end of each year during the payout period.

Reversionary Bonus (R.B.): Simple Reversionary Bonuses (if any) would be declared at the end of each Financial Year as percentage of "Sum Assured on Maturity", and will be added to the policy.

Terminal Bonus (T.B.): Terminal Bonus (if any) would be declared at the end of the Policy term, this bonus would be declared as a percentage of "Sum Assured on Maturity"

Maturity Benefits: On Maturity the Life Assured will get the Last Guaranteed Base Income Payout plus Accrued Reversionary Bonuses (if any) plus Terminal Bonus (if any)

Death Benefits: On Death of the life assured the Nominee will get the Death Benefit which will be higher of (Sum Assured on Maturity or 10 times of Annual Premium for age upto 50 Yrs and 7 times for age 50 Yrs above). Plus Accrued Bonuses (if any). The death benefit will be a minimum of 105% of the total premiums ^ paid under the policy

Tax Benefits: Avail tax benefits on premiums paid and benefits received under the policy, as per the prevailing Income Tax Laws. Please consult your tax advisor

INCOME PAYOUT & BONUS HISTORY

| Options | PPT | Income Period | Policy Term | GBI As a % of S.A | | Bonus History : |
|----------|-------|---------------|-------------|-------------------|---------|--|
| | | | | Annual | Monthly | |
| Option 1 | 8 Yr | 8 Yr | 16 Yr | 12.50% | 1.00 % | F.Y.13-14 : 4.50% F.Y.14-15 : 4.50% F.Y.15-16 : 5.00% F.Y.16-17 : 4.50% |
| Option 2 | 8 Yr | 10 Yr | 18 Yr | 10.00% | 0.80 % | |
| Option 3 | 10 Yr | 10 Yr | 20 Yr | 12.00% | 0.96 % | |
| Option 4 | 10 Yr | 12 Yr | 22 Yr | 10.00% | 0.80 % | |
| Option 5 | 12 Yr | 12 Yr | 24 Yr | 10.00% | 0.80 % | |
| Option 6 | 12 Yr | 15 Yr | 27 Yr | 8.00% | 0.64 % | |

*The income will be received in the Payout Period and it will start once the premium payment term is over provided the policy is in force and the policyholder is alive
 ^ excludes any underwriting extra premiums, modal loadings and any taxes paid

Insurance is the subject matter of the solicitation. The product writup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. The information contained here must be read in conjunction with the Policy Document. In case of any conflict, the terms mentioned in the Policy Document shall prevail. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. HDFC Life Super Income Plan (Form No.P501-121, UIN - 101N098V01).

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.

LIFE INSURANCE

TATA AIA LIFE INSTA WEALTH

A SHORT PAY NON-PAR NON-LINKED PRODUCT

In today's fast paced life, we all like to keep things simple. Tata AIA Life understands this fact and endeavor to come up with solutions that will make your process of buying a life insurance plan simpler. Tata AIA Life Insurance Insta Wealth plan, a simple Non Linked Endowment Assurance plan which is easy to understand and easy to buy. A plan which offers you the security of life insurance without the hassle of going through tedious medical tests.

Key Features

- ✓ Hassle - free insurance cover with no medical or financial underwriting
- ✓ Convenience of paying for a shorter period and enjoy life cover throughout the term
- ✓ Guaranteed Additions# every year after completion of premium paying term
- ✓ Compound bonus and terminal bonus (if any) to further enhance your savings
- ✓ Guaranteed cover of up to Rs.10 lacs*.
- ✓ Tax benefits u/s 80C & 10(10D) of the Income-Tax Act, 1961

*For entry age less than or equal to 35 yrs

Benefits under the Plan

Guaranteed Addition (GA)* : Guaranteed Addition of 1% of Basic Sum Assured per year, will accrue from the policy anniversary following end of the premium payment term till the end of policy term provided all due premiums have been paid. The accrued GA is payable either on maturity or death or surrender.

Maturity Benefit: On maturity we will pay the Basic Sum assured along with the accrued Guaranteed additions, Vested Compound Reversionary Bonus (CRB) and Terminal Bonus, if any, provided the policy is in force and all due premiums have been paid.

