

Life Begins at Retirement

kotak
Assured
Pension

A Non-Participating, Non-Linked,
General Annuity Product



KOTAK ASSURED PENSION

Kotak Assured Pension is an annuity plan that promises to pay a regular stream of income on immediate basis or post deferment period for life ensuring a worry-free retirement.

The plan will be offered to Individual Customers (Including customers transferring UK tax relieved assets through Qualifying Recognised Overseas Pension Scheme i.e. QROPS), Reverse Mortgage Schemes.

Who can buy this product?

Individual Customers who wish to financially secure their retirement can opt for this plan, it will include:

- New Customers (Individual)
- Existing Customers (Individual)
- QROPS Customers
- Nominees of Deceased Pension Plan Policyholders of Kotak Life Insurance

Note: Individual Customers means Life Assured & Policyholders.

KEY FEATURES

❑ Immediate Annuity

- ✓ 8 Annuity Options to choose from
- ✓ Flexibility to avail additional annuity payout through Top Up
- ✓ Issued annuity rates are guaranteed[@] for lifetime
- ✓ Higher Annuity Rates for Higher Premium

❑ Deferred Annuity

- ✓ 2 Annuity Options to choose from
- ✓ Flexibility to choose Deferment Period between 1 – 10 years basis on your annuity requirement
- ✓ Guaranteed[@] Additions accrued during the Deferment Period
- ✓ Lump-sum amount payable on Death of Annuitant or Surviving Annuitant during & after the Deferment Period
- ✓ Issued Annuity Rates are guaranteed[@] for lifetime
- ✓ Higher Annuity Rates for Higher Premium

[@]Guaranteed if the policy is in force and all premiums are paid in full.

PLAN WORKING

Step 1

Choose between Immediate /Deferred
Annuity basis your requirement

Step 2

Choose the Annuity Option as
per your requirement

Step 3

In case of Deferred Annuity,
choose Deferment Period

Step 4

Choose the Annuity Payout Frequency

Step 6

Provide your Age and Pay the
Premium

Step 5

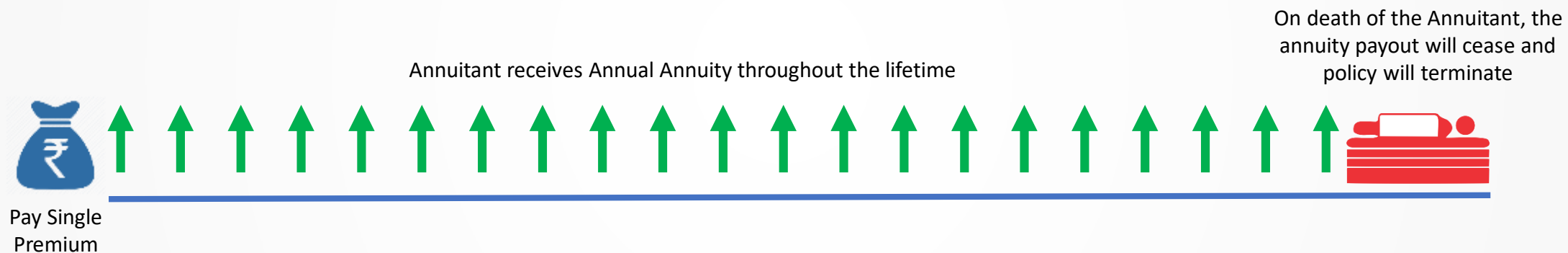
Choose Premium Payment Term
and Premium Payment
Frequency

Kotak Assured Pension

SINGLE LIFE ANNUITY OPTIONS

Option 1: Lifetime Income

Annuity will be paid throughout the lifetime of the Annuitant, which will cease only on death of the Annuitant.

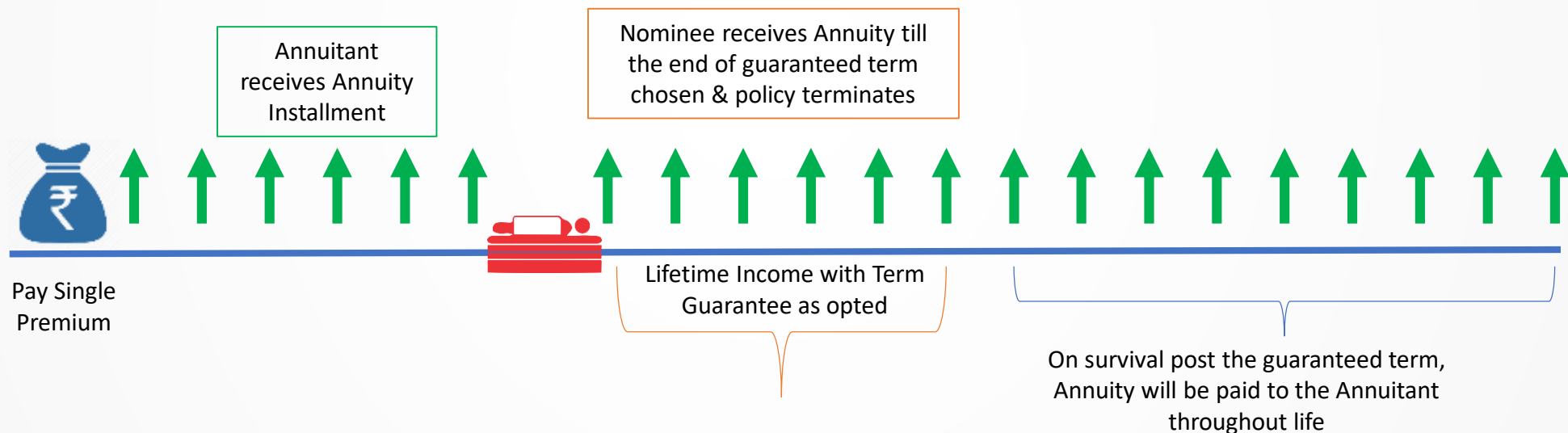


SINGLE LIFE ANNUITY OPTIONS

Option 2: Lifetime Income with Term Guarantee of 5 / 10 / 15 / 20 years

The annuity will be paid at least for a guaranteed period of 5 / 10 / 15 / 20 years as chosen by the Annuitant, irrespective of the survival status of the Annuitant. Upon death of the Annuitant during the guaranteed term, the annuity will continue to be paid to the Nominee, till the expiry of the guaranteed term.

