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
- Single Life Annuity
- High Premium Incentive

Single Life Annuity with Return of Premiums on Critical Illness (CI) or Accidental Total & Permanent Disability (ATPD) or Death

Canara HSBC Life Insurance | Promises ka Partner

[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>

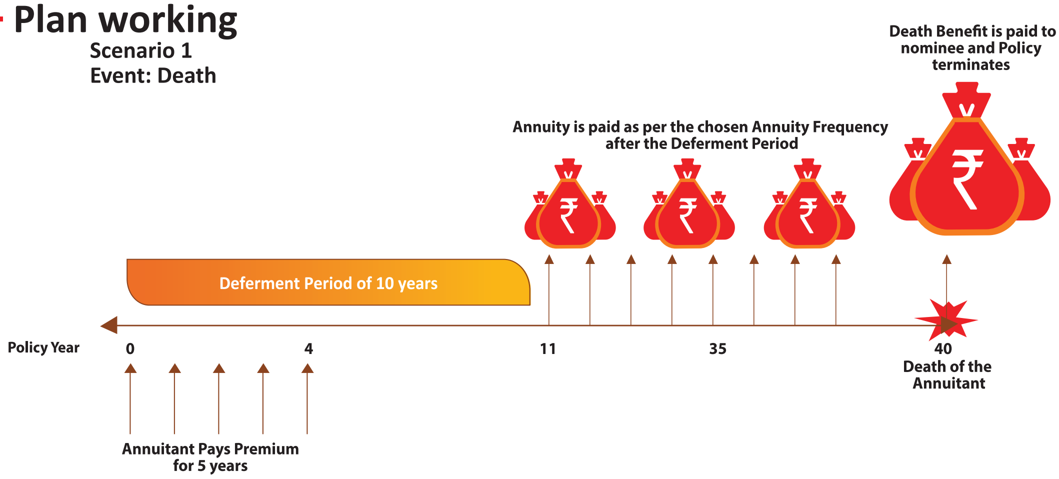
[1] Deferment Period is the period, in years, commencing from the date of commencement of the Policy to the date of vesting where date of vesting is the date post which the first annuity payment is made to the annuitant in arrears.

Single Life Annuity with Return of Premiums on Critical Illness (CI) or Accidental Total & Permanent Disability (ATPD) or Death

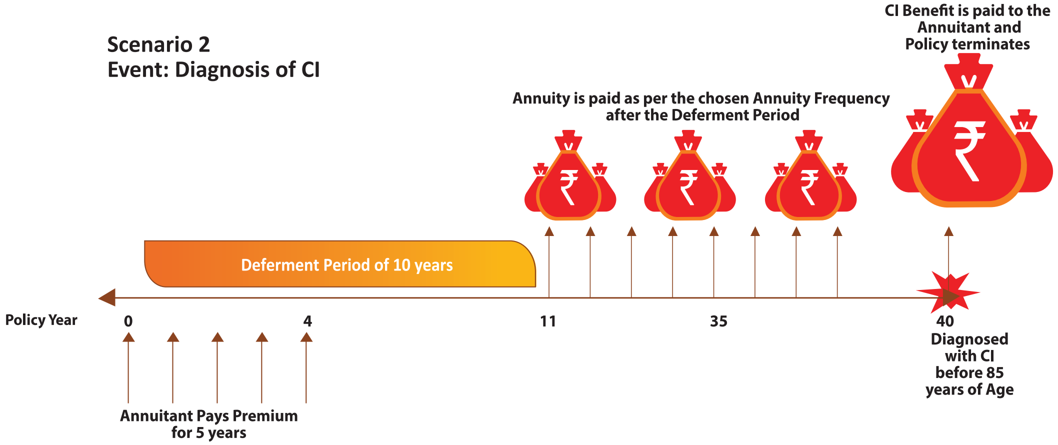
Survival Benefit	Annuity is payable, at a constant annuity rate in arrears, post Deferment Period throughout the life of the Annuitant.
Death/ CI/ ATPD Benefit	Upon the Annuitant being diagnosed with any of the covered Critical Illnesses (CI) or Accidental Total & Permanent Disability (ATPD) before age 85 last birthday or on death of the Annuitant, whichever occurs earlier, 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/ diagnosis of CI/ ATPD plus Guaranteed Additions (GAs) • 105% of Total Premiums Paid till the date of death/ diagnosis of CI/ ATPD After Deferment Period, higher of • Total Premiums Paid plus Guaranteed Additions (GAs), less total Annuity payouts till date of death/ diagnosis of critical illness/ ATPD • Total Premiums Paid CI/ ATPD Benefit is not an additional benefit, it only facilitates an earlier payment of Death Benefit on prior occurrence of the CI/ ATPD.

Plan working

Scenario 1
Event: Death



Scenario 2
Event: Diagnosis of CI



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

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