

APPLICATION FOR SWITCH IN INVESTMENT STRATEGY

GENERAL CONDITIONS (PLEASE READ BEFORE FILLING THE FORM):

- This form needs to be filled by the policyholder (Owner/ Assignee) in BLOCK LETTERS in black or blue ink
- Fill in the relevant part of the form depending on the servicing request that you want to place.
- The form shall be used for products, Invest Maxima (UIN - 107L073V01 and UIN - 107L073V02) , Kotak Platinum (UIN - 107L067V03), Kotak Ace Investment (UIN - 107L064V03) and Kotak Single Invest Advantage(UIN - 107L065V03) only. However Age based strategy is not available in Invest Maxima ((UIN - 107L073V01 and UIN - 107L073V02)
- If this application form is received on or before cut off time (3 PM) a business day, the applicable NAV shall be closing NAV of the same business day.
- If the application form is received after cut off time (3 pm) on a business day or anytime on non-business day, the applicable NAV shall be closing NAV of the next business day.
- Two financial transactions cannot be processed on same day.
- In case of switching the funds from Top Up account (valid only under Self Managed Strategy) fill in the fund switch details in the Top Up Account tables.
- Two or more investment strategies cannot co-exist at the same time.
- Switching between the funds, Partial Withdrawals and Top Up premiums shall not be allowed during the Settlement period.
- This application will not be effective until it is officially accepted by Kotak Mahindra Life Insurance Company Limited.
- Abbreviation Table:

Investment Strategy	Description
SMS	Self Managed Strategy
SSS	Systematic Switching Strategy
ABS	Age Based Strategy
SES	Systematic Exit Strategy

12. SFIN Table:

Fund Codes	Fund Description	SFIN
FMMF	Kotak Money Market Fund	ULIF-041-05/01/10-MNMKKFND-107
FCOF	Kotak Classic Opportunities Fund	ULIF-033-16/12/09-CLAOPPFND-107
FFEF	Kotak Frontline Equity Fund	ULIF-034-17/12/09-FRLEQUFND-107
KBDF	Kotak Dynamic Bond Fund	ULIF-015-15/04/04-DYBNDFND-107
FBLF	Kotak Balanced Fund	ULIF-037-21/12/09-BALKFND-107
KGLF	Kotak Dynamic Gilt Fund	ULIF-006-27/06/03-DYGLTFND-107
KFRF	Kotak Dynamic Floating Rate Fund	ULIF-020-07/12/04-DYFLTRFND-107
SMMF	SSS Kotak Money Market Fund	ULIF-041-05/01/10-MNMKKFND-107
SCOF	SSS Kotak Classic Opportunities Fund	ULIF-033-16/12/09-CLAOPPFND-107
SFEF	SSS Kotak Frontline Equity Fund	ULIF-034-17/12/09-FRLEQUFND-107

Note: In order to abide by the Foreign Account Tax Compliance Act (FATCA), kindly submit an Insurance FATCA Declaration, separately, if the answer to any of these questions is a 'yes': (i) Are you a citizen of any other country apart from India (dual or multiple citizenship); (ii) Are you a resident (for tax purposes) of any other country other than India; (iii) Do you hold a green card of USA or any similar card for any other country?

PARTICULARS OF THE POLICY HOLDER

Policy No.:

Title Surname First name Middle name

Contact Details: Email ID:

☐ **Do your bit for a greener world & Switch to e-communication. Kindly mark if you would like to receive communications pertaining to all your policies through electronic mode.**

PAYMENT OPTIONS (Pay directly to my bank account mentioned here, please attach an Original cancelled cheque for any payment type)

Payment remittance type ☐ Cheque ☐ Direct credit

Name of the Policy holder as per Bank record

Bank Name & Address Account No:

IFSC Code

Account Type ☐ Savings ☐ NRE* ☐ Others (if any) MICR Code

*Credit to NRE account can be given only if premiums are received from NRE account

Part 1 – CHANGE IN INVESTMENT STRATEGY

NOTES:

- Change in Investment strategy to SMS and ABS shall be effective from the next policy anniversary date provided your policy is in Premium Paying, or Reduced Paid-Up status as on the effective date.
- Change in Investment strategy to SSS shall be effective from the next policy anniversary date provided your policy is in Premium Paying status as on the effective date.
- Change in Investment Strategy cannot be opted in the last policy year. Additionally, ABS cannot be opted in the 2nd last policy year since ABS is not applicable in the last policy year.
- SSS can be opted for Yearly and Half Yearly mode policies only. SSS cannot be opted after completion of all the Premiums payable in the Policy
- Top Up Account and Main Account shall have the same Investment Strategy. Main Account including all Top Up Accounts shall be switched together from existing strategy to the opted Investment Strategy. Fund allocation for Main Account and Top Up Accounts can be the same or different only under SMS.
- Age Based Strategy is not applicable in Invest Maxima.

