Kotak

HEADSTART
CHILD ASSURE

Unit Linked Life Insurance Plan

Ab Chotu Jo Chahe Woh Banega

kotak®
Life Insurance

A JOINT VENTURE WITH OLD MUTUAL

Faidey ka insurance

Faidey ka insurance

KOTAK HEADSTART CHILD ASSURE

Unit Linked Life Insurance Plan

Your child is your joy, your pride and your world, and you strive to give your little one the very best in life. You would like to provide your child with all the opportunities that could give the extra edge over others. For this, you would require an investment and protection package that is specially designed to help you plan wisely for a financially secure and comfortable tomorrow, irrespective of any uncertainty of life.

Introducing Kotak Headstart Child Assure, a unit-linked dual benefit plan to help secure your child's future financial needs and ensure that plans do not go awry, given you may not always be there to help.

Note

"IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER."

Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to withdraw/surrender the monies invested in Linked Insurance Products completely or partially till the end of the fifth year from inception.

Key Advantages

- Create wealth for your child's future financial needs
- Ensure financial security of your child through Triple Benefit
- Invest in a wide range of funds

Enhanced Protection for Your Loved Ones

Life is uncertain and you would not want to take a chance when it comes to your child's future. In the event of the death of the Life Insured, there would be an irreplaceable void in the life of the child, but Kotak Headstart Child Assure can ensure that the financial loss is minimized.

On the unfortunate event of death[1] of the Life Insured, the beneficiary will get Triple Benefit as mentioned below:

(i) Basic Sum Assured paid immediately.

(ii) Premium Waiver - Premium payment obligation ceases and all future premiums will be added to the Fund Value.

(iii) The policy will continue[6] and the Fund Value will be paid at maturity.

Your planned corpus will thus remain available to secure your child's future financial needs, be it studying abroad, an entrepreneurial start-up or marriage.

Maximize wealth for your child

Based on your risk taking capacity, you may want to invest in an Aggressive Fund with high equity exposure, or in a Moderate Fund, or in a safer Debt Fund with no equity exposure. You can choose the fund that balances your risk profile with the tenure of your investment for a meaningful amount for your child. A brief description of the funds along with their investment objectives is given below:

Fund Options	Investment Objective	Risk-Return Profile	Equity	Debt	Money Market
Classic Opportunities Fund (ULIF-033-16/12/09-CLAOPPFND-107)	Aims to maximize opportunity for you through long-term capital growth, by holding a significant portion in a diversified and flexible mix of large / medium sized company equities.	Aggressive	75%-100%	0%-25%	0%-25%
Frontline Equity Fund (ULIF-034-17/12/09-FRLEQUFND-107)	Aims for a high level of capital growth for you, by holding a significant portion in large sized company equities.	Aggressive	60%-100%	0%-40%	0%-40%
Balanced Fund (ULIF-037-21/12/09-BALKFND-107)	Aims for moderate growth for you by holding a diversified mix of equities and fixed interest instruments.	Moderate	30%- 60%	20%-70%	0%-40%
Dynamic Bond Fund (ULIF-015-15/04/04-DYBNDFND-107)	Aims to preserve your capital by investing in high quality corporate bonds and generating relatively higher fixed returns.	Conservative	-	60%-100%	0%-40%
Dynamic Floating Rate Fund (ULIF-020-07/12/04-DYFLTRFND-107)	Aims to minimize the downside of interest rate risk for you by investing in floating rate debt instruments that give returns in line with interest rate movements.	Conservative	-	60%-100%	0%-40%
Dynamic Gilt Fund (ULIF-006-27/06/03-DYGLTFND-107)	Aims to provide safety to your capital by investing in Govt. Securities where default risk is close to zero.	Conservative	-	80%-100%	0%-20%
Money Market Fund (ULIF-041-05/01/10-MNMKKFND-107)	Aims to protect your capital and not have downside risks.	Secure	-	-	100%

Maturity Benefit

At maturity you can take the full Fund Value to meet the financial needs of your child. You can also select to receive the maturity proceeds partly in cash and the balance by way of installments, for up to 5 years after maturity, by choosing our Settlement Option[7].

