

Plan Your Post-Retirement Life To Secure Your Happiness Forever



aapke vaade,
sar aankhon par



Canara HSBC Oriental Bank of
Commerce Life Insurance

SMART FUTURE INCOME PLAN

An Individual Non-Linked Par Life Insurance Savings cum Protection Plan

As you grow in the journey called Life, you would surely like to have a companion who enables you to enjoy the finest lifestyle, meet aspirations of your loved ones and create a legacy for your loved ones, without really having to worry about the finances.

We understand your needs as you move towards the golden years of your life. Therefore, we take pride in presenting Canara HSBC Oriental Bank of Commerce Life Insurance Smart Future Income Plan, which will help you in financial planning for life with complete peace of mind.

KEY FEATURES OF THE PLAN



**Guaranteed¹
Monthly Income**

Guaranteed¹ Monthly Income
to meet Lifestyle and
Retirement Needs



**Lump Sum
Benefit**

Lump Sum benefit by
way of bonuses



**Guaranteed¹
Protection**

Legacy planning for the
family through
Guaranteed¹ Protection



**Loan
Available²**

Flexibility by
way of Loans



Tax Benefits³

Avail tax benefits &
don't let your hard earned
money erode away

PRODUCT SUMMARY

Entry age	18 years - 55 years	Min. Monthly Income / Min. Premium	Min. Income is ₹5,000 per month (in multiples of ₹100 thereafter)
Maturity Age	43 years - 80 years		Premium depends on the age, income and premium mode chosen
Policy Term	25 Years		
Premium Payment Term	10 Years		
Premium Mode and Modal Factors	Annual and Monthly	Sum Assured⁴	100 times the chosen Monthly Income

For Monthly mode, the Annual premium needs to
be multiplied with a factor of 0.09 to arrive at the
monthly premium payable.

¹Conditions Apply - Monthly Incomes are guaranteed only if premiums are paid as and when due, provided the Life Assured is alive. ²Once the policy acquires a surrender value. ³Tax Benefits under the 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. ⁴The Sum Assured limits mentioned above are subject to underwriting acceptance as per Board Approved Underwriting Policy of the Company.

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

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.

BWARE 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 - 122018, Haryana (India). 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. Call: 1800-103-0003/1800-180-0003 (BSNL/MTNL). Give a missed call to: 0124-6156600. SMS: 9779030003. Email: customerservice@canarahsbclife.in