I want to change to the below Investment Strategy from the next policy anniversary:

(a) ☐ SMS (b) ☐ ABS (c) ☐ SSS

Fund Codes	Fund Description	Allocation%
FMMF	Money Market Fund (ULIF-041-05/01/10-MNMKKFND-107)	
FCOF	Classic Opportunities Fund (ULIF-033-16/12/09-CLAOPPFND-107)	
FFEF	Frontline Equity Fund (ULIF-034-17/12/09-FRLEQUFND-107)	
KBDF	Kotak Dynamic Bond Fund (ULIF-015-15/04/04-DYBNDFND-107)	
FBLF	Balanced Fund (ULIF-037-21/12/09-BALKFND-107)	
SMMF	Kotak SSS Money market Fund (ULIF-041-05/01/10-MNMKKFND-107)	
KGLF (Refer note3)	Kotak Dynamic Gilt Fund (ULIF-006-27/06/03-DYGLTFND-107)	
KFRF (Refer note3)	Kotak Dynamic Floating Rate Fund (ULIF-020-07/12/04-DYFLTRFND-107)	
MCAF	Mid Cap Advantage Fund (ULIF-054-15/09/23-MIDCAPFUND-107)	
Total		100%

Note 3: Dynamic Guilt fund and Dynamic floating rate fund is not applicable in Invest Maxima
SMMF fund is available only in SSS strategy.

PART 4 - STOP CURRENT INVESTMENT STRATEGY

NOTES:

- Stopping of Investment strategy is not allowed for SMS
- For stopping of Systematic Exit Strategy please fill PART 6B
- Current Investment strategy in operation cannot be stopped in the last policy month of the policy year.
- ABS strategy cannot be availed in the last policy year
- Response to both questions is mandatory
- Age Based Strategy is not applicable in Invest Maxima.

(a) I want to stop my current Investment Strategy and the future premium to be re directed as below:

Fund Codes	Fund Description	Main Account	Top Up Account
		To (%)	To (%)
FMMF	Money Market Fund (ULIF-041-05/01/10-MNMKKFND-107)		
FCOF	Classic Opportunities Fund (ULIF-033-16/12/09-CLAOPPFND-107)		
FFEF	Frontline Equity Fund (ULIF-034-17/12/09-FRLEQUFND-107)		
KBDF	Kotak Dynamic Bond Fund (ULIF-015-15/04/04-DYBNDFND-107)		
FBLF	Balanced Fund (ULIF-037-21/12/09-BALKFND-107)		
SMMF	Kotak SSS money market Fund (ULIF-041-05/01/10-MNMKKFND-107)		
KGLF (Refer note4)	Kotak Dynamic Gilt Fund (ULIF-006-27/06/03-DYGLTFND-107)		
KFRF (Refer note4)	Kotak Dynamic Floating Rate Fund (ULIF-020-07/12/04-DYFLTRFND-107)		
MCAF	Mid Cap Advantage Fund (ULIF-054-15/09/23-MIDCAPFUND-107)		
Total		100%	100%

Note 4: Dynamic gilt fund and Dynamic floating fund are not available in Invest Maxima

(b) I want to opt for the below Investment Strategy from the next policy anniversary: ☐ SMS ☐ ABS* ☐ SSS

(i) If SMS is opted from next policy anniversary, please indicate your fund selection below (Total must be equal to 100%):

(ii) Dynamic gilt fund and Dynamic floating fund are not available in Invest Maxima

Fund Codes	Fund Description	Main Account	Top Up Account
		To (%)	To (%)
FMMF	Money Market Fund (ULIF-041-05/01/10-MNMKKFND-107)		
FCOF	Classic Opportunities Fund (ULIF-033-16/12/09-CLAOPPFND-107)		
FFEF	Frontline Equity Fund (ULIF-034-17/12/09-FRLEQUFND-107)		
KBDF	Kotak Dynamic Bond Fund (ULIF-015-15/04/04-DYBNDFND-107)		
FBLF	Balanced Fund (ULIF-037-21/12/09-BALKFND-107)		
KGLF	Kotak Dynamic Gilt Fund (ULIF-006-27/06/03-DYGLTFND-107)		
KFRF	Kotak Dynamic Floating Rate Fund (ULIF-020-07/12/04-DYFLTRFND-107)		
Total		100%	100%

(ii) If ABS is opted, please select your Risk Appetite (any one): ☐ Aggressive ☐ Moderate ☐ Conservative

(iii) If SSS is opted:

(a) Please indicate your target fund selection (any one): ☐ Classic Opportunities Fund ☐ Frontline Equity Fund

(b) Do you wish to avail Systematic Exit Strategy applicable in the last policy anniversary: ☐ Yes ☐ No