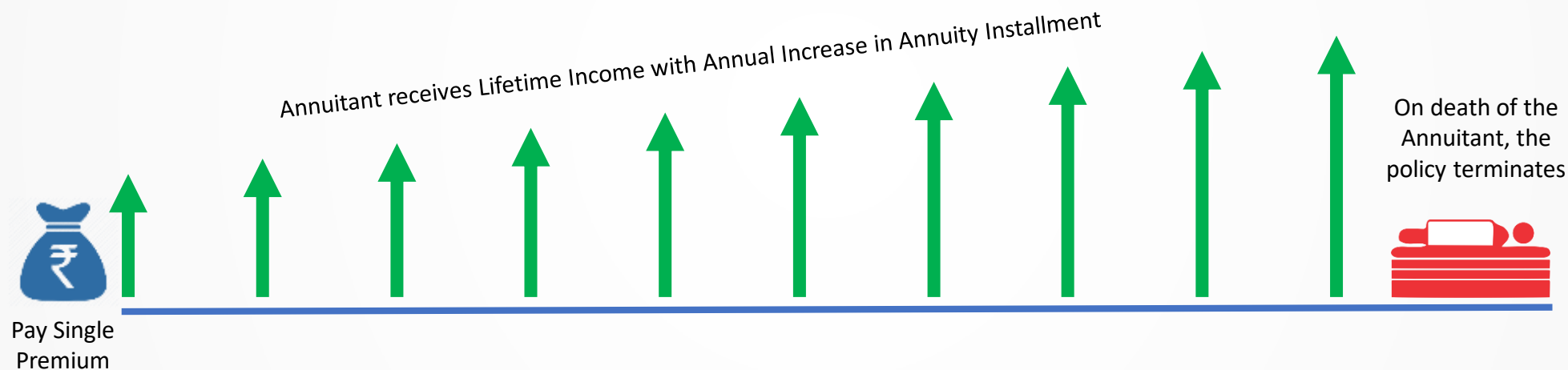
- In the event where the Annuitant survives post the chosen guaranteed term, then the payout will continue throughout his / her lifetime.
- On death of the Annuitant after the guaranteed period, the annuity payout will cease.



SINGLE LIFE ANNUITY OPTIONS

Option 3: Lifetime Income with Annual Increase of 3% or 5%

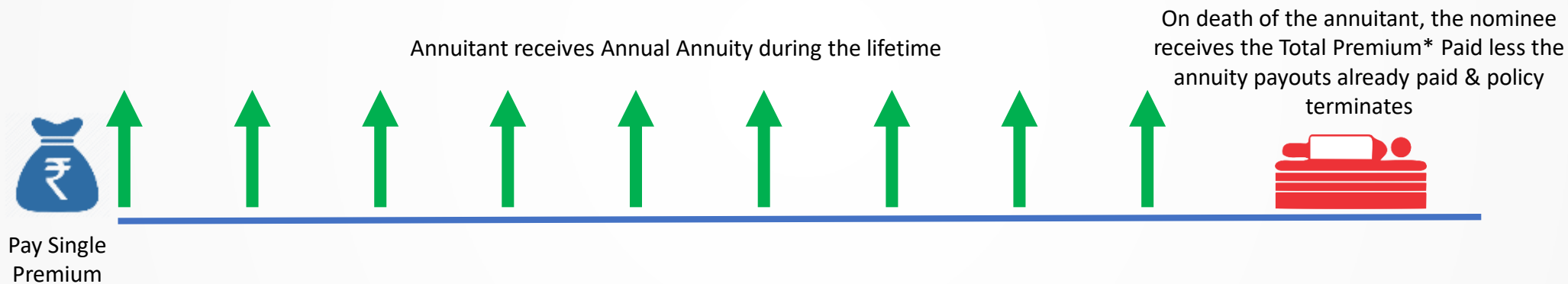
Annuity will be paid throughout the lifetime of the Annuitant. However, the annuity payout shall increase either by 3% or 5% p.a. at the end of every policy year (simple interest) as opted by the Annuitant. In case of unfortunate demise of the Annuitant, the annuity payments will cease immediately.



SINGLE LIFE ANNUITY OPTIONS

Option 4: Lifetime Income with Balance Cash- Back

Annuity will be paid to the Annuitant throughout his/her lifetime. However, in case of unfortunate demise of the Annuitant, the Total Premium* Paid (excluding Goods and Services Tax or other statutory levies, if any) less the annuity payouts already paid, shall be payable to the nominee. In case the total annuity payouts already paid exceeds the Total Premium* , no Death Benefit will be payable.



*Total Premiums is defined as total of all the premiums received (including Additional Premium), excluding any extra premium, any rider premium and taxes.

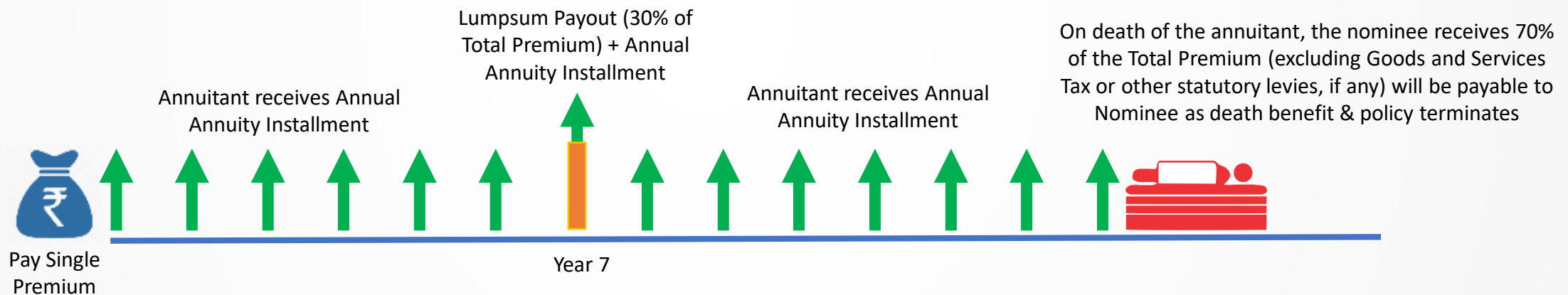
SINGLE LIFE ANNUITY OPTIONS

Option 5: Lifetime Income with Cash-Back in parts

Annuity will be paid to the Annuitant throughout his/her lifetime. In the event where Annuity has been paid for a period of 7 years (in full), 30% of the Total Premium* Paid (excluding Goods and Services Tax and Other Levies, if any) shall be payable to the Annuitant as a lump-sum at the end of 7th year.

