

Kotak Eternal Life Premier Shield



A whole life of confidence.



A JOINT VENTURE WITH  OLD MUTUAL

Zindagi se ek kadam agey

AT A GLANCE - BENEFITS FOR YOU AND YOUR FAMILY

On Survival of life insured – at the end of premium payment term*	<input checked="" type="checkbox"/>	Vested Simple Reversionary Bonus Special Terminal Bonus (if any) available as a cash lump sum benefit
	<input type="checkbox"/>	Convenience of ATM to access the proceeds, if Kotak Bank Account opted for
On Maturity – Upon Survival till age 99*	<input checked="" type="checkbox"/>	Guaranteed Sum Assured + Terminal Bonuses** (as applicable) payable
On Accidental Disability of the premium payer during the premium payment term*	<input checked="" type="checkbox"/>	After a 6 month waiting period, all future outstanding premiums are waived and payable by Kotak Life Insurance for the remainder of the premium payment term
	<input checked="" type="checkbox"/>	After a 6 month waiting period, a lump sum cash disability benefit is payable (equal to Basic Sum Assured, where the basic sum assured is greater than 5 lakhs and subject to a maximum payout of Rs. 25 lakhs)
On Death of life insured - During Premium Payment term*	<input checked="" type="checkbox"/>	Guaranteed Sum Assured + Vested Reversionary Bonus (if any) + Interim Bonus (if any) + Terminal Bonus** (as applicable) payable In case the life insured is a minor, the death benefit will be a return of premiums paid (excluding any extra and rider premiums), if death occurs within 5 years from the date of commencement or before attainment of age 18, whichever is earlier
On Death of life insured - After Premium Payment term*	<input checked="" type="checkbox"/>	Guaranteed Sum Assured + Terminal Bonus ** (as applicable) payable
On surrender of policy after 3 policy years and premium payments	<input checked="" type="checkbox"/>	Higher of Guaranteed Surrender Value and Special Surrender Value (if any)
Choice of Riders#	<input type="checkbox"/>	Kotak Critical Illness Benefit (CIB)
	<input type="checkbox"/>	Kotak Life Guardian Benefit (LGB)
	<input type="checkbox"/>	Kotak Term/Preferred Term Benefit (KTB/KPTB)
Loan Facility	<input checked="" type="checkbox"/>	Up to 80% of the surrender value, subject to terms and conditions
Convenient Premium Modes	<input checked="" type="checkbox"/>	Annual / Half Yearly / Quarterly / Monthly
Grace Period	<input checked="" type="checkbox"/>	15 days for the monthly mode
	<input checked="" type="checkbox"/>	30 days for all other modes
Free Look Period	<input checked="" type="checkbox"/>	Facility to return the policy within 15 days from the receipt of the policy

The table above only gives you a snapshot of benefits. The ones that are available with the plan are marked as and the benefits that are optional are marked as

* Applicable where all premiums have been paid in full and as scheduled as at date of benefit claim, and where the policy has not been made paid-up.

** Applicable only if the policy has been in force for at least 10 years.

For details on riders, please refer to the rider brochure.

Zindagi se ek kadam aagey

KOTAK ETERNAL LIFE PREMIER SHIELD

A whole life of confidence.

You are on your path to success and wouldn't want to settle for anything but the best. Life for you is about staying a step ahead and you need a plan that not only reflects your personal growth and success, but also stays with you for a lifetime.

Presently, you have many financial priorities, yet securing a happy future for you and your family is something you can't ignore. But how do you today strike a balance between managing your present financial challenges and ensuring your family's future comfort?

To help you build your foundation systematically and soundly, for a future undaunted by life's uncertainties, we at Kotak Life Insurance have crafted a distinctive insurance plan that accommodates your requirements for a comfortable today, whilst securing a bright tomorrow.

