

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

CANARA HSBC LIFE INSURANCE

ALPHA WEALTH

A Unit Linked Individual Savings Life Insurance Plan



LIFE INSURANCE

SECURE YOUR GOLDEN YEARS WHILE SAFEGUARDING GENERATIONS!

Choose Alpha Wealth, a gateway to manifest your desires and create growth avenues along with life cover.



Boost your plan with additional Rider(s)

For more information

Toll Free: 1800-103-0003/1800-891-0003

Alpha Life Plus

Canara HSBC Life Insurance | Promises ka Partner

The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Unit Linked Insurance Product completely or partially till the end of the fifth year.

About the product

To ensure that you continue living a lifestyle that's as uncompromising as you are, you require financial opportunities that will not only enhance your quality of life, but also shield you and your family from any uncertainties that the future may hold.

Presenting Canara HSBC Life Insurance Alpha Wealth, tailored to your exacting requirements. This plan helps you achieve your ambitious life goals and provides an added shield of life insurance to protect you and your family. Now you can fulfil your promises with the same ease with which you have conquered the numerous milestones, while securing the future for your loved ones.

Key Benefits



LIFE COVER

Lump sum payment made by the insurance company to provide financial protection for your loved ones in case you pass away



LOYALTY ADDITIONS & WEALTH BOOSTERS

Enhance your corpus by staying invested longer



RETURN OF MORTALITY CHARGES

Get back 100% of the mortality charges deducted during the policy term at Maturity



PREMIUM FUNDING BENEFIT

Premium Funding Benefit (PFB) ensures that in case of death of the Life Assured, the company pays all future premiums until the end of the premium payment term.

5 INVESTMENT STRATEGY OPTIONS

Make an investment decision based on your financial objectives & needs

Systematic Transfer Option (STO) enables you to invest systematically in the equity market which lowers your risk

01

Auto Funds Rebalancing Option (AFR) enables you to maintain your desired fund allocation and book the potential gains from the market

03

02

Return Protector Option (RPO) enables you to protect your returns against market volatility with the RPO investment strategy

Loss Protector Strategy (LPS) enables you safeguard against losses in case of a market downturn

05

04

Safety Switch Option (SSO) enables an automatic asset allocation based on when you want to achieve your goal

LET'S SEE HOW THE PLAN WORKS

Ms. Maheshwari, aged 40 years, she desires to leave her family's future generations with a financial legacy. She opts for Canara HSBC Life Insurance Alpha Wealth-Alpha Life Plus with limited premium payment mode. She opts for Premium Payment Term of 20 years along with a life insurance cover of 10 times the yearly installment (Annualized Premium).



MATURITY BENEFITS

Maturity Benefit: The table below shows fund values for multiple scenarios at age 100 years assuming annual gross investment return of 4% and 8% with 100% investment in Large Cap Advantage Fund.

Yearly Payment/ Annualized Premium (Rs)	Total Premiums paid (Rs.)	Lump Sum paid on Death (Sum Assured) (Rs.)	Money paid when policy ends (Total Maturity Benefit) (Rs.) Total Units Amount in the policy (Fund Value) at the age 100 years	
			8% ^{##}	4% ^{##}
2,00,000	40,00,000	20,00,000	15,67,82,829	2,19,14,985
5,00,000	1,00,00,000	50,00,000	40,15,00,624	5,67,77,887
10,00,000	2,00,00,000	1,00,00,000	80,93,62,701	11,48,82,724

DEATH BENEFITS

In case of Ms. Maheshwari's unfortunate death in the 30th policy year, the death benefit, based on the assumed annual gross investment returns, are as per the table below.

Yearly Payment/ Annualized Premium (Rs)	Total Premiums Paid till the date of death (Rs.)	Lump Sum paid on Death (Sum Assured) (Rs.)	Death Benefit (Rs.) payable to the nominee	
			8% ^{##}	4% ^{##}
2,00,000	40,00,000	20,00,000	1,78,90,175	77,75,303
5,00,000	1,00,00,000	50,00,000	4,56,79,013	1,99,35,803
10,00,000	2,00,00,000	1,00,00,000	9,19,93,636	4,02,03,303

^{##}The assumed rates of return (4% p.a. and 8% p.a.) shown in the above illustrative examples of different scenarios are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your Policy depends on a number of factors including future investment performance. The Fund Values shown in the above illustrative example are after deduction of all charges including applicable Goods and Services Tax & applicable cess (es) / levy, if any, (@18%).

ELIGIBILITY CRITERIA

Eligibility Conditions	Alpha Life Plus		
Entry Age as on last birthday	18 – 70 years		
Maturity Age	Up till age 100 years		
Policy Term (PT) and Premium Payment Term (PPT)	For Limited Pay		
	Age at Entry (in years)	PPT (in years)	PT (in years)
	18 - 70	10/15/20/25	100 - Age at entry
	For Regular Pay		
	Age at Entry (in years)	PPT (in years)	PT (in years)
	18 - 70	Same as PT	100 - Age at entry
Minimum Sum Assured Multiple	7 times the Annualized Premium		
Maximum Sum Assured Multiple	Age at Entry (in years)	Limited Pay	Regular Pay
	0 to 30	30	40
	31 to 40	20	40
	41 to 45	15	30
	46 to 47	10	20
	47 +	10	10
Annualized Premium	Premium Payment Mode	Minimum (Rs.)	Maximum (Rs.)
	Yearly	1,50,000 per annum	No Limit
	Half - Yearly	1,00,000 per half-year	
	Quarterly	50,000 per quarter	
Premium Payment Mode	Annual, Semi - Annual and Quarterly		

PPT- Premium Payment Term PT- Policy Term.

Annualized Premium means the amount of premium payable by you for the entire Policy Year.

PPT will always be lower than PT under Limited Premium payment options.

Availability of Policy Term will be subject to minimum and maximum maturity age.

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IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint."

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