Death Benefit : In case of unfortunate event of the death of the insured; "Sum Assured on death" along with accrued Guaranteed Additions, vested Compound Reversionary Bonus and Terminal Bonus (if any) will be payable. This total amount will be subject to a minimum of 105% of Total Premiums Paid, as on the date of death.

"Sum Assured on death" shall be the higher of a) 10 times Annualised Premium or, b) Basic Sum Assured on death

"Annualised Premium" shall be the premium paid in a year with respect to the basic sum assured chosen by the policy holder, excluding the underwriting extra premiums and loading for modal premiums, if any

Boundary Conditions

| | | |
|------------------|------------------------------|---|
| Age at Entry | : Min.-0 Yrs, Max-45 Yrs | Max. Sum Assured: Rs.10,00,000/- (0 - 35 Yrs) |
| Age at Maturity | : Min - 18 Yrs, Max - 65 Yrs | Rs.5,00,000/- (36 -45 Yrs) |
| Min. Premium | : 10,000 p.a. | Policy Term & PPT : Term-10 Yrs, PPT-7 Yrs |
| Premium Mode | : M / H / A | Term-15 Yrs, PPT-10 Yrs |
| Min. Sum Assured | : Rs.1, 00,000/- | Term-20 Yrs, PPT-15 Yrs |

Tata AIA Life Insurance Company Ltd. (IRDA of India Regn. No. 110) (CIN: U66010MH2000PLC128403), 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Premium is excluding Service Tax, Surcharge and Cess. Premiums shown are for standard lives. In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines. All taxes, duties, surcharge, cesses or levies (incl. but not limited to service tax and TDS), as may be imposed by Government or any statutory authority from time to time, on the premium payable and benefits secured under Policy, shall be borne and paid by Policyholder. Non-resident policyholders are exempt from service tax as per prevailing tax laws, subject to submission of declaration along with valid address proof. Buying a life insurance policy is a long term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than all the premiums paid. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you. Insurance cover is available under this product. *This product is underwritten by Tata AIA Life. The plan is not a guaranteed insurance plan and will be subject to Company's underwriting and acceptance. Visit us at www.tataaia.com or helpline no. 1860 266 9966 (local charges apply) or email us at customercare@tataaia.com or SMS "LIFE" to 58888Approval Number: L&C/Adv/2016/Jul/445 UIN: 110N117V01

TATA AIA LIFE INSURANCE MONEY BACK PLUS

A NON LINKED PARTICIPATING ENDOWMENT ASSURANCE PLAN

Tata AIA Life Insurance Money Back Plus is a participating non linked Money Back Insurance Plan, which caters to your need for guaranteed Cash inflow at regular intervals along with the protection of a life cover from uncertainties of life.

The plan offers the advantage of paying for only half of the policy term along with enhancement of your savings through accumulation of Compound Reversionary Bonuses (if any) throughout the Term.

Benefits under the Plan

Survival Benefit: The plan provides you with regular payouts as a percentage of the Basic Sum Assured (BSA) as per the table below

| End of Policy Year | Yr 4 | Yr 8 | Yr 12 | Yr 16 |
|------------------------|------|------|-------|-------|
| % of Basic Sum Assured | 20% | 20% | 20% | 50% |

Maturity Benefit : On Maturity (at the end of policy term), Guaranteed Sum Assured on maturity along with vested Compound Reversionary Bonus and Terminal Bonus, if any, is payable, where Guaranteed Sum Assured on maturity is 50% of Basic Sum Assured.

Death Benefit: In case of unfortunate event of the death of the insured; Sum Assured on death plus vested Compound Reversionary Bonus and Terminal Bonus, if any, is payable. This total amount will be subject to a minimum of 105% of Total Premiums Paid, as on the date of death. Where 'Sum Assured on death' shall be higher of a) 10 times Annualised premium or b) Basic Sum Assured. The above benefit will be paid irrespective of the regular payouts already paid.

