

GUARANTEE® A SECURE TOMORROW, TODAY



Bandhan Bank



Key Benefits



Guaranteed® Maturity Benefit



More value for money through high premium benefit resulting into higher Basic Sum Assured



Longer the premium commitment, higher the benefits – Guaranteed® Yearly Additions and Guaranteed® Loyalty² Addition increases with increase in premium payment term



Increasing life cover – Guaranteed® Yearly¹ Additions is added every time premium is paid and is payable at maturity or earlier death



Option to enhance Protection through a wide range of Riders



Tax benefit on premiums paid u/s 80(C) and benefit received u/s 10(10D)

[®]Guaranteed benefits due under this plan are available provided premiums are paid regularly for the entire premium payment term and the policy is in force.

Guaranteed Maturity Benefit is inclusive of Basic Sum Assured, Accrued Guaranteed Yearly¹ Additions and Guaranteed Loyalty² Addition.

¹Guaranteed Yearly Additions is a percentage of Cumulative Annualized Premium[#] paid every year and the rate of such additions is based on the opted premium payment term. It will accrue throughout the premium payment term and will be paid out at Maturity or on Death.

²Guaranteed Loyalty Addition is a percentage of Basic Sum Assured and will be paid out at Maturity. The rate of such addition will be based on the opted premium payment term.

Eligibility Criteria:

Eligibility					
Entry Age (as on last birthday)	Min: 3 years Max: 60 years				
Maximum Maturity Age (as on last birthday)	Min: 18 years Max: 75 years				
Policy Term & Premium Payment Term (PPT)	PPT Policy Term	5 Pay 10 15 years	6 Pay 12 18 years	7 Pay 14 20 years	10 Pay 15 20 years
Annualized Premium [#]	Min: ₹20,000 Max: No limit, subject to underwriting				

[#]Annualized Premium refers to the premium payable in a policy year, excluding the taxes, rider premium underwriting extra premiums and loadings for modal premium, if any.

Rates & Charges

As per underwriting norms, rates are defined which is individual customer specific. Insurance is underwritten by Kotak Mahindra Life Insurance Company Ltd. | IRDAI Reg. No. 107.

Documents Required

NRI Customer	Non-NRI Customer
Proposal Form	Proposal Form
Age Proof	Age Proof
Address Proof	Address Proof
Identification Proof	Identification Proof
Income Proof (as applicable)	Income Proof (as applicable)
Photo of the Proposer	Photo of the Proposer
Bank Documents	Bank Documents
NRI Questionnaire	Customer Declarations / Questionnaire (as applicable)
FATCA	PAN
Customer Declarations / Questionnaire (as applicable)	Selfie
PAN/Form 60	ACR
Selfie	MHR (as applicable)
Letter of Intent (as applicable)	Special travel questionnaire required
GST Refund Declaration Form	As per UW guidelines, additional documents maybe required
ACR	
MHR (as applicable)	

NRI Customer	Non-NRI Customer
Passport is mandatory with copy of entry and exit details	EIA Number (ISNP approved online business portal / website)
NRE Account Bank document proof / Declaration is required	
TIN Document proof	
Both Indian & Foreign address along with valid proof required as same is mandatory	
EIA Number (ISNP approved online business portal / website)	
As per UW guidelines, additional documents maybe required	
Special travel questionnaire required	

Kotak Assured Savings Plan

A savings-cum-protection oriented non-participating endowment assurance plan.



Hum hain... hamesha

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/ FRAUDULENT OFFERS

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Kotak Assured Savings Plan: UIN 107N081V04, Form No N081. Kotak Term Benefit Rider UIN: 107B003V03, Form No: B003, Kotak Permanent Disability Benefit Rider UIN: 107B002V03, Form No: B002, Kotak Accidental Death Benefit Rider UIN: 107B001V03, Form No: B001, Kotak Life Guardian Benefit Rider UIN: 107B012V02, Form No: B012, Kotak Accidental Disability Guardian Benefit Rider UIN: 107B011V02, Form No: B011, Kotak Critical Illness Plus Benefit Rider UIN: 107B020V01, Form No: B020. This is a savings cum-protection oriented non-participating endowment assurance plan. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. For details on riders, please refer to the Rider Brochure. Tax benefit is applicable as per the Income Tax Act, 1961. Tax laws are subject to amendments from time to time. Customer is advised to take an independent view from tax consultant.

Bandhan Bank Ltd. is a corporate agent of Kotak Mahindra Life Insurance Company Limited with Corporate Agency License Number – CA0530. Regd. Office: DN 32, Sector V Salt Lake, Kolkata, West Bengal, 700091. The plan is offered and underwritten by Kotak Mahindra Life Insurance Company Ltd. Participation of customers of Corporate Agent shall be purely on voluntary basis.

Kotak Mahindra Life Insurance Company Ltd.; Regn. No.: 107, CIN: U66030MH2000PLC128503, Regd. Office: 8th Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051. Toll Free: 1800 209 8800 | Website: www.kotaklife.com | WhatsApp: 9321003007. Ref No.: KLI/22-23/E-PF/1799.

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