

For Immediate Release



## Kotak Life Insurance to Boost Investor Confidence in a Wary Market

*-Offers Capital Protection Along With Potential Returns to Its Customers-*

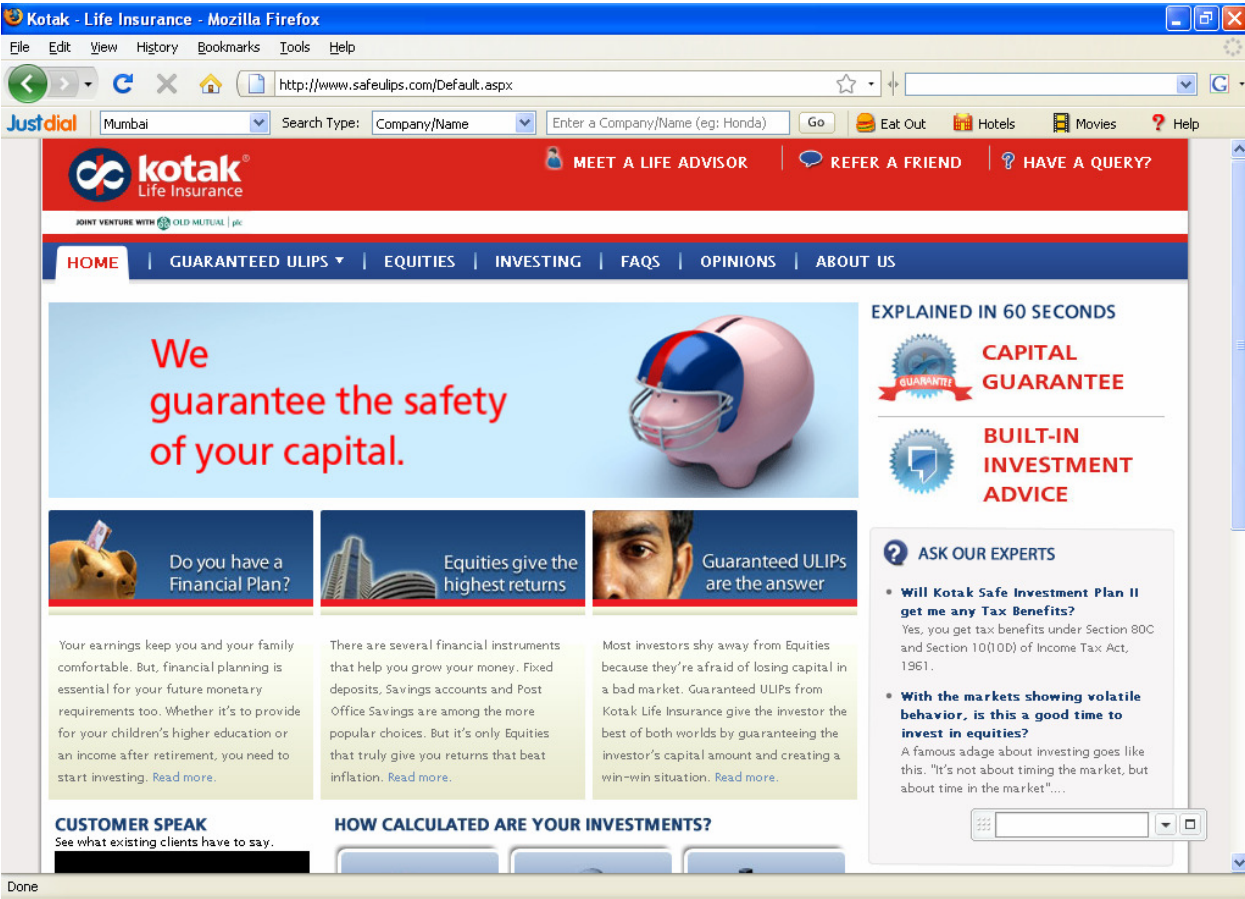
*- Launches an Interactive Website - <http://WWW.SAFEULIPS.COM> and a Pan-India Marketing Campaign-*

**Mumbai, December 22, 2008:** Kotak Life Insurance today announced a new initiative in the Capital Guarantee Products space where the Company is offering dual benefits of capital protection coupled with high returns of equities market. The company has recently launched an interactive website called <http://WWW.SAFEULIPS.COM> and also an aggressive marketing campaign. Most investors, who today witness the ongoing market fluctuations on a daily basis, seek the assurance of guarantees in their investments.

According to Elizabeth Venkataraman, Head - Marketing, Kotak Life Insurance. "Capital Guarantee lets an investor achieve dual objectives of safety as well as returns. It addresses the current sentiments of customers who are unaware or confused about avenues for investment in case of volatile stock markets. The website, [WWW.SAFEULIPS.COM](http://WWW.SAFEULIPS.COM) is aimed at educating customers about investment options that are not only safe, but can also provide good returns."

Kotak Life Insurance plans to market the concept aggressively utilizing multiple mediums like Print, Outdoor, Radio as well as the Online Medium. The Company has just launched its Print Campaign in leading national dailies. Both the Marketing Campaign and Website aim to increase the awareness of Capital Guarantee among the investors.

The website is a powerful reinforcement of Kotak Life Insurance's philosophy of delivering innovative and pragmatic financial solutions to their customers. It will serve as a forum for customers to address concerns or queries related to volatile markets, and in addition it will highlight the benefits of equity investment in the long term. It will further seek to guide customers with knowledge and tips on investing, educating customers on how Kotak Life Insurance's products can provide solutions to their investment dilemma.



## About Kotak Mahindra Old Mutual Life Insurance

[WWW.KOTAKLIFEINSURANCE.COM](http://WWW.KOTAKLIFEINSURANCE.COM)

Kotak Mahindra Old Mutual Life Insurance is a 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 2001. Kotak Life Insurance employs around 5,900 people in its various businesses and has 188 branches across.

### *The Kotak Mahindra Group*

[WWW.KOTAK.COM](http://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 employs more than



20,000 people with over 1,300 offices, and services around 5.6 million customer accounts across India. Kotak also has offices in London, New York, San Francisco, Singapore, Dubai and Mauritius

### **Old Mutual plc**

[WWW.OLDMUTUALPLC.COM](http://WWW.OLDMUTUALPLC.COM)

Old Mutual plc is an international savings and wealth management company based in the UK. Originating in South Africa in 1845, it is among the top 50 largest companies in the FTSE100. 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. Old Mutual plc employs approximately 53,000 employees worldwide and is listed on the London and Johannesburg stock exchanges.

Numbers as on 31<sup>st</sup> October 2008

For further information please visit our website [www.kotaklifeinsurance.com](http://www.kotaklifeinsurance.com) or contact:

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## Capital Guarantee ULIPs – A Backgrounder

Unit Linked Capital Guarantee plans offer investors an opportunity for long term capital appreciation through exposure to equity markets, while protecting their capital from the downside. Simply put, these plans promise to return atleast the premium paid by the individual on maturity, thus providing risk-averse investors an avenue for equity investment and real wealth creation coupled with peace of mind.

Kotak Life Insurance has developed a set of products embracing the concept of Capital Guarantee\*\* that include, Kotak Safe Investment Plan II and Kotak Retirement Income Plan (Unit Linked) and Kotak Platinum Advantage Plan. The plans come with a seal of Guaranteed Maturity Value (GMV) for our customers depending on their Age, Term, Premiums and other conditions as mentioned in the policy document.

Capital Guarantee products from Kotak Life Insurance come with a Guaranteed Maturity Value. Guaranteed Maturity Value is a promise of the minimum amount that the company will pay irrespective of market performance. Along with the guarantee seal, these plans offer the investor potential for higher real returns fueled by higher equity exposure that ranges between 40 per cent to 80 per cent. Higher the equity exposure, the greater is the potential of higher returns in rising markets. Capital guarantee on high equity is a win-win proposition for an investor. He not only stands to benefit from the upside in the markets, but also allows his savings to earn higher returns without any risk.

To avail the Guaranteed Maturity Value, the only thing the investor needs to do is to pay all the contracted premiums regularly throughout the premium paying term. In times of uncertainty and stock market volatility, Unit Linked Insurance Plans provide the investor with an attractive alternative as they enable dual benefits of insurance and capital market returns in one plan.

\*\*Capital Guarantee is applicable to Kotak Safe Investment Plan II with 5 times cover for ages between 0 to 65 years for regular payment term and up to the age of 50 for limited payment term and to Kotak Retirement Income Plan (Unit Linked without cover) for age between 18 to 65 years and policy term of 15 years or more. Life cover is not available in Kotak Retirement Income Plan (Unit Linked without cover). Please refer to the specific product brochure / policy document for detail on all terms and conditions.

### Statutory Disclaimers:

- Insurance is the subject matter of the solicitation.
- Kotak Mahindra Old Mutual Life Insurance Ltd. Regn No.107. Regd Address: 9th floor, Godrej Coliseum, Behind Everard Nagar, Sion (East), Mumbai 400 022.
- Under these Plans, the investment risk in the investment portfolio is borne by the policyholder. 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 Safe Investment Plan II(UIN 107L021V02, Form No: KSIP07)(a unit-linked non-participating endowment plan) and Kotak Retirement Income Plan (Unit Linked Without Cover) (UIN 107L033V01, Form No: KRULC03)( a unit-linked non-participating pension plan) are only the names of the unit linked life insurance contracts and do not in any way indicate the quality of the contracts, its' future prospects or returns. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document of the insurer.
- For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.