Inbuilt Accidental Death Benefit: We will pay an additional amount equal to the Basic Sum Assured in case of unfortunate death due to accident. This benefit is applicable only for entry age of 18 yrs or more

Boundary Conditions

| | | | |
|-------------------|------------------------------|------------------|------------------------------|
| Age at Entry | : Min - 2 Yrs, Max - 51 Yrs | Age at Maturity | : Min - 18 Yrs, Max - 75 Yrs |
| Policy Term & PPT | : Term - 16 Yrs, PPT - 8 Yrs | Min. Sum Assured | : Rs.2,00,000/- |
| Premium Mode | : M / H / A | | |

Tata AIA Life Insurance Company Ltd. (IRDA of India Regn. No. 110) (CIN: U66010MH2000PLC128403), 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Service tax, Swachh Bharat Cess and TDS are applicable as per governing laws. Tata AIA Life Insurance Company Limited reserves the right to recover/ deduct from the policyholder, any levies and duties (including Service Tax, Swachh Bharat Cess and TDS), as imposed by the government from time to time. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you. Insurance cover is available under this product.*This product is underwritten by Tata AIA Life. The plan is not a guaranteed insurance plan and will be subject to Company's underwriting and acceptance Approval Number: L&C/Adv/2016/Mar/239 UIN: 110N119V01

LIC JEEVAN UMANG

A LIMITED PAY, WHOLE LIFE ENDOWMENT ASSURANCE PLAN



Get **8.00% P.A. Guaranteed Income** on Sum Assured, throughout your lifetime after PPT.

Insurance is the subject matter to the solicitation

KOTAK PREMIER ENDOWMENT PLAN

A LIFE INSURANCE PLAN

GUARANTEE* A GREAT START TO FULFILL YOUR DREAMS

Kotak Premier Endowment Plan is a long-term savings cum protection plan that provides financial security to cope with unfortunate contingencies along with the ability to save for your future financial needs. This plan provides guaranteed* additions in the first five policy years and bonus start accruing from 6th Year onwards, all this put together builds up a corpus for your secure Future.

Key Advantages

- ✓ Guaranteed* Additions : At 5% per annum of Basic Sum Assured in the first 5 policy years.
- ✓ Earn bonus for 6th policy year onwards.
- ✓ Convenience to select from multiple options of PPT.
- ✓ Tax Benefit #

How does the plan work

Kotak Premier Endowment Plan provides long term savings as well as protection to ensure financial independence under all circumstances.

- ◆ You select the Basic Sum Assured that will be payable on Maturity or on death, Policy Term and Premium Payment Term based on which the Premium amount will get calculated.
- ◆ Guaranteed* Additions : in the first 5 policy years your policy will be eligible for Guaranteed* Additions at 5% p.a. (simple) of Basic Sum Assured. These guaranteed* additions will be payable either on maturity or on death whichever is earlier.

Basic Sum Assured : The Basic Sum Assured is selected by the Policyholder and the Premium is based on Basic Sum Assured, Term, Premium Paying Term and the Age of the Life Insured. This is the minimum amount guaranteed* on Maturity where all the due premiums have been paid in full, This is also used to determine the Minimum Death Benefit.

Maturity Benefit : This plan provides for wealth creation during the policy tenure. On survival till the end of the policy term the following benefit will be payable.

Basic Sum Assured + Accrued Guaranteed* Additions + Accrued Reversionary Bonuses and Terminal Bonus, if any

Death Benefit : In the unfortunate event of death during the policy term, the nominee will receive: Minimum Death Benefit + Accrued Guaranteed* Additions + Accrued Reversionary Bonuses and Terminal Bonus, if any.

Minimum Death Benefit is as follows :

Entry age of Life Insured < 45Years : Higher of 11 times of Annual Premium or Basic Sum Assured.
Entry age of Life Insured >=45 years : Higher of 7 times of Annual Premium or Basic Sum Assured.

Note : Death Benefit at any point in time has to be at least 105% of the premiums paid till the date of death (excluding any extra premium and modal factor if any). Kotak Premier Endowment Plan: UIN-107N079V01, Form No.:N079, Ref. No.: KLI/14-15/P-MG/165. Kotak Mahindra Old Mutual Life Insurance Ltd; CIN: U66030MH2000PLC128503; Regn. No.:107, Regd. Office: 4th Floor, Vinay Bhavaya Complex, 159 A, C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400098. Website: http://insurance.kotak.com | Email: clientservicedesk@kotak.com | Toll Free No:1800-209-8800. This is a Savings cum Protection oriented plan. This is a participating endowment plan. *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. Insurance is the subject matter of solicitation. For more details on risk factors, terms # and conditions please read sales brochure carefully before concluding a sale. Tax benefits are subject to change in tax laws. You are advised to consult your tax advisor for details.

