

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

CANARA HSBC LIFE INSURANCE

GLOBAL WEALTH PLAN

An Individual, Unit-Linked, Life Insurance cum Savings Plan



LIFE INSURANCE

Your Dreams Have No Borders. Neither Should Your Wealth.

With Global Wealth Plan,
build your wealth in US dollar.



Invest Across Global Markets

Access globally diversified funds across equity, debt, and precious metals.



Build Wealth in US Dollars

Invest in USD through GIFT City for global opportunities.



Maximize Every Premium

Zero premium allocation and policy administration charges.



Create a Lasting Legacy

Grow your wealth with the Wealth Forever option, with life cover till age 100.

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

For NRIs: ☎ +91 8071262755 (Monday to Saturday - 9:00 AM to 6:00 PM IST)

Canara HSBC Life Insurance | Promises ka Partner

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

CANARA HSBC LIFE INSURANCE GLOBAL WEALTH PLAN

An Individual, Unit-Linked, Life Insurance cum Savings Plan (A Non-Participating Product) UIN: 2026L002V01

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

GO GLOBAL WITH YOUR WEALTH. SECURE YOUR LEGACY IN US DOLLARS.

Life is filled with dreams that matter deeply to you, your family's future, your child's aspirations, the milestones you want to achieve, and the legacy you hope to leave behind. With Global Wealth Plan, you can turn those aspirations into a meaningful financial journey by building long-term wealth in US Dollars while staying protected with life cover. Thoughtfully designed to grow with you as life changes, the plan brings together global investment opportunities, Zero Premium Allocation Charges, Zero Policy Administration Charges and the flexibility to adapt your policy around your evolving needs. So whether you are planning for tomorrow's responsibilities or creating something lasting for the people you love, Global Wealth Plan helps you move forward with confidence, purpose and a truly global outlook.

WHAT MAKES CANARA HSBC LIFE INSURANCE GLOBAL WEALTH PLAN STAND OUT?

- **Invest in US Dollars through GIFT City** and grow your money across global funds - equity, precious metals and debt - giving your money a truly global reach.
- **Zero Premium Allocation and Zero Policy Administration Charges** - so more of your money stays invested and keeps working for you.
- **Premium Funding Benefit** under Wealth Plus option to help keep your child's future plans on track.
- **Maturity Boosters** at the end of the Policy Term under Wealth and Wealth Plus options, giving your savings a final uplift.
- **Loyalty Additions of 4.5%** of the average Fund Value, added every 15 policy years under the Wealth Forever option to reward your long-term commitment.
- **Avail Tax Benefits:** Tax benefits under this product may be available as per prevailing Income Tax laws in India. You are requested to consult your tax advisor for advice on Tax Benefits.

PLAN OPTIONS - DESIGNED FOR EVERY LIFE STAGE

Depending on your life stage and goal, choose from the following three plan options:

1. Wealth Option (Wealth Creation)

A plan option designed for individuals who want to build long-term wealth and work towards important life goals with confidence. It helps you create a corpus through global market exposure, while also providing life cover to protect what matters most, making it a suitable choice for those looking to balance wealth creation with financial security.

2. Wealth Plus Option (Child Solution with Premium Funding Benefit)

A thoughtful option created to help secure your child's future goals and aspirations. In the unfortunate event of death of the Life Assured, Sum Assured is paid immediately and all future due premiums are funded by the Company, allowing the policy to continue till maturity so that your child's financial journey remains uninterrupted and their dreams can stay on track.

3. Wealth Forever Option (Whole Life)

A whole life option designed for those who want to create lasting wealth and leave behind a meaningful legacy. With long-term global market exposure and life cover that can continue till age 100, this option helps you build and preserve wealth across generations while ensuring financial protection for your loved ones.