Flexible withdrawals

The financial requirements for your children would change from time to time and you require a child savings plan that is flexible. With this plan, you can access the investment after completion of the 5th policy year through Partial Withdrawals[2].

Tax Benefit

You may avail of tax benefits under Section 80C and Section 10 (10D) of Income Tax Act, 1961 subject to conditions as specified in those sections. Tax benefits are subject to change as per tax laws. You are advised to consult your Tax Advisor for details.

Additional features to enhance flexibility

To allow your investment plan to keep pace with the changing times and varying needs of your child, there are benefits that you could use.

Additional Options	Benefits
Discontinuance[4] of policy	In the event of unforeseen financial emergency, you may decide to discontinue the policy. Discontinuance of the policy before the 5th year will attract Discontinuance Charges.
Switching/Premium Re-direction	Switch between fund options or change your future premium allocation as per your needs and investment objectives to maximize your returns.

Eligibility

Entry Age	Min: 18 years, Max: 60 years
Maturity Age	Min: 28 years, Max: 70 years
Policy Term	10 years, 15 to 25 years
Premium Payment Term	Regular: Equal to Policy term Limited: 5 years available with policy term 10 years 10 years available with policy terms 15 to 25 years
Regular Premium	Min: ₹ 20,000 p.a.
Limited Premium Payment (LPP)	For 5 year LPP, min: ₹ 50,000 p.a. For 10 year LPP, min: ₹ 20,000 p.a.
Premium Payment Mode	Yearly and Half-yearly
Basic Sum Assured	Min for entry age less than 45 yrs: Higher of (10 X AP) OR (0.5 X Policy Term X AP) Min for entry age 45 yrs and above: Higher of (7 X AP) OR (0.25 X Policy Term X AP) Max: 25 X AP

Where AP: Annualized Premium

Illustration

Mr. Acharya is a 35 year old businessman who runs a successful business. He has one year old daughter and wants to create a corpus to take care of her higher education. He is also aware of the unpredictability of life. Keeping this in mind, he would like to ensure that he saves enough to meet the financial needs of his daughter even when he is not around. Kotak Headstart Child Assure is the ideal plan for him as it provides comprehensive protection along with a range of fund options to choose from.

Given below is an illustration of the benefits payable to Mr. Acharya for a 20 year policy term and premium payment term with an Annual Premium of ₹ 50,000 and a Sum Assured of ₹ 5,00,000. The fund option selected is Frontline Equity (100%).

			Non-Guaranteed Benefits at 8%		Non-Guaranteed Benefits at 4%	
End of Year	Age (in years)	Cumulative Premium (₹)	Fund Value (₹)	Death Benefit (₹)	Fund Value (₹)	Death Benefit (₹)
10	45	5,00,000	628,324	1,628,324	503,381	1,503,381
15	50	7,50,000	1,121,009	1,871,009	803,377	1,553,377
20	55	10,00,000	1,788,619	-	1,138,763	-

Net Yield at 8% investment return is 6.06%.

Please Note:
The above illustration is extract of separate, more detailed Benefit Illustration. For full details please refer to the Benefit Illustration. The above values are inclusive of Service Tax[14] as applicable.

Charges

Premium Allocation Charge

It is charged as a percentage of the Annualized Premium. The net premium is then allocated at the Net Asset Value (NAV)[8] prevailing on the date of receipt of premiums. The charges applicable are:

Premiums	Policy Year		
	1	2 – 5	6 onwards
₹ 20,000 to ₹ 1,99,999	6%	3%	2%
₹ 2,00,000 to ₹ 9,99,999	5%		
₹ 10,00,000 & above	4%		

Fund Management Charge (FMC)

For efficient management of funds, a charge is levied as a percentage of the Fund Value and is adjusted in the Net Asset Value (NAV) . The annual FMC of the funds in this plan are:

- Classic Opportunities Fund : 1.35% p.a.
- Frontline Equity Fund : 1.35% p.a.
- Balanced Fund : 1.35% p.a.
- Dynamic Bond Fund : 1.20% p.a.
- Dynamic Floating Rate Fund : 1.20% p.a.
- Dynamic Gilt Fund : 1.00% p.a.
- Money Market Fund : 0.60% p.a.
- Discontinued Policy Fund : 0.50% p.a.