RELIANCE NIPPON LIFE INCREASING MONEY BACK PLAN

A NON-LINKED, NON-PARTICIPATING LIFE INSURANCE PLAN

Reliance Nippon Life Increasing Money Back Plan is a non-linked, non-participating life insurance plan that gives increasing guaranteed* payouts every 3 years to keep pace with your growing lifestyle needs.

Highlights of Reliance Nippon Life Increasing Money Back Plan

- ✓ Gift your family a lifestyle upgrade every three years.
- ✓ Increasing payouts that match your increased responsibility at every lifestage
- ✓ Guaranteed* money-back payouts help you plan for the long term
- ✓ Protect your family's well-being against unforeseen events.
- ✓ Avail tax Benefits on premiums, maturity and money-back payouts,

Benefit in details

Money Back Benefit : Money back benefits as a percentage of the Base Sum Assured will be paid at regular intervals of three years starting from the end of third Policy Year. The money-back payouts applicable are as below.

| End of Policy Year | Yr 3 | Yr 6 | Yr 9 | Yr 12 |
|-----------------------|------|------|------|-------|
| % of Base Sum Assured | 10% | 20% | 30% | 50% |

Maturity Benefit : On Survival of the Life Assured till the end of the policy term, the Guaranteed Sum Assured on Maturity, equal to 100% of Base Sum Assured, will be paid

Death Benefit : he Death Benefit is higher of : 1) Sum Assured on Death , 2) 105% of all premiums paid (excluding any underwriting extra premiums, rider premiums, service tax and cess) Where, Sum Assured on Death is the highest of: a. 10 times Annualised Premium, b. Absolute amount assured to be paid on Death, i.e. Base Sum Assured, c. Guaranteed Sum Assured on Maturity

Basic Features of the Plan:

| | |
|---------------------|---|
| Min. Age of Entry | : 15 Years |
| Max. Age of Entry | : 55 Years |
| Policy Term | : 15 Years |
| Premium Paying Term | : Limited Pay - 7 Yrs, Regular Pay - 15 Years |
| Min. Annual Premium | : Rs.18,000/- |
| Payment Mode | : Y / H-Y / Q / M. |

* Condition apply, The customer will get guaranteed payouts provided the policy is in-force and all due premiums have been paid. Tax laws are subject to change, consulting a tax expert is advisable. This product leaflet gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. For more details, this leaflet should be read in conjunction with the sales brochure and policy exclusions. For further details on all the conditions, exclusions related to Reliance Nippon Life Increasing Money Back Plan, please contact our insurance advisors: Reliance Nippon Life Insurance Company Limited (formerly known as Reliance Life Insurance Company Limited) (IRDAI Registration No. 121), Registered Offices: H Block, 1st Floor, Dhruvhai Ambani Knowledge City, Navi Mumbai, Maharashtra - 400 710, India. Corporate Office: Reliance Centre, Off Western Express Highway, Santacruz East, Mumbai - 400 055. Fax No: +91 22 3303 5662. Follow us on Twitter: @relianceplife. Call us: (022) 3033 8181 (Local call charges apply) or 1800 3000 8181. (Toll Free) between 9 am to 6 pm from Monday to Saturday. Email us: rnlife.customerservice@relianceplife.com UIN for Reliance Nippon Life Increasing Money Back Plan: 121N116V01 Visit us: www.reliancenipponlife.com ARN No.: Mktg/IMBP Sales Leaflet/V1/July 2017, for private circulation only.

