



A personalized presentation for  
**Mr. Deepika**

**Prepared by: SANTHOSHSAMI RAJADURAI**

Chief Managing Partner |

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This is a personalised benefit illustration generated at the request of the respected prospective client.

# **No more wait!**

## **Activate monthly income**

### **immediate!**



**Get the GAINchanger Advantage**

#### **Key Benefits**

|                                                                                                                                                                                     |                                                                                                                                                                                                          |                                                                                                                                                                                            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p><b>Early Income Plan Option</b></p> <p>Gives you Income starting from next month onwards</p> |  <p><b>Paid-Up Addition Plan Option</b></p> <p>Flexibility to accumulate income and withdraw as and when you need</p> |  <p><b>Premium Saver Plan Option</b></p> <p>Use Guaranteed Loyalty Additions to pay your premiums</p> |
|  <p><b>Life Cover till Age 85 years</b></p> <p>Life cover for longer period</p>                  |  <p><b>Flexibility to add Multiple Riders</b></p> <p>Comprehensive coverage through 6 Riders</p>                      |  <p><b>Enhanced Benefits</b></p> <p>Applicable in case ECS / Auto Debit is opted at inception</p>     |

Kotak Get Assured Income Now

 *Hum hain... hamesha*

The mentioned points are only the salient features of the plan please refer to the brochure(s) and policy document(s) for specific details on all terms and conditions

# Plan Details

| Customer Details               |             |
|--------------------------------|-------------|
| Name of life insured           | Mr. Deepika |
| Age of life insured (in years) | 25          |
| Gender of life insured         | Male        |

| Policy Details                         |                              |
|----------------------------------------|------------------------------|
| Name of the Product                    | Kotak Get Assured Income Now |
| UIN                                    | 107N141V02                   |
| Sum Assured on Maturity                | ₹ 12,24,000                  |
| Amount of Installment Premium (in Rs.) | ₹ 1,00,000                   |
| Policy Term (in years)                 | 60                           |
| Premium Payment Term (in years)        | 12                           |
| Pay Frequency                          | Yearly                       |
| Plan Option                            | Early Income Option          |
| Auto Debit / ECS Opted                 | Yes                          |
| Income Benefit Frequency               | Yearly                       |

The features and illustrations given here are for demonstration purpose only. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding sale

# Plan Details

| Premium                                    | First Year | Second year onwards |
|--------------------------------------------|------------|---------------------|
| Base Premium (Yearly) (excl. GST)          | ₹ 1,00,000 | ₹ 1,00,000          |
| Total Rider Premiums (incl. of GST & Cess) | ₹ 0        | ₹ 0                 |
| Total GST & Cess                           | ₹ 4,500    | ₹ 2,250             |
| Total Yearly premium (incl. GST & Cess)    | ₹ 1,04,500 | ₹ 1,02,250          |

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# Benefit Illustration

| End of Policy Year | Annualised Premium | @ 8%^ p.a                                                      |                                                   |
|--------------------|--------------------|----------------------------------------------------------------|---------------------------------------------------|
|                    |                    | Income Benefit & Maturity Benefit, incl Terminal Bonus, if any | Total Death Benefit, incl, Terminal Bonus, if any |
| 1                  | 100000             | 25289                                                          | 1250000                                           |
| 2                  | 100000             | 42009                                                          | 1250000                                           |
| 3                  | 100000             | 42009                                                          | 1250000                                           |
| 4                  | 100000             | 42009                                                          | 1250000                                           |
| 5                  | 100000             | 42009                                                          | 1250000                                           |
| 6                  | 100000             | 42009                                                          | 1250000                                           |
| 7                  | 100000             | 42009                                                          | 1250000                                           |
| 8                  | 100000             | 42009                                                          | 1250000                                           |
| 9                  | 100000             | 42009                                                          | 1250000                                           |
| 10                 | 100000             | 42009                                                          | 1250000                                           |
| 11                 | 100000             | 42009                                                          | 1250000                                           |
| 12                 | 100000             | 42009                                                          | 1260000                                           |
| 13                 | 0                  | 42009                                                          | 1260000                                           |
| 14                 | 0                  | 42009                                                          | 1260000                                           |
| 15                 | 0                  | 42009                                                          | 1260000                                           |

