

Life gets better after retirement

Kotak Lifetime Income Plan
makes it even better with*guaranteed income

Kotak Lifetime Income Plan will never make you feel your age. It'll secure your golden years with a lifetime of*guaranteed income, and a lifetime of youthfulness.

What makes life better?



Lifetime income,
guaranteed*



Fixed annuity
rates* from the day
of purchase



Option to include
spouse to receive the
annuity payout



Issued Annuity
rates* are free from
market risks

Live forever young especially after retirement

Plan Options

Option 1 - Lifetime Income	Option 4 - Last survivor Lifetime Income with 100% annuity to Surviving Spouse
Option 2 - Lifetime Income with Cash-back	Option 5 - Last survivor Lifetime Income with 50% annuity to Surviving Spouse
Option 3 - Lifetime Income with Term Guarantee	Option 6 - Last survivor Lifetime Income with 100% annuity to the Surviving Spouse and Cash-back on death of Surviving Spouse

If You Invest ₹10,00,000[^] (Single Life)

Age	Lifetime Income (₹)	Lifetime Income with Cash-Back (₹)	Lifetime Income with Term Guarantee	
			(10 Years) (₹)	(20 Years) (₹)
50	71,238	59,758	70,008	69,290
51	71,955	59,860	70,623	69,803
52	72,673	59,963	71,238	70,418
53	73,493	60,065	71,853	70,930
54	74,313	60,168	72,570	71,545
55	75,235	60,270	73,288	72,160
56	76,158	60,373	74,005	72,775
57	77,080	60,475	74,825	73,390
58	78,105	60,578	75,543	74,005
59	79,233	60,680	76,465	74,620
60	80,360	60,680	77,285	75,338
61	81,590	60,783	78,208	75,953
62	82,923	60,783	79,130	76,670
63	84,358	60,885	80,053	77,388
64	85,998	60,885	81,078	78,003
65	87,638	60,885	82,103	78,720
66	89,585	60,783	83,128	79,438
67	91,533	60,783	84,255	80,053
68	93,685	60,783	85,280	80,668
69	96,043	60,680	86,408	81,283
70	98,503	60,578	87,433	81,898
71	101,065	60,475	88,458	82,513
72	103,833	60,373	89,483	83,025
73	106,805	60,270	90,508	83,538
74	109,880	60,065	91,533	84,050
75	113,160	59,963	92,558	84,563
76	116,543	59,758	93,480	84,973
77	120,130	59,553	94,403	85,383
78	123,923	59,348	95,223	85,690
79	127,920	59,143	96,043	86,100
80	132,123	58,835	96,863	86,305

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The Illustration shown above is for "Kotak Lifetime Income Plan" and the illustration shown is for annuity rates as on "8th March 2021". The pension will depend on annuity rates prevailing at the time of inception for actual pension payment. The annuity option selected is "Lifetime Income" Option, "Lifetime Income with Cashback", "Lifetime Income with Term Guarantee" ^The above premium figures are exclusive of Goods and Services Tax and cess. Goods and Services Tax and Cess thereon, shall be charged as per the prevalent tax laws over and above the said premiums. Annual pension amount will be taxable.

*The Annuity rates may be reviewed by the Company from time to time, but the rates once applied at the time of entry for an Annuitant are guaranteed for the rest of his/her life on the given Purchase Price.

If You Invest ₹10,00,000[^] (Joint Life)

Primary Age	Secondary Age	Last Survivor Lifetime Income		
		With 100% annuity to Surviving Spouse (₹)	With 50% annuity to Surviving Spouse (₹)	with 100% annuity to the Surviving Spouse and Cash-back on death of Surviving Spouse (₹)
50	45	64,165	67,445	58,733
51	46	64,575	67,958	58,835
52	47	64,985	68,470	59,040
53	48	65,395	69,085	59,143
54	49	65,908	69,700	59,245
55	50	66,318	70,315	59,450
56	51	66,830	71,033	59,553
57	52	67,343	71,750	59,655
58	53	67,958	72,570	59,860
59	54	68,470	73,288	59,963
60	55	69,085	74,210	60,065
61	56	69,803	75,030	60,270
62	57	70,520	76,055	60,373
63	58	71,238	77,080	60,475
64	59	72,058	78,208	60,680
65	60	72,878	79,438	60,783
66	61	73,800	80,668	60,885
67	62	74,723	82,103	60,988
68	63	75,748	83,538	61,090
69	64	76,875	85,178	61,193
70	65	78,003	86,920	61,193
71	66	79,335	88,663	61,295
72	67	80,668	90,610	61,295
73	68	82,103	92,660	61,295
74	69	83,640	94,813	61,295
75	70	85,280	97,068	61,295
76	71	87,023	99,425	61,295
77	72	88,868	101,988	61,295
78	73	90,815	104,653	61,193
79	74	92,865	107,420	61,090
80	75	95,018	110,393	60,988

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Kotak Lifetime Income Plan; UIN: 107N103V06, Form No: N103. This is a non-participating immediate annuity plan. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.

*The Annuity rates may be reviewed by the Company from time to time, but the rates once applied at the time of entry for an Annuitant are guaranteed for the rest of his/her life on the given Purchase Price.

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