

# Kotak Long Life Secure Plus



An investment for a lifetime



A JOINT VENTURE WITH  OLD MUTUAL

Faidey ka Insurance

## AT A GLANCE - BENEFITS FOR YOU AND YOUR LOVED ONES

**On Maturity** – Fund Value will be paid out



Withdraw any amount on maturity



The balance, if any, can be taken in periodic installments -yearly, half-yearly, quarterly or monthly, for 5 years after maturity



Convenience of ATM to access the proceeds, if Kotak Bank Account opted for

**On Death** of life insured<sup>1</sup>



100% of the Sum Assured payable immediately



Fund Value

**On Death or Accidental Disability**<sup>2</sup> (whichever is earlier) of the Policyholder



Additional “Lump sum Benefit” equal to the outstanding premium installments is added into the policy fund. A six month waiting period applies in case of accidental disability



Future premium payment obligation ceases

To boost protection you have a choice of **riders** (charges will be deducted from the fund)



Portion of Sum Assured (max 75%) payable on admission of a claim on a critical illness (Kotak Critical Illness Benefit - CIB)



Lump sum Benefit paid on accidental death (Kotak Accidental Death Benefit - ADB)

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

You are requested to refer the rider brochure for more details on the riders.



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## KOTAK LONG LIFE SECURE PLUS

Both joys and successes come with their fair share of uncertainties – uncertainties you constantly strive to insulate your family from. Protecting your family and ensuring their comfort has always been your primary concern and key responsibility.

All responsibilities require careful planning; for yourself and your family, for the present and the future. Careful planning is all about the right investment strategy secured with appropriate protection - a necessary cushion to face the unexpected events of life.

To ensure that your **investments give maximum protection** to secure your family's future and their financial independence, we at Kotak Life bring to you the Kotak Long Life Secure Plus plan. It is a unit-linked plan that gives you the dual benefit of: Fulfillment of your family goals without any obstacles, comfort of meeting unplanned events head on. In short, it is a plan that ensures your family's comfort, leaving you without a worry.

### Note

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

# Enhanced Protection For Your Family

## Superior Protection

Life is uncertain, so when it comes to your family's future, you would not want to leave anything to fate. Your absence is bound to leave an irreplaceable void in the life of your family.

At such a trying time, Kotak Long Life Secure Plus can ensure that the dreams you aspired for your family, don't remain unfulfilled. Moreover, it will assist in meeting the planned and unplanned financial obligations your family may face under such a circumstance. This plan provides you the following benefits<sup>1</sup> on death of the life insured:

- 100% of the Sum Assured paid out immediately, *plus*
- Fund Value

A "**Lump sum Benefit\***", on death of the policyholder, equal to your outstanding premiums (i.e. basic premium x number of outstanding installments) is added into the policy fund.

This corpus of the Fund Value and additional "Lump sum Benefit" would be available immediately.

On payment of Lump sum Benefit in the fund on death of the policyholder (if different from life insured), premium payment obligation ceases and the policy continues.

## Timely Protection

Accidents are a harsh reality that no one can ever be prepared for. In the unfortunate event of a permanent accidental disability, all plans tend to go awry. However, in such circumstances, Kotak Long Life Secure Plus steps in as a **complete protection** plan.

The additional "**Lump sum Benefit**" equal to your outstanding premiums (i.e. basic premium x number of outstanding installments) will also be paid by Kotak Life in case of a permanent accidental disability<sup>2</sup> of the policyholder. This will ensure that your policy continues with an immediate addition into your fund account. The planned amount for your dreams continues to accumulate with no future premium payment obligations.

In this way, Kotak Long Life Secure Plus ensures that neither you nor your family loses out on the benefits you had originally planned for.

*\*The "**Lump sum Benefit**" is payable once on earlier death or accidental disability of the policyholder only.*

*Please note that the policy holder and premium payer should be the same individual.*

## Boosted Protection

Kotak Long Life Secure Plus offers you a range of options to ensure comprehensive protection throughout the policy term for your family against any eventuality. You can opt for **additional rider benefits** for protection against critical illnesses and accidental death.

In case of a Critical Illness, a portion of the sum assured will be immediately made available to you and your family. Should an unfortunate accident lead to a sudden demise, an additional benefit would be paid out on opting for the Accidental Death Benefit (ADB) rider.

### Accessible Protection

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With costs being different for every need, the financial requirements for your family's comfort would change from time to time. Kotak Long Life Secure Plus is designed in a way that it takes these changing needs and unfortunate emergencies into account.

