Canara HSBC
LIFE INSURANCE

Select your dreams, and guarantee them with our promise

Presenting iSelect Guaranteed Future - a guaranteed savings plan with life cover and Payor Premium Protection Cover[1] option ensuring your family's dreams are not compromised even in your absence.

CANARA HSBC LIFE INSURANCE

iSELECT GUARANTEED FUTURE

A Non-Linked Non-Participating Individual Savings Life Insurance Plan

Key Benefits: Life Cover | Guaranteed Sum Assured on Maturity[2] | Guaranteed Additions[2] | Guaranteed Income[3]

Benefits shall be available as per the plan option opted and applicable terms and conditions.[1]Available under iAchieve and iAssure plan option only. [2] Conditions Apply - Provided all premiums are paid as and when due. [3] Payable post completion of Premium Payment Term till end of Policy Term.

PARAMETERS	MINIMUM	MAXIMUM	
		PLAN OPTION	**ENTRY AGE***
ENTRY AGE OF LIFE ASSURED AS ON LAST BIRTHDAY (IN YEARS)	0 Years	iAchieve iAssure Flexi iAchieve Flexi iAssure Easy iAchieve (1.25 times the Single Premium)	65 Years
		Easy iAchieve (10 times the Single Premium)	45 Years
		PLAN OPTION	**MATURITY AGE****
MATURITY AGE OF LIFE ASSURED AS ON LAST BIRTHDAY (IN YEARS)	18 Years	iAchieve iAssure Flexi iAchieve Flexi iAssure Easy iAchieve (1.25 times the single Premium)	80 Years
		Easy iAchieve (10 times the Single Premium)	65 Years

	PREMIUM PAYMENT TERM	POLICY TERM
PREMIUM PAYMENT TERM & POLICY TERM (IN YEARS)	Single Pay (applicable only under Easy iAchieve)	10,12,14,15,20
	5	10, 15
	7	12, 14
	10	15, 20
PREMIUM (IN RUPEES)	Limited Pay (Annualized Premium)-20,000 Single Premium-50,000	Policy of the Company

GUARANTEED SUM ASSURED (IN RUPEES)

MINIMUM		MAXIMUM
PLAN OPTION	**GUARANTEED SUM ASSURED**	
iAchieve iAssure Flexi iAchieve Flexi iAssure	2,20,000	No limit (Subject to Board Approved Underwriting Policy of the Company)
Easy iAchieve (1.25 times the single Premium)	62,500	
Easy iAchieve (10 times the Single Premium)	5,00,000	

ANNUAL, HALF-YEARLY, QUARTERLY & MONTHLY MODES ARE AVAILABLE

	MODE	MODAL FACTORS
PREMIUM PAYMENT MODE AND MODAL FACTORS	ANNUAL	1.00
	HALF-YEARLY	0.51
	QUARTERLY	0.26
	MONTHLY	0.09

The Policyholder can choose to change the mode of premium payment subject to application of modal factor which shall be effective from the subsequent Policy Anniversary Date.

*Where Payor Premium Protection Cover has been chosen, Maximum Age at entry is 55 years is applicable for both the Life Assured as well as the Policyholder. In all other cases, the above criteria are applicable for the Life Assured.

**Where Payor Premium Protection Cover has been chosen, Maximum Maturity Age is applicable for both the Life Assured as well as the Policyholder. In all other cases, the above criteria are applicable for the Life Assured.

BEWARE OF SPURIOUS/FRAUD PHONE CALLS ! • IRDAI is not involved 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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