However, in case of unfortunate demise of the Annuitant, the benefit payable shall be as follows:

- **Death within 7 years from date of commencement of the Policy** : 100% of Total Premium* (exclusive of Goods and Services Tax and Cess, if any) shall be payable to Nominee and the policy terminates
- **Death after 7 years from date of commencement of the Policy** : 70% of Total Premium* (exclusive of Goods and Services Tax and Cess, if any) shall be payable to Nominee and the policy terminates



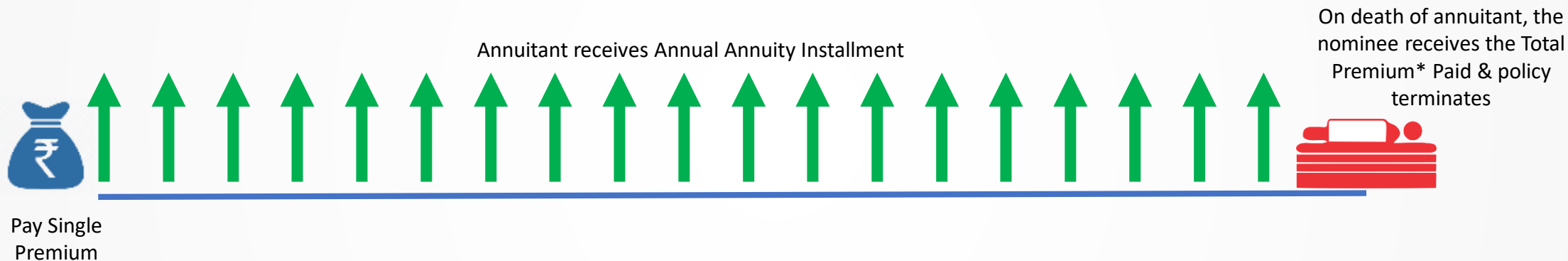
*Total Premiums is defined as total of all the premiums received (including Additional Premium), excluding any extra premium, any rider premium and taxes.

SINGLE LIFE ANNUITY OPTIONS

Option 6: Lifetime Income with Cash-Back

6a: Lifetime Income with Cash-Back on Death

Annuity will be paid throughout the lifetime of the Annuitant and upon the death of the Annuitant, the Total Premium* Paid (excluding Goods and Services Tax or other statutory levies, if any) will be paid back to the nominee.



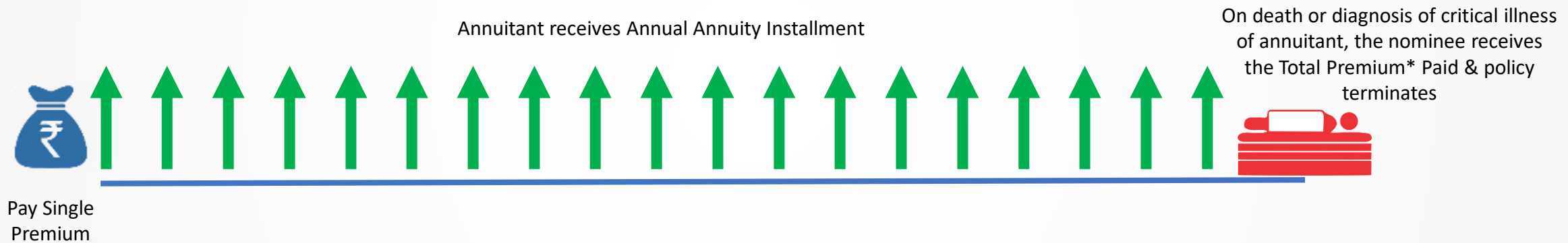
*Total Premiums is defined as total of all the premiums received (including Additional Premium), excluding any extra premium, any rider premium and taxes.

SINGLE LIFE ANNUITY OPTIONS

Option 6: Lifetime Income with Cash-Back

6b: Lifetime Income with Cash-Back on Death or Critical Illness

Annuity will be paid throughout the lifetime of the Annuitant and on the event of the Annuitant being diagnosed with any one of the 6 specified Critical Illnesses before attainment of 86 years or upon the Death of the Annuitant whichever is earlier, the Total Premium* Paid (excluding Goods and Services Tax or other statutory levies, if any) will be paid back to the Annuitant / Nominee.



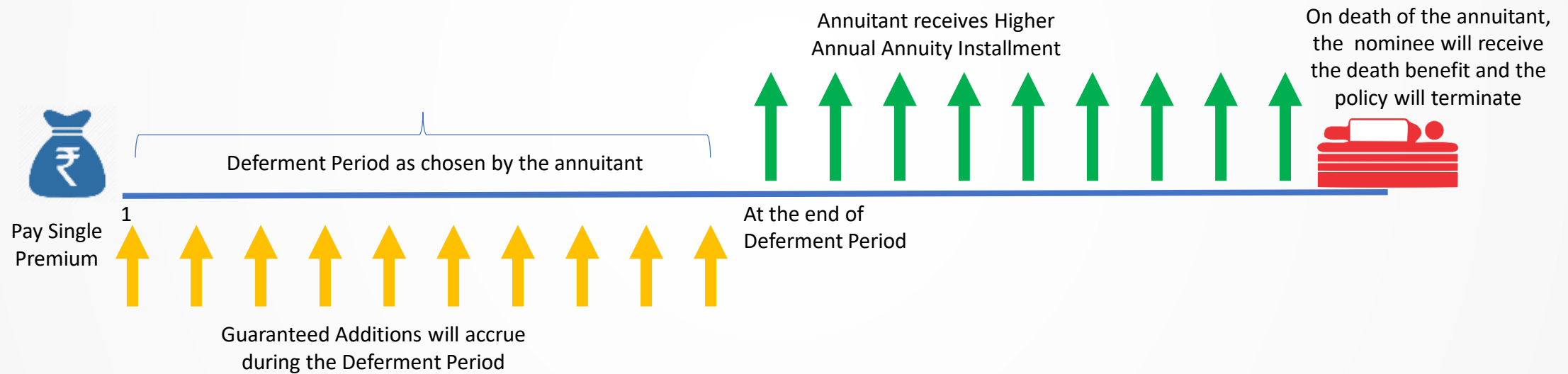
Note: For nominees of existing pension policyholders, "Lifetime Income with Cash-Back on Death or Critical Illness" shall not be allowed if the Nominee is less than 18 years or is above 80 years.

