



Presentation specially  
designed for

Mrs. YOU

Do you dream to have the best  
lifestyle for yourself and your family?

- >> A special gift for your better half
- >> A vacation with your family
- >> I-pod for your child on birthday
- >> New gadget to flaunt to your colleagues

How about a  
**SECOND INCOME**  
for a lifetime?



But all your dreams  
come with a price tag...



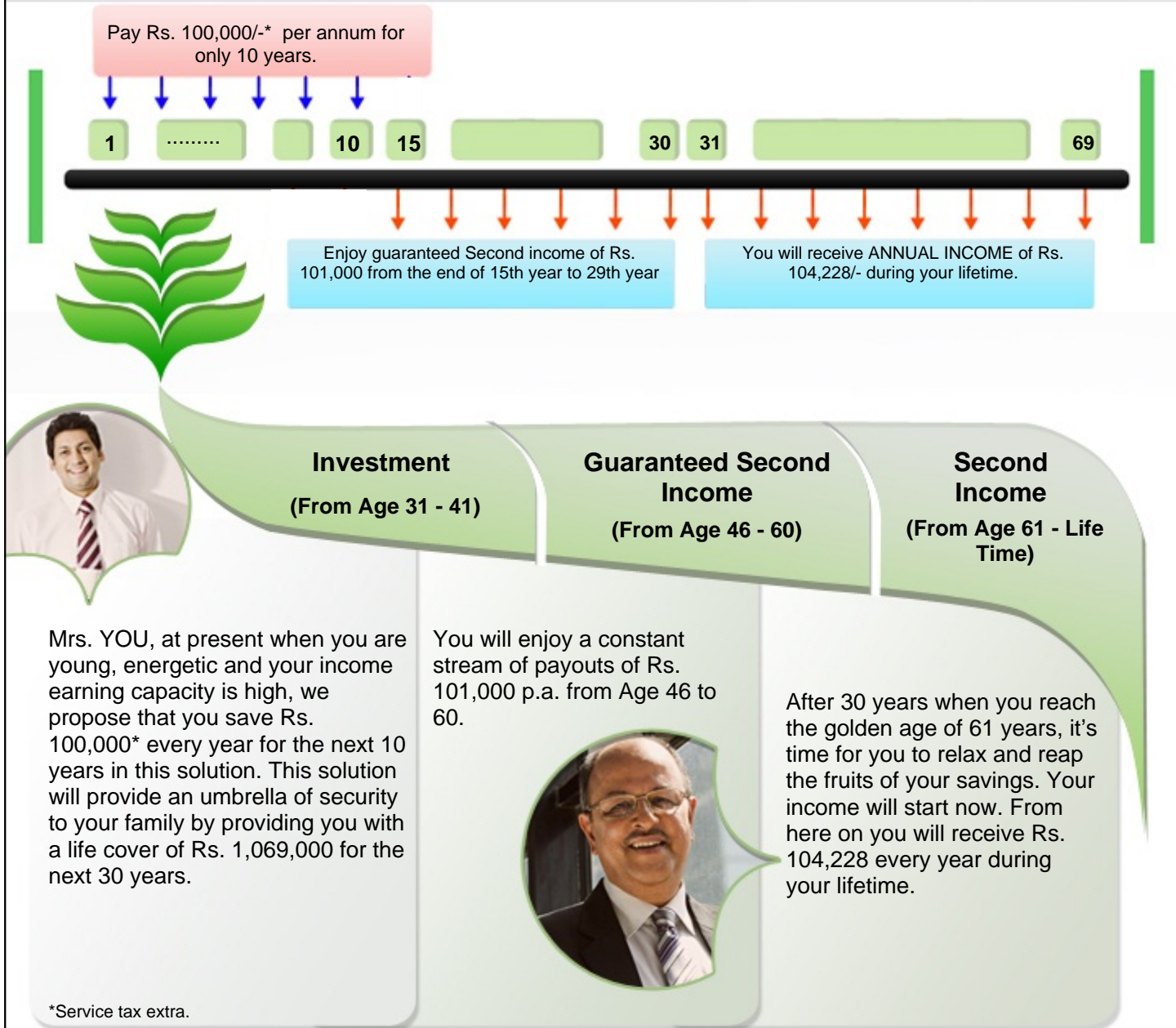
*Mrs. YOU, Second income lets you enjoy the best lifestyle you always  
dreamt of.*



Introducing  
**MoneyTree**  
Enjoy a second income for a lifetime

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

## So what will be your second income, year on year?



### You also get the additional benefit :

- \* We also provide you the option of withdrawal after the accumulation period of 30 years, if you do not wish to continue.

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.

Proposer Name : Mrs. YOU

Proposer's Age : 31 yrs.