Kotak Eternal Life Premier Shield is a participating Whole Life plan that allows you to pay it forward for a lifetime of enhanced protection for you and your family. It offers you:

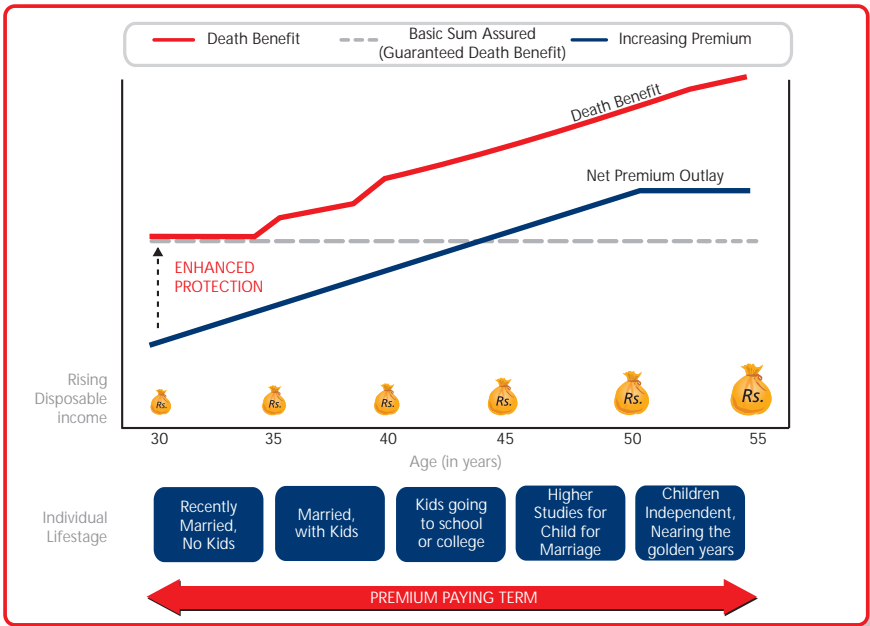
- An affordable premium in the initial years, that grows as your earning potential rises.
- A flexible premium payment schedule and cash rewards on survival to the end of the premium payment term.
- Access to enhanced insurance cover that's affordable from the start, and lasts till you are 99!

In short, it is a plan that keeps pace with your ever-growing success and wealth.

*The confidence
to aspire*



How does this plan help you customize your lifelong benefits?

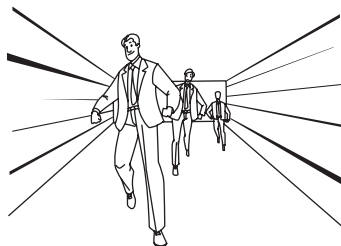


The above illustration graphically explains the unique benefits offered under **Kotak Eternal Life Premier Shield Plan** during the Premium Payment Term. The plan makes it easier for you to get **significantly higher protection (approximately 40 times) at reduced and more affordable initial premium levels**.

Your premium outlay starts low and gradually increases by a fixed 5% of your initial premium every year (For e.g. Premium increase by Rs. 500 per year for Rs. 10,000 of premium paid).

In this way, the premiums keep pace with your increasing earnings to ensure maximum value for your hard earned money. At the same time, your **Death Benefit is continually boosted by bonuses**, ensuring your cover measures up to your growing responsibilities.

Note: The graph and the scale in the graph is only for illustration purpose and not quantified as per the scale.



The confidence to compete

Enhanced Guaranteed Protection

Life Cover that's high yet affordable

Better homes, bigger cars, grand weddings and prestigious degrees – all these family needs depend upon your ability to create, grow and sustain your wealth while you're able.

But should something happen to you, you wouldn't want it to be an end to your family's needs and aspirations.

The cost of these aspirations could be as much as **20-25 times your annual income today** - which means your need for life cover is high. But, with the best of intentions, can you afford to buy the right level of future security today?

Our plan ensures that you get much higher protection for the premiums you pay during the initial phase of the policy (around **35-45 times of the initial premium** for younger ages and longer policy terms). So, you **pay less for higher cover at a younger age** - a dual benefit of substantial life cover at an affordable price when it's most needed.

Life Cover that lasts till you're 99

Retirement means an end to income and, at times, security. It can be a scary proposition for some, but not so for you. Your cover doesn't end when you finish paying your premiums. With this plan, you gain from **absolute guaranteed protection till the age of 99**.