- You can **access your investments** after completion of the 3rd policy year by way of partial withdrawals or surrender. There will be no surrender charges from year 6 onwards.
- On maturity you can avail of the full Fund Value and the policy terminates OR can select the settlement option. Through this option you can elect to receive a percentage of the maturity proceeds in cash and the balance by way of periodic installments, for up to 5 years after maturity (Settlement Option)<sup>9</sup>. All insurance cover will cease on the maturity date of the policy.

## Enhanced Protection For Your Growing Investments

### Protected Growth

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Economic stability is an important aspect to consider while planning for your family's future security. After all, costs and needs only keep increasing as the years go by. This makes it important for your investments to grow alongside too. Equity exposure is essential to keep pace, but it requires you to keep a constant eye on the volatile market. Switching your money efficiently from one fund to another to balance risk and return is not an easy task.

Understanding this, Kotak Long Life Secure Plus brings you the unique **Dynamic Floor Fund II**, which allows you to enjoy the benefits of a rising capital market, but actively trims back your equity exposure during a slump, thus locking in your gains and shielding your savings from the market volatility.

## Flexible Growth

For those of you who would like to manage their own portfolio, the plan offers a choice of fund options that will allow you to balance your risk profile with the tenure of your investment.

Your Fund Options	Your Investment Objective	Your Risk-Return Profile	Equity	Debt (Including Money Market Instruments*)
Classic Opportunities Fund	Aims to maximize opportunity for 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%
Frontline Equity Fund	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%
Balanced Fund	Aims for moderate growth for you by holding a diversified mix of equities and fixed interest instruments.	Moderate	30%- 60%	40%-70%
Dynamic Floor Fund II	Aims to provide you with stable long-term inflation beating growth over medium to long-term and defend your capital against short-term capital shocks.	Cautious	0%-75%	25%-100%
Bond Fund	Aims to preserve your capital and minimize your downside risk, with investment in debt and government instruments.	Conservative	-	100%
Floating Rate Fund				
Gilt Fund				
Money Market Fund	Aims to protect your capital and not have downside risks.	Secure	-	100%

\* Investments in Money Market Instruments will not exceed 40%, except for Money Market Fund

In short, this plan allows you to select over time, the funds of your choice, based on your level of comfort and investment objectives. Or, if you prefer, you can let our experts manage the risk more actively on your behalf, by investing in **Dynamic Floor Fund II**.

## Boosted Growth

We value your loyalty towards us and show our appreciation by way of loyalty rewards. This plan helps boost your funds through Survival Units at maturity. Survival Units will be equal to 3% of your average Fund Value of the last 3 policy anniversaries. These units will be added to your Fund Value on maturity provided all premiums are paid up to date.

### Tax Benefit:

You can avail of tax benefits under Section 80C and Section 10 (10D) of Income Tax Act, 1961. Premiums paid for Kotak Critical Illness Benefit (CIB) qualify for a deduction under Section 80D. Tax benefits are subject to change in the tax laws. You are advised to consult your Tax Advisor for details.

## Enhancing Your Options

To allow your investment plan to keep pace with the changing times and varying needs of your family, you can opt for some of our additional benefits.

Additional Features	Benefits
Optional Riders	<p>Choose from any of the rider benefits given below, to enhance protection for your loved ones:</p> <ul style="list-style-type: none"><li>• Kotak Critical Illness Benefit (CIB) (allowed only up to 75% of the Sum Assured) - Portion of Sum Assured payable on diagnosis of any of the specified critical illnesses covered.</li><li>• Kotak Accidental Death Benefit (ADB) - Lump sum benefit paid on accidental death.</li></ul> <p>Benefits are available throughout the policy term. For details, please ask for the Rider Brochure.</p>
Top-Up Premiums <sup>3</sup>	Increase your investment contribution as and when you have surplus money.
Switching	Switch between fund options as per your needs and investment objectives to maximize your returns.
Partial Withdrawals <sup>4</sup>	Be able to meet any sudden or unforeseen expenses, from year 4 onwards.
Automatic Cover Maintenance (ACM) <sup>7</sup>	Ensures that whilst you have adequate funds in the policy, your insurance cover remains in force even if you have missed your premium payment.
Convenient premium payment modes	Pay your premiums annually, half-yearly, quarterly or monthly (monthly mode through direct debit only). You may change the payment mode on policy anniversaries.

