

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

CANARA HSBC LIFE INSURANCE

ALPHA WEALTH

A Unit Linked Individual Savings Life Insurance Plan



LIFE INSURANCE

SWING YOUR FINANCIAL FUTURE WITH A MOVE THAT SCORES ON **PROTECTION AND GROWTH**

Introducing **Alpha Wealth**, a plan where dreams unfold, desires prevail, and the symphony of security sings at your command with full life cover.



Boost your plan with additional Rider(s)

For more information

Toll Free: 1800-103-0003/1800-891-0003

Key Benefits:

Alpha Invest Plus



Life Cover Up Till 100 Years* of Age



2 Systematic Withdrawal Options



Return of Mortality Charges¹



5 Investment Strategy Options Available

Canara HSBC Life Insurance | Promises ka Partner

*Available with Alpha Life Plus option only. ¹It is not applicable in case of single premium policies. 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 Unit 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 Unit Linked Insurance Product completely or partially till the end of the fifth year. The Unit 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 Unit Linked Insurance Product completely or partially till the end of the fifth year.**

About the product

To ensure that you continue living a lifestyle that's as uncompromising as you are, you require financial opportunities that will not only enhance your quality of life, but also shield you and your family from any uncertainties that the future may hold.

Presenting Canara HSBC Life Insurance Alpha Wealth, tailored to your exacting requirements. This plan helps you achieve your ambitious life goals and provides an added shield of life insurance to protect you and your family. Now you can fulfil your promises with the same ease with which you have conquered the numerous milestones, while securing the future for your loved ones.

Key Benefits



LIFE COVER

Lump sum payment made by the insurance company to provide financial protection for your loved ones in case you pass away



LOYALTY ADDITIONS & WEALTH BOOSTERS

Enhance your corpus by staying invested longer



RETURN OF MORTALITY CHARGES

Get back 100% of the mortality charges deducted during the policy term at Maturity



PREMIUM FUNDING BENEFIT

Premium Funding Benefit (PFB) ensures that in case of death of the Life Assured, the company pays all future premiums until the end of the premium payment term.

5 INVESTMENT STRATEGY OPTIONS

Make an investment decision based on your financial objectives & needs

Systematic Transfer Option (STO) enables you to invest systematically in the equity market which lowers your risk

01

Auto Funds Rebalancing Option (AFR) enables you to maintain your desired fund allocation and book the potential gains from the market

03

02

Return Protector Option (RPO) enables you to protect your returns against market volatility with the RPO investment strategy

Loss Protector Strategy (LPS) enables you safeguard against losses in case of a market downturn

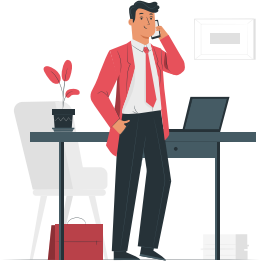
05

04

Safety Switch Option (SSO) enables an automatic asset allocation based on when you want to achieve your goal

LET'S SEE HOW THE PLAN WORKS

Mr. Gupta, aged 40 years is seeking investment opportunities and a financial solution to enable him to build wealth. He opts for Canara HSBC Life Insurance Alpha Wealth - Alpha Invest Plus with regular premium payment mode having a Policy Tenure (Policy Term) of 15 years along with a life insurance cover of 10 times the yearly installment (Annualized Premium).



MATURITY BENEFITS

The table below shows maturity values for multiple scenarios assuming annual gross investment return of 4% and 8% with 100% investment in an India Multi Cap Equity Fund.

Yearly Payment/ Annualized Premium (Rs.)	Total Premiums paid (Rs.)	Lump Sum paid on Death (Sum Assured) (Rs.)	Money paid when policy ends (Total Maturity Benefit) (Rs.)	
			Total Units Amount in the policy (Fund Value) at the end of 15 years	
			8% ^{##}	4% ^{##}
2,00,000	30,00,000	20,00,000	51,42,692	36,28,454
5,00,000	75,00,000	50,00,000	1,28,23,256	92,35,533
10,00,000	1,50,00,000	1,00,00,000	2,57,90,862	1,85,80,660

After 15 years of consistent investment, Mr. Gupta created a significant amount of corpus and also formed the saving habit that is essential for building a solid & bright financial future.

