

Kotak

HEADSTART CHILD ASSURE

Unit Linked Life Insurance Plan

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



Ab Chotu Jo Chahe Woh Banega



Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to withdraw/surrender the monies invested in Linked Insurance Products completely or partially till the end of the fifth year from inception.



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Your child is your joy, your pride and your world, and you strive to give your little one the very best in life. You would like to provide your child with all the opportunities that could give the extra edge over others. For this, you would require an investment and protection package that is specially designed to help you plan wisely for a financially secure and comfortable tomorrow, irrespective of any uncertainty of life.

Introducing Kotak Headstart Child Assure, a unit-linked dual benefit plan to help secure your child's future financial needs and ensure that plans do not go awry, given you may not always be there to help.

Key Advantages

- Create wealth for your child's future financial needs
- Ensure financial security of your child through Triple Benefit
- Invest in a wide range of funds

Enhanced Protection for Your Loved Ones

Life is uncertain and you would not want to take a chance when it comes to your child's future. In the event of the death of the Life Insured, there would be an irreplaceable void in the life of the child, but Kotak Headstart Child Assure can ensure that the financial loss is minimized.

On the unfortunate event of death¹ of the Life Insured, the Beneficiary will get Triple Benefit as mentioned below:

- Basic Sum Assured paid immediately.
- Premium Waiver - Premium payment obligation ceases and all future premiums will be added to the Fund Value.
- The policy will continue⁶ and the Fund Value will be paid at maturity.

Your planned corpus will thus remain available to secure your child's future financial needs, be it studying abroad, an entrepreneurial start-up or marriage.

Maximize wealth for your child

Based on your risk taking capacity, you may want to invest in an Aggressive Fund with high equity exposure, or in a Moderate Fund, or in a safer Debt Fund with no equity exposure. You can choose the fund that balances your risk profile with the tenure of your investment for a meaningful amount for your child. A brief description of the funds along with their investment objectives is given below:

Fund Options	Investment Objective	Risk-Return Profile	Equity	Debt	Money Market
Classic Opportunities Fund (ULIF-033-16/12/09- CLAOPPFND-107)	Aims to maximize opportunity for you through 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%	0%-25%
Frontline Equity Fund (ULIF-034-17/12/09- FRLEQUFND-107)	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%	0%-40%
Balanced Fund (ULIF-037-21/12/09- BALKFND-107)	Aims for moderate growth for you by holding a diversified mix of equities and fixed interest instruments.	Moderate	30%- 60%	20%-70%	0%-40%
Dynamic Bond Fund (ULIF-015-15/04/04- DYBNDFND-107)	Aims to preserve your capital by investing in high quality corporate bonds and generating relatively higher fixed returns.	Conservative	-	60%-100%	0%-40%
Dynamic Floating Rate Fund (ULIF-020-07/12/04- DYFLTRFND-107)	Aims to minimize the downside of interest rate risk for you by investing in floating rate debt instruments that give returns in line with interest rate movements.	Conservative	-	60%-100%	0%-40%
Dynamic Gilt Fund (ULIF-006-27/06/03- DYGLTFND-107)	Aims to provide safety to your capital by investing in Govt. Securities where default risk is close to zero.	Conservative	-	80%-100%	0%-20%
Money Market Fund (ULIF-041-05/01/10- MNMKCFND-107)	Aims to protect your capital and not have downside risks.	Secure	-	-	100%

Maturity Benefit

At maturity you can take the full Fund Value to meet the financial needs of your child. You can also select to receive the maturity proceeds partly in cash and the balance by way of installments, for up to 5 years after maturity, by choosing our Settlement Option⁷.

Flexible withdrawals

The financial requirements for your children would change from time to time and you require a child savings plan that is flexible. With this plan, you can access the investment after completion of the 5th policy year through Partial Withdrawals².

Tax Benefit

Tax benefits are subject to conditions specified under section 10(10D) and section 80C of 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

Additional features to enhance flexibility

To allow your investment plan to keep pace with the changing times and varying needs of your child, there are benefits that you could use.

Additional Options	Benefits
Discontinuance ⁴ of policy	In the event of unforeseen financial emergency, you may decide to discontinue the policy. Discontinuance of the policy before the 5th year will attract Discontinuance Charges.
Switching/Premium Re-direction	Switch between fund options or change your future premium allocation as per your needs and investment objectives to maximize your returns.