## Eligibility – A Ready Reckoner

This simple eligibility table will help you plan your family's future needs.

Entry Age	Min: 0 years, Max: 65 years
Maturity Age	Min: 18 years, Max: 75 years
Policy Term	10 / 15 / 20 / 25 / 30 years For minors, minimum term –10 years or 18 less entry age (as on last birthday), whichever is higher, rounded to the next higher policy term available.
Limited Premium Payment (LPP) Term	3 and 5 years, available with 10 year policy term
Regular Premium	Min: Rs.15,000 p.a.
Limited Premium Payment	For 3 year LPP Min: Rs.1,00,000 p.a. For 5 year LPP Min : Rs 50,000 p.a.
Basic Sum Assured	Min: 5 x Annual Premium, Max: Policy Term x Annual Premium

## Illustration

Mr. Dutt is a 35-year-old professional, working in a private organization. He lives with his dependent parents, wife and child. He is looking for ways and means of protecting his family and their future from unexpected vagaries of life. He also needs a plan that allows his hard earned savings to grow, but with adequate protection - A plan that protects his family's interests and goals, come what may.

Mr. Dutt has the perfect solution in **Kotak Long Life Secure Plus**. Given below is an illustration of the benefits payable to Mr. Dutt in different scenarios with an annual premium of Rs. 25,000 and a Sum Assured of Rs. 500,000:

			Non-Guaranteed Benefits at 6%		Non-Guaranteed Benefits at 10%	
End Of Year	Age (in years)	Cumulative Premium(Rs.)	Fund Value (Rs.)	Death Benefit (Rs.)	Fund Value (Rs.)	Death Benefit (Rs.)
10	45	250,000	261,661	1,011,661	324,262	1,074,262
15	50	375,000	447,598	1,072,598	622,723	1,247,723
20	55	500,000	692,697	-	1,092,614	-

Net yield at 10% investment return: 8.08%

**Please note** that the above illustration is an extract of a separate, more detailed benefit illustration. For full details please refer to the Benefit Illustration.

In case of an unfortunate accidental disability of Mr. Dutt in year 5, the Lump sum Benefit added into the policy fund will be Rs.3,75,000. Also all his future premium payment obligations will cease to help him tide over the financial burden he and his family faces.

## 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)<sup>10</sup> prevailing on the date of receipt of premiums. The charges applicable are:

Regular Pay	Policy Year			
	1	2	3	4+
Annual Premium below Rs.50,000	30%	14%	7%	Nil
Annual Premium of Rs.50,000 & above	25%	10%	5%	Nil
Limited Pay	18%	6%	4%	Nil

The allocation charge for Top-Up premiums is 1%.

### Fund Management Charge (FMC)

To manage your money efficiently, an annual charge is levied as a percentage of the fund value and is adjusted in the Net Asset Value<sup>11</sup>. The annual FMC of 1.35% is applicable for all the funds.

### 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 term of the policy.

The charge will be 0.25% per month of the annual premium for premium amount up to Rs. 50,000. For the portion of premium above Rs. 50,000, the administration charge is 0.1% per month.

### Switching Charge

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

### Surrender/Partial Withdrawal Charge

The Surrender/Partial Withdrawal Charge as a percentage of the Fund Value is as follows:

Policy Year	4	5	6 Onwards
Surrender Charge	10%	5%	Nil

These charges do not apply to your Top-Up Accounts.

For the third and subsequent Partial Withdrawals from the Main Account in any policy year an additional Rs.500 per withdrawal will be charged.

## Mortality Charge

This is the cost of life cover, calculated as per thousand Sum at Risk (Basic Sum Assured + Lump sum Benefit) which will be levied by cancellation of units on a monthly basis. The indicative mortality charge per thousand sum at risk for a healthy individual will be:

Age(in years)	20	30	40	50
Mortality Charge	0.89	1.30	2.09	4.71

For accidental disability benefit, rates per thousand of Lump sum Benefit will be recovered as monthly cancellation of units. The accidental disability charge per thousand Lump sum benefit will be:

Age(in years)	20	30	40	50
Disability Charge	0.52	0.52	0.57	0.68

## Rider Charge

For providing the additional rider benefits, charges will be recovered by way of additional premiums, paid in addition to the basic and extra regular premiums throughout the rider term.

## Miscellaneous Charges

The charges for alteration in the policy contract and revival<sup>8</sup> are Rs. 500 per request. For premium redirection a fee of Rs. 100 will be charged.