DEATH BENEFITS

In case of Mr. Gupta's unfortunate death in the 12th policy year, the death benefit payable, based on the assumed annual gross investment returns, are as per the table below.

Yearly Payment/ Annualized Premium (Rs.)	Total Premiums Paid till the date of death (Rs.)	Lump Sum paid on Death (Sum Assured) (Rs.)	Death Benefit (Rs.) payable to the nominee	
			8% ^{##}	4% ^{##}
2,00,000	24,00,000	20,00,000	35,37,183	27,16,779
5,00,000	60,00,000	50,00,000	89,90,089	69,11,249
10,00,000	1,20,00,000	1,00,00,000	1,80,78,265	1,39,02,016

^{##}The assumed rates of return (4% p.a. and 8% p.a.) shown in the above illustrative examples of different scenarios are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your Policy depends on a number of factors including future investment performance. The Fund Values shown in the above illustrative example are after deduction of all charges including applicable Goods and Services Tax & applicable cess (es) / levy, if any, (@18%).

ELIGIBILITY CRITERIA

Policy Term (PT) and Premium Payment Term (PPT)	For Single Pay				
	SA Cover Multiple	Age at entry (in years)		PT (in years)	
	10 X	0 to 38		5 to 20	
		39 to 44		5 to 10	
		45 to 47		5	
	1.25 X	0 to 70		5 to 30	
	For Limited Pay				
	Age at Entry (in years)	PPT (in years)		PT (in years)	
	0 - 55	5/7/10/15/20/25		10 to 30	
		7/10/15		10 to 20	
56 - 60	5		10 to 15		
61 - 65	7/10/15		10 to 15		
For Regular Pay					
Age at Entry (in years)	PPT (in years)		PT (in years)		
0 - 70	Same as PT		10 to 30		
Minimum Sum Assured Multiple	For Limited Pay / Regular Pay - 7 times the Annualized Premium For Single Pay - 1.25 times the Single Premium				
Maximum Sum Assured Multiple	Age at Entry (in years)	Limited Pay		Regular Pay	Single Pay
		PT <=20 years	PT > 20 years		
	0 to 30	40	40	40	10
	31 to 40	25	20	40	10
	41 to 45	20	15	30	10
	46 to 47	15	10	20	10
47 +	10	10	10	1.25	
Annualized Premium / Single Premium	Premium Payment Mode	Minimum (Rs.)		Maximum (Rs.)	
	Yearly	1,50,000 per annum		No Limit	
	Half - Yearly	100,000 per half-year			
	Quarterly	50,000 per quarter			
Single	1,50,000				
Premium Payment Mode	Single, Annual, Semi - Annual and Quarterly		Maturity Age	18 – 80 years	

- PPT- Premium Payment Term PT- Policy Term. • Single Premium option is not available under Alpha Premium Plus and Alpha Life Plus. • Annualized Premium means the amount of premium payable by you for the entire Policy Year.
- Single Premium means the amount of premium payable in lumpsum by you at the inception of the Policy. • PPT will always be lower than PT under Limited Premium payment options. • Availability of Policy Term will be subject to minimum and maximum maturity age



"BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS
IRDAl or its officials do not involve 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 Life Insurance Company Limited hereinafter referred to as "Insurer" is used under license with Canara Bank and HSBC Group Management Services Limited. The Insurance products are offered and underwritten by Insurer (IRDAl Regn. No. 136) having its head office at 139 P, Sector 44, Gurgaon – 122003, Haryana (India). Canara HSBC Life Insurance Company Limited is only the name of the life insurance company and Canara HSBC Life Insurance Alpha Wealth is only the name of the unit 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. Unit 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 Unit 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.: L66010DL2007PLC248825. Website: www.canarahsbclife.com Call: 1800-103-0003 / 1800-891-0003. Email: customerservice@canarahsbclife.in