

GUARANTEED BENEFITS¹ FOR YOUR UNIQUE NEEDS - NOW THAT'S A REAL PLUS.

A smart plan for the digital generation. Presenting **iSelect Guaranteed Future Plus**, a versatile plan that meets your exacting needs and gives you a host of benefits - all this at your fingertips!



Key Features:



Life cover



Guaranteed Returns¹



**Payor Premium Protection Cover²/
Accidental Death Benefit**



4 Plan Options Available

Regular Income Option

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

Canara HSBC Life Insurance | Promises ka Partner

iSelect Guaranteed Future Plus at a Glance

Parameters	Minimum	Maximum		
Entry Age as on Last Birthday	0 years*	65 years [^]		
Maturity Age as on Last Birthday [^]	18 years	99 years [#]		
Premium Payment Term/ Policy Term(in years)	Endowment Option			
	Premium Payment Term	Policy Term		
	5	10, 15		
	7	12, 14		
	10	15, 20		
	12	20		
	Regular Income Option			
	Premium Payment Term	Income Period	Policy Term	
	5	Policy Term minus Premium Payment Term	10, 15	
	7		12, 14	
	10		15, 20, 30, 40	
	12		20	
	Early Income Option			
	Premium Payment Term	Consolidation Period	Income Period	Policy Term
	7, 10	1	19/ 29/ 39	Consolidation Period + Income Period
	Long Term Income with ROP Option			
	Premium Payment Term	Consolidation Period	Income Period	Policy Term
	5, 7, 10	Premium Payment Term + 1, Premium Payment Term + 2, Premium Payment Term + 5	15, 20, 30, 40	Consolidation Period + Income Period
Premium (in ₹)	Annual - 20,000 Half-Yearly - 10,200 Quarterly - 5,200 Monthly - 1,800	No limit (Subject to Board Approved Underwriting Policy of the Company)		
Sum Assured (in ₹)	2,20,000	No limit (Subject to Board Approved Underwriting Policy of the Company)		
Premium Payment Mode and Modal Factors	Annual, Half-Yearly, Quarterly & Monthly modes are available			
	Mode	Modal Factors		
	Annual	1.00		
	Half-Yearly	0.51		
	Quarterly	0.26		
	Monthly	0.09		
	Chosen at the Policy inception and cannot be changed later			
Income Frequency and Frequency Factors	Monthly, Annual			
	Income Frequency	Income Frequency Factor		
	Annual	100% / 1		
	Monthly	96% / 12		
Chosen at the Policy inception and cannot be changed later				

*Maximum Maturity Age is 75 years if Accidental Death Benefit or Payor PPC is chosen, ^Where Payor PPC has been chosen, Maximum Maturity /Entry Age criteria is applicable for both the Life Assured as well as the Policyholder. In all other cases, the above criteria is applicable for the Life Assured. *Where Accidental Death Benefit has been chosen the minimum entry age is 18 years. *The minimum entry age for a Policyholder is 18 years (age last birthday) irrespective he opts for Payor PPC or not.

CASE STUDY

Case Study: Age 35 years, Policy Term 20 years, Income Period 10 years Premium Payment Term 10 years and Premium Payment Frequency Yearly, Income Payout Frequency Annual and Optional benefit not chosen

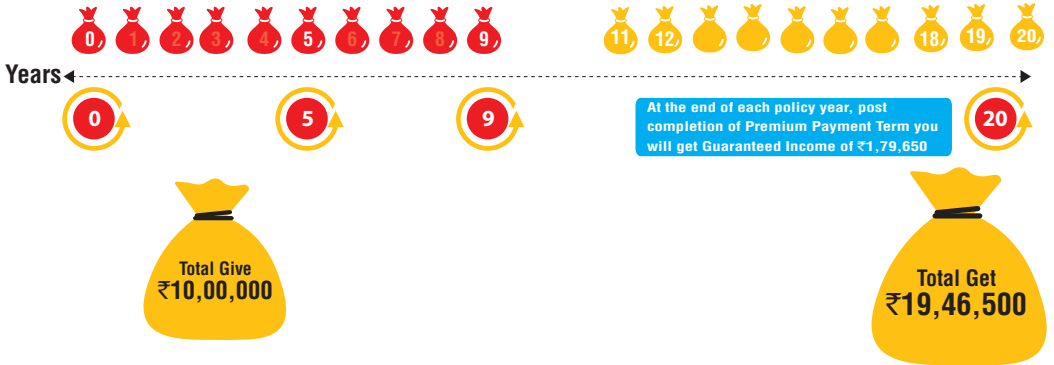
Scenario 1: Maturity Benefit

Policy Term 20 years

Annual Premium of ₹1,00,000 paid for 10 years

At the end of Policy Term, you will get: Guaranteed Income of ₹1,79,650 +
Accrued Guaranteed Additions of ₹ 1,50,000

Guaranteed Additions equal to ₹30,000
will accrue at the beginning of each
Policy Year in the last five years
of the Policy Term



Scenario 2: Death Benefit

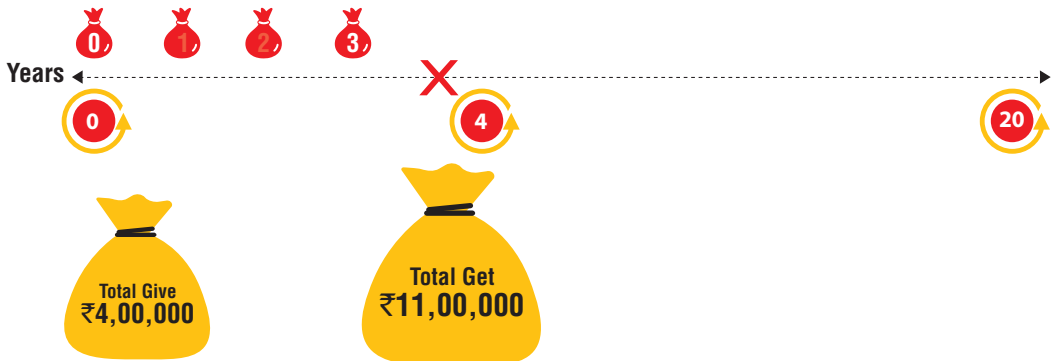
In case of unfortunate death during 4th Policy year:

Policy Term 20 years

Annual Premium of
₹1,00,000 paid
for 4 years



In case of death during 4th Policy
year, get: Sum Assured on
Death of ₹11,00,000



Scan the QR Code
For the web brochure



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