# Terms and Conditions

## 1. Death Benefit in case of minor

In case the life assured is a minor, if death occurs within five years from the date of commencement and the life assured has not attained age 18, the death benefit would be greater of all the premiums paid (excluding rider premiums) or the Fund Value in Main Account plus Top-Up Account Fund Value.

## 2. Permanent Accidental Disability

Permanent Accidental Disability may be due to an accident where you may have suffered a severe physical injury such that you are permanently unable to carry out a reasonable occupation (Occupational Disability) and/or are rendered physically impaired.

The Occupational Disability Benefit applies only to those policyholders who are yet to attain age 60 or haven't reached 'earlier retirement' at the date of intimation of claim. Physical Impairment is defined as permanent loss of speech or permanent confinement to bed or wheelchair or full thickness 3<sup>rd</sup> degree burns covering at least 20% of the body's surface area (extensive skin grafting required) or permanent loss of use of a combination of any two of the following: hand(s), foot(feet), eye(s). Please note that the benefits apply only to the policyholder during the premium payment term, and whilst the life insured is alive and not unemployed (An 'unemployed' person is the one who is not earning income from employment). A six month waiting period applies before the benefit becomes payable.

The policyholder should also survive (unassisted) the full waiting period and the disability should be continuous throughout this period and deemed permanent by Kotak Life. Any premiums due during this waiting period remain payable as scheduled by the policyholder. If the policyholder dies during the waiting period, the Lump sum Benefit applicable on death will be payable into the fund. The benefits do not apply when the policyholder undertakes dangerous occupations and past times examples include Extreme climbing, Extreme diving, Motorised racing (speed contests), Boxing (including kick boxing), Parasailing (land), Employment as a mine-blaster etc.

Exclusions also include

- (a) War (whether declared or not), civil commotion, riot rebellion, terrorist activity.
- (b) Radioactivity or nuclear explosion.
- (c) Policyholder committing a crime.
- (d) Self-inflicted injury.

## 3. Top-Up Premiums

Top-Up Premiums will be invested in separate Top-Up Accounts, each with a lock-in of 3years from the date of Top-Up, except during the last 3 policy years. Minimum Top-Up Premium is Rs. 10,000. In Top-Up Accounts, you can invest up to a maximum of 25% of the cumulative premiums paid up to that date.

## 4. Partial Withdrawals

Partial Withdrawals will be allowed after completion of three policy years and provided three full years' premiums are paid. Minimum amount for Partial Withdrawal is Rs. 10,000. Partial Withdrawals should be in multiples of Rs. 1,000.

Partial Withdrawals must be made first from the qualifying Top-Up Accounts. Minimum balance of one annualized premium should be maintained in the Main Account after partial withdrawal.

5. Grace Period

There is a grace period of 30 days from the due date for payment of premium for the yearly, half-yearly and quarterly mode, and 15 days for the monthly mode.

6. Lapse

If during the first three policy years, any premiums due are not paid in full within the grace period the policy will lapse. Once the policy has lapsed, any insurance cover ceases, although the funds continue to remain invested. In case of death of the life insured during this period, Fund Value is payable. If a lapsed policy is not revived within two years of the first unpaid premium, the contract shall be terminated and the Surrender Value shall be paid out at the end of the third policy anniversary or at the end of the revival period whichever is later. The charge used in determining the surrender value at the payment date will be the charge applicable at the due date of the first unpaid premium as mentioned below.

Year of Lapse	1	2	3
Surrender Charge	100%	80%	70%

7. Automatic Cover Maintenance

You can avail of the Automatic Cover Maintenance (ACM) facility only after payment of first three years' premiums in full and provided, the policy has completed 3 years. The Death Benefit and all other rider benefits remain intact, with the charges continuing to be deducted from the fund, however the Lump sum Benefit ceases. During this period, applicable Policy Charges continue to be deducted from the fund. The rider benefits will continue. The ACM facility is available until the end of two years from the due date of the first unpaid premium. After two years from the due date of the first unpaid premium, the policy will be terminated by paying the applicable surrender value, unless the policyholder expresses in writing to continue the policy in ACM mode. If, at any point of time, the Surrender Value reduces to a level equal to one year's premium after deduction of applicable policy charges, the policy terminates on payment of at least one year's annualized premium.

