

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



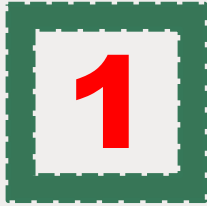
Kotak Single Invest Advantage

Unit Linked Life Insurance Plan

**Build wealth for a brighter
future, by investing just once.**

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.

Key Benefits



Single Premium Payment



Option to choose from 3 Investment Strategies



Advantage of Loyalty Additions

One time payment

1



- Enjoy the benefits of investment and insurance throughout the policy term by just paying once.

Choice of Investment Strategy



SELF-MANAGED STRATEGY

This strategy offers the flexibility to choose from a range of 5 power-packed fund options that enable you to maximize your earnings potential



AGE BASED STRATEGY

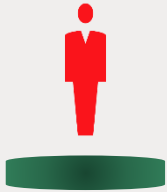
This strategy, allocation is done basis Age & Risk Appetite. Based on the Risk Appetite of the customer i.e. Aggressive, Moderate and Conservative, allocation is done between Classic Opportunities Fund and Dynamic Bond Fund



SYSTEMATIC SWITCHING STRATEGY

This strategy allows to invest all or some part of the investment in Money Market Fund and transfer a pre-defined amount every month into, either Classic Opportunities Fund or Frontline Equity Fund based on selection

Self Managed Strategy



- Enables you to manage your investments as per your requirements.
- The flexibility to choose from a range of 5 fund options:
 - Classic Opportunities Fund (*ULIF-033-16/12/09CLAOPPFND-107*)
 - Frontline Equity Fund (*ULIF-034-17/12/09FRLEQUFND-107*)
 - Dynamic Gilt Fund (*ULIF-006-27/06/03DYGLTFND-107*)
 - Dynamic Bond Fund (*ULIF-015-15/04/04DYBNDFND-107*)
 - Money Market Fund (*ULIF-041-05/01/10MNMKKFND-107*)

Age Based Strategy



- In this investment strategy, allocation is done basis Age & Risk Appetite.
- Option to change the Risk Appetite during the policy term is available 4 times in a policy year free of cost.
- This strategy cannot be opted in the last policy year.

Age of Life Insured (years)	0 - 25	26 - 35	36 - 45	46 - 50	51 onwards
AGGRESSIVE	10 red bars, 2 green bars	8 red bars, 4 green bars	6 red bars, 4 green bars	4 red bars, 6 green bars	3 red bars, 7 green bars
MODERATE	8 red bars, 4 green bars	6 red bars, 4 green bars	5 red bars, 5 green bars	4 red bars, 6 green bars	3 red bars, 7 green bars
CONSERVATIVE	6 red bars, 4 green bars	5 red bars, 5 green bars	4 red bars, 5 green bars	3 red bars, 6 green bars	2 red bars, 7 green bars



Classic Opportunities Fund



Dynamic Bond Fund

Age Based Strategy



- **Safety on Maturity:** As the Policy approaches the Maturity date, to ensure that short-term market volatility does not affect the accumulated savings, the total corpus will be transferred from the above funds to the Money Market Fund during last 12 Policy months. It works as following:

Policy Month	1	2	3	4	5	6	7	8	9	10	11	12
Proportion of units transferred	1/12	1/11	1/10	1/9	1/8	1/7	1/6	1/5	1/4	1/3	1/2	1/1

Systematic Switching Strategy



- This option allows investing all or some part of the investment in Money Market Fund and transferring a pre-defined amount every month into, either Classic Opportunities Fund or Frontline Equity Fund (as per selection).

- **Mechanism for Switching:** Units available in the Money Market Fund shall be switched automatically into the selected fund i.e. Classic Opportunities Fund or Frontline Equity Fund in the following manner:

- Policy Month 1: $1/12$ of the units available at the beginning Policy Month 1
- Policy Month t: $1/(13-t)$ of the units available at the beginning of Policy Month t
- Policy Month 12: Balance units available at the beginning of Policy Month 12

Policy Month	1	2	3	4	5	6	7	8	9	10	11	12
Proportion of units transferred	$1/12$	$1/11$	$1/10$	$1/9$	$1/8$	$1/7$	$1/6$	$1/5$	$1/4$	$1/3$	$1/2$	$1/1$

- **Systematic Exit Strategy (SES):** During the last policy year, the policyholder will have a choice to switch out of (Classic Opportunities Fund /Frontline Equity Fund) with the accumulated corpus to the Money Market Fund during the last 12 policy months in a similar manner as shown in above table.

