

Below is an illustration for indicative SIP amounts for the above-explained insurance benefit

Term / Max Insurance (in Rs. Lakhs)	10	25	50	75	100
Approx. monthly investment required					
5	20,833	52,083	1,04,167	1,56,250	2,08,333
10	9,259	23,148	46,296	69,444	92,593
15	5,952	14,881	29,762	44,643	59,524
20	4,386	10,965	21,930	32,895	43,860

The life insurance cover is being offered under a Group Master Policy arrangement between Kotak Mahindra Old Mutual Life Insurance Ltd. (insurer) and Kotak Mahindra Asset Management Company Ltd. (Group Policyholder / Administrator). The product offered is Kotak Complete Cover Groupplan, which is being offered in a customized version to the investors of Kotak Mahindra Asset Management Company Ltd. Insurance is the subject matter of the solicitation. For complete details and Terms & Conditions of the product in policy contract please visit www.kotakmutual.com. Please read in conjunction with the FAQ for more details about the Kotak Star Kid facility. Statutory : Kotak Mutual Fund is a Trust (Indian Trusts Act, 1882). Investment Manager: Kotak Mahindra Asset Management Company Ltd. Sponsor: Kotak Mahindra Bank Ltd. (liability Rs. NIL). Trustee : Kotak Mahindra Trustee Company Ltd. Mutual Fund Investment are Subject to market risks. Mutual Fund and securities investments are subject to market risks and there is no assurance or guarantee that the objective of the Scheme would be achieved. As with any securities investment, the NAV of the Units issued under the Scheme can go up and down depending on the factors and forces affecting the capital and money markets. Please read the Scheme Information Document (SID) and Statement of Additional Information (SAI) of the scheme carefully before investing. SID & SAI available on www.kotakmutual.com.



Kotak 30 is an open-ended equity growth scheme. The investment objective of the scheme is to generate capital appreciation from a portfolio of predominantly equity and equity related securities. The portfolio will generally comprise of equity and equity related instruments of around 30 companies which may go up to 39 companies. Kotak 30 is only the name of the scheme and does not in any manner indicate either the quality of the scheme, its future prospects and returns.

Contact :



KOTAK STAR KID



Kids grow up quickly.
So do their needs.

Plan for them with the Kotak Star Kid facility.
Get **Mutual Fund with Free Insurance** in one package.



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Kids these days don't stay kids for too long. This is why, in the Kotak Star Kid facility, we've created a service that helps you take care of their rapidly growing needs. The scheme lets you plan your child's future comprehensively, so you can take care of their different needs, be it sending your son abroad to study or giving your daughter the wedding she's always dreamt about.

The Star Kid facility is a powerful combination of a Long Term Systematic Investment Plan (SIP) clubbed with the advantage of an insurance cover, that helps you secure your child's needs for life.

Features of the Star Kid facility:

- You can invest systematically on a monthly basis starting with an amount as low as Rs.1000 in either Kotak 30, Kotak Opportunities or Kotak Tax Saver
- You can choose the term of systematic investments from 5, 10, 15 or 20 years

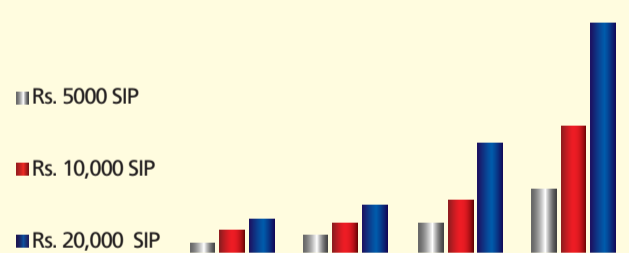
In case of your unfortunate death after an year, your child nominee would receive the cumulative SIPs remaining till the completion of 5, 10, 15 or 20 years as per the option selected by you.

Benefits

Giving time to your investments helps in maximising your wealth, as it is likely to grow more over a longer period of time. Start early and invest systematically through the Kotak Star Kid facility to create a sizeable kitty for your kid when he needs it the most.

Illustration 1:

If you invest Rs 5000, 10,000 or 20,000 every month for the next 5, 10, 15 or 20 years, assuming it grows @ 15% CAGR then the value of your investments would be as illustrated below:



	5 years	10 years	15 years	20 years
Rs. 5000 SIP	4,36,710	13,15,091	30,81,828	66,35,367
Rs. 10,000 SIP	8,73,421	26,30,182	61,63,656	132,70,734
Rs. 20,000 SIP	17,46,842	52,60,364	123,27,312	265,41,468

Illustration 2:

The table below indicates your earnings since December 1998 (inception date of Kotak 30) had you invested a small sum of Rs. 5000 every month in Kotak 30:

Scheme Name	Kotak 30
SIP Investment Amount	Rs. 5000
SIP Frequency	Monthly
Total no. of SIP Instalments	140
Total Investment	Rs 7,00,000
Value of investment as on 31st August 2010	Rs.32,54,959
Return On Investment (XIRR)	24.35%

PAST PERFORMANCE MAY OR MAY NOT BE SUSTAINED IN FUTURE

The data assumes the investment on 1st day of every month or the subsequent business day. Rs 7,00,000 (monthly investment of Rs 5,000) invested in the benchmark index (S&P Nifty) since Dec 1998 would have become Rs. 21,00,818 (17.62% return XIRR) as on 31st August 2010. Returns are assumed reinvestment of all payouts during the period at the then prevailing NAV.

Insurance Benefit

In the unfortunate event of death of the parent (investor), anytime after the first 12 months of starting the investments, the child nominee (in case the nominee is still a minor then the immediate legal guardian) is entitled to receive the remaining cumulative monthly investments under Kotak Star Kid till the completion of the term chosen by you.

Illustration 3:

Suppose you're investing a sum of Rs. 5000 under this facility for a term of 10 years. In the case of an unfortunate event of your death during the 13th month, your nominee would stand to receive Rs. 5,40,000 (i.e. 120 months - 12 months x Rs 5000).

The earlier you start, the more equipped you get to gift your child his/her dreams when he/she needs it the most.

Medical Examination - Insurance Benefit

If the insurance benefit is more than Rs.10 lakhs then you'd need to undergo medical examination else you just need to sign the good health declaration. Please note that this amount cannot go beyond Rs. 1 crore.

Illustration 4:

Mr. A's age as on last birthday is 35 years.

He selects the following options:

Term - 15 years (180 months)

SIP amount - Rs. 5000

Maximum Insurance benefit = (180 months - 12 months) x Rs. 5000 = Rs 8,40,000

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