

# ACHIEVE THE PERFECT RETIREMENT WITH SMART PLANNING

With the **Smart Guaranteed Pension**, transform your dreams of a blissful tomorrow into reality with assured payouts



## Key Benefits:



**Guaranteed  
Lifelong Income<sup>1</sup>**



**Limited Premium  
Payment Term**



**Single/Joint  
Life Annuity**



**High Premium  
Incentive**

**Canara HSBC Life Insurance | Promises Ka Partner**

<sup>1</sup>Conditions Apply - Provided all premiums are paid as and when due.

## ABOUT THE PRODUCT

### Have you envisioned your golden years?

Imagine enjoying your lifestyle, free from financial stress. In a world full of market uncertainties, securing your retirement fund may seem challenging. But with smart planning today, a worry-free retirement is within reach.

**Presenting** the **Smart Guaranteed Pension Plan** from Canara HSBC Life Insurance—a Non-Linked, Non-Participating, Deferred Annuity plan designed to provide a steady, guaranteed income for your retirement. You can pay premiums in instalments, ensuring a consistent stream of income, so you can live comfortably.

## KEY BENEFITS OF THE PRODUCT



#### 1. GUARANTEED LIFE LONG INCOME

Get guaranteed lifelong income by locking your annuity rate today

#### 2. WIDE RANGE OF ANNUITY OPTIONS

Option to choose from multiple Annuity options basis your needs

#### 3. FLEXIBLE PREMIUM PAYMENT TERM

Flexibility to choose from different Premium Payment Term (PPT) options

#### 4. ANNUITY PAYOUT FREQUENCY

Option to receive annuity payouts based on your need- Annually, Half-yearly, Quarterly and Monthly

#### 5. ANNUITY PAYOUT FREQUENCY

Option to choose a Deferment Period equal to PPT, PPT+3, or PPT+5 years

#### 6. HIGH PREMIUM INCENTIVE

Enhanced Annuity with higher Annualised Premium

#### 7. JOINT LIFE ANNUITY

Option to extend the plan benefits to your loved one

## ANNUITY OPTIONS



**01**

**SINGLE LIFE ANNUITY  
WITH RETURN OF PREMIUMS**

**02**

**SINGLE LIFE ANNUITY  
WITH RETURN OF PREMIUMS  
ON CRITICAL ILLNESS (CI) OR  
ACCIDENTAL TOTAL &  
PERMANENT DISABILITY  
(ATPD) OR DEATH**

**03**

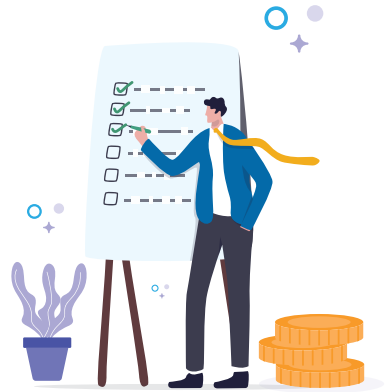
**SINGLE LIFE ANNUITY**

**04**

**JOINT LIFE ANNUITY WITH  
RETURN OF PREMIUMS**

## CHOOSE YOUR PLAN IN FOUR SIMPLE STEPS

**Customise your policy to suit your financial goals and requirements in just 4 simple steps**



**1** Choose the Premium that you wish to pay to buy the Annuity.

You will get the annuity amount you will receive on the basis of options chosen above and your age and gender.

### Policy Selection Process

**2** Choose payment period of insurance (premium payment term), the time period until first payment (deferment period), payment schedule option (premium payment frequency) and annuity payment interval (annuity payout frequency).

**3** Choose an Annuity Option that matches your financial needs the best.

**4**

# PLAN AT A GLANCE



PARAMETERS	DESCRIPTION				
ENTRY AGE (AGE AS ATTAINED ON LAST BIRTHDAY)	30 YEARS TO 80 YEARS				
PREMIUM	MINIMUM: Will be subject to minimum annuity installment MAXIMUM: No Limit				
PREMIUM PAYMENT TERM (PPT)	4 TO 10 YEARS				
DEFERMENT PERIOD <sup>1</sup>	PPT, PPT+3, PPT+5 YEARS				
PREMIUM PAYMENT FREQUENCY	Annual, Half-yearly, Quarterly and Monthly				
	Premium Payment Frequency	Annual	Half Yearly	Quarterly	Monthly
ANNUITY INSTALLMENT FREQUENCY	Annual, Half-yearly, Quarterly and Monthly				
	Annuity Installment Frequency	Annual	Half Yearly	Quarterly	Monthly
ANNUITY INSTALLMENT	Maximum: No Limit				
	Annuity Installment Frequency	Annual	Half Yearly	Quarterly	Monthly
	Minimum Annuity (Rs.)	12,000	6,000	3,000	1,000

<sup>1</sup> Deferment Period is the period, in Years,commencing from the date of commencement of the Policy to the date of vesting where date of vesting is the date post which the first annuity payment is made to the annuitant in arrears.

## SINGLE LIFE ANNUITY WITH ROP FOR A 50 YEAR OLD MALE



Parameters
GIVE (ANNUALISED PREMIUM)
PAYMENT PERIOD OF INSURANCE (PREMIUM PAYMENT TERM)
TIME PERIOD UNTIL FIRST PAYMENT (DEFERMENT PERIOD)
PAYMENT SCHEDULE OPTION (PREMIUM PAYMENT FREQUENCY)
ANNUITY PAYMENT INTERVAL (ANNUITY PAYOUT FREQUENCY)
ANNUAL ANNUITY PAYOUT
DEATH BENEFIT

SINGLE LIFE ANNUITY WITH ROP
₹5,00,000
5 YEARS
10 YEARS
ANNUAL
ANNUAL
₹2,43,672
₹25,00,000

## JOINT LIFE ANNUITY WITH RETURN OF PREMIUMS

FOR A 50-YEAR-OLD MALE AS THE PRIMARY ANNUITANT AND A FEMALE OF THE SAME AGE AS THE SECONDARY ANNUITANT

Parameters
GIVE (ANNUALISED PREMIUM)
PAYMENT PERIOD OF INSURANCE (PREMIUM PAYMENT TERM)
TIME PERIOD UNTIL FIRST PAYMENT (DEFERMENT PERIOD)
PAYMENT SCHEDULE OPTION (PREMIUM PAYMENT FREQUENCY)
ANNUITY PAYMENT INTERVAL (ANNUITY PAYOUT FREQUENCY)
ANNUAL ANNUITY PAYOUT
DEATH BENEFIT

Joint Life Annuity With ROP
₹5,00,000
5 YEARS
10 YEARS
ANNUAL
ANNUAL
₹2,13,998
₹25,00,000

## SINGLE LIFE ANNUITY WITH RETURN OF PREMIUMS ON CRITICAL ILLNESS (CI) OR ACCIDENTAL TOTAL & PERMANENT DISABILITY (ATPD) OR DEATH

FOR A 40 YEAR OLD MALE

Parameters	Single Life Annuity with ROP on death/CI/ATPD
GIVE (ANNUALISED PREMIUM)	₹5,00,000
PAYMENT PERIOD OF INSURANCE (PREMIUM PAYMENT TERM)	5 YEARS
TIME PERIOD UNTIL FIRST PAYMENT (DEFERMENT PERIOD)	10 YEARS
PAYMENT SCHEDULE OPTION (PREMIUM PAYMENT FREQUENCY)	ANNUAL
ANNUITY PAYMENT INTERVAL (ANNUITY PAYOUT FREQUENCY)	ANNUAL
ANNUAL ANNUITY PAYOUT	₹2,20,518
DEATH BENEFIT OR CRITICAL ILLNESS DURING POLICY TERM	₹25,00,000

## SINGLE LIFE ANNUITY



FOR A 50 YEAR OLD MALE

Parameters	Single Life Annuity with ROP on death/CI/ATPD
GIVE (ANNUALISED PREMIUM)	₹5,00,000
PAYMENT PERIOD OF INSURANCE (PREMIUM PAYMENT TERM)	5 YEARS
TIME PERIOD UNTIL FIRST PAYMENT (DEFERMENT PERIOD)	10 YEARS
PAYMENT SCHEDULE OPTION (PREMIUM PAYMENT FREQUENCY)	ANNUAL
ANNUITY PAYMENT INTERVAL (ANNUITY PAYOUT FREQUENCY)	ANNUAL
ANNUAL ANNUITY PAYOUT	₹2,75,201
DEATH BENEFIT	0

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**For more information:  1800-103-0003/1800-891-0003**

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