Policy Administration Charge

The administration charge is a percentage of the Annualized Premium paid and will be recovered through monthly cancellation of units throughout the policy term:

Annualized Premium	Administration Charge
₹ 20,000 to ₹ 9,99,999	0.25% p.m. subject to a maximum of ₹ 500 per month
₹ 10,00,000 and above	Nil

Switching Charge

The first four switches in a year are free. For every additional switch thereafter, ₹ 500 will be charged.

Partial Withdrawal Charge

For each Partial Withdrawal in any policy year ₹ 500 will be charged.

Discontinuance Charges

The charge applicable on the Fund Value is:

Year during which policy is discontinued	Year 1	Years 2	Years 3	Years 4	Years 5 & Onwards
For Premiums upto ₹ 25,000 p.a.	Lowest of: • 20% of AP • 20% of FV • ₹ 3000/-	Lowest of: • 15% of AP • 15% of FV • ₹ 2000/-	Lowest of: • 10% of AP • 10% of FV • ₹ 1500/-	Lowest of: • 5% of AP • 5% of FV • ₹ 1000/-	Nil
For Premiums above ₹25,000 p.a.	Lowest of: • 6% of AP • 6% of FV • ₹ 6000/-	Lowest of: • 4% of AP • 4% of FV • ₹ 5000/-	Lowest of: • 3% of AP • 3% of FV • ₹ 4000/-	Lowest of: • 2% of AP • 2% of FV • ₹ 2000/-	Nil

AP= Annualized Premium; FV= Fund Value on the date of discontinuance.

Mortality Charge

This is the cost of life cover, which will be levied by cancellation of units on a monthly basis. Given below are the annual charges per thousand sum at risk* for a healthy individual.

Age (in years)	25	35	45	55
Mortality charge	1.266	1.496	2.923	7.750

*Sum at Risk = Higher of (105% of all premiums paid Basic Sum Assured plus Fund Value) – Fund Value + Premium Waiver.

Premium waiver is equal to the number of future installments of premium multiplied by the amount per installment.

The Sum at risk under Paid-Up policies will be Higher of (105% of all premiums, Reduced Paid-Up Sum Assured plus Fund Value) – Fund Value.

Miscellaneous Charges

Replacement of policy contract and alteration in Basic Sum Assured will be charged at ₹ 500 per request. For premium redirection, a fee of ₹ 100 will be charged.

Protection & Savings for your child in four easy steps

Here's how you can structure your financial planning in 4 easy steps:

Step 1: Decide the **amount you will save on annual or half-yearly basis** to secure your child's future.

Step 2: Decide the **term of the policy** depending on goals for your child (higher education, marriage, etc.) that you have in mind.

Step 3: Choose your **life cover–the Sum Assured,** depending on your existing insurance cover, subject to the minimum requirement.

Step 4: Select your **fund options.**

If you need any further information on how you can secure your family's future, our **Life Insurance Advisor** will be happy to hear from you.

Here's looking forward to a stress-free, happy future!

Terms and Conditions

1. **Death Benefit**

   This benefit will be payable provided you have paid all your premiums up to date. Basic Sum Assured plus Fund Value is subject to a minimum of 105% of total premiums paid up to time of death. In case of paid-up policy, the Reduced Paid-Up Basic Sum Assured will be paid immediately as lump sum and premium waiver benefit will fall off. The Reduced Paid-up Basic Sum Assured + Fund Value will be subject to a minimum of 105% of total premiums paid up to time of death.

2. **Partial Withdrawal**

   Partial Withdrawals will be allowed after completion of five policy years. Minimum amount for Partial Withdrawal is ₹ 10,000. Minimum balance of one Annualized Premium should be maintained in the Main Account after Partial Withdrawals.