*Total Premiums is defined as total of all the premiums received (including Additional Premium), excluding any extra premium, any rider premium and taxes.

SINGLE LIFE ANNUITY OPTIONS

Option 7: Deferred Income with Cash-Back (Single Pay)

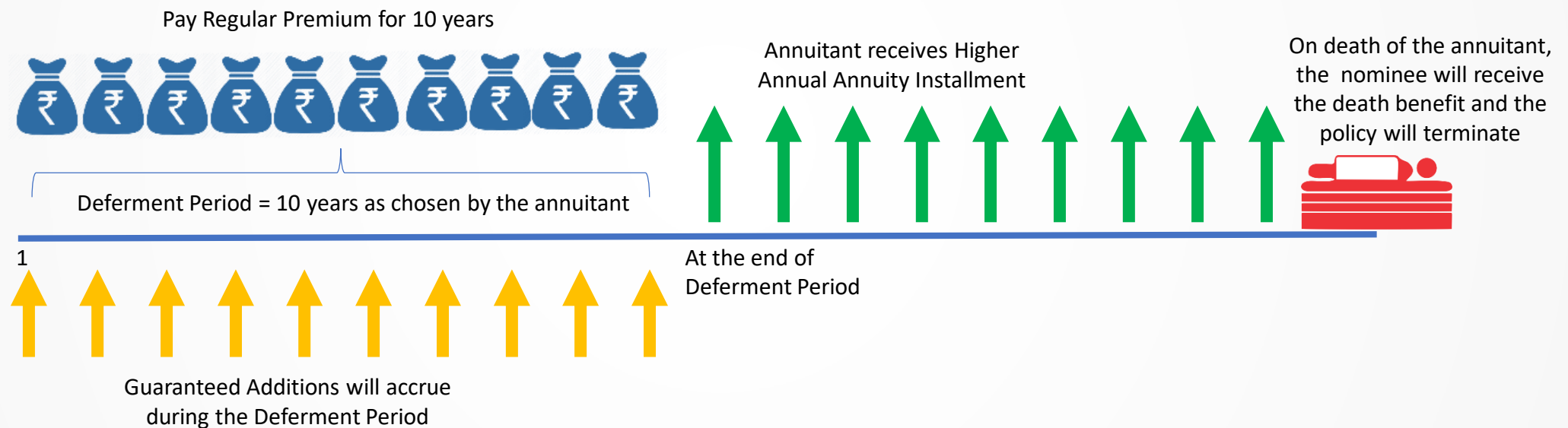
Annuity will be paid throughout lifetime of the Annuitant, post Deferment Period. The annuity payout will cease only on death of the Annuitant. Guaranteed Additions shall accrue during the Deferment Period. On death of the Annuitant, the Death Benefit shall be payable to the Nominee.



SINGLE LIFE ANNUITY OPTIONS

Option 7: Deferred Income with Cash-Back (Regular Pay)

Annuity will be paid throughout lifetime of the Annuitant, post Deferment Period. The annuity payout will cease only on death of the Annuitant. Guaranteed Additions shall accrue during the Deferment Period. On death of the Annuitant, the Death Benefit shall be payable to the Nominee.

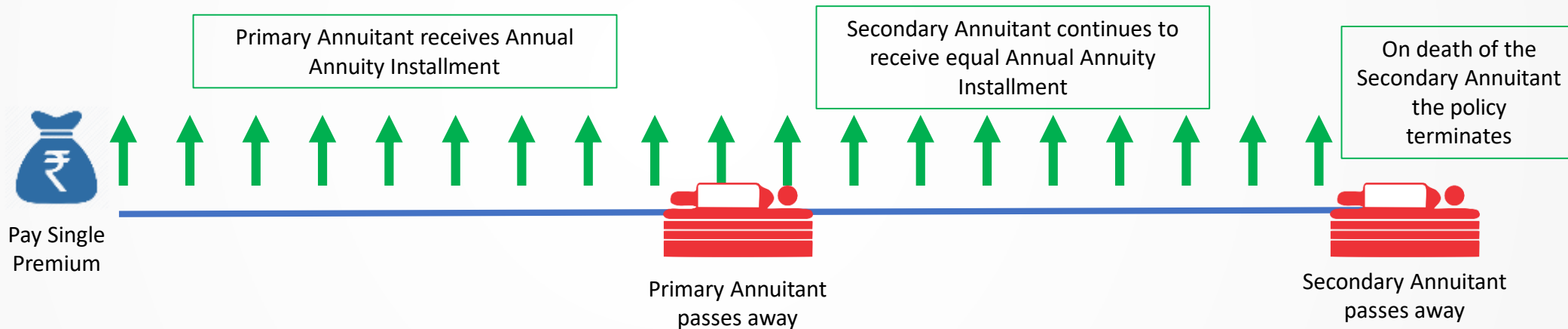


JOINT LIFE ANNUITY OPTIONS

Option 8: Last survivor Lifetime Income with 100% /50% Annuity to Secondary Annuitant

8a. Last survivor Lifetime Income with 100% Annuity to Secondary Annuitant

The annuity will be paid throughout lifetime of the Primary Annuitant and upon his / her death, 100% of the annuity will be paid to the Secondary Annuitant throughout his/her lifetime. If the Secondary Annuitant predeceases the Primary Annuitant, 100% of annuity payout shall continue for the Primary Annuitant. On death of Surviving Annuitant, the annuity payments will cease immediately.

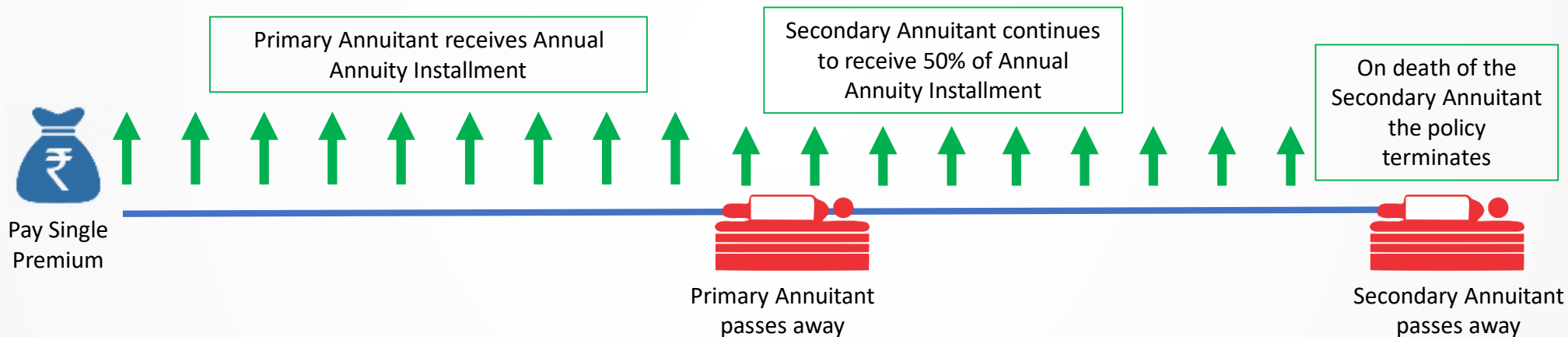


JOINT LIFE ANNUITY OPTIONS

Option 8: Last survivor Lifetime Income with 100% /50% Annuity to Secondary Annuitant