Loyalty Additions



- Loyalty Additions as a percentage of the average Fund Value in the immediately preceding three years are added every 5 years starting from the end of 10th policy year (subject to policy being in force).
 - for policy of 10 year term - at the end of 10th policy year
 - for a policy of 15 year term - at the end of 10th & 15th policy year
- Rates will be dependent on the Single Premium bands and Policy Term as follows:

Single Premium Band (Rs.)	Loyalty Addition (%)	
	10 years term	15 years term
3,00,000 – 6,99,999	4%	5%
7,00,000 & above	5%	6%

Benefits



Maturity Benefit

You can opt to take your Fund Value including Loyalty Additions as a lump sum and terminate your policy, or you can select the Settlement Option.



Death Benefit

Your family would receive highest of Basic Sum Assured equaling 10 times of Single Premium Less applicable Partial Withdrawals, or Fund Value inclusive of Loyalty Additions, if any, or 105% of the Single Premium paid Less applicable partial withdrawals.



Tax Benefit

Tax benefits may be available subject to conditions as specified under 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.

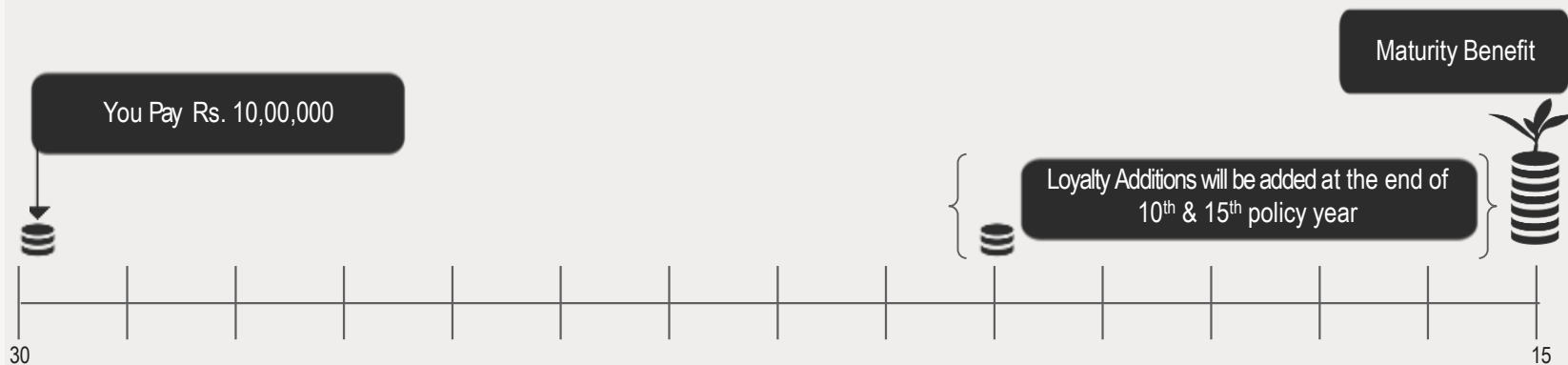


Enhanced Benefit

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.

- 1. Partial Withdrawal**
- 2. Switching & Premium Redirection**

Sample Illustration



End of year	Age (in years)	Single Premium	Benefits @4%# p.a.		Benefits @8%# p.a.	
			Fund Value	Death Benefit	Fund Value	Death Benefit
5	35	10,00,000	10,32,947	10,000,000	12,54,986	10,000,000
10	40		11,42,587	10,000,000	17,08,230	10,000,000
15	45		12,59,010	10,000,000	23,47,778	10,000,000

The above illustration is of a 30 year old female for 15 year policy term and assuming 100% investment in Classic Opportunities Fund (ULIF-033-16/12/09- CLAOPPFND-107) under Self-Managed Strategy. The 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 Cess, as applicable. Goods and Services Tax and Cess 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 the upper and lower limit of what you might get back as the value of your policy is dependent on a number of factors including future investment performance. The actual experience may be different from the illustrated.

Partial Withdrawal

- Allowed after completion of five policy years.
- Minimum amount of Partial Withdrawal is Rs. 5,000 and further Partial Withdrawals should be in multiples of Rs. 1,000.
- Minimum balance of 50% of Single Premium shall be required to be maintained after Partial Withdrawal. Partial Withdrawals leading to Fund Value being less than 50% of Single Premium shall not be allowed.
- If the Fund Value (after Partial Withdrawal) subsequently falls below the mentioned limit, either because of a charge or due to a fall in NAV, the policy will continue till the Fund Value remains positive.
- Partial withdrawal will not be allowed during Discontinuance state and during Settlement period.
- In case of death of the Life Insured, Basic Sum Assured will get reduced by partial withdrawals made in the two years immediately preceding the date of death.
- However, the death benefit will be subject to a minimum of 105% of the Single premium paid.

