

Live worry-free

Choose a secure & independent retired life



aapke vaade,
sar aankhon par



Canara HSBC Oriental Bank of Commerce
Life Insurance



An Individual Linked Life Insurance cum Savings Plan

Life is all about the choices you make to fulfill your responsibilities. And with every choice you make your biggest concern is whether you have taken the right decision. Our Smart Lifelong Plan has been designed to help you fulfill these responsibilities so that through life you can grow in the right direction by making the right choice.

KEY FEATURES OF THE PLAN		PRODUCT SUMMARY		
	Enjoy cover for whole life	Particular	Minimum	Maximum
Life Long Protection		Entry Age (Life Assured)	7 years	65 years
	Get Loyalty Additions on staying invested for longer durations	Premium Paying Modes	Monthly and Annual	
Loyalty Additions¹		Policy Term	Up till age 99	
	Stay invested in desired funds through Auto Rebalancing option irrespective of market movement	Premium Payment Term	10 years	99 – (Age at entry)
Auto Funds Rebalancing		Premium	Monthly Mode ² : ₹3000 p.m. Annual Mode: ₹25000 p.a.	No limit
	Choice to invest and switch among 7 different fund options as per risk preference	Sum Assured³	For ages below 45 years: 0.5 X T X Annualized Premium ⁴ Where T=70-age at entry For ages 45 years and above: You can choose Sum Assured between 7-10 times of Annualized Premium	
Fund Options				
	Avail tax advantage on premiums paid and benefits received			
Tax Benefits²				

¹Loyalty additions are made at end of the 10th & 15th policy years provided all due premiums are received till that time.
² Tax 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.

³Please note that it is mandatory to pay first 3 month's premium in advance if you have chosen monthly mode of premium payment.
⁴The Sum Assured limits mentioned above are subject to underwriting acceptance as per Board Approved Underwriting Policy of the Company.
⁵Annualized Premium is the amount of premium payable in a policy year that is selected by the Policyholder at the inception of the Policy.

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

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 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 Linked Insurance Products completely or partially till the end of the fifth year

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 - 122018, 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 Smart Lifelong 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.canarashbclife.com. Call: 1800-103-0003/1800-180-0003 (BSNL/MTNL). Give a missed call to: 0124-6156600. SMS: 9779030003. Email: customerservice@canarashbclife.in