

A PLAN THAT COVERS YOUR RETIREMENT EXPENSES, YET ENSURES AN UNCOMPROMISED LIFE



PRESENTING
Canara HSBC Oriental Bank of Commerce Life Insurance
JEEVAN NIVESH
An Individual Non-Linked Par Life Insurance Savings cum Protection Plan



Lifelong protection up till the age of 100¹



Guaranteed² maturity benefit equal to 100% sum assured³



Option to receive maturity sum assured³ as annual payouts for 15 years with 5% increase every year⁴



Choice of flexible policy terms and premium payment terms

PRODUCT SUMMARY

Entry Age	For Endowment with Whole Life Cover option & endowment option		Premium Payment Mode and Modal Factors	Annual & Monthly mode For monthly mode, the annual premium needs to be multiplied with a factor of 0.09 to arrive at the monthly installment premium payable.									
		<table border="1"> <thead> <tr> <th></th> <th>Annual Mode</th> <th>Monthly Mode</th> </tr> </thead> <tbody> <tr> <td>Minimum</td> <td>18 years</td> <td>18 years</td> </tr> <tr> <td>Maximum</td> <td>55 years</td> <td>45 years</td> </tr> </tbody> </table>		Annual Mode	Monthly Mode	Minimum	18 years	18 years	Maximum	55 years	45 years	Sum Assured³	Minimum Sum Assured : Annual Mode: Rs. 3,00,000, Monthly Mode: Rs. 5,00,000 Maximum Sum Assured: No limit
	Annual Mode	Monthly Mode											
Minimum	18 years	18 years											
Maximum	55 years	45 years											
Maximum Maturity Age	80 years for Annual mode; 75 years for Monthly mode		Minimum/Maximum Premium	Minimum Premium: Depends on plan option, entry age, sum assured, premium payment mode, premium payment term & policy term. Maximum Premium: No limit									
Premium Payment Term (PPT) and Policy Term	Endowment with Whole Life Cover option & Endowment option												
	Premium Payment Term (in years)	Available Policy Term (in years)											
	Limited pay 5	10,15,20											
	Limited pay 7	15,20,25											
	Limited pay 10	15,20,25											
	Regular pay	15,20,25,30											

⁵Tax benefits also available.

For more information: Ask your Bank Branch Staff www.canarahsbclife.com

¹Applicable only under the endowment with Whole Life Cover. ²Conditions Apply – Provided all due premiums are paid as and when due. ³The Sum Assured limits mentioned above are subject to underwriting acceptance as per Board Approved Underwriting Policy of the Company. ⁴This option is available under only Endowment option. ⁵Tax 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.

Purchase of any insurance products by a bank's customer is purely voluntary and is not linked to avilment of any other facility from the bank.

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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