CANARA HSBC LIFE INSURANCE GLOBAL WEALTH PLAN - AT A GLANCE

ELIGIBILITY CONDITIONS			
Parameter	Wealth Option	Wealth Plus Option	Wealth Forever Option
Entry Age of the Life Assured (last birthday)	1 month to 70 years	18 to 70 years (Life Assured = Policyholder)	1 month to 70 years
Maturity Age (As on last birthday) for the Life Assured	18 to 99 years	23 to 99 years	100 years
Policy Term (PT)	Single Pay: 5-25 yrs; Limited/Regular Pay: 5-40 yrs	Limited/Regular Pay: 5-40 yrs	100 minus Age at Entry
Premium Payment Term (PPT)	Single Pay; Limited Pay: 2 to (Policy Term-1) years; Regular Pay = Policy Term (Subject to the boundary condition on PPT stated below)	Limited Pay: 2 to (Policy Term-1); Regular Pay = Policy Term (Subject to the boundary condition on PPT stated below)	Age ≤40: 5 to 20 yrs; Age >40: 10 to 20 yrs (Subject to the boundary condition on PPT stated below)
Top-up PT	Top-up Policy Term shall be equal to the outstanding Policy Term of the base policy.		
Annualized Premium/ Single Premium (USD)	Minimum: Annually- 1200, Half Yearly- 600, Quarterly- 300, Monthly- 100 Top-up- 2,000, Single Pay-3,000 Maximum: No Limit (Subject to Board Approved Underwriting Policy)		

The Life Assured and Policyholder can be different under this product. In the scenario wherein the Policyholder and Life Assured are different, the maximum entry age for the Policyholder shall be equal to 70 years. The Minimum and Maximum Premium Payment Term stated above are further subject to the boundary condition that the applicable age at entry of the Policyholder / Life Assured (as applicable) plus the chosen Premium Payment Term does not exceed 75 years. The Life Assured need to be Individual while Proposer/Policyholder can be Individual, Non-Individuals (HUF, Partnership and Company).

Boundary Condition on Premium Payment Term

The Premium Payment Term shall be selected such that the applicable age at entry plus the chosen Premium Payment Term does not exceed 75 years. For this purpose:

- **Where the Proposer (Policyholder) and the Life Assured are the same individual, the Life Assured's age at entry shall be considered.**
 - **Example - Age 60 (where Life Assured & Policyholder are same):** The age-based maximum PPT is 15 years (75 – 60). The customer may therefore choose an available PPT of up to 15 years, subject to other validations such as maximum maturity age / policy term
 - **Example - Age 70 (where Life Assured & Policyholder are same):** The age-based maximum PPT is 5 years (75 – 70). A PPT longer than 5 years would not be allowed under this age rule.
- **Where the Proposer (Policyholder) and the Life Assured are different individuals, the higher of the Proposer's and Life Assured's ages at entry shall be considered.**
 - **Example - Life Assured age 65; Policyholder age 50 (where Life Assured & Policyholder are different):** Use the higher age, 65. The age-based maximum PPT is 10 years (75 – 65). The customer may therefore choose an available PPT of up to 10 years, subject to other validations such as maximum maturity age / policy term (applicable on the Life Assured's age)
 - **Example - Life Assured age 55; Policyholder age 70 (where Life Assured & Policyholder are different):** Use the higher age, 70. The age-based maximum PPT is 5 years (75 – 70). Although the Life Assured is younger, the Policyholder's age determines the PPT limit in this example. The customer may therefore choose an available PPT of up to 5 years along with other validations such as maximum maturity age / policy term (applicable on the Life Assured's age)

Accordingly, the maximum Premium Payment Term available shall be determined such that the applicable age at entry and the chosen Premium Payment Term, when added together, do not exceed 75 years. This condition shall apply to all Plan Options and to both Limited Pay and Regular Pay policies.

The Life Assured and Policyholder can be different under this product.