8b. Last survivor Lifetime Income with 50% annuity to Secondary Annuitant

The annuity will be paid to the Primary Annuitant throughout his / her lifetime and upon his / her death, 50% of the annuity will be paid to the Secondary Annuitant throughout his/her lifetime. If the Secondary Annuitant predeceases the Primary Annuitant, 100% of annuity payout shall continue for the Primary Annuitant. On death of Surviving Annuitant the annuity payments will cease immediately.

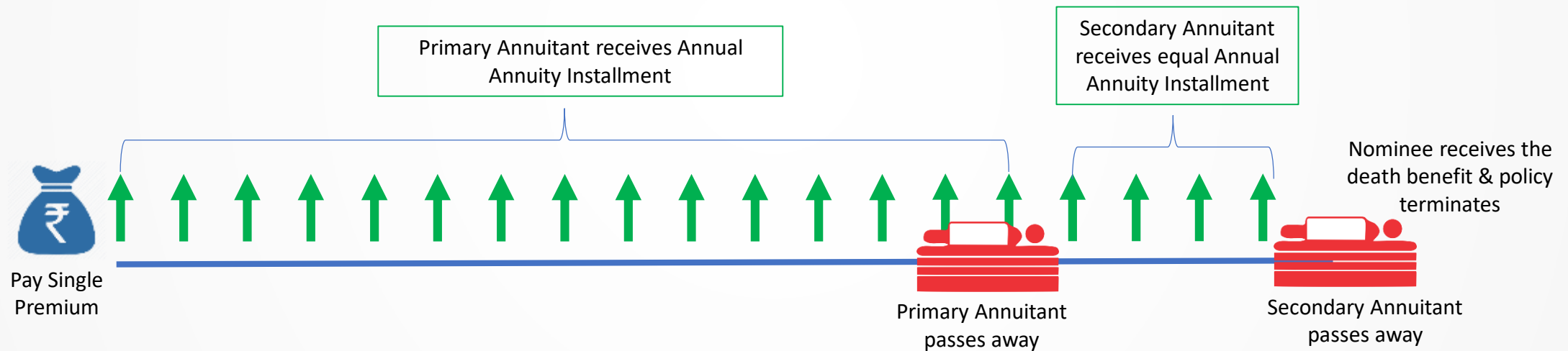


JOINT LIFE ANNUITY OPTIONS

Option 9: Last survivor Lifetime Income with 100% /50% annuity to Secondary Annuitant and cash-back on death of Surviving Annuitant

9a. Last survivor Lifetime Income with 100% annuity to Secondary Annuitant and cash-back on death of Surviving Annuitant

The annuity will be paid to the Primary Annuitant throughout his/her lifetime and upon his / her death, 100% of the annuity will be paid to the Secondary Annuitant throughout his /her lifetime. If the Secondary Annuitant predeceases the Primary Annuitant, the annuity payouts shall continue for the Primary Annuitant. On death of the surviving annuitant, Total Premium* Paid (excluding Goods and Services Tax or other statutory levies, if any) will be paid back to the Nominee.



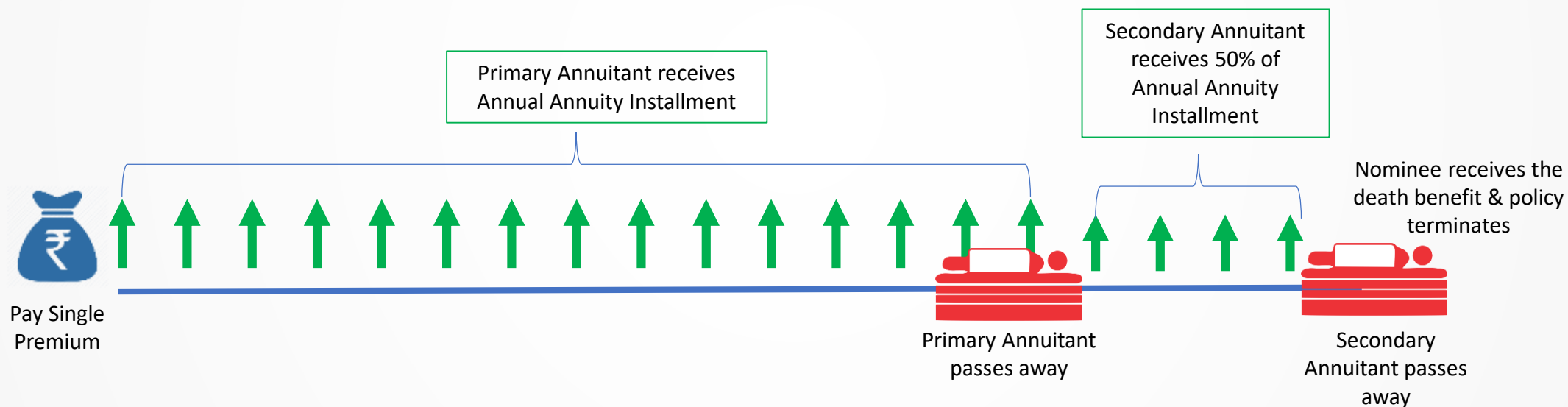
*Total Premiums is defined as total of all the premiums received (including Additional Premium), excluding any extra premium, any rider premium and taxes.