OUR NEW OFFICES ACROSS INDIA

| | |
|-----------------------------------|---|
| Bhagalpur (Bihar) | : First Floor, Ganpati Gents Parlor Building, Near Tilkamanjhi Thana, Tilkamajhi Tel: 0641 - 261 1061 / 261 1062. |
| Bokaro (Jharkhand) | : Plot No. GB 28, 1st Floor, City Centre, Sector 4, Steel City Bokaro, Near Police Club, Tel: 0654 - 223 1061 / 223 1071. |
| Gwalior (Madhya Pradesh) | : H No. F-5, Site No. 1, Gr. Floor, City Centre, Near Canara Bank, R. K. Puri, Tel: 0751 - 234 3813 / 234 8514 |
| Islampur (Maharashtra) | : Shop No. 12, Center Point Complex, Peth Sangli Road, Behind Axis Bank, Tel: (02342) 225 322 / 225 323. |
| Jankalyan Nagar (Mumbai) | : No. 18, Bhoomi Park, Phase - 2, B/H Billabong School, Jankalyan Nagar, off. Marve Rd, Tel: 022 - 4971 2991 / 4971 2992. |
| Karkardooma (New Delhi) | : Shop No. 14, Gr. Flr., Rishab Corporate Tower, Plot No. 16, Community Centre Karkardooma Tel: 011 - 4940 9565 / 4940 9575. |
| Madikeri (Karnataka) | : # 7/6, 1st Floor, Nr. Pete Rama Mandira, College Road, Madikeri Tel: 08272 - 228 021 / 228 022. |
| Mandya (Karnataka) | : Shop No. 1, Shree Complex, 1st Floor, Subhash Nagar, Mandya Tel: 08232 - 220 833 / 220 822. |
| Rajouri Garden (New Delhi) | : Shop No. J-107, First Floor, Rajouri Garden, Tagore Nagar, Tel: 011 - 4950 6390 / 4950 6490 |
| Seawood (Mumbai) | : No. 17, Shreeji Milap CHS., Sector - 40, Plot No. 52, Nr Suyash Hospital, Tel : 022 - 4971 5992 / 4971 5993 |

| | |
|---------------------------------------|--|
| Shahaji Raje Road (Mumbai) | : Shop No. 1, Daulat Minar CHS Ltd., Shahaji Raje Rd, Opp. Thakkar Bakery, Tel: 022 - 2682 0742 / 2682 0743. |
| Tezpur (Assam) | : H/No. 2651, Ward No. 09, Ground Floor, Amla Patty, C.K. Das Road, Nr ICICI Bank, Tel: 03712 - 232 561 / 232 562. |
| Tilak Nagar (Mumbai) | : A / Shop No. 3, Building No. 26, Muktai, NDR Plot No. 21, Near Sahakar Cinema, Tel: 022 - 2525 2201 / 2525 2202 |
| Tripunithura (Cochin) | : 344-A1, Office No. 10, 1st Floor, AVJ Arcade, Government Hospital Rd., Tel: 0484 - 277 8933 / 277 9833. |
| Vasundhara Enclave (New Delhi) | : Shop No. 130, 1st Flr., Plot No. 1, Vasundhara Enclave, Nr. Abhayant Apt., Tel: 011 - 4984 7952 / 4984 7953. |
| Vadavalli (Coimbatore) | : No. 144, First Floor, V.R.K. Complex, Maruthamalai Road, Vadavalli, Tel: 0422 - 242 3800 / 242 4900 |
| Vasai West Parnaka (Mumbai) | : Shop No.4, Galaxy, Sagar Seth, Vasai Gao Parnaka, Near Apala Bazar, Vasai (West), Tel: 0250 - 232 8995 / 232 8996 |

OUR OFFICES CHANGED TO NEW LOCATIONS

| | |
|----------------------------|--|
| Girgaum (Mumbai) | : Shop No. 05, Gr. Flr., Plot No. CS/287, Purav Heights, Taty Gharpure Path, Girgaum, Tel: 022 - 2382 1327 / 2384 0027. |
| Kharghar (Mumbai) | : Shop No. 96, Vighnahar Complex, Plot No. F72, Sector No. 12, Nr Indian Overseas Bank, Tel: 022 - 2774 0840 / 2774 0843. |
| Thiruvalla (Kerala) | : Shop No. 394, 1st Flr., Kunnathu Parambil Shopping Complex, Nr. Union Bank, T. K. Rd, Tel: 0469 - 263 0123 / 263 0124. |