Sum Assured

- **For Limited/Regular Pay:** Minimum SA = 105% of Total Premium Paid; 5 times the Annualized Premium
- **For Single Pay:** Minimum SA = 105% of Single Premium; 5 times the Single Premium
- **Minimum and Maximum Top-up Sum Assured:** 105% of Total Premium Paid
- **Maximum SA Multiple - Limited/Regular Pay:** Up to 40 times Annualized Premium for Wealth and Wealth Plus; Up to 10 times Annualized Premium for Wealth Forever
- **Maximum SA Multiple - Single Pay:** 10 times (Wealth Plus and Wealth Forever is NOT available under Single Pay)
- **Note:** Maximum Sum Assured Multiple will be subject to Board Approved Underwriting Policy

Notes: (1) Age means age as on last birthday. (2) Annualized Premium means premium amount payable in a year excluding taxes, rider premiums and underwriting extras (3) Total Premiums Paid means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly. (4) Single Premium means the amount of premium payable by the Policyholder at the inception of the Policy excluding taxes, rider premiums and underwriting extra on riders, if any.

FOUR SIMPLE STEPS TO BUILD YOUR GLOBAL WEALTH

You can buy this insurance plan online on www.canarahsbclife.com or on any of our partner's websites or directly from Company's sales representative/Company's distributor's sales representative. Just visit/login to the respective branch/office/portal and complete your buying journey in following simple steps

Choose the Plan Option (Wealth/Wealth Plus/Wealth Forever) and the Premium Amount you wish to invest.

Step 1

Choose your Premium Payment Term, Policy Term, and Premium Mode (Annual/Half-Yearly/Quarterly/Monthly/Single Pay).

Step 2

Choose the Sum Assured multiple basis your age at entry and life goals.

Step 3

Choose from six globally diversified Unit Linked Funds to align with your risk appetite, and optionally activate SWO (Systematic Withdrawal Option) to schedule periodic payouts.

Step 4



SAMPLE ILLUSTRATIONS

Illustration 1: Wealth Option — Building a Global Corpus

Mr. Sharma, aged 35, a young professional with global aspirations, wants to build a USD-denominated corpus that grows efficiently and gives him the freedom to plan international goals, be it his child's overseas education or a long-deferred dream. He opts for the **Wealth Option** under Global Wealth Plan and starts saving with an annual premium of **USD 10,000**. He chooses a Premium Paying Term of **3 years** and a Policy Term of **10 years**.



Maturity Benefit:

Mr. Sharma's disciplined commitment of just **3 annual premiums** helps build a meaningful global corpus over time. Over the next 10 years, his investment stays aligned to his long-term goals and gives him the opportunity to create a sizeable fund for the important milestones he wishes to achieve.

At the end of the 10th Policy Year, when **Mr. Sharma turns 45**, he receives a **Maturity Benefit equal to the Fund Value of USD 49,605 @ 8%**. A modest 3-year commitment, transformed into a globally-invested, efficient corpus ready to fund the next chapter of his life.



	Annualized Premium (\$)	Total Premium Paid (\$)	Sum Assured Multiple	Sum Assured at Inception (\$)	Total Maturity Benefit - Fund Value (\$) at the end of 10 year
Illustration at 8%	10,000	30,000	10X	100,000	49,605
Illustration at 4%					35,242

Death Benefit: In the unfortunate event of Mr. Sharma's demise during the 2nd Policy Year, the death benefit payable, based on the assumed annual gross investment returns, are as per the table below:

	Annualized Premium (\$)	Total Premium Paid till date of death (\$)	Sum Assured Multiple	Sum Assured at Inception (\$)	Fund Value (\$) at the end of 2 nd year	Death Benefit* = Higher of Fund Value or Sum Assured (\$)
Illustration at 8%	10,000	20,000	10X	100,000	21,579	100,000
Illustration at 4%					20,380	100,000

*(Assuming death occurs after all premiums received for that policy year)

SAMPLE ILLUSTRATIONS

Illustration 2: Wealth Plus Option - Protection That Doesn't Pause Your Wealth

Mr. Sharma, aged 35, wants to ensure that even if life takes an unexpected turn, his family's global financial plan stays on course. He opts for the **Wealth Plus Option** under Global Wealth Plan with an annual premium of USD 10,000, a Premium Paying Term of **5 years**, and a Policy Term of **15 years**. His Sum Assured is **USD 100,000**.