JOINT LIFE ANNUITY OPTIONS

Option 9: Last survivor Lifetime Income with 100%/50% annuity to Secondary Annuitant and cash-back on death of Surviving Annuitant

9b. Last survivor Lifetime Income with 50% annuity to Secondary Annuitant and cash-back on death of Surviving Annuitant

The annuity will be paid to the Primary Annuitant throughout his /her lifetime and upon his / her death, 50% of the annuity will be paid to the Secondary Annuitant throughout his /her lifetime. If the Secondary Annuitant predeceases the Primary Annuitant, 100% of the annuity payouts shall continue for the Primary Annuitant. On death of the surviving annuitant, Total Premium* Paid (excluding Goods and Services Tax or other statutory levies, if any) will be paid back to the Nominee.



*Total Premiums is defined as total of all the premiums received (including Additional Premium), excluding any extra premium, any rider premium and taxes.

JOINT LIFE ANNUITY OPTIONS

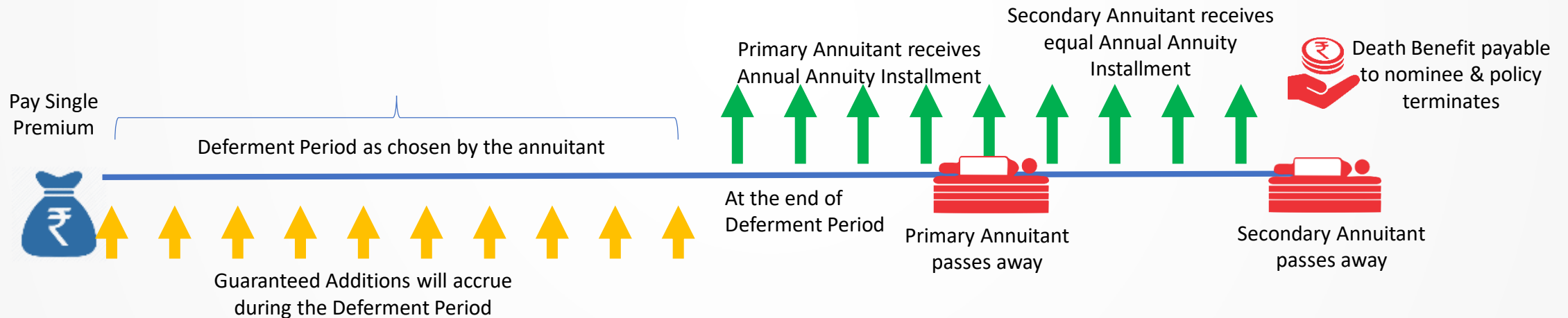
Option 10: Deferred Income with 100% / 50% Annuity to Secondary Annuitant and Cash-Back on death of Surviving Annuitant

10a. Deferred Income with 100% Annuity to Secondary Annuitant and Cash-Back on death of Surviving Annuitant

Annuity payout will be made throughout lifetime of the Primary Annuitant, post Deferment Period. Guaranteed Additions will accrue during the Deferment Period. In the event of the unfortunate demise of the Primary Annuitant.

- During the Deferment Period: 100% of Annuity shall be payable to the Secondary Annuitant post the completion of Deferment Period.
- After the Deferment Period: 100% of the Annuity shall continue to be paid to the Secondary Annuitant throughout his/ her life.

In case of unfortunate demise of the Secondary Annuitant, prior to Primary Annuitant's death, the Annuity Payout shall continue to be paid to the Primary Annuitant throughout his/her life, post deferment period. In the event of death of the surviving Annuitant, the Death Benefit, shall be payable to the Nominee and the policy shall stand terminated.



JOINT LIFE ANNUITY OPTIONS

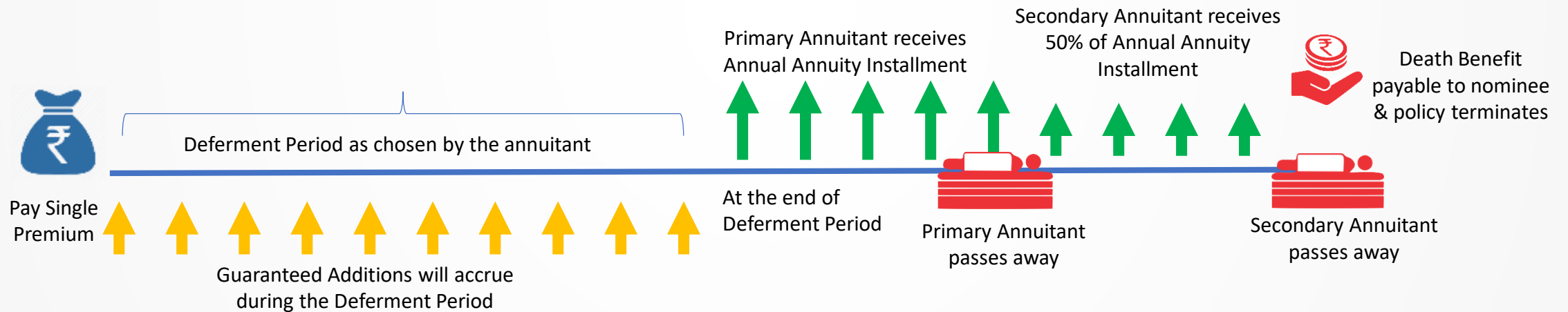
Option 10: Deferred Income with 100% / 50% Annuity to Secondary Annuitant and Cash-Back on death of Surviving Annuitant

10b. Deferred Income with 50% Annuity to Secondary Annuitant and Cash-Back on death of Surviving Annuitant

Annuity payout will be paid to the Primary Annuitant throughout his / her lifetime, post Deferment Period. Guaranteed Additions will accrue during the Deferment Period. In the event of the unfortunate demise of the Primary Annuitant

- During the Deferment Period: 50% of Annuity shall be payable to the Secondary Annuitant post the completion of Deferment Period
- After the Deferment Period: 50% of the Annuity shall continue to be paid to the Secondary Annuitant throughout his/ her life.

In case of unfortunate demise of the Secondary Annuitant, prior to Primary Annuitant's death, 100% Annuity Payout shall continue to be paid to the Primary Annuitant throughout his/her life, post deferment period. In the event of death of the Surviving Annuitant, the Death Benefit shall be payable to the Nominee and the policy shall stand terminated.



Benefits

Survival Benefit

Basis on the annuity options selected, the annuity payout shall continue throughout the:

- Annuitant's lifetime (in case of Single Life Options) or
- Primary / Secondary Annuitant's lifetime (in case of Joint Life Options)

Benefit Payout on Critical Illness

Annuity Option 6b: Lifetime Income with Cash-Back on Death or Critical Illness, the Total Premium* (exclusive of Goods and Service Tax and Other Statutory Levies) will be payable in case the Annuitant is diagnosed with any one of the 6 Critical Illnesses covered under this plan.

