

Mr. YOU,

What is your ideal Retirement Plan?



**A lump sum to
celebrate retirement &
fulfill your dreams**

OR



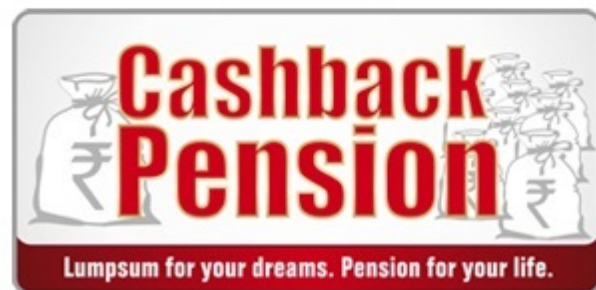
**Regular pension to enjoy
your current lifestyle after
Retirement**

**Now get both to celebrate your
Retirement years.**



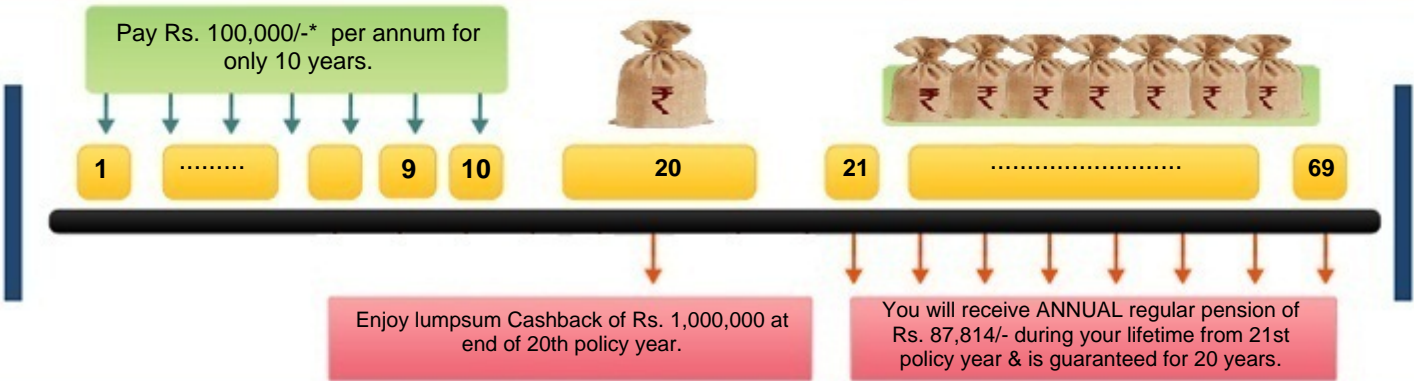
Your Ideal Retirement Plan

Presenting



This is a combination solution consisting of Kotak Assured Savings Plan and Kotak Life Time Income Plan. These products are also available without this combination solution.

How does it work?



Savings

Mr. YOU, at present when you are young, energetic and your income earning capacity is high, we propose that you save Rs. 100,000* every year for the next 10 years in this solution. This solution will provide an umbrella of security to your family by providing you with a life cover for first 20 years of the policy, of Rs. 1,519,278 in 1st policy year and it increases during premium paying term.



*Service tax extra.

Cashback

After 20 years, you will get back your total premiums paid of Rs. 1,000,000/- as lumpsum for you to fulfil your dreams.



Regular Pension

After 20 years when you reach the golden age of 51 years, it's time for you to relax and reap the fruits of your savings. Your pension will start now. From here on you will receive Rs. 87,814 every year during your lifetime. This income is guaranteed for at least 20 years and continues for your life thereafter.



The illustration shown is for annuity rates as on 16th September 2013. The pension will depend on annuity rates prevailing at the time of inception for actual pension payment.

Benefit Illustration

End Of Year	Age	Annual Premium*	Death Benefit	Cashback	Maturity Value #	Annuity^
1	32	100,000	1,519,278	-	-	-
2	33	100,000	1,539,278	-	-	-
3	34	100,000	1,569,278	-	-	-
4	35	100,000	1,609,278	-	-	-
5	36	100,000	1,659,278	-	-	-
6	37	100,000	1,719,278	-	-	-
7	38	100,000	1,789,278	-	-	-
8	39	100,000	1,869,278	-	-	-
9	40	100,000	1,959,278	-	-	-
10	41	100,000	2,059,278	-	-	-
11	42	-	2,059,278	-	-	-
12	43	-	2,059,278	-	-	-
13	44	-	2,059,278	-	-	-
14	45	-	2,059,278	-	-	-
15	46	-	2,059,278	-	-	-
16	47	-	2,059,278	-	-	-
17	48	-	2,059,278	-	-	-
18	49	-	2,059,278	-	-	-
19	50	-	2,059,278	-	-	-
20	51	-	2,059,278	1,000,000	1,059,278	-
21 - 40	51 - 70	-	-	-	-	87,814

* Service tax extra.

