

Plan for a grand retirement with Smart Guaranteed Pension

Key Benefits



**Guaranteed
Lifelong Income¹**



**Limited Premium
Payment Term**



**Single
Life Annuity**



**High Premium
Incentive**



**Single Life Annuity
with Return of Premiums**

Canara HSBC Life Insurance | Promises ka Partner

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

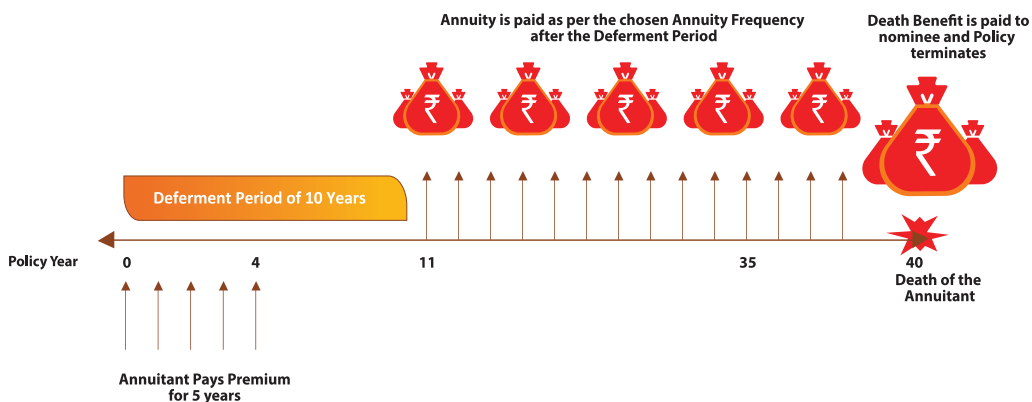
Parameter	Description										
Entry Age (Age as attained on last birthday)	30 years to 80 years										
Premium	Minimum: Will be subject to minimum annuity Installment Maximum: No Limit										
Premium Payment Term (PPT)	4 to 10 years										
Deferment Period ¹	PPT, PPT+3, PPT+5 years							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

¹Deferment 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.

Single Life Annuity with Return of Premiums

Survival Benefit	Annuity is payable, at a constant annuity rate in arrears, post the Deferment Period, throughout the life of the Annuitant.
Death Benefit	On death of the 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, higher of: • Total Premiums Paid plus Guaranteed Additions (GAs), less total Annuity payouts till date of death • Total Premiums Paid

Plan working



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

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