- a. Cancer of Specified severity
- b. Open Chest CABG
- c. Myocardial Infraction (First Heart Attack of specified severity)
- d. Kidney Failure Requiring Regular Dialysis
- e. Major Organ/ Bone Marrow Transplant
- f. Stroke resulting in Permanent Symptoms

*Total Premiums is defined as total of all the premiums received (including Additional Premium), excluding any extra premium, any rider premium and taxes.

Death Benefit

Death Benefit shall be payable as per the Annuity Option opted.

ANNUITY OPTIONS	WHEN IS THE DEATH BENEFIT PAYABLE	DEATH BENEFIT
Option 2: Lifetime Income with Term Guarantee of 5/10/15/20 years	On death of Annuitant	During Guarantee Period: Annuity continues and payable to Nominee After Guaranteed Period : Not applicable and Annuity Terminates
Option 4: Lifetime Income with Balance Cash-Back		Lump-sum amount equal to Total Premium* Paid less Annuity amount already paid. In case the total annuity payments made exceeds Total Premium*, no Death Benefit will be payable.
Option 5: Lifetime Income with Cash-Back in parts		Death within 7 years from the date of commencement of the policy: 100% of Total Premium* will be payable Death beyond 7 years from the date of commencement of the policy: 70% of the Total Premium* Paid will be payable to Nominee
Option 6a: Lifetime Income with Cash-Back on Death		Lump-sum amount equal to Total Premium* Paid

*Total Premiums is defined as total of all the premiums received (including Additional Premium), excluding any extra premium, any rider premium and taxes.

ANNUITY OPTIONS	WHEN IS THE DEATH BENEFIT PAYABLE	DEATH BENEFIT
Option 6b: Lifetime Income with Cash-Back on Death or Critical Illness	On death of the Annuitant or upon diagnosis of specified 6 Critical Illnesses before attainment of 86 years, whichever is earlier	Lump-sum amount equal to Total Premium* Paid
Option 7: Deferred Income with Cash-Back	On death of Annuitant	Higher of Total Premium Paid (excluding modal loading) PLUS Guaranteed Additions (GA) LESS Total Annuity Paid till date of Death OR 110 % of Total Premiums Paid (including modal loading). In case of death of the annuitant during the deferment period refer clause “Annuitisation of benefits” clause.
Option 9: Last survivor Lifetime Income with 100% / 50% annuity to Secondary Annuitant and cash-back on death of Surviving Annuitant	On death of the Surviving Annuitant	Lump-sum amount equal to Total Premium* Paid
Option 10: Deferred Income with 100% / 50% Annuity to Secondary Annuitant and Cash-Back on death of Surviving Annuitant	On death of the Surviving Annuitant	Higher of Total Premium* (excluding modal loading) paid PLUS Guaranteed Additions (GA) LESS Total Annuity Paid till date of Death OR 110 % of Total Premium ⁴ (including modal loading). In case of death of the annuitant during the deferment period refer clause “Annuitisation of benefits” clause

*Total Premiums is defined as total of all the premiums received (including Additional Premium), excluding any extra premium, any rider premium and taxes.

Deferment Period & Guaranteed Additions

Deferment Period - flexibility to choose a Deferment Period between 1 – 10 years on inception.

- **Option 7** : Deferred Income with Cash-Back
- **Option 10** : Deferred Income with 100% / 50% Annuity to Secondary Annuitant and Cash-Back on death of Surviving Annuitant

The annuity payout under the below mentioned Annuity Options shall start from the completion of Deferment Period. During the Deferment Period, Guaranteed Additions shall continue to accrue under the plan.

Guaranteed@ Additions

Guaranteed Additions are applicable only under Deferred Annuity Options, during the Deferment Period. Guaranteed Additions will be accrued on a monthly basis and the same shall be calculated as:

For Single Pay Policies:

Guaranteed Additions = Total Premium paid X Annuity Rate[^]/12 and accrues at the end of every policy month

For Regular / Limited Pay Policies (Applicable only for Annuity Option 7):

During the Premium Payment Term:

Guaranteed Addition = Annualized Premium * Policy Year * Annuity Rate[^]/12 and accrues at the end of every policy month

Policy Year shall start from 1

After the Premium Payment Term:

Guaranteed Addition = Annualized Premium * Premium Payment Term * Annuity Rate[^]/12 and accrues at the end of every policy month.

Guaranteed Additions shall continue to accrue, on a monthly basis, using original annuity rate under Option 10, even on unfortunate demise of the Primary Annuitant during the Deferment Period provided the due premiums are being paid. However, the Annuity Payout post Deferment Period shall be payable to the Secondary Annuitant as opted for under Option 10. Guaranteed Additions will not be attached to a Lapsed or Reduced Paid Up Policies.

@Guaranteed if the policy is in force and all premiums are paid in full. ^Annuity Rate shall be guaranteed throughout the lifetime of Annuitant/ Primary Annuitant/ Secondary Annuitant once the policy has been issued.

Enhanced Annuity Rates

The enhanced annuity rates will be offered to the following customer segments:

- **Category A:** Purchase of Annuity from the Kotak Life is compulsory
- **Category B:** Purchase of Annuity is compulsory but not from the Kotak Life
- **Category C***:** Purchase of Annuity is not compulsory

***For Existing KLI policyholders who belong to Category C, 1% discount shall be applicable in case of policies sourced through agents/intermediaries other than Direct or Online marketing channel

High Premium Bands

Single Premium Policies:

Bands	Single Premium (₹)	Applicable Annuity Rate
Band 1	Less than 250,000	Base Annuity Rate
Band 2	250,000 to less than 500,000	Base Annuity Rate * 100.50%
Band 3	500,000 to less than 10,00,000	Base Annuity Rate * 101.75%
Band 4	10,00,000 to less than 50,00,000	Base Annuity Rate * 102.25%
Band 5	50,00,000 & above	Base Annuity Rate * 102.50%

Deferred Annuity Options: Regular / Limited Premium Policies:

PPT (in years)	<1Lac	>=1Lac to <2Lacs	>=2Lac
5	0%	4.00%	6.00%
6-7	0%	3.50%	5.00%
8+	0%	3.50%	4.50%

Regular / Limited Premium Policies (Applicable only for Annuity Option 7):