Maturity Benefit (if Mr. Sharma survives the Policy Term):

He pays his premiums diligently for 5 years and lets the fund grow through the next decade. At the end of the 15th Policy Year, he receives the **Maturity Benefit equal to the Fund Value of USD 102,819 @ 8%**, helping him build a meaningful corpus for the long term while staying aligned to his family's future goals.



	Annualized Premium (\$)	Total Premium Paid (\$)	Sum Assured Multiple	Sum Assured at Inception (\$)	Total Maturity Benefit - Fund Value (\$) at the end of 15 years
Illustration at 8%	10,000	50,000	10X	100,000	102,819
Illustration at 4%					62,669

Death Benefit

He pays his premiums for 3 years. In the unfortunate event of his demise during the 3rd Policy Year, the true power of the Wealth Plus Option unfolds in two parts:

- Immediate Payout – Death Sum Assured of USD 100,000** is paid to the claimant right away, offering vital financial support during a time of emotional loss.
- Premium Funding by Company** — All future premiums (Year 4 and Year 5) are funded by the Company. Mr. Sharma's family does not have to pay a single dollar more. The policy continues uninterrupted, just as he had originally planned.
- Maturity Payout to Claimant** — The fund continues to grow until the end of the 15th Policy Year, when the claimant receives the **Fund Value of USD 102,819 @ 8%**.

	Annualized Premium (\$)	Total Premium Paid till date of death (\$)	Sum Assured Multiple	Sum Assured at inception (\$)	Death Benefit Payable during 3 rd Policy Year* = Sum Assured (\$)	Total Maturity Benefit - Fund Value (\$) at the end of 15 years
Illustration at 8%	10,000	30,000	10X	100,000	100,000	102,819
Illustration at 4%					100,000	62,669

*(Assuming death occurs after all premiums received for that policy year)

In effect, his family receives both an **immediate financial shield** and a **long-term wealth payout**, turning a single decision into a legacy of care.

SAMPLE ILLUSTRATIONS

Illustration 3: Wealth Forever Option - A Lifetime of Growth, A Legacy for Generations

Mrs. Kapoor, aged 40, a successful professional with a vision that stretches beyond her own lifetime, wants her wealth to keep working, not just for her retirement, but as a legacy that her children and grandchildren can inherit. She opts for the **Wealth Forever Option** under Global Wealth Plan with an annual premium of **USD 10,000**, a Premium Paying Term of **10 years**, and a Policy Term of **60 years (Whole of Life)**. Her Sum Assured is **USD 100,000** (10x Annualized Premium).



Maturity Benefit

Mrs. Kapoor pays her premium diligently for 10 years and then allows the policy to continue growing over the decades, aligned to her long-term vision of creating something meaningful for the future. Over time, her wealth has the opportunity to build steadily through global market exposure, helping her create a substantial corpus that can support her aspirations and leave behind a lasting legacy for her children and grandchildren. At the age of 100, Mrs. Kapoor receives the **Fund Value of USD 2,777,295 @ 8%**, reflecting the power of long-term commitment and the value of planning across generations.