Part 5 - RESTART OF INVESTMENT STRATEGY ☐ (Please tick if you want to Restart your Investment Strategy)

NOTES:

- Restart of Investment Strategy can only be opted if Stop Current Investment Strategy was opted earlier and later did not get effected, i.e. before the next monthly policy anniversary from acceptance of Stopping of Investment Strategy request.
- For Restart of Systematic Exit Strategy please fill PART 6C

Part 6 – SYSTEMATIC EXIT STRATEGY (SES)

PART 6A – AVAIL SYSTEMATIC EXIT STRATEGY ☐ (Please tick if you want to Avail SES)

NOTES:

- SES can only be availed if your current Investment Strategy is SSS
- SES shall be effective only in the last policy year
- SES cannot be availed in the last policy year
- To avail SES while opting for SSS strategy please fill “PART 1 – CHANGE IN INVESTMENT STRATEGY” OR “PART 4 – STOP CURRENT INVESTMENT STRATEGY” as applicable

(a) If SMS strategy is opted also fill premium redirection section in Part 3

Fund Codes	Fund Description	Main Account		Top Up Account	
		To (%)		To (%)	
FMMF	Money Market Fund (ULIF-041-05/01/10-MNMKKFND-107)				
FCOF	Classic Opportunities Fund (ULIF-033-16/12/09-CLAOPPFND-107)				
FFEF	Frontline Equity Fund (ULIF-034-17/12/09-FRLEQFND-107)				
KBDF	Kotak Dynamic Bond Fund (ULIF-015-15/04/04-DYBNDFND-107)				
FBLF	Balanced Fund (ULIF-037-21/12/09-BALKFND-107)				
KGLF (Refer note1)	Kotak Dynamic Gilt Fund (ULIF-006-27/06/03-DYGLTFND-107)				
KFRF (Refer note1)	Kotak Dynamic Floating Rate Fund (ULIF-020-07/12/04-DYFLTRFND-107)				
MCAF	Mid Cap Advantage Fund (ULIF-054-15/09/23-MIDCAPFUND-107)				
Total		100%		100%	

Note 1: Dynamic Guilt fund and Dynamic floating rate fund is not applicable in Invest Maxima.

(b) If ABS is opted, please select your Risk Appetite (any one): ☐ Aggressive ☐ Moderate ☐ Conservative

(c) If SSS is opted:

- i. Please indicate your target fund selection (any one): ☐ Classic Opportunities Fund ☐ Frontline Equity Fund
- ii. Do you wish to avail Systematic Exit Strategy applicable in the last policy anniversary: ☐ Yes ☐ No
- iii. For plan Invest Maxima: The minimum allocation amount for activating SSS should be Rs 25000. For Eg: If premium amount is Rs 50000/- client should not put less than 50% in Money Market Fund to activate SSS facility.

PART 2 – SWITCH WITHIN THE INVESTMENT STRATEGY

PART 2A – SWITCH OF FUNDS UNDER SELF MANAGED STRATEGY AND SYSTEMATIC SWITCHING STRATEGY

NOTES:

1. For Switch request received before cut off time (3 pm) on a business day, the applicable NAV would be closing NAV of the same business day
2. For Switch request received after cut off time (3 pm) or anytime on non business day, the applicable NAV would be closing NAV of the next business day
3. The Switch will not affect your future premium allocation, only the current holding shall be switched as per the request. If you wish to change the fund allocation for future premiums, please fill the “Premium Redirection” section
4. You may request for Switch of Fund(s) in Main Account, Top Up Account (if funds available in Top Up Account) or both (as applicable)

Fund Codes	Fund Description	Main Account		Top Up Account	
		From (%)	To (%)	From (%)	To (%)
FMMF	Money Market Fund (ULIF-041-05/01/10-MNMKKFND-107)				
FCOF	Classic Opportunities Fund (ULIF-033-16/12/09-CLAOPPFND-107)				
FFEF	Frontline Equity Fund (ULIF-034-17/12/09-FRLEQFND-107)				
KBDF	Kotak Dynamic Bond Fund (ULIF-015-15/04/04-DYBNDFND-107)				
FBLF	Balanced Fund (ULIF-037-21/12/09-BALKFND-107)				
SMMF	Kotak SSS Money market Fund (ULIF-041-05/01/10-MNMKKFND-107)				
SCOF	Kotak SSS Classic opportunity Fund (ULIF-033-16/12/09-CLAOPPFND-107)				
SFEF	Kotak SSS front-line Equity Fund (ULIF-034-17/12/09-FRLEQFND-107)				
KGLF (Refer note2)	Kotak Dynamic Gilt Fund (ULIF-006-27/06/03-DYGLTFND-107)				
KFRF (Refer note2)	Kotak Dynamic Floating Rate Fund (ULIF-020-07/12/04-DYFLTRFND-107)				
MCAF	Mid Cap Advantage Fund (ULIF-054-15/09/23-MIDCAPFUND-107)				
Total		100%		100%	

