

In this policy, the investment risk in investment portfolio is borne by the policyholder



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## GIVE YOUR RETIREMENT A HAPPY BEGINNING WITH SECURE BHAVISHYA PLAN



CANARA HSBC ORIENTAL BANK OF COMMERCE LIFE INSURANCE  
**SECURE BHAVISHYA PLAN**  
An Individual Linked Pension Plan

In today's active working life, you do your best for your loved ones but at the same time you also need to plan for your own future. Investing in a pension plan is a wise decision, in order to build-up a retirement corpus that can be used to provide a steady post retirement income. Presenting Canara HSBC Oriental Bank of Commerce Life Insurance Secure Bhavishya Plan, a product that provides the benefit of equity participation to potentially enhance your retirement corpus, and at the same time offers 'capital protection' to your retirement corpus.

### KEY FEATURES OF THE PLAN



**Guaranteed<sup>1</sup> Maturity (Vesting) Benefit**

Enjoy your retirement with guaranteed<sup>1</sup> maturity (vesting) benefit and gain from upside market movements



**Choose Premium Payment Term**

Option to select Premium Payment Term as, Single Pay, Limited Pay or Regular Pay



**Loyalty Additions<sup>2</sup>**

Receive loyalty additions at the end of 10<sup>th</sup> year and then at interval of every 5 policy years



**Flexibility to Select Maturity (Vesting) Age**

Maturity (vesting) age as low as 40 years – flexibility to select maturity (vesting) age between 40 to 80 years



**Unlimited Top-Up Facility**

Invest surplus money by way of top-ups, to enhance the Fund Value/Retirement Corpus

### PRODUCT SUMMARY

<b>Age<sup>3</sup> at Entry</b>	Minimum: 25 years Maximum: 70 years	<b>Premium Payment Modes</b>	Regular/Limited pay – Annual & Monthly modes are available (Please note that it is mandatory to pay first 3 month's premium in advance if you have chosen monthly mode of premium payment)
<b>Maturity (Vesting) Age</b>	Minimum: 40 years Maximum: 80 years	<b>Minimum Premium</b>	Single pay - ₹3,00,000 Regular / Limited pay: Annual Premium (for PPT <sup>4</sup> of 5 to 9 years); ₹50,000 Annual Premium (for PPT <sup>4</sup> of 10 years and above); ₹25,000 Monthly Premium (for PPT <sup>4</sup> of 5 to 9 years); ₹5,000 Monthly Premium (for PPT <sup>4</sup> of 10 years and above); ₹3,000 For Top-ups - ₹10,000
<b>Premium Payment Term (PPT)</b>	Single pay – One time premium only Limited pay: 5 to 34 years Regular Pay: Equal to PT <sup>5</sup>		
<b>Policy Term</b>	Vesting age less entry age, subject to following conditions: • Maximum policy term is 80 years less entry age • Minimum policy term is 10 years • For Regular / Limited pay, maximum policy term is limited to 35 years • For Single pay variant, maximum policy term is limited to 30 years		

<sup>1</sup>Conditions Apply - Provided all premiums are paid as and when due;<sup>2</sup>Additional additions at the end of every 5 years starting from 10<sup>th</sup> policy year, provided all the due premiums till date have been paid. <sup>3</sup>All ages are age as on last birthday; <sup>4</sup>PT is Policy Term. <sup>5</sup>PPT is Premium Payment Term.

**For more information: Ask your Bank Branch Staff [www.canarahsbclife.com](http://www.canarahsbclife.com)**

The product is eligible for QROPS (Qualifying Recognised Overseas Pension Scheme) fund transfer. For more details refer to the sales brochure.

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

**The Linked Insurance Pension Products do not offer any liquidity in the first 5 years of the policy. The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Pension Products.** There is a lock-in period of five years as well. On surrender/maturity, the full proceeds or part thereof, as per the prevailing laws, shall be utilized to buy immediate annuities/deferred pension from Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited or any other Insurer, as stipulated by the Authority, subject to the terms and conditions of the product.

**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.**

Trade Logo of Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited (Insurer) is used under license with Canara Bank, HSBC Group Management Services Limited and Oriental Bank of Commerce. The Insurance products are offered and underwritten by Insurer (IRDAI Regn. No. 136) having its head office at 2nd Floor, Orchid Business Park, Sector-48, Sohna Road, Gurugram - 12018, Haryana (India). Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited is only the name of the insurance company and Canara HSBC Oriental Bank of Commerce Life Insurance Secure Bhavishya Plan is only the name of the linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Linked Insurance products are different from the traditional insurance products and are subject to the risk factors. Past performance of the investment funds do not indicate the future performance of the same. Investors in the Scheme are not being offered any guaranteed/assured returns. The premium paid in Linked Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. The premium shall be adjusted on the due date even if it has been received in advance. The premiums & funds are subject to certain charges related to the fund or to the premium paid. Please know the associated risks and the applicable charges, from your policy document issued by the insurance company. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Corporate Identity No.: U66010DL2007PLC248825. Website: [www.canarahsbclife.com](http://www.canarahsbclife.com). Call: 1800-103-0003/1800-180-0003 (BSNL/MTNL). Give a missed call to: 0124-6156600. SMS: 9779030003. Email: [customerservice@canarahsbclife.in](mailto:customerservice@canarahsbclife.in)

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