

Kotak Mahindra Old Mutual Life Insurance Limited

Kotak Mahindra Old Mutual Life Insurance Ltd is a joint venture between Kotak Mahindra Bank Ltd., its affiliates and Old Mutual. A company that combines its international strengths and local advantages to offer its customers a wide range of innovative life insurance products, helping them in taking 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 2001. Kotak Life Insurance employs around 5,565 people in its various businesses and has 197 branches across 141 cities. Plan your life insurance with Kotak Life Insurance, one of the leading insurance companies in India which offers the best Life Insurance Plans, ULIPs, Children's Plans, Retirement Plans, Investment & Savings Plans and more!

Protection Plan - Currently available products to purchase

1. Protection Plan: The protection plans of Kotak are designed in this way that they will help the customer to reduce their burden of Loan.
 - i. Kotak E-Term/E-Preferred Term – It offers two unique term insurance plans which ensure your family's financial protection at critical junctures in life.
 - ii. Kotak Loan Protection Plan: Its an unperturbed single premium plan and if you have opted for a single premium plan then you have the option to surrender this at any point of time.
 - iii. Kotak Term/Preferred Term Plan: The Kotak Term Plan is a pure risk cover plan & the Kotak Preferred Term Plan offers special premium rates to non-tobacco users & women(for a sum assured of Rs.25 lakhs or more).The Plan gives you a guarantee of protection with a nominal cost.
 - iv. Kotak Eternal Life Plans: A plan that provides protection till the age of 99.The plan gives you the benefits like high cover at lower premium, cash lump sum at desired stage.
2. Savings & Investment Plans: The plan says that "Manage your today for a better tomorrow".

Savings & Investment Plans - Currently available products to purchase

1. Kotak ACE Investment Plan – It helps you earn good returns over the medium to long run and at the same time provides you with requisite flexibility and liquidity.
2. Kotak Wealth Insurance - This plan ensures that your investments grow with time. It also provides a triple protection so that your family's aspirations are met even if you are not around.
3. Kotak Secure Invest Insurance - It is a unit linked life insurance plan and lets you enjoy the upside of the market while safeguarding the downside by way of Capital Guarantee.
4. Kotak Surakshit Jeevan Plan – It is an enhanced protection and long-term savings plan, makes sure your family remains financially independent even if you are not around.
5. Kotak Premium Return Plan : A term plan that makes financial sense by offering maturity benefits. The plan is said as a risk free plan & a saving plan.

6. Kotak Endowment Plan : An endowment plan that gives you a long term regular investments to accrue a lump sum on maturity.
7. Kotak Money Back Plan : The plan lets you enjoy a regular cash flow during the policy term. The benefits of the plan are the cash lump sums at periodic interval of five years.

Savings & Investment Plans - Old products not available for fresh purchase

1. Kotak Platinum Advantage Plus : The main purpose of the plan is to modify your plan as per your investment goal.
2. Kotak Smart Advantage : A Plan with a best mixture of insurance & investments. The purpose of the Smart Advantage Plan is regular saving & regular growth of wealth in the long term.
3. Kotak Safe Investment Plan: It's a market-linked plan which offers six different fund options to balance your risk profile with the tenure of your investment.
4. Kotak Flexi Plan: The Flexi Plan is said as an ideal market linked investment plan. The plan not only secures your future but also acts as a controller over your money.
5. Kotak Platinum Advantage Plan : A single plan that covers all basic features of an ideal Life Insurance plan. It provides capital protection, implanted investment guidance, life cover & aggressive market linked growth option.
6. Kotak Easy Growth Plan : A Plan that gives you control over your investments with a single premium. It also allows you access to cash value for emergencies, retirement or for any other medium. The withdrawal option is always available.
7. Kotak Sukhi Jeevan Plan : Sukhi Jeevan is a long term saving plan that keeps the changing needs at every step of your life whether it's a saving for your child or for your retirement.

Retirement Plans - Currently available products to purchase

1. Kotak Capital Multiplier Plan : An endowment plan that offers you bonuses every year. You can even increase your investment & can withdraw your money, over a 15 year period post maturity.
2. Kotak Retirement Income Plan : A saving plan which gives you "Jeene ki azaadi", after your retirement too you will be independent. The plan comes in two different forms i.e. With Cover & Without Cover.

Retirement Plans - Old products not available for fresh purchase

1. Kotak Secure Retirement Plan : The Kotak Secure Retirement Plan is an absolute retirement solution. It is designed in such a way that your hard earned money is safe. The plan comes with the "Kotak Seal of Guarantee".
2. Kotak Retirement Income (Unit Linked) : A plan that secures your life after your retirement too. The Guaranteed Maturity Value ensures that your retirement mass remains intact against any market vagaries.
3. Kotak Long Life Secure Plus : A unit linked plan that ensures your investment gives maximum security to your family's future and their financial independence. It gives you the

dual-benefit of wealth creation in the long term and protection for your loved ones.

4. Kotak Long Life Wealth Plus : A smart investment plan that helps you build a strong net worth with power packed features that will actively manage your investment growth.

Child Plans - Currently available products to purchase

1. Kotak Child Advantage Plan : If your child is below 17 years & you want to secure his life then Kotak Child Advantage Plan is the best plan.

Child Plan - Old products not available for fresh purchase.

1. Kotak Head start Child Plans : A plan that maximize your wealth with a protection. In one single plan you can cover the life of two children. A flexible withdrawal option available.

Group Life Insurance Plans – Currently available products to purchase

1. Kotak Group Shield Plan – It is a complete solution that helps protect your customer's assets and savings in the unfortunate event of death, illness or disability.
2. Kotak Group Assure Plan – It provides a cover that is equal to the outstanding balance of the loan amount.
3. Kotak Term Group Plan – It provides life cover for employees, by paying a lump sum benefit to the receiver on the death of an employee.
4. Kotak Credit-Term Group Plan – It is the right solution to your needs, protecting both your institution's and your customer's interest.
5. Kotak Complete Cover Group Plan – It provides your institution the required value-add to differentiate your products and make them more competitive.

Registered office: Kotak Mahindra Old Mutual Life Insurance Ltd.

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