   Partial Withdrawals will not have any effect on the Basic Sum Assured. The Minimum Death Benefit will be subject to 105% of total premiums paid.

3. **Grace Period and Notice Period**

   There is a Grace Period of 30 days from the due date for payment of premium. If the premium is not paid until the end of Grace Period, within the next 15 days Kotak Life Insurance will send a notice to the policyholder to either revive the policy within 2 years or terminate the policy without any risk cover or convert the policy into paid-up with Reduced Paid-Up Sum Assured (available under Discontinuance after lock-in period).

4. **Discontinuance**

   If premiums are not paid during the Grace Period, Kotak Life Insurance will send a notice within 15 days, asking the policyholder to exercise the option to either:

   (I) Revive the policy within 2 years or

   (ii) Opt for complete withdrawal of the policy without any risk cover. Or

   (iii) Convert the policy into paid-up with Reduced Paid-Up Sum Assured (available under Discontinuance after lock-in period)

   The Fund Value will remain invested in the existing funds as before, until the policyholder exercises the option to revive the policy or till the expiry of the Notice Period (i.e.30 days after receipt of the notice by the policyholder), whichever is earlier. During the Grace Period and subsequent Notice Period, the policy is deemed to be in force with risk cover as per terms & conditions of the policy and all charges are deducted. However, fresh assignment, nomination, partial withdrawal and switching during the Notice Period will not be allowed.

   The policy will be considered discontinued if

   - The due premiums are not paid and the policyholder has not exercised the option of revival by the end of the Notice Period.
   - The policyholder exercises the option to discontinue the policy.

   The risk cover will cease in such a scenario.

   In case of discontinuance during the lock-in period of 5 years:

   Fund Value of the policy after deduction of discontinuance charges will be credited to the Discontinued Policy Fund. Funds will accumulate at a minimum interest rate as specified by Insurance Regulatory and Development Authority (IRDA) (current rate is 4% p.a.) till the end of lock-in period of 5 years from the date of discontinuance. The proceeds of the discontinued policy will be refunded only after completion of the lock-in period of five years except in case of death where it will be paid out immediately.

In case of discontinuance after the lock-in period of 5 years:
If the policyholder opts to revive the policy within 2 years from the date of discontinuance of premium, the policy is deemed to be in force with risk cover and applicable charges will be levied during such period. At the end of revival period if the policy is not revived by paying all due premiums, the policy will be considered as surrendered, the Fund Value will be paid out to the policyholder and the policy will get terminated.

In case the policyholder does not opts for any option within the Notice Period or opts for complete withdrawal, the policy will be considered as surrendered, the Fund Value will be paid out to the policyholder and the policy will get terminated.

In case the policyholder opts to convert the policy into paid-up with Reduced Paid-Up Sum Assured=Basic Sum Assured X (Total premium paid/Total premiums payable), the policy will be converted into a paid-up policy and policy will continue without payment of premiums till the end of the policy term. All applicable charges during this period will be levied. Once converted into paid-up, policy cannot be revived subsequently during the policy term.

Death of the Life Insured in case of Discontinuance within the Lock-in Period
Fund Value in Main Account on the date of discontinuance less discontinuance charge plus returns earned on the Discontinued Policy Fund, subject to a minimum interest rate as specified by IRDA till the date of intimation of death, will be paid out immediately.

Death of the Life Insured in case of Discontinuance after Lock-in period:
Death benefit as available under the plan will be paid if revival period of 2 years is opted. If the policy is converted into paid-up, death benefit applicable for paid-up policy[1] will be paid.

Discontinued Policy Fund
In case of discontinuance during first five policy years, funds will be transferred to Discontinued Policy Fund. The details of the Fund are as follows:

Discontinued Policy Fund	Investment Objective	Risk-Return Profile	Investment Pattern
Discontinued Policy Fund (ULIF-050-23/03/11-DISPOLFND-107)	Aims to provide secure returns to policies in the discontinued state, by investing in low-risk debt instruments.	Secure	Money market: 0% to 100%; Government securities: 0% to 100%

The asset categories under the discontinued policy fund may vary in future in line with relevant IRDA Regulations / Circulars.

