CANARA HSBC LIFE INSURANCE
SMART GUARANTEED PENSION
A Non - Linked Non- Par Individual Deferred Annuity Plan

Canara HSBC
LIFE INSURANCE

Plan for a grand retirement with Smart Guaranteed Pension

Key Benefits

- Guaranteed Lifelong Income[1]
- Limited Premium Payment Term
- Joint Life Annuity
- High Premium Incentive

Canara HSBC Life Insurance | Promises ka Partner

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[1] Conditions Apply - Provided all premiums are paid as and when due

Plan in FOUR Simple Steps

You can customize the policy to suit your financial goals and requirements in just 4 simple steps:

Step 1: Choose the Premium that you wish to pay to buy the Annuity.

Step 2: Choose Premium Payment Term, Deferment Period, Premium Payment Frequency and Annuity Payout Frequency.

Step 3: Choose Annuity Option that matches your financial needs the best.

Step 4: You will get the annuity amount you will receive on the basis of options chosen above and your age and gender.

PLAN AT A GLANCE

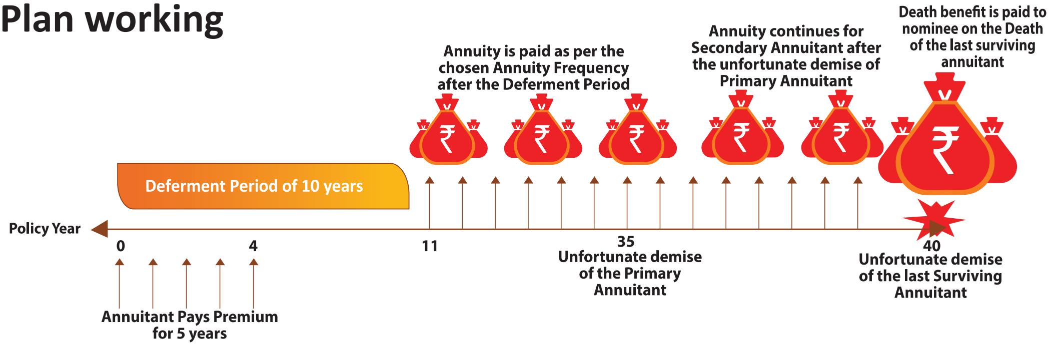
<table>
<tr><th>Parameter</th><th>Description</th></tr>
<tr><td>Entry Age (Age as attained on last birthday)</td><td>30 years to 80 years</td></tr>
<tr><td>Premium</td><td>Minimum: Will be subject to minimum annuity Installment
Maximum: No Limit</td></tr>
<tr><td>Premium Payment Term (PPT)</td><td>4 to 10 years</td></tr>
<tr><td>Deferment Period[1]</td><td>PPT, PPT+3, PPT+5 years</td></tr>
<tr><td>Premium Payment Frequency & modal factors</td><td>Annual, Half - yearly, Quarterly and Monthly
<table>
<tr><td>Premium Payment Frequency</td><td>Annual</td><td>Half-yearly</td><td>Quarterly</td><td>Monthly</td></tr>
<tr><td>Modal Factors</td><td>1.00</td><td>0.51</td><td>0.26</td><td>0.09</td></tr>
</table></td></tr>
<tr><td>Annuity Installment Frequency & modal factors</td><td>Annual, Half - yearly, Quarterly and Monthly
<table>
<tr><td>Annuity Installment Frequency</td><td>Annual</td><td>Half-yearly</td><td>Quarterly</td><td>Monthly</td></tr>
<tr><td>Modal Factors</td><td>1.00</td><td>0.98</td><td>0.97</td><td>0.96</td></tr>
</table></td></tr>
<tr><td>Annuity Installment</td><td>Annual, Half - yearly, Quarterly and Monthly
<table>
<tr><td>Annuity Installment Frequency</td><td>Annual</td><td>Half-yearly</td><td>Quarterly</td><td>Monthly</td></tr>
<tr><td>Minimum Annuity (Rs.)</td><td>12,000</td><td>6,000</td><td>3,000</td><td>1,000</td></tr>
</table>
Maximum: No Limit</td></tr>
</table>

[1] Deferment Period is the period, in years, commencing from the date of commencement of the Policy to the date of vesting where date of vesting is the date post which the first annuity payment is made to the annuitant in arrears.

Joint Life Annuity with Return of Premiums

Survival Benefit	Annuity is payable, at a constant annuity rate in arrears, post Deferment Period, as long as at least one of the two Annuitants is alive.
Death Benefit	On death of any one of the Annuitants during or after the Deferment Period, no death Benefit is payable. On death of the surviving Annuitant, all future annuity payouts cease immediately and the following benefit shall be payable: During Deferment Period higher of: • Total Premiums Paid till the date of death plus Guaranteed Additions (GAs) • 105% of Total Premiums Paid till the date of death After Deferment Period • Total Premiums Paid plus Guaranteed Additions (GAs), less total Annuity payouts till date of death • Total Premiums Paid

Plan working



Note:

- In case of Joint Life, the Secondary Annuitant can be spouse, child, parent, parent-in-law, sibling of the Primary Annuitant. Other relationships maybe considered as long as there is an insurable interest between the Annuitants.
- In case of Joint life, premium would be paid as long as atleast one of the two Annuitants is alive.

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For the web brochure

For more information: ☎ 1800-103-0003/1800-180-0003/1800-891-0003

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