8. Policy Revival

A Lapsed policy or policy in ACM mode can be revived within 2 years from the date of first unpaid premium. Revivals can be done without proof of good health on payment of the outstanding premiums if the payment is made within six months. Thereafter to revive the policy, proof of good health would be required and payment of outstanding revised premium. All benefits will be reinstated on revival.

9. Settlement Option

On selecting the Settlement Option on maturity, the value of the payments will depend on the number of units and 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. Life cover and other benefits are not provided during the settlement period.

You can elect to receive a percentage of the maturity proceeds in cash or by way of pre-selected periodic installments, for up to 5 years after maturity by informing the company within 3 months prior to maturity of the policy.

#### 10. Fund NAV's

The NAVs of your fund are calculated and published in financial newspapers on a daily basis. Net Asset Value (NAV) = (Market Value of investment held by the fund +/- the expenses incurred in the purchase/sale of assets + value of Current Assets + any accrued income net of fund management charges – value of Current Liabilities – Provisions) divided by Number of outstanding units in the Fund.

The basis used for unit pricing would be appropriation price or the expropriation price, whichever prevails on the valuation date. The Appropriation price shall be the basis used for determining unit price when the Company is required to purchase assets to allocate the units at the valuation date. The Expropriation price shall be the basis in a situation when the Company is required to sell assets to redeem the units at the valuation date.

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 by way of local cheques, demand draft, 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. The current cutoff time is 3:00 p.m. which may vary from time to time as per IRDA guidelines.

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

#### 11. Loans

No loan facility is available

#### 12. Cap on Charges

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

- The Fund Management Charges will not be increased from their initial level by more than 40% and only in compliance with IRDA's circular on Cap on Charges and prior approval from IRDA.
- The miscellaneous, switching and withdrawal charges may be increased to a maximum of Rs. 1,000.
- Mortality charges are guaranteed for the term of the policy.

#### 13. Free Look Provision

The policyholder is offered 15 days free look 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 stamp duty and administration expenses. Alterations are allowed during the free look period.

#### 14. General Exclusions

In case the life insured commits suicide within one year of date of issue of the policy or date of revival, the beneficiary would receive the Fund Value in the Main and the Top-Up Account.

#### 15. Service Tax and Education Cess

Service Tax and education cess shall be levied on all applicable charges 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.

## Lifelong Security in 5 Easy Steps

Now that you are aware of the Kotak Long Life Secure Plus details, here's how you can ensure your family's comfort and happiness in 5 easy steps.

**Step 1:** Decide **how much you will need to save** to secure your family's future and comfort.

**Step 2:** Decide the **term of the policy** depending on your family's goals and the corresponding **amount you will need to save regularly** over this term to meet your requirements.

**Step 3:** Choose your **life cover** – the Sum Assured, depending on your existing insurance cover and needs.

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

**Step 5:** Choose the **optional rider benefits** to customize your plan.

While you ensure that your family is protected at all times, we ensure that your investments grow safely, thus building a net of security for your future. 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!**

## 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 Long Life Secure Plus 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 Corporate Agent/Insurance Broker 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** **www.kotaklifeinsurance.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 Company is one of the fastest growing insurance companies in India and has shown remarkable growth since its inception in 2000. Kotak Life Insurance employs around 5,593 people in its various businesses and has 203 branches pan India.

## **The Kotak Mahindra Group** **www.kotak.com**

The Kotak Mahindra Group is one of India's leading banking and financial services organizations, with offerings across personal financial services; commercial banking; corporate and investment banking and markets; stock broking; asset management and life insurance. The Kotak Group has a net worth of Rs. 6,799 cr and has a distribution network through branches, franchisees, representative offices and satellite offices across cities and towns in India and offices in London, New York, San Francisco, Singapore, Dubai and Mauritius, servicing around 6.4 million customer accounts.

## **Old Mutual plc** **www.oldmutual.com**

Old Mutual plc is an international savings and wealth management company based in the UK. Originating in South Africa in 1845, Old Mutual is a Global 500 and FTSE 100 company, listed in UK, South Africa and other 3 African exchanges. The group has a balanced portfolio of businesses offering Asset Management, Life Assurance, Banking and General Insurance Services in over 40 countries, with a focus on South Africa, Europe and the United States, and a growing presence in Asia Pacific.

\*Numbers as on 30th June, 2009



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## Faidey ka Insurance

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Insurance is the subject matter of the solicitation. This is a unit linked non-participating endowment plan. This document is not a contract of insurance and must be read in conjunction with the Benefit Illustration and Policy Document.