5. Policy Revival
A policy can be revived until the expiry of the Notice Period. The Policyholder shall also have the right to revive a discontinued policy within two years from the date of discontinuance in which case the discontinuance charge if any will be reversed.

All benefits will be reinstated on revival subject to underwriting and other applicable terms & conditions. The outstanding premium paid will be used to purchase units on the date of revival.

6. Policy Continuance after death claim
After the death claim, the policy will continue and the Fund Value will be paid to the nominee on maturity. The nominee will not have any rights on the policy to make Partial Withdrawals, fund switches or other policy alterations.

7. Settlement Option
This plan provides an option to receive the maturity proceeds in cash or by way of pre-selected periodic installments (yearly, half-yearly and quarterly only), for up to 5 years after maturity by

informing the company within 3 months of maturity of the policy. The three options are:

- Entire maturity proceeds as an immediate payout in one go OR
- Part of the maturity proceeds as a lump sum and part as installments OR
- Whole amount as installments

At the end of Settlement Period, the balance in the Main Account will be paid out as one lump sum and the policy will cease thereafter. The installments can be taken over a maximum period of 5 years.

On selecting the Settlement Option, the number of units to be liquidated to meet each payment shall depend on the respective fund NAVs as on the date of each payment. Partial withdrawals and switches are not allowed during this period. During the settlement period, the investment risk in the investment portfolio is borne by the policyholder. If the Policyholder requests for pre-closure or if the fund value is insufficient to pay the desired amount of installment during the settlement period (due to volatility in the market), then the balance Fund Value will be payable and the policy will be terminated. Life cover and other benefits are not provided during the settlement period. In case of death of the Life Insured during the Settlement Period, the outstanding Fund Value shall be paid immediately as a lump sum.

8. Fund NAV's

NAV of a fund is calculated and published in financial newspapers on each business day. Net Asset Value (NAV) = "(Market Value of Investments held by the fund + Value of Any Current Assets - Value of any Current Liabilities & Provisions, if any) divided by the number of units existing at valuation date (before creation / redemption of any units)".

Where premiums are paid by outstation cheques, the NAV of the clearance date or due date, whichever is later, will be used for allocation of the premium. Transaction requests (including renewal premiums switches, etc.) received before the cutoff time will be allocated to the same day's NAV and the ones received after the cutoff time will be allocated to the next day's NAV.

Premiums received in advance will be allocated on the scheduled due dates. No interest will be paid on such premiums.

9. Policy Loans

Loans are not available under this plan.

10. Nomination & Assignment

Nomination will be allowed under the plan as per Section 39 of the Insurance Act, 1938. Fresh nomination (if applicable) shall be made by an endorsement on the policy and by communicating the same in writing to the Company. Assignment is allowed in this plan as per Section 38 of the Insurance Act, 1938. It may be made by an endorsement upon the policy itself or by a separate instrument signed in either case by the assignor specifically stating the fact of Assignment and duly attested. Such Assignment shall be operative as against the Company effective from the date that the Company receives a written notice of the Assignment and on confirmation of record of such Assignment. Partial assignment of policy is not allowed.

11. Maximum Charge Level

Kotak Life Insurance reserves its right to impose charges not beyond the level mentioned below (Subject to IRDA approval):

- The miscellaneous, partial withdrawal and switching charges may be increased to a maximum of ₹ 2,000.
- Mortality charges are guaranteed for the term of the policy.

12. Free Look Period

The policyholder is offered 15 days free look period for a policy sold through all channels (except for Distance Marketing* Channel which will have 30 Days) from the date of receipt of the policy wherein the policyholder may choose to return the policy within 15 days / 30 days of receipt if s/he is not agreeable with any of the terms and conditions of the plan. Should s/he choose to return the policy, s/he shall be entitled to a refund of the premium paid after adjustment for the expenses of medical examination, stamp duty and proportionate risk premium for the period of cover.

*Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) Voice mode, which includes telephone calling (ii) Short Messaging service (SMS) (iii) Electronic mode which includes e-mail, internet and interactive television (DTH) (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts and (v) Solicitation through any means of communication other than in person.

13. General Exclusion

In the event of the Life Assured committing suicide within one year of the date of issue of the policy, the Basic Sum Assured and Premium Waiver are not payable and only the Fund Value is payable. Any charges recovered subsequent to the date of death shall be payable.

In the event of the Life Insured committing suicide within one year of the date of revival of the policy, when the revival is done within 6 months from the date of discontinuance, Suicide Exclusion shall not be applicable and the Death Benefit under the product shall be payable.

However, in case of suicide within 1 year of the date of revival, when the revival is done after 6 months from the date of discontinuance, only the fund value is payable.

14. Service Tax and Education Cess

Service Tax and Education Cess shall be levied on Fund Management Charge and Mortality Charge as per the prevailing tax laws and/or any other laws. In case of any statutory levies, cess, duties etc., as may be levied by the Government of India from time to time, the Company reserves its right to recover such statutory charges from the policyholder(s) either by increasing the premium and / or by reducing the benefits payable under the plan.

RISK FACTORS

- Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors.
- The premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
- Kotak Mahindra Old Mutual Life Insurance Ltd. is only the name of the Insurance Company and Kotak Headstart Child Assure is only the name of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.
- Please know the associated risks and the applicable charges, from your Insurance Agent or the Intermediary or policy document of the insurer.

Section 41 and 45

Section 41 of the Insurance Act, 1938:

(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:

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

(2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.

Section 45 of the Insurance Act, 1938 states:

No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that statement made in the proposal or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy holder and that the policy holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose:

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the proposal.

About Us

Kotak Mahindra Old Mutual Life Insurance Ltd.
http://insurance.kotak.com
Kotak Mahindra Old Mutual Life Insurance Ltd is a 74:26 joint venture between Kotak Mahindra Bank Ltd., its affiliates and Old Mutual plc. A Company that combines its international strengths and local advantages to offer its customers a wide range of innovative life insurance products, helping them take important financial decisions at every stage in life and stay financially independent.

The Kotak Mahindra Group
www.kotak.com
Established in 1985, the Kotak Mahindra group is one of India's leading financial services conglomerates. In February 2003, Kotak Mahindra Finance Ltd. (KMFL), the Group's flagship company, received a banking license from the Reserve Bank of India (RBI). With this, KMFL became the first non-banking finance company in India to become a bank - Kotak Mahindra Bank Limited. The consolidated balance sheet of Kotak Mahindra group is over ₹ 1.17 lakh crore and the consolidated net worth of the Group stands at ₹ 17,228 cr (approx US$ 2.9 billion) as on June 30, 2013. The Group offers 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. The Group has a wide distribution network through branches and franchisees across India, and international offices in London, New York, California, Dubai, Abu Dhabi, Mauritius and Singapore.

The Kotak Mahindra Group
www.kotak.com
Old Mutual provides life assurance, asset management, banking and general insurance to more than 14 million customers in Africa, the Americas, Asia and Europe. Originating in South Africa in 1845, Old Mutual has been listed on the London and Johannesburg Stock Exchanges, among others, since 1999. In the year ended 31 December 2012, the Group reported adjusted operating profit before tax of £1.6 billion (on an IFRS basis) and had £262 billion of funds under management from core operations.

TOLL FREE 1800 209 8800
SMS KLIFE to 5676788
clientservicedesk@kotak.com
http://insurance.kotak.com

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Regn. No.: 107, Regd. Office: Kotak Mahindra Old Mutual Life Insurance Ltd., 4th Floor, Vinay Bhavya Complex, 159 A, C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400 098. Website: http://insurance.kotak.com. Email:clientservicedesk@kotak.com. Toll Free No. - 1800 209 8800.