PPT (in years)	<5.5Lac	>=5.5Lac to <10Lacs	>=10Lacs
3-4	0%	0.50%	1.00%

Eligibility

Entry Age (Last Birthday)	Primary & Secondary Annuitant Minimum		
		Immediate Annuity Options	Deferred Annuity Options
	New / Existing Individual Customers	40 years	40 years
	Policy purchased as QROPS	55 years	55 years – Deferment Period (in years)
	Existing Individual KLI Pension Plan Policyholders	18 years	18 years
	Maximum		
	Annuity Options		Maximum Age at Entry
	All Immediate Annuity Options except Option 6b		85 years
	Immediate Annuity Option 6b		80 years
	Deferred Annuity Options (Option 7 & 10)		70 years
	The maximum age difference allowed between Primary & Secondary Annuitant is 30 years		
Entry age for Nominees of deceased KLI Pension Plan policyholders (Last Birthday)	Minimum: 0 years ; Maximum: 99 years (70 years for Deferred Annuity Option 7 & 10) For nominees of existing pension policyholders, “Lifetime Income with Cash-Back on Death or Critical Illness” shall not be allowed if the Nominee is less than 18 years or is above 80 years - Joint Life Annuity Options shall not be allowed if the Nominee is less than 18 years		

Eligibility

Premium	Minimum: Any amount that ensures minimum monthly annuity of ₹ 1000 for the chosen annuity option to an annuitant. Maximum: No Limit Note: Customers using existing KLI Pension Plan will have no restriction on minimum monthly annuity payout
Premium Payment Option	Immediate Annuity: Single Pay Deferred Annuity Options (except Deferred Income with Cash-Back): Single Pay Deferred Annuity Option (Deferred Income with Cash-Back): Single / Limited / Regular Pay
Premium Payment Term	Single Pay: One time payment Limited Pay: 3 to 9 years (PPT shall be less than Deferment Period) Regular Pay: 3 to 10 years (PPT shall be same as Deferment Period)
Premium Payment Frequency	Yearly / Half Yearly / Quarterly / Monthly
Deferment Period	Single Pay: 1 – 10 years Regular / Limited Pay: 3 – 10 years
Modal Factors	Yearly: 100% of Yearly Premium Half Yearly: 51% of Yearly Premium Quarterly: 26% of Yearly Premium Monthly: 8.8% of Yearly Premium

Eligibility

Minimum Annuity[^]	Monthly : ₹ 1,000 Quarterly : ₹ 3,000 Half-Yearly : ₹ 6,000 Yearly : ₹ 12,000 [^] No minimum annuity requirement for customers using proceeds of any KLI Pension Plan	
Annuity Modes	Yearly, Half-yearly, Quarterly, Monthly	
Annuity Installment (per frequency)	Mode	Annuity Installment (per frequency)
	Yearly	100% of Yearly Annuity
	Half-yearly	98% of Yearly Annuity x 1/2
	Quarterly	97% of Yearly Annuity x 1/4
	Monthly	96% of Yearly Annuity x 1/12

Tax Benefit

You may avail of tax benefits as defined under the Income Tax Act, 1961 subject to conditions as specified in those sections. Payment of Annuities, Surrender Value (if any), Benefit Payout due to Death or due to Critical Illness may be subject to taxes as per the prevailing tax laws on the date of payment and as per the Annuitant's / Nominee / Legal Heir's taxable income slabs. Tax benefits are subject to change as per tax laws. You are advised to take an independent view from tax consultant.

Free-Look Period

For Individual Policy:

The Policyholder is offered a 30 days' free look period to review the terms and conditions of the Policy (except for policies having a policy term of less than a year) beginning from the date of receiving the Policy Document in electronic form. In case the Policyholder is not agreeable to any terms and conditions of the Policy or otherwise, the Policyholder may choose to return the Policy to the Insurer for cancellation, stating the reasons thereof within the aforesaid free look period.

Should the Policyholder choose to return the Policy, the Policyholder shall be entitled to a refund of the Total Premium paid⁴ after deducting the stamp duty charges. However, in case the Policy has been issued (a) under Qualifying Recognised Overseas Pension Scheme (QROPS) through transfer of UK tax relieved assets, then the Insurer shall refund the said amount directly to the pension fund administrator in the United Kingdom from which the accumulated pension amount was remitted to the Insurer; (b) with the proceeds of the National Pension Scheme (NPS) or a pension plan from another insurance company, then the Insurer shall refund the said amount to the source (in case of NPS) or to the other insurance company from whom the accumulated pension amount was remitted to the Insurer.

A Policy once returned shall not be revived, reinstated or restored at any point of time and a new proposal will have to be made for a new Policy. Where Rider(s) are available under the base Policy and so opted by the Policyholder, the same would also stand cancelled when the free look provision of the base Policy is exercised

Note: Free-look option will not be available in case of existing customers where it is compulsory to purchase annuity from Kotak Life.

Section 41

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Section 45

Fraud, Misstatement and Forfeiture would be dealt with in accordance with provisions of Section 45 of the Insurance Act, 1938 as amended from time to time.

Please visit our website for more details:

https://www.kotaklife.com/assets/images/uploads/why_kotak/section38_39_45_of_insurance_act_1938.pdf

About Us

Kotak Mahindra Life Insurance Company Ltd. is a 100% owned subsidiary of Kotak Mahindra Bank Limited (Kotak) which provides insurance products with high customer empathy. Its product suite leverages the combined prowess of protection and long term savings. Kotak Life Insurance is one of the growing insurance companies in India and has covered over several million lives.

For more information, please visit the company's website at <https://www.kotaklife.com>

Kotak Mahindra Group

Kotak Mahindra Group is one of India's leading banking and financial services organizations, offering a wide range of financial services that encompass every sphere of life. From commercial banking, to stock broking, mutual funds, life insurance and investment banking, the Group caters to the diverse financial needs of individuals and the corporate sector.

For more information, please visit the company's website at www.kotak.com

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS /FRAUDULENT OFFERS

IRDAI or its officials do not involve 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 Assured Pension; UIN: 107N123V13. This is a non-participating, non-linked, general annuity product. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

Kotak Mahindra Life Insurance Company Ltd.; Regn. No.: 107, CIN: U66030MH2000PLC128503, Regd. Office: 8th Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051 | Website: www.kotaklife.com | WhatsApp: 9321003007 | Toll Free No. - 1800 209 8800 | Ref. No.: KLI/25-26/E-PPT/2335.

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