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# Benefit Illustration

| End of Policy Year | Annualised Premium | @ 8%^ p.a                                                      |                                                   |
|--------------------|--------------------|----------------------------------------------------------------|---------------------------------------------------|
|                    |                    | Income Benefit & Maturity Benefit, incl Terminal Bonus, if any | Total Death Benefit, incl, Terminal Bonus, if any |
| 16                 | 0                  | 42009                                                          | 1260000                                           |
| 17                 | 0                  | 42009                                                          | 1260000                                           |
| 18                 | 0                  | 42009                                                          | 1260000                                           |
| 19                 | 0                  | 42009                                                          | 1260000                                           |
| 20                 | 0                  | 42009                                                          | 1260000                                           |
| 21                 | 0                  | 42009                                                          | 1260000                                           |
| 22                 | 0                  | 42009                                                          | 1260000                                           |
| 23                 | 0                  | 42009                                                          | 1260000                                           |
| 24                 | 0                  | 42009                                                          | 1260000                                           |
| 25                 | 0                  | 42009                                                          | 1260000                                           |
| 26                 | 0                  | 42009                                                          | 1816920                                           |
| 27                 | 0                  | 42009                                                          | 1839197                                           |
| 28                 | 0                  | 42009                                                          | 1861474                                           |
| 29                 | 0                  | 42009                                                          | 1883750                                           |
| 30                 | 0                  | 42009                                                          | 1906027                                           |

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# Benefit Illustration

| End of Policy Year | Annualised Premium | @ 8%^ p.a                                                      |                                                   |
|--------------------|--------------------|----------------------------------------------------------------|---------------------------------------------------|
|                    |                    | Income Benefit & Maturity Benefit, incl Terminal Bonus, if any | Total Death Benefit, incl, Terminal Bonus, if any |
| 31                 | 0                  | 42009                                                          | 2526840                                           |
| 32                 | 0                  | 42009                                                          | 2569068                                           |
| 33                 | 0                  | 42009                                                          | 2611296                                           |
| 34                 | 0                  | 42009                                                          | 2653524                                           |
| 35                 | 0                  | 42009                                                          | 2695752                                           |
| 36                 | 0                  | 42009                                                          | 2737980                                           |
| 37                 | 0                  | 42009                                                          | 2780208                                           |
| 38                 | 0                  | 42009                                                          | 2822436                                           |
| 39                 | 0                  | 42009                                                          | 2864664                                           |
| 40                 | 0                  | 42009                                                          | 2906892                                           |
| 41                 | 0                  | 42009                                                          | 2949120                                           |
| 42                 | 0                  | 42009                                                          | 2991348                                           |
| 43                 | 0                  | 42009                                                          | 3033576                                           |
| 44                 | 0                  | 42009                                                          | 3075804                                           |
| 45                 | 0                  | 42009                                                          | 3118032                                           |

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# Benefit Illustration

| End of Policy Year | Annualised Premium | @ 8%^ p.a                                                      |                                                   |
|--------------------|--------------------|----------------------------------------------------------------|---------------------------------------------------|
|                    |                    | Income Benefit & Maturity Benefit, incl Terminal Bonus, if any | Total Death Benefit, incl, Terminal Bonus, if any |
| 46                 | 0                  | 42009                                                          | 3160260                                           |
| 47                 | 0                  | 42009                                                          | 3202488                                           |
| 48                 | 0                  | 42009                                                          | 3244716                                           |
| 49                 | 0                  | 42009                                                          | 3286944                                           |
| 50                 | 0                  | 42009                                                          | 3329172                                           |
| 51                 | 0                  | 42009                                                          | 3371400                                           |
| 52                 | 0                  | 42009                                                          | 3413628                                           |
| 53                 | 0                  | 42009                                                          | 3455856                                           |
| 54                 | 0                  | 42009                                                          | 3498084                                           |
| 55                 | 0                  | 42009                                                          | 3540312                                           |
| 56                 | 0                  | 42009                                                          | 3582540                                           |
| 57                 | 0                  | 42009                                                          | 3624768                                           |
| 58                 | 0                  | 42009                                                          | 3666996                                           |
| 59                 | 0                  | 42009                                                          | 3709224                                           |
| 60                 | 0                  | 3799689                                                        | 3751452                                           |

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