Note 2: Dynamic Guilt fund and Dynamic floating rate fund is not applicable in Invest Maxima
SMMF fund is available only in SSS strategy and from SCOF and SFEF only one fund can be opted

PART 2B - SWITCH OF RISK APPETITE FOR AGE BASED STRATEGY

NOTES:

1. Switch of Risk Appetite shall be effective from the next monthly anniversary provided your policy is In Force or Reduced Paid-Up status as on the effective date.
2. Risk Appetite cannot be switched in the last policy year
3. Risk Appetite can be changed only 4 times in a policy year
4. Fund(s) in Top-up Account shall be switched along with the fund(s) in Main Account as per the risk appetite selected
5. Age Based Strategy is not applicable in Invest Maxima.

I want to switch to the below risk appetite from the next monthly anniversary: ☐ Aggressive ☐ Moderate ☐ Conservative

PART 3 - PREMIUM REDIRECTION FOR SELF MANAGED STRATEGY AND SYSTEMATIC SWITCHING STRATEGY

NOTES:

1. If you wish to change the fund allocation for future premiums, please fill in this section
2. Premium Redirection is allowed only in SMS
3. Renewal premium received along with Premium Redirection request shall be invested as per the revised fund selection
4. Premium Redirection shall not affect the existing unit holdings

1. Stopping SES is not allowed in the last policy month
2. For Stopping SES in the last policy anniversary please select from the available funds mentioned below for existing fund to be invested from the next monthly anniversary

Fund Codes	Fund Description	Main Account	Top Up Account
		To (%)	To (%)
FMMF	Money Market Fund (ULIF-041-05/01/10-MNMKKFND-107)		
FCOF	Classic Opportunities Fund (ULIF-033-16/12/09-CLAOPPFND-107)		
FFEF	Frontline Equity Fund (ULIF-034-17/12/09-FRLEQFND-107)		
KBDF	Kotak Dynamic Bond Fund (ULIF-015-15/04/04-DYBNDFND-107)		
FBLF	Balanced Fund (ULIF-037-21/12/09-BALKFND-107)		
KGLF (Refer note5)	Kotak Dynamic Gilt Fund (ULIF-006-27/06/03-DYGLTFND-107)		
KFRF (Refer note5)	Kotak Dynamic Floating Rate Fund (ULIF-020-07/12/04-DYFLTRFND-107)		
Total		100%	100%

PART 6C – RESTART SYSTEMATIC EXIT STRATEGY ☐ (Please tick if you want to Restart SES)

In case the policy is assigned, please ensure that this form is signed by the Assignee.

I hereby declare that I understand and agree to all the conditions and information given above. I further agree and understand that Switch/ Change in Investment Strategy consequent to my request for the same herein shall be governed by the provisions and terms and conditions of the policy contract referred to herein.

Place:

Date:

D

D

M

M

Y

Y

Y

Y

Signature/ right thumb impression of
Policyholder/ Assignee

Note: In case the policy is assigned, please ensure that this form is signed by the Assignee.

DECLARATION BY THE PERSON FILLING THE FORM (For form filled in by a scribe or for forms signed in vernacular languages)

I, _____ (Full Name) do declare that I have explained the nature of the questions contained in this switch of investment strategy form to the policyholder/ assignee. I have also explained that the answers to the questions form the basis for accepting the request.

Address of Scribe

[illegible]

Place: _____

Date: DDMMYYYY

Contact Details of Scribe:

Signature of Scribe

FOR OFFICE USE ONLY

Branch Name: _____ Branch Code: _____ Name of Branch Coordinator: _____

Call ID: _____ Date of Receipt of Form at Branch: _____ Time of Receipt of Form at Branch: _____

T: U66030MH2000PLC128503, Regd. Office: 8th F

IRDAI Regn. No. 107, CIN: U66030MH2000PLC128503, Regd. Office: 8th Floor, Plot # C- 12, G- Block,
*****BKC, Bandra (E), Mumbai- 400 051 For any correspondence kindly contact us at : ; y Hqqt, Kvgmkt U\$ wctg* Dwrf kpi P q06+
Infinity Park, Off. W. E. Highway, General AK Vaidya Marg, Malad (E), Mumbai - 400 097. India. (+9122) 6725 6166
{D} 6742 5650 {F} 1800 209 8800 (toll free) www.kotaklife.com | Write to: kli.in/WECARE/ WhatsApp: 9321003007

CC\PS\Form\Application for switch of investment strategy\004

We acknowledge the receipt of Switch in Investment Strategy/ Fund (s) for Policy No.:

Branch Name: _____ Branch Code: _____ Name of Branch Coordinator: _____

Call ID: _____ Date of Receipt of Form at Branch: _____ Time of Receipt of Form at Branch: _____

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