Maturity Value is post deduction of Cashback amount.

^ Annuity is calculated on the Maturity Value.

Products behind the solution

Product 1	Policy Term	Payment Term	Payment Mode	Modal Premium *	Sum Assured	Maturity
Kotak Assured Savings Plan	20	10	Yearly	100,000	1,257,732	2,059,278

*Service tax extra

Product 2	Annuity Option	Annuity Mode	Purchase Price *	Annuity Income
Kotak Life Time Income Plan	Lifetime Income with Term Guarantee of 20 Years	Yearly	1,059,278	87,814
*Service tax extra				

Tax Saving

Policy Year	Basic Premium*	u/s 80 CCE		Net Premium
		Eligible Amount	Tax Benefit @ 10.3%	
1	100,000	100,000	10,300	89,700
2	100,000	100,000	10,300	89,700
3	100,000	100,000	10,300	89,700
4	100,000	100,000	10,300	89,700
5	100,000	100,000	10,300	89,700
6	100,000	100,000	10,300	89,700
7	100,000	100,000	10,300	89,700
8	100,000	100,000	10,300	89,700
9	100,000	100,000	10,300	89,700
10	100,000	100,000	10,300	89,700
Total	1,000,000			897,000
*Service tax extra				

Advertisement Disclaimers :

"This advertisement is designed for combination of benefits of two or more individual and separate products name Kotak Assured Savings Plan and Kotak Life Time Income Plan (as applicable) etc. The customer has the choice of purchasing any one or more product as per his/her need and choice and there is no compulsion whatsoever that these product are to be taken together as suggested by the insurer and presented in this advertisement. The customer is expected to ask questions, understand and satisfy himself that the condition meets his/her specific needs better before deciding to purchase the combination. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer the detailed sales brochure of respective individual products mentioned herein"

Other Disclaimers :

- 1) This combination solution comprises of set of policies across one or more products of the company. These products (Kotak Assured Savings Plan UIN No.: 107N081V01& Kotak Life Time Income Plan UIN: 107N047V02) are also available individually with the Company and it is not mandatory for me to apply for this combination only. Kotak Assured Savings Plan is a non-linked limited premium paying non-participating endowment plan. Kotak Life Time Income Plan is a non-linked non-participating annuity plan.
- 2) The benefits available under the combination solution shall be as per the respective product's policy terms and conditions.
- 3) The benefit of this combination solution shall become payable only if all premiums for the entire premium payment term are paid in full, as the case may be.
- 4) Annuity rates are not guaranteed and are subject to change from time to time. The actual Annuity amount will depend on the prevailing annuity rates at the time of purchase of Annuity. The current illustration is based on Annuity Rates as on 16th Sept 2013.
- 5) The premium quoted is only basic premium. The actual premium shall comprise of basic premium, extra premium, if any, rider premium, if any, service tax and education cess, as per applicable rates. The tax laws are subject to amendments from time to time. Please refer Benefit illustration for the details of the actual premium amount.
- 6) Tax benefits on premiums paid and benefits received will be applicable as per the prevailing tax laws. Please consult your tax advisor for further details.
- 7) Insurance is the subject matter of solicitation.
- 8) For more details on risk factors, terms and conditions please read the sales brochure of "individual products" before concluding a sale.
- 9) You have the flexibility to choose any of the annuity options offered by the company at the time of vesting of the product and will be subject to availability of product at that time.

10) Based on the combination option selected, after paying all premiums for the full premium payment term, the maturity amount will get automatically transferred to the identified annuity product.

11) You have option to withdraw the maturity amount in lump sum.

12) It will be your responsibility to contact the Company for any change in selection of any of the above mentioned options at the time of maturity. At the maturity additional confirmation including documents necessary at that time will be required for processing.

13) It will be your responsibility to contact the company for selection of any options available at the time of maturity. lifetime income option will be the default option for annual income. At maturity additional confirmation including documents necessary at that time will be required for processing.

To know the details of each plan of this combination solution, please go through the benefit illustrations of individual products as provided to you.

Kotak Assured Savings Plan UIN No.: 107N081V01, Form No.N081: . Kotak Life Time Income Plan UIN No.: 107N047V02, Form No: N047.
KLI/13-14/P-CL/284:

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