Settlement Option

- The Policyholder will have the option of taking maturity proceeds by way of pre-selected periodic instalments (yearly, half-yearly and quarterly only).
- The Settlement Options available are:
 - **Option 1** - 50% of the maturity proceeds as a lump sum and balance 50% as periodic instalments, OR
 - **Option 2** - Whole of the maturity proceeds as equated periodic instalments
- The instalments can be taken over a maximum period of 5 years called the Settlement Period and the first instalment shall be paid immediately on maturity.
- Policyholder should specify mode of the periodic instalments i.e. quarterly / half -yearly / yearly
 - **In case of Option 1** above, after the payment of lump sum amount, 20% of the balance amount shall be payable each year (i.e. 10% of the Maturity Benefit) over a period of 5 years
 - **In case of Option 2**, the yearly installments i.e. 20% of Maturity Benefit will be payable over a period of five years
- At the end of Settlement Period, the balance of Fund Value, if any will be paid out as one lump sum and the policy will cease thereafter.
- Switching between the funds will be allowed during the settlement period.
- In case of death of Policyholder / Life Insured, higher of 105% of Single premium paid or the balance Fund Value shall be paid immediately as a lump sum and the policy will be terminated.

Discontinuance

Discontinuance (complete withdrawal) during the Lock-in Period of first five Policy years

- The Fund Value net of discontinuance charges on the date of discontinuance will be credited to the Discontinued Policy Fund. Only fund management charge can be deducted from this fund during this period.
- Further, no risk cover shall be available on such policy during the discontinuance period. Only Fund Management Charge can be deducted from this fund during this period.
- The Discontinued Policy Fund will earn interest rate at least equal to the minimum guaranteed interest (currently 4% p.a.) as specified by IRDAI till the end of lock-in period (5 years from policy inception) or revival period as applicable.
- Facilities such as fund switches, switching between Investment Strategies and Partial Withdrawals will not be allowed during this discontinuance period.
- The policy shall be terminate upon payment of the proceeds from Discontinued Policy Fund.

Discontinuance (complete withdrawal) after the Lock-in Period of five Policy years

- Fund Value (including Loyalty Additions, if any) will be paid out.
- The benefit will be payable immediately.

Charges

Premium Allocation Charge - This charge is a percentage of the single premium.

Single Premium Bands (in Rs.)	Charge
3,00,000 to 6,99,999	3%
7,00,000 and above	2%

Policy Administration Charge - Nil

Switching Charge - The first twelve switches in a policy year are free. Rs. 250 for every additional switch thereafter.

Fund Management Charge - This charge is a percentage of the Fund Value.

Fund Management Charge (FMC)	Charge
Classic Opportunities Fund	1.35% p.a.
Frontline Equity Fund	1.35% p.a.
Dynamic Bond 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.

Partial Withdrawal Charge - Rs. 250 for each partial withdrawal.

Discontinuance Charge - The Discontinuance Charges applicable will be:

Year during which policy is discontinued	Year 1	Year 2	Year 3	Year 4	Year 5 & onwards
For All Single Premium Levels	Lower of 1% *(SP or FV) subject to a maximum of Rs.3,000	Lower of 0.70% *(SP or FV) subject to a maximum of Rs. 2,000	Lower of 0.50% *(SP or FV) subject to a maximum of Rs.1,500	Lower of 0.35% *(SP or FV) subject to a maximum of Rs.1,000	Nil

* SP: Single Premium; FV: Fund Value

Eligibility

Eligibility	Criteria	
Entry Age [#]	Min: 8 years for 10 years policy term 3 years for 15 years policy term	Max: 45 years for 10 years policy term 43 years for 15 years policy term
Maturity Age [#]	Min: 18 years	Max: 55 years for 10 years policy term 58 years for 15 years policy term
Policy Term	10 and 15 years	
Premium Payment Option	Single Pay	
Single Premium Amount	Min: Rs. 3,00,000 Max: No Limit	
Basic Sum Assured	10 times of Single Premium	

[#]Ages above will be as on the last birthday.

Extract of Section 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.

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. is only the name of the Insurance Company and Kotak Single Invest Advantage 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 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.

About Us

Kotak Mahindra Life Insurance Company Ltd. is a 100% owned subsidiary of Kotak Mahindra Bank Limited (Kotak). 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. The Group offers a wide range of financial services that encompass every sphere of life. For more information, please visit the company's website at www.kotak.com

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 Single Invest Plus UIN No.: 107L065V03, Form No.: L065. Ref.No.: KLI/19-20/E-PPT/323.

This is a unit linked non-participating endowment plan. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. For details on riders please read rider brochure.

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