Your family is assured of a guaranteed death benefit, no matter what life has in store for you. So you can now look ahead to retirement knowing that you have amply provided for your loved ones!

Life Cover that tides you over through misfortunes

Misfortunes are always unexpected and undesired. However, it is not just prudent but also essential that you stay prepared for them, while you can. A sudden traumatic accident can make all your plans go awry, at times leaving you in dire straits and permanently disabled.

Such permanent disability due to an accident can arise where you may have suffered a severe physical injury and/or be rendered permanently unable to earn an income commensurate with your experience and qualifications (i.e. from a "reasonable occupation").

Physical injury/impairment is defined as:

- Permanent loss of speech
- Permanent loss of use of a combination of any two of the following: hand, foot, eye, leg and arm
- Permanent confinement to bed or wheelchair
- Full thickness 3rd degree burns covering at least 20% of the body's surface area (condition extensive skin grafting required)



*The confidence
to thrive*

With Kotak Eternal Life Premier Shield, the premium payer automatically benefits from a waiver of future policy premiums in case of such accidental disability. In short, Kotak Life Insurance will pay in full the outstanding policy premiums as and when scheduled, on behalf of the premium payer. In this way, Kotak Life Insurance ensures that neither you nor your family loses out on the policy benefits you had planned originally.

At the same time to assist the premium payer in meeting unanticipated financial obligations now facing him/her, Kotak Life Insurance will make available an additional cash lump sum benefit equivalent to the Basic Sum Assured. This only applies to policies where the Basic Sum Assured is greater than 5 lakhs and subject to a maximum payout of Rs. 25 lakhs.

Note: The benefits only apply to the premium payer during the premium payment term, and whilst the life insured is alive. A 6 month waiting period applies before either of these benefits becomes payable. The premium payer should also survive (unassisted) the full waiting period. The disability should be continuous throughout this period and deemed permanent by Kotak Life Insurance. Any premiums due during this period remain payable as scheduled by the premium payer. The reasonable occupation benefits only apply to those premium payers who are yet to attain age 60 or haven't reached 'earlier retirement' at the date of claim intimation.

Life Cover that considers critical illnesses

You are constantly thinking about your family's needs. But what about yours? Today's fast pace and hectic lifestyle tends to take its toll in the form of critical illnesses such as heart attacks or cancer and it helps to stay prepared.

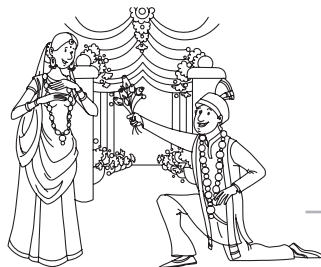
By selecting our critical illness rider, you will have the ability to accelerate up to 75% of your insurance cover (Basic Sum Assured excluding any bonuses) payout on diagnosis of various critical illnesses. This means you get to personally benefit from the cover at a time when you really need to boost your available resources. You will also continue to accrue bonuses as applicable, based on the original Basic Sum Assured.

The cover applies during the Premium Paying Term of the basic policy.

More Value For Your Money

Premiums that cover more than their worth

You know your family deserves a good life, when you're around, and even more importantly, after! You also know that the cost of ensuring this is high, especially while you are young.



*The confidence
to love*

After all, most of your family's aspirations are yet to be achieved, and the cost of living is always on the increase.

You don't want to compromise on your family's needs by letting your current financial status obstruct your access to a high life cover.

Kotak Life Insurance understands this dilemma. Our plan has a unique feature that allows you to dramatically scale up your insurance cover (in relation to the initial premiums paid). Your premium payable increases by a fixed 5% simple of the base premium each year. This ensures that you derive **maximum value for your money in terms of substantially boosting the level of insurance cover** when you most need it, without comprising your current style of living.

What's more, the increases stop at the age 50, acknowledging that as you approach retirement, you don't want to unnecessarily eat into your life savings. So the sooner you begin, the better!

Premiums that you can pay for on your terms

You know your finances and future life plans best and would like to control the same. Keeping this in mind, our plan offers you the flexibility to **choose the premium payment term** as per your requirement. You can choose to pay for any number of years, with a minimum payment term of just 10 years and a maximum payment term of 40 years or until you reach age 75, whichever is earlier.

