

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 Premium Plus



**Life Cover Up Till 100 Years\*** of Age



**2 Systematic Withdrawal Options**



**Return of Mortality Charges<sup>1</sup>**



**5 Investment Strategy Options Available**

Canara HSBC Life Insurance | Promises ka Partner

\*Available with Alpha Life Plus option only. <sup>1</sup>It 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

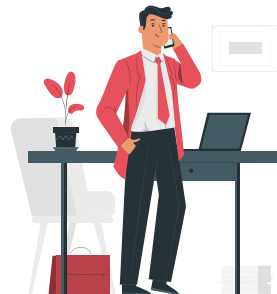
05

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. Kumar, aged 40 years, chooses Canara HSBC Life Insurance Alpha Wealth -Alpha Premium Plus and opts for regular premium payment mode with 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 Money paid when policy ends (maturity values) with multiple scenarios assuming yearly returns (annual gross investment return) of 4% and 8% with 100% allocation of the money (investment) in an India Multi Cap Equity Fund.

| Yearly Payment/<br>Annualized<br>Premium (Rs) | Total Premiums<br>paid (Rs.)<br>Premium Funding<br>Benefits <sup>1</sup> | Lump Sum<br>paid on Death<br>(Sum Assured)<br>(Rs.) | Money paid when policy ends<br>(Total Maturity Benefit)<br>(Rs.)<br>Total Units Amount in the policy<br>(Fund Value)<br>at the end of 15 years |                  |
|---|--|---|--|------------------|
|   |  |   | 8% <sup>##</sup>   | 4% <sup>##</sup> |
| 2,00,000                                      | 30,00,000  | 20,00,000   | 49,19,200  | 35,48,642        |
| 5,00,000                                      | 75,00,000  | 50,00,000   | 1,25,13,952  | 90,35,665        |
| 10,00,000                                     | 1,50,00,000  | 1,00,00,000   | 2,51,71,871  | 1,81,80,703      |

### DEATH BENEFITS

In case of Mr. Kumar's unfortunate death at the end of 8<sup>th</sup> policy year:

- Lump sum death benefit is payable to take care of any immediate financial needs.
- Remaining future premiums would be funded by the company - ensuring that Mr. Kumar's savings for his loved ones future continues without any barriers.
- The Fund Value would be paid on maturity of the Policy.

| Yearly Payment/<br>Annualized<br>Premium (Rs) | Total Premiums<br>paid by the<br>customer (Rs.) | Total Premiums<br>funded by the<br>company (Rs.) | Lump Sum<br>paid on Death<br>(Sum Assured)<br>(Rs.) | Death Benefit (Rs.) payable to<br>the nominee |                  |
|---|---|--|---|---|------------------|
|   |   |  |   | 8% <sup>##</sup>                              | 4% <sup>##</sup> |
| 2,00,000                                      | 16,00,000                                       | 14,00,000  | 20,00,000   | 49,19,200                                     | 35,48,642        |
| 5,00,000                                      | 40,00,000                                       | 35,00,000  | 50,00,000   | 1,25,13,952                                   | 90,35,665        |
| 10,00,000                                     | 80,00,000                                       | 70,00,000  | 1,00,00,000   | 2,51,71,871                                   | 1,81,80,703      |

<sup>##</sup>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

| Eligibility Conditions   | Alpha Premium Plus               |                        |               |             |
|--|----------------------------------|------------------------|---------------|-------------|
| Entry Age as on last birthday  | 18 – 50 years                    |                        |               |             |
| Maturity Age   | 28 – 80 years                    |                        |               |             |
| Policy Tenure (Policy Term, PT) and Premium Payment period for insurance (PPT) | For Limited Pay                  |                        |               |             |
|  | Age at Entry (in years)          | PPT (in years)         | PT (in years) |             |
|  | 18 - 50                          | 10/15/20/25            | 15 to 30      |             |
|  |                                  | 5 / 7                  | 10 to 15      |             |
|  | For Regular Pay                  |                        |               |             |
| Age at Entry (in years)  | PPT (in years)                   | PT (in years)          |               |             |
| 18 - 50  | Same as PT                       | 10 to 30               |               |             |
| Lump Sum paid on Death (Minimum Sum Assured Multiple)                          | 7 times the Annualized Premium   |                        |               |             |
| Lump Sum paid on Death (Maximum Sum Assured Multiple)                          | Age at Entry (in years)          | Limited Pay            |               | Regular Pay |
|  |                                  | PT <=20 years          | PT > 20 years |             |
|  | 0 - 30                           | 40                     | 40            | 40          |
|  | 31 - 40                          | 25                     | 20            | 40          |
|  | 41 - 45                          | 20                     | 15            | 30          |
|  | 46 - 47                          | 15                     | 10            | 20          |
| 47 +   | 10                               | 10                     | 10            |             |
| Yearly Payment (Annualized Premium)  | Premium Payment Mode             | Minimum (Rs.)          | Maximum (Rs.) |             |
|  | Yearly                           | 1,50,000 per annum     | No Limit      |             |
|  | Half - Yearly                    | 1,00,000 per half-year |               |             |
|  | Quarterly                        | 50,000 per quarter     |               |             |
| Premium Payment Mode   | Annual, Semi - Annual, Quarterly |                        |               |             |

PPT- Premium Payment Term PT- Policy Term.

Annualized Premium means the amount of premium payable by you for the entire Policy Year.

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.

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