**Benefit Illustration**

| End Of Year          | Age                  | Annual Premium* | Death Benefit | Annual Income | Maturity  | Annuity        |
|----------------------|----------------------|-----------------|---------------|---------------|-----------|----------------|
| 1                    | 32                   | 100,000         | 1,069,000     | -             | -         | -              |
| 2                    | 33                   | 100,000         | 1,069,000     | -             | -         | -              |
| 3                    | 34                   | 100,000         | 1,069,000     | -             | -         | -              |
| 4                    | 35                   | 100,000         | 1,069,000     | -             | -         | -              |
| 5                    | 36                   | 100,000         | 1,069,000     | -             | -         | -              |
| 6                    | 37                   | 100,000         | 1,069,000     | -             | -         | -              |
| 7                    | 38                   | 100,000         | 1,069,000     | -             | -         | -              |
| 8                    | 39                   | 100,000         | 1,069,000     | -             | -         | -              |
| 9                    | 40                   | 100,000         | 1,069,000     | -             | -         | -              |
| 10                   | 41                   | 100,000         | 1,069,000     | -             | -         | -              |
| 11                   | 42                   |                 | 1,069,000     | -             | -         | -              |
| 12                   | 43                   |                 | 1,069,000     | -             | -         | -              |
| 13                   | 44                   |                 | 1,069,000     | -             | -         | -              |
| 14                   | 45                   |                 | 1,069,000     | -             | -         | -              |
| 15                   | 46                   |                 | 1,069,000     | 101,000       | -         | -              |
| 16                   | 47                   |                 | 1,069,000     | 101,000       | -         | -              |
| 17                   | 48                   |                 | 1,069,000     | 101,000       | -         | -              |
| 18                   | 49                   |                 | 1,069,000     | 101,000       | -         | -              |
| 19                   | 50                   |                 | 1,069,000     | 101,000       | -         | -              |
| 20                   | 51                   |                 | 1,069,000     | 101,000       | -         | -              |
| 21                   | 52                   |                 | 1,069,000     | 101,000       | -         | -              |
| 22                   | 53                   |                 | 1,069,000     | 101,000       | -         | -              |
| 23                   | 54                   |                 | 1,069,000     | 101,000       | -         | -              |
| 24                   | 55                   |                 | 1,069,000     | 101,000       | -         | -              |
| 25                   | 56                   |                 | 1,069,000     | 101,000       | -         | -              |
| 26                   | 57                   |                 | 1,069,000     | 101,000       | -         | -              |
| 27                   | 58                   |                 | 1,069,000     | 101,000       | -         | -              |
| 28                   | 59                   |                 | 1,069,000     | 101,000       | -         | -              |
| 29                   | 60                   |                 | 1,069,000     | 101,000       | -         | -              |
| 30                   | 61                   |                 | 1,069,000     | -             | 1,069,000 | -              |
| <b>31 - lifetime</b> | <b>61 - lifetime</b> | -               | -             | -             | -         | <b>104,228</b> |

\*Service tax extra

**Products behind the solution**

| Product 1                 | Policy Term | Payment Term | Payment Mode | Modal Premium * | Sum Assured | Maturity  |
|---------------------------|-------------|--------------|--------------|-----------------|-------------|-----------|
| Kotak Assured Income Plan | 30          | 10           | Yearly       | 100,000         | 1,000,000   | 1,069,000 |

\*Service tax extra

| Product 2                  | Annuity Option  | Annuity Mode | Purchase Price * | Annuity Income |
|----------------------------|-----------------|--------------|------------------|----------------|
| Kotak Lifetime Income Plan | Lifetime Income | Yearly       | 1,069,000        | 104,228        |

\*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         |
| <b>Total</b> | <b>1,000,000</b> |                 |                     | <b>897,000</b> |

\*Service tax extra

**Advertisement Disclaimers:**

"This advertisement is designed for combination of benefits of two or more individual and separate products name Kotak Assured Income Plan and Kotak Lifetime 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 Income Plan UIN No.: 107N069V03 & 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.
- 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 September 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) Kotak Assured Income Plan is a non-linked non-participating savings cum protection anticipated endowment plan. Kotak Lifetime Income Plan is a non-linked non-participating annuity plan.
- 9) For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding sale.
- 10) 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.
- 11) 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.
- 12) You have option to withdraw the maturity amount in lump sum.
- 13) 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.

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

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Kotak Assured Income Plan UIN No.: 107N069V03, Form No.: N069. Kotak Life Time Income Plan UIN No.: 107N047V02, Form No: N047.  
Ref No.: KLI/13-14/P-CL/302

Kotak Mahindra Old Mutual Life Insurance Ltd., Regn. No.: 107, Regd. Office: 4th Floor,  
Vinay Bhavya Complex, 159A, C.S.T. Rd., Kalina, Santacruz(East), Mumbai – 400098  
Website: <http://insurance.kotak.com> | Email: [clientservicedesk@kotak.com](mailto:clientservicedesk@kotak.com) | Toll Free No. - 1800 209 8800