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

CANARA HSBC LIFE INSURANCE
PROMISE 4GROWTH
A Linked Individual Savings Life Insurance Plan

Canara HSBC LIFE INSURANCE

LAY A FOUNDATION OF GROWTH FOR THE YEARS TO COME

Choose Canara HSBC Life Insurance Promise4Growth, which offers life cover till 100 years, so you can enjoy a peaceful retirement and pass on your legacy to the next generation.

Promise4Life

- Whole Life Cover
- Multiple Portfolio Management Options
- Return of Mortality Charge
- Tax Benefits[1]

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. Partial withdrawal is allowed 6th policy year onwards, provided all due premiums for first 5 policy years have been paid. [1]Tax benefits under this plan will be as per the prevailing Income Tax laws and are subject to amendments from time to time. For tax related queries, contact your independent tax advisor.

PLAN AT A GLANCE

Eligibility Conditions	Promise4Life
Entry Age[1]	18- 65 Years
Maturity Age	Up till age 100 years
Policy Term (in years)	100 minus Age at entry
Premium Paying Term (PPT)	**Limited Pay:** 5 to Policy Term -1 Years **Regular Pay:** Same as Policy Term
Sum Assured	10 X Annualized Premium[2]
Annualized Premium[2]	₹ 12, 000 - No Limit
Premium Payment Mode[3]	Annual, Semi- Annual, Quarterly and Monthly

Notes:

1. The definition of age used is age as on last birthday. The entry ages given above are only applicable for policies issued with standard mortality rates.
2. Annualized Premium is the sum of total due Premium(s) in a Policy Year during Premium Payment Term that is selected by the Policyholder.
3. You may change your Premium Payment Mode anytime during the Policy Term by submitting a written request at least 60 days prior to the next Policy Anniversary. The change in Premium payment mode will be effective only on the next Policy Anniversary. Change in Premium Payment Mode is not allowed post the death of Life Assured under Promise4Care plan option. The Company may accept first 3 month's premiums in advance at Policy inception for monthly payment policies. Collection of advance Premium shall be allowed within the same financial year for the Premium due in that financial year. However, where the Premium due in a financial year is being collected in previous financial year, the Premium may be collected for a maximum period of three months in advance of the due date of the Premium. The Premium so collected in advance shall only be adjusted on the due date of the Premium. Such advance Premium, if any, paid by the Policyholder shall not carry any interest.

CASE STUDY

Swati, aged 40 years, is a successful businesswoman and an intelligent investor having invements in different instruments. She desires to leave her family's future generations with a legacy.

She chooses Promise4Life option under this plan, with a Premium Payment Term of 20 years.

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

Annual Premium (₹)	Sum Assured (₹)	Total Premiums Paid (₹)	Total Maturity Benefit (₹) (Fund Value) at 100 years of age.	
			8%[##]	4%[##]
2,00,000	20,00,000	40,00,000	13,38,90,215	1,94,51,375
5,00,000	50,00,000	1,00,00,000	35,00,77,776	5,10,42,226
10,00,000	1,00,00,000	2,00,00,000	73,21,05,693	10,71,24,103

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

Annual Premium (₹)	Sum Assured (₹)	Total Premiums Paid Till Date of Death (₹)	Death Benefit (₹)	
			8%[##]	4%[##]
2,00,000	20,00,000	40,00,000	1,70,72,204	75,30,731
5,00,000	50,00,000	1,00,00,000	4,35,40,483	1,92,33,040
10,00,000	1,00,00,000	2,00,00,000	8,88,24,965	3,92,90,664

[##]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%).

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