When you opt for a longer term, you can avail of an even higher cover for a given level of premium; **the longer the term, the higher the cover**. So you can tailor your premium payments to fit your financial circumstances, and at the same time, you can secure a lifetime of guaranteed protection.

You needn't worry about the calculations – it will all be simplified and chalked out for you in your premium schedule as part of the policy document.

Premiums that match your lifestyle

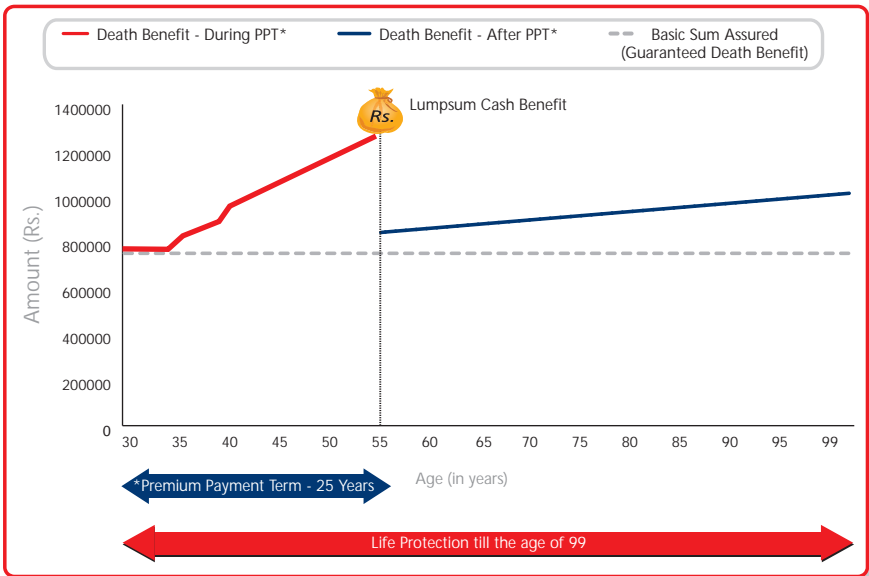
Each one of us is unique – our preferences, our lifestyles, our gender and our health differ. So why pay the same risk premiums as others? Our plan ensures that your gender, health and lifestyle are fairly reflected in your premiums.

Our premium rates differ for male and females, as well as for male smokers and non-smokers (for Sums Assured greater than Rs. 10 Lakhs).

*The confidence
to grow*



Dual Value Boosters



The above illustration depicts how **Kotak Eternal Life Premier Shield** can boost both your protection and wealth. With this plan, you accrue Simple Reversionary Bonuses as declared by the Company every year. These are payable on death during the Premium Payment Term or as a cash lump sum on survival to the end of the Premium Payment Term (as illustrated above).

For a Basic Sum Assured of Rs. 7,50,000[#], your Reversionary Bonuses build to a total of Rs. 3,93,750[^]. On survival to the end of the Premium Payment term, you may also qualify for a Special Terminal Bonus of Rs.1,12,500[^].

Your Death Benefit could be further boosted by a Terminal Bonus, which accrues to you from the 10th year. It would amount to Rs. 2,58,750[^] by the end of your policy term. This bonus is available on death or on survival till maturity at age 99.

[^] Calculated for a 30 year old healthy male for a premium payment term of 25 years at a 6% per annum investment return. Bonuses are not guaranteed.

[#] The minimum Death Benefit guaranteed at any point of the policy being in force.

Note: The graph and the scale in the graph is only for illustration purpose and not quantified as per the scale.



The confidence
to acquire

A Protection Boost

Your cover needs to grow over time to help counter the increasing cost of living. We enable this by giving you a share in the surplus earned on our participating policy funds.

During the premium payment term, you will be eligible for Simple Reversionary Bonuses* that are declared annually by Kotak Life Insurance and are expressed as a percentage of your Basic Sum Assured. Once declared, they are guaranteed. These bonuses vest on the policy at the end of 5 years provided all the first five years premiums have been paid. They are payable on death during the premium payment term, or on survival to the end of the selected premium payment term.

Your payment on survival to the end of the Premium Payment Term may be further boosted by a Special Terminal Bonus*. This is applicable only to policies in full force at the end of Premium Paying Term.

Your plan also entitles you to an Interim bonus* in case of a death claim during the course of financial year (and during the premium payment term).

Finally, if you have paid all your premiums in full and as scheduled for 10 years or more and your policy is still in force, a Terminal bonus* may be paid on maturity or earlier death by way of a reward for disciplined savings over the long-term.

A Cash Boost

There may come a time when you may need extra cash, planned or unplanned - to pay for Your grandchild's education, to take your spouse on a dream holiday, or even to supplement your spouse's income. Our plan allows you to take advantage of your own money in such circumstances.

On your survival to the end of your premium payment term, the vested Simple Reversionary Bonuses* become payable as a lump sum cash benefit. This may be further boosted by a Special Terminal Bonus*. The aggregate amount could well be a meaningful portion of the premiums you have paid.

This plan also builds a Surrender Value over time, against which loans may be taken, should you wish your cover to remain in place (see terms and conditions below).

So you can rest assured today, knowing that a significant amount of cash is accessible at the time you may need it the most tomorrow.

* The declaration of these bonuses is not guaranteed and is dependent on the performance of the relevant participating fund. Investment returns are a key driver of such profits.



*The confidence
to succeed*

Eligibility – A Ready Reckoner

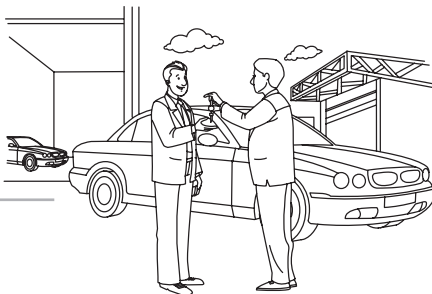
This simple eligibility table will help you plan your investment and meet your needs to the best of your potential.

Entry Age	Min: 0 years Max: 65 years
Maximum Age at which premium payment ceases	75 years last birthday
Maximum Maturity Age	99 years
Policy Term	(99 – Entry Age) years
Premium Payment Term	Min: 10 years Max: Lesser of (75 minus age at entry, 40) For a minor life insured, minimum PPT* is greater of (10, 18 minus the entry age)
Premium	Min: 10-14 years PPT* – Rs. 10,000 p.a. Min: 15 + years PPT* – Rs. 6,000 p.a.
Premium Payment Mode	Annual (A), Half Yearly (H), Quarterly (Q) and Monthly (M)
Premium Modal Factor	A - 100%, H - 51%, Q - 26%, M - 8.5%

*PPT - Premium Payment term

Tax Benefit:

Apart from guaranteed lifelong protection, this plan ensures savings from income tax as well (under current tax legislation which may change from time to time). The premiums paid under the plan currently qualify for deduction under Sec. 80 C and the returns are fully tax exempted under Sec 10 (10 D). Premiums paid for Critical Illness Benefit qualify for a deduction under Section 80D. Tax Benefits are subject to change in tax laws. You are advised to consult your Tax Advisor for details.



The confidence
to indulge

Enhancing Your Options

To ensure your investments keep pace with your changing needs over time, our plan offers you some additional features that you can avail of:

Additional Features	Benefits
Riders	<p>Choose from any of the rider* benefits given below, to further customize and boost your plan:</p> <p>Kotak Critical Illness Benefit (CIB) Offered as an addition to your basic plan, this benefit accelerates a portion of your Basic Sum Assured in the event of various life threatening illnesses, to help in reducing your financial burden. The bonuses will continue to accrue on the original Basic Sum Assured, as applicable.</p> <p>Kotak Life Guardian Benefit (LGB) In case of the unfortunate death of the proposer, this benefit will keep the policy alive by waiving all future premiums on the policy. This benefit can be availed of only when the life assured and proposer are two different people.</p> <p>Kotak Term/Preferred Term Benefit (KTB/KPTB) This benefit allows additional protection/death benefit to your beneficiary which is over and above the Basic Sum Assured. <i>*Please refer the rider brochure for additional details. These riders can be selected for a period equal to the premium payment term of the policy.</i></p>
Loan Facility	<p>To tide through temporary adversities, this plan allows you a loan facility once the policy has acquired a Surrender Value. You can take a loan of up to maximum 80% of the Surrender Value, available at an interest rate, as determined by Kotak life Insurance from time to time. Interest will be compounded and payable semi annually. In order to keep your policy alive, it is important that the interest payments due are paid in full and on time.</p>
Convenient premium payment modes	<p>Range of modes to choose from as per your ease and preference.</p> <ul style="list-style-type: none"> • Annual/Yearly • Half Yearly • Quarterly • Monthly
Grace Period	<p>We know you lead busy lives and in case you forget to pay your premium, we allow a grace period of 15 days for the monthly mode and 30 days for all other modes from due date for premium payment.</p>
Free Look Period	<p>The Policyholder is offered 15 days freeloop period, from the date of receipt of the policy wherein the Policyholder may choose to return the policy within 15 days of receipt if he is not agreeable with any of the terms and conditions of the plan. Should he choose to return the policy, he/she shall be entitled to refund of the premium paid after adjustment for expenses on medical examination, stamp duty and proportionate risk premium for the period of cover.</p>



The confidence
to celebrate

Illustration

Mr. Sridhar is a 30-year-old working professional. He believes in making his money work for him and hence is very careful about his financial planning. Understanding the meaning of financial protection for himself and his family, he desires an insurance plan that ensures him substantial protection early on at an affordable cost and, more importantly one that lasts a lifetime. Along with protection from death and disability, he wishes to benefit from cash rewards on survival along the way, as well as bonus boosters to his basic cover. Mr. Sridhar found the solution to his needs in **Kotak Eternal Life Premier Shield** and opted for the premium payment term of 25 years. He gets the following benefits:

General Details			Guaranteed Benefits		Non-Guaranteed Benefits			
Policy Year	Age	Cumulative Premium Payment	Maturity Benefit	Death Benefit [†]	Rate of Return [*]	Total Bonus [^]	Death Benefit [†]	Survival/ Maturity Benefit ^{**}
1	31	18,883	-	750000	High Rate	28,125	750,000	-
					Low Rate	11,250	750,000	-
10	40	231,311	-	750000	High Rate	553,125	1,303,125	-
					Low Rate	159,375	909,375	-
20	50	556,090	-	750000	High Rate	1,153,125	1,903,125	-
					Low Rate	365,625	1,115,625	-
25	55	735,474	-	750000	High Rate	1,659,375	2,221,875	1,003,125
					Low Rate	600,000	1,237,500	506,250
40	70	-	-	750000	High Rate	1,050,000	1,800,000	-
					Low Rate	150,000	900,000	-
69	99	-	750000	750000	High Rate	1,811,250	2,561,250	2,561,250
					Low Rate	258,750	1,008,750	1,008,750

* Returns illustrated assuming investment scenarios of 10% p.a. (High Rate) and 6% p.a. (Low Rate)

^ Total Bonus includes Simple Reversionary Bonus plus Terminal Bonuses (as applicable)

Death Benefit is the guaranteed amount available as a one time payment on the death of life insured

** Survival benefit is the total amount of vested Simple Reversionary Bonuses and a special Terminal Bonus (if any). It is payable at the end of the premium payment term.

Maturity Benefit is the sum of the Basic Sum Assured and Terminal Bonus payable on survival to age 99.

Apart from this, Mr. Sridhar is eligible for the guaranteed Surrender Value as mentioned under "Policy Surrender".

This illustration is an extract of a separate, more detailed benefit illustration. For full details, please refer the Benefit illustration.



The confidence
to rediscover

Other Terms and Conditions

Policy Surrender

Your policy acquires a Surrender Value and can be surrendered only after it has been in force for 3 years and at least 3 years full premiums have been paid. The guaranteed minimum Surrender Value will be 30% of all premiums paid to date, after deducting the first year's premium, any other extra or rider premiums and any survival benefit paid.

Policy Lapses

While you do have a grace period within the plan, if you are unable to pay premiums in full for the first 3 policy years and within the stipulated grace period, your policy together with any rider benefits will lapse (i.e. life cover is no longer provided) from the date of the first unpaid premium.

Policy Revivals

A lapsed policy can be revived within 2 years of the date of lapse by payment of arrears of premiums with interest and collection charges. Thereafter, the policy cannot be revived or reinstated.

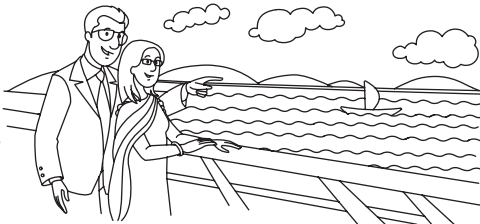
Any revivals after six months from the due date of the first unpaid premium will require production of evidence of good health.

These revival conditions also apply to policies that have subsequently acquired a Surrender Value or made paid up, and where premiums have not been received during the grace period.

Paid-Up Policies

On receipt of at least 3 years' premiums and after completion of three full policy years, if the subsequent premiums are not paid within the grace period, the policy will automatically be made paid-up.

The Basic Sum Assured will be reduced by a factor equal to the proportion of the amount of premiums paid to the total amount of premiums payable. The reduced cover will continue till the age of 99 (end of policy term). The reduced cover will be subject to the minimum amount of Rs. 75,000/-, below which the policy will automatically be terminated by payment of the Surrender Value, if any.



*The confidence
to relive*

A paid-up policy will only be entitled to receive Simple Reversionary Bonuses (if any) that have vested up to the paid-up date. No bonuses will vest where the policy has been made paid-up during the first five policy years.

Once paid-up, the policy will not accrue any further bonuses in any form, i.e. it will no longer continue to participate in the profits of Kotak Life Insurance. However, 'automatically paid-up' policies which are revived will resume potential participation in profits from date of revival.

The Accidental Disability Lump sum and Waiver of Premium along with all rider benefits cease immediately where a policy is made paid-up, except where the policy (along with rider benefits) was revived within 2 years of the date of 'paid-up'.

Investing in your security in 5 Easy Steps

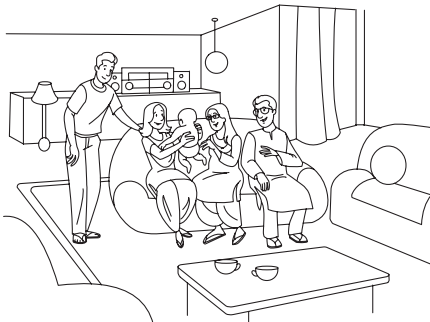
Now that you are aware of Kotak Eternal Life Premier Shield details, here's how you can reach closer to your goal in 5 easy steps:

- Step 1:** Choose your **life cover** (the basic minimum guaranteed Sum Assured) based on your potential liabilities and the future needs of your family.
- Step 2:** Decide the **number of years** you wish to pay premium based on your personal and financial goals.
- Step 3:** Pay **premiums, which increase by 5%** each year (simple increase on the base premium).
- Step 4:** Receive a **lumpsum Cash Benefit** at the end of your Premium Payment term.
- Step 5:** Get **Guaranteed Enhanced Protection** till your 99th birthday, with the convenience of being able to access your cash when you need it the most. And enjoy the potential for additional bonus boosts to your life cover along the way!

While you ensure that your family's current needs are being met, we work towards helping you ensure their aspirations are met, irrespective of whatever uncertainties life has in store for you. So make the right choice now and ensure a strong and stable future!

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

Here's looking at building a secure tomorrow step-by-step!



*A whole life
of confidence*

General Exclusion

In the event of the Life Assured committing suicide within one year of the date of issue of the policy, no benefits are payable and in case of suicide within one year of the date of revival of the policy; Surrender Value as on date of claim event will be payable.

Prohibition of Rebates

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:

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:

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.



www.kotaklifeinsurance.com



A JOINT VENTURE WITH  OLD MUTUAL

Zindagi se ek kadam aagey

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Insurance is the subject matter of the solicitation. This is a non unit linked participating whole-life plan. The product brochure gives only the salient features of the Plan. Please refer the policy documents for specific details on all terms and conditions.