	Annualized Premium (\$)	Total Premium Paid (\$)	Sum Assured Multiple	Sum Assured at Inception (\$)	Total Maturity Benefit - Fund Value (\$) at the end of 60 years
Illustration at 8%	10,000	100,000	10X	1,00,000	2,777,295
Illustration at 4%					343,378

*(Assuming death occurs after all premiums received for that policy year)

Death Benefit:

In the unfortunate event of Mrs. Kapoor's demise at the age of 75, i.e., at the end of 35th Policy Year, the death benefit payable, based on the assumed annual gross investment returns, are as per the table below:

	Annualized Premium (\$)	Total Premium Paid till date of death (\$)	Sum Assured Multiple	Sum Assured at inception (\$)	Fund Value (\$) at the end of 35 th Policy year	Death Benefit* = Higher of Fund Value or Sum Assured (\$)
Illustration at 8%	10,000	100,000	10X	100,000	619,317	619,317
Illustration at 4%					195,320	195,320

*(Assuming death occurs after all premiums received for that policy year)

Note: 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.

DETAILS OF BENEFITS

Death Benefit and Maturity Benefit

The Benefit(s) will be payable as per the Plan Option chosen by you and will be paid to the Claimant.

The benefits under each Plan Option will be as follows:

Plan Option	Death Benefit	Maturity Benefit
Wealth and Wealth Forever Options	If all due premiums have been paid and the Policy is in-force: Higher of (a) Sum Assured plus top-up Sum Assured, if any, less all partial withdrawals and SWO withdrawals made till the date of death, or (b) Fund Value (including top-up, if any) as on the date of intimation of the death claim shall be payable. The Policy will terminate after payment of this benefit. If due premiums have not been paid during the first 3 Policy Years (first 2 Policy Years where PPT is 2 years): Fund Value as on the date of intimation of the death claim shall be payable. The Policy will terminate on payment of this benefit. If due premiums have been paid for at least the first 3 Policy Years and premiums are discontinued thereafter (not applicable where PPT is 2 years): Higher of (a) Paid-up Sum Assured plus top-up Sum Assured, if any, less all partial withdrawals and SWO withdrawals made till the date of death, or (b) Fund Value (including top-up, if any) as on the date of intimation of the death claim shall be payable. The Policy will terminate on payment of this benefit. The Paid-up Sum Assured will be calculated by multiplying the Sum Assured with the total number of premiums paid divided by the total number of premiums payable during the Policy Term.	On the maturity date, if Settlement Option has not been opted for, Fund Value plus Top-up Fund Value, if any, as on the date of maturity is payable to the Claimant and the Policy will terminate upon payment of the Maturity Benefit.

Plan Option	Death Benefit	Maturity Benefit
Wealth Plus Option	If all due premiums have been paid and the Policy is in-force: - Sum Assured, along with Top-up Sum Assured (if any), shall be payable. - Premium Funding Benefit shall apply. All charges, except Mortality Charges and Premium Funding Benefit Charges, shall continue to be deducted from the unit account until maturity of the Policy. If due premiums have not been paid during the first 3 Policy Years (first 2 Policy Years where PPT is 2 years): Fund Value as on the date of intimation of the death claim shall be payable. The Policy will terminate on payment of this benefit. If due premiums have been paid for at least the first 3 Policy Years and premiums are discontinued thereafter (not applicable where PPT is 2 years): Paid-up Sum Assured plus top-up Sum Assured, if any, Plus Fund Value (including top-up, if any) as on the date of intimation of the death claim, shall be payable. The Policy will terminate on payment of this benefit. The Paid-up Sum Assured will be calculated by multiplying the Sum Assured with the total number of premiums paid divided by the total number of premiums payable during the Policy Term. Paid-up Sum Assured payable on death under this benefit option is not reduced by the partial withdrawals / withdrawals under SWO made prior to the death of the Life Assured.	On the maturity date, if Settlement Option has not been opted for, Fund Value plus Top-up Fund Value, if any, as on the date of maturity is payable to the Claimant and the Policy will terminate upon payment of the Maturity Benefit.

Note:- Premium Funding Benefit refers to the Company funding all the future Premiums payable by the Policyholder on or after date of death of the Life Assured, as and when due, until the end of Premium Payment Term, in the same premium payment mode as last chosen by the Policyholder. The Premiums funded by the Company shall be invested in various