Eligibility

Entry Age	Min: 18 years, Max: 60 years
Maturity Age	Min: 28 years, Max: 70 years
Policy Term	10 years, 15 to 25 years The minimum policy term will be greater of 10 and 18 minus age last birthday of the Beneficiary on the date of commencement, to ensure that the policy matures when the beneficiary has attained the age of majority. In case where 18 minus age last birthday on the date of commencement lies between two available policy terms, the next higher policy term will be offered.
Premium Payment Term	Regular: Equal to Policy term Limited: 5 years available with policy term 10 years 10 years available with policy terms 15 to 25 years
Regular Premium	Min: ₹ 20,000 p.a.
Limited Premium Payment (LPP)	For 5 year LPP, min: ₹ 50,000 p.a. For 10 year LPP, min: ₹ 20,000 p.a.
Premium Payment Mode	Yearly and Half-yearly
Basic Sum Assured	Min for entry age less than 45 yrs: Higher of (10 X AP) OR (0.5 X Policy Term X AP) Min for entry age 45 yrs and above: Higher of (7 X AP) OR (0.25 X Policy Term X AP) Max: 25 X AP

Where AP: Annualized Premium

Illustration

Mr. Acharya is a 35 year old businessman who runs a successful business. He has one year old daughter and wants to create a corpus to take care of her higher education. He is also aware of the unpredictability of life. Keeping this in mind, he would like to ensure that he saves enough to meet the financial needs of his daughter even when he is not around. Kotak Headstart Child Assure is the ideal plan for him as it provides comprehensive protection along with a range of fund options to choose from.

Given below is an illustration of the benefits payable to Mr. Acharya for a 20 year policy term and premium payment term with an Annual Premium of ₹ 50,000 and a Sum Assured of ₹ 5,00,000. The fund option selected is Frontline Equity (100%).

End of Year	Age (in years)	Cumulative Premium (₹)	Non-Guaranteed Benefits at 8% p.a.		Non-Guaranteed Benefits at 4% p.a.	
			Fund Value (₹)	Death Benefit (₹)	Fund Value (₹)	Death Benefit (₹)
10	45	5,00,000	621,194	1,621,194	497,761	1,497,761
15	50	7,50,000	1,105,600	1,855,600	792,689	1,542,689
20	55	10,00,000	1,759,268	-	1,120,957	-

Please Note:

The above illustration is an extract of a separate, more detailed benefit illustration. For full details, please refer to the Benefit Illustration. The above figures are net of Goods and Services Tax and Cess¹⁴, as applicable. Goods and Services Tax and Cess rates are subject to change from time to time as per the prevailing tax laws and/or any other laws. The values are based on assumed investment rate of return of 4% p.a. & 8% p.a. The values shown are not guaranteed and they are not upper and lower limit of returns, they have been shown for illustrative purpose only.

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)⁶ prevailing on the date of receipt of premiums. The charges applicable are:

Premiums	Policy Year		
	1st	2nd – 5th	6th onwards
₹ 20,000 to ₹ 1,99,999	6%	3%	2%
₹ 2,00,000 to ₹ 9,99,999	5%		
₹ 10,00,000 & above	4%		

Fund Management Charge (FMC)

For efficient management of funds, a charge is levied as a percentage of the Fund Value and is adjusted in the Net Asset Value (NAV). The annual FMC of the funds in this plan are:

- Classic Opportunities Fund : 1.35% p.a.
- Frontline Equity Fund : 1.35% p.a.
- Balanced Fund : 1.35% p.a.
- Dynamic Bond Fund : 1.20% p.a.
- Dynamic Floating Rate Fund : 1.20% p.a.
- Dynamic Gilt Fund : 1.00% p.a.
- Money Market Fund : 0.60% p.a.
- Discontinued Policy Fund : 0.50% p.a.

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 policy term:

Annualized Premium	Administration Charge
₹ 20,000 to ₹ 9,99,999	0.25% p.m. subject to a maximum of ₹ 500 per month
₹ 10,00,000 and above	Nil

Switching Charge

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

Partial Withdrawal Charge

For each Partial Withdrawal in any policy year ₹ 500 will be charged.

Discontinuance Charges

The charge applicable on the Fund Value is:

Year during which policy is discontinued	Year 1	Years 2	Years 3	Years 4	Years 5 & Onwards
For Premiums upto ₹ 25,000 p.a.	Lowest of: • 20% of AP • 20% of FV • ₹ 3000/-	Lowest of: • 15% of AP • 15% of FV • ₹ 2000/-	Lowest of: • 10% of AP • 10% of FV • ₹ 1500/-	Lowest of: • 5% of AP • 5% of FV • ₹ 1000/-	Nil
For Premiums above ₹ 25,000 p.a.	Lowest of: • 6% of AP • 6% of FV • ₹ 6000/-	Lowest of: • 4% of AP • 4% of FV • ₹ 5000/-	Lowest of: • 3% of AP • 3% of FV • ₹ 4000/-	Lowest of: • 2% of AP • 2% of FV • ₹ 2000/-	Nil

AP= Annualized Premium; FV= Fund Value on the date of discontinuance.

Mortality Charge

This is the cost of life cover, which will be levied by cancellation of units on a monthly basis. Given below are the annual charges per thousand sum at risk* for a healthy individual.

Age of life insured (in years)	25	35	45	55
Mortality charge	1.266	1.496	2.923	7.750

*Sum at Risk = Higher of (105% of all premiums paid Basic Sum Assured plus Fund Value) – Fund Value + Premium Waiver.

Premium waiver is equal to the number of future installments of premium multiplied by the amount per installment.

The Sum at risk under Paid-Up policies will be Higher of (105% of all premiums, Reduced Paid-Up Sum Assured plus Fund Value) – Fund Value.

Miscellaneous Charges

Replacement of policy contract and alteration in Basic Sum Assured will be charged at ₹ 500 per request. For premium redirection, a fee of ₹ 100 will be charged.

Protection & Savings for your child in four easy steps

Here's how you can structure your financial planning in 4 easy steps:

- Step 1:** Decide the **amount you will save on annual or half-yearly basis** to secure your child's future.
- Step 2:** Decide the **term of the policy** depending on goals for your child (higher education, marriage, etc.) that you have in mind.
- Step 3:** Choose your **life cover—the Sum Assured**, depending on your existing insurance cover, subject to the minimum requirement.
- Step 4:** Select your **fund options**.

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!

Terms and Conditions

1. Death Benefit

This benefit will be payable provided you have paid all your premiums up to date. Basic Sum Assured plus Fund Value is subject to a minimum of 105% of total premiums paid up to time of death. In case of paid-up policy, the Reduced Paid-Up Basic Sum Assured will be paid immediately as lump sum and premium waiver benefit will fall off. The Reduced Paid-up Basic Sum Assured + Fund Value will be subject to a minimum of 105% of total premiums paid up to time of death.

2. Partial Withdrawal

Partial Withdrawals will be allowed after completion of five policy years. Minimum amount for Partial Withdrawal is ₹ 10,000. Minimum balance of one Annualized Premium should be maintained in the Main Account after Partial Withdrawals.

Partial Withdrawals will not have any effect on the Basic Sum Assured. The Minimum Death Benefit will be subject to 105% of total premiums paid.

3. Grace Period and Notice Period

There is a Grace Period of 30 days from the due date for payment of premium. If the premium is not paid until the end of Grace Period, within the next 15 days Kotak Life Insurance will send a notice to the policyholder to either revive the policy within 2 years or terminate the policy without any risk cover or convert the policy into paid-up with Reduced Paid-Up Sum Assured (available under Discontinuance after lock-in period).

4. Discontinuance

If premiums are not paid during the Grace Period, Kotak Life Insurance will send a notice within 15 days, asking the policyholder to exercise the option to either:

- (i) Revive the policy within 2 years or
- (ii) Opt for complete withdrawal of the policy without any risk cover. Or
- (iii) Convert the policy into paid-up with Reduced Paid-Up Sum Assured (available under Discontinuance after lock-in period)

The Fund Value will remain invested in the existing funds as before, until the policyholder exercises the option to revive the policy or till the expiry of the Notice Period (i.e. 30 days after receipt of the notice by the policyholder), whichever is earlier. During the Grace Period and subsequent Notice Period, the policy is deemed to be in force with risk cover as per terms & conditions of the policy and all charges are deducted. However, fresh assignment, nomination, partial withdrawal and switching during the Notice Period will not be allowed.

The policy will be considered discontinued if

- The due premiums are not paid and the policyholder has not exercised the option of revival by the end of the Notice Period.
- The policyholder exercises the option to discontinue the policy.

The risk cover will cease in such a scenario.

In case of discontinuance during the lock-in period of 5 years:

Fund Value of the policy after deduction of discontinuance charges will be credited to the Discontinued Policy Fund. Funds will accumulate at a minimum interest rate as specified by Insurance Regulatory and Development Authority of India (IRDAI) (current rate is 4% p.a.) till the end of lock-in period of 5 years from the date of discontinuance. The proceeds of the

discontinued policy will be refunded only after completion of the lock-in period of five years or revival period whichever is later, except in case of death where it will be paid out immediately.

In case of discontinuance after the lock-in period of 5 years:

If the policyholder opts to revive the policy within 2 years from the date of discontinuance of premium, the policy is deemed to be in force with risk cover and applicable charges will be levied during such period. At the end of revival period if the policy is not revived by paying all due premiums, the policy will be considered as surrendered, the Fund Value will be paid out to the policyholder and the policy will get terminated.

In case the policyholder does not opts for any option within the Notice Period or opts for complete withdrawal, the policy will be considered as surrendered, the Fund Value will be paid out to the policyholder and the policy will get terminated.

In case the policyholder opts to convert the policy into paid-up with Reduced Paid-Up Sum Assured=Basic Sum Assured X (Total premium paid/Total premiums payable), the policy will be converted into a paid-up policy and policy will continue without payment of premiums till the end of the policy term. All applicable charges during this period will be levied. Once converted into paid-up, policy cannot be revived subsequently during the policy term.

Death of the Life Insured in case of Discontinuance within the Lock-in Period

Fund Value in Main Account on the date of discontinuance less discontinuance charge plus returns earned on the Discontinued Policy Fund, subject to a minimum interest rate as specified by IRDAI till the date of intimation of death, will be paid out immediately.

Death of the Life Insured in case of Discontinuance after Lock-in period:

Death benefit as available under the plan will be paid if revival period of 2 years is opted. If the policy is converted into paid-up, death benefit applicable for paid-up policy will be paid.

Discontinued Policy Fund

In case of discontinuance during first five policy years, funds will be transferred to Discontinued Policy Fund. The details of the Fund are as follows:

Discontinued Policy Fund	Investment Objective	Risk-Return Profile	Investment Pattern
Discontinued Policy Fund (ULIF-050-23/03/11-DISPOLFND-107)	Aims to provide secure returns to policies in the discontinued state, by investing in low-risk debt instruments.	Secure	Money market: 0% to 100%; Government securities: 0% to 100%

The asset categories under the discontinued policy fund may vary in future in line with relevant IRDAI Regulations / Circulars.

6. Availability of Unit Statement :

The policyholder may check the Unit Statement in D02 format available on the Online Policy Manager (OPM) using the prescribed link: <https://customer.kotaklifeinsurance.com/CP/Loginopm.aspx>. In order to view the Unit Statement, the Policyholder has to register on Online Policy Manager to generate the Login ID and Password.

7. Policy Revival

A policy can be revived until the expiry of the Notice Period. The Policyholder shall also have the right to revive a discontinued policy within two years from the date of discontinuance in which case the discontinuance charge if any will be reversed.

All benefits will be reinstated on revival subject to underwriting and other applicable terms & conditions. The outstanding premium paid will be used to purchase units on the date of revival.

8. Policy Continuance after death claim

After the death claim, the policy will continue and the Fund Value will be paid to the nominee on maturity. The nominee will not have any rights on the policy to make Partial Withdrawals, fund switches or other policy alterations.

9. Settlement Option

This plan provides an option to receive the maturity proceeds in cash or by way of pre-selected periodic installments (yearly, half-yearly and quarterly only), for up to 5 years after maturity by informing the company within 3 months of maturity of the policy. The three options are:

- Entire maturity proceeds as an immediate payout in one go OR
- Part of the maturity proceeds as a lump sum and part as installments OR
- Whole amount as installments

At the end of Settlement Period, the balance in the Main Account will be paid out as one lump sum and the policy will cease thereafter. The installments can be taken over a maximum period of 5 years.

On selecting the Settlement Option, the number of units to be liquidated to meet each payment shall depend on 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. If the Policyholder requests for pre-closure or if the fund value is insufficient to pay the desired amount of installment during the settlement period (due to volatility in the market), then the balance Fund Value will be payable and the policy will be terminated. Life cover and other benefits are not provided during the settlement period. In case of death of the Life Insured during the Settlement Period, the outstanding Fund Value shall be paid immediately as a lump sum.

10. Fund NAV's

NAV of a fund is calculated and published in financial newspapers on each business day. Net Asset Value (NAV) = "(Market Value of Investments held by the fund + Value of Any Current Assets - Value of any Current Liabilities & Provisions, if any) divided by the number of units existing at valuation date (before creation / redemption of any units)".

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

11. Policy Loans

Loans are not available under this plan.

12. Nomination & Assignment

Nomination:

Nomination will be allowed under the plan as per the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.

Assignment:

Assignment will be allowed in the plan as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.

13. Non-Negative claw-back additions

In the process to comply with the reduction in yield, the Company may arrive at specific non-negative claw-back additions, if any, to be added to the unit Fund Value, as applicable, at various durations of time after the first five years of the contract.

14. Maximum Charge Level

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

- The miscellaneous, partial withdrawal and switching charges may be increased to a maximum of ₹ 2,000.
- Mortality charges are guaranteed for the term of the policy.

15. Free Look Period

The policyholder is offered 15 days free look period for a policy sold through all channels (except for Distance Marketing* Channel which will have 30 Days) from the date of receipt of (except for Distance Marketing* Channel which will have 30 Days) from the date of receipt of the policy wherein the policyholder may choose to return the policy within 15 days / 30 days of receipt if s/he is not agreeable with any of the terms and conditions of the plan. Should s/he choose to return the policy, s/he shall be entitled to an amount which shall at least be equal to non-allocated premium plus charges levied by cancellation of units plus fund value at the date of cancellation less expenses in accordance with the IRDAI.

*Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) Voice mode, which includes telephone calling (ii) Short Messaging service (SMS) (iii) Electronic mode which includes e-mail, internet and interactive television (DTH) (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts and (v) Solicitation through any means of communication other than in person.

16. General Exclusion

In the event of the Life Assured committing suicide within one year of the date of issue of the policy, the Basic Sum Assured and Premium Waiver are not payable and only the Fund Value as on date of death is payable. Any charges recovered subsequent to the date of death shall be payable.

In the event of the Life Insured committing suicide within one year of the date of revival of the policy, when the revival is done within 6 months from the date of discontinuance, Suicide Exclusion shall not be applicable and the Death Benefit under the product shall be payable.

However, in case of suicide within 1 year of the date of revival, when the revival is done after 6 months from the date of discontinuance, only the fund value as on date of death is payable.

17. Goods and Services Tax and Cess

Goods and Services Tax and Cess, as applicable 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) by deduction from the Fund Value .

18. Beneficiary is defined as nominee or legal heir or assignee.

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 Life Insurance Company Ltd. (Formerly known as Kotak Mahindra Old Mutual Life Insurance Ltd.) is only the name of the Insurance Company and Kotak Headstart Child Assure 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.
- The funds offered under this contract are the name of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.
- The past performance of other Funds of the Company is not necessarily indicative of the future performance of the funds.
- Please know the associated risks and the applicable charges (along with the possibility of increase in charges), from your Insurance Agent or Corporate Agent / Insurance Broker or policy document of the insurer.

Extract of Sections 41 of the Insurance Act, 1938 as amended from time to time states:

- (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:
- (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

About Us

Kotak Mahindra Life Insurance Company Ltd (Formerly known as Kotak Mahindra Old Mutual Life Insurance Ltd.)

Kotak Mahindra Life Insurance Company Ltd. (Kotak Life Insurance) is a 100% owned subsidiary of Kotak Mahindra Bank Ltd. (Kotak). Kotak Life Insurance provides world-class insurance products with high customer empathy. Its product suite leverages the combined prowess of protection and long term savings. Kotak Life Insurance is one of the fastest growing insurance companies in India and has covered over several million lives. For more information, please visit the company's website at <https://insurance.kotak.com>

Kotak Mahindra Group

Established in 1985, Kotak Mahindra Group is one of India's leading financial services conglomerate. In February 2003, Kotak Mahindra Finance Ltd. (KMFL), the Group's flagship company, received banking license from the Reserve Bank of India (RBI), becoming the first nonbanking finance company in India to convert into a bank - Kotak Mahindra Bank Ltd. The Group offers a wide range of financial services that encompass every sphere of life. From commercial banking, to stock broking, mutual funds, insurance and investment banking, the Group caters to the diverse financial needs of individuals and the corporate sector. The Group has a wide distribution network through branches and franchisees across India, and International Business Units.

For more information, please visit the company's website at www.kotak.com

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI clarifies to public that

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus.
- Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.



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Koi hai... hamesha

Kotak Headstart Child Assure - UIN No. : 107L066V02. Form No: L066. Ref. No: KLI/17-18/E-PB/474.

Kotak Mahindra Life Insurance Company Ltd. (Formerly known as Kotak Mahindra Old Mutual Life Insurance Ltd.)
Regn. No.:107, CIN : U66030MH2000PLC128503, Regd. Office: 2nd Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051. Website: <http://insurance.kotak.com> | Email: clientservicedesk@kotak.com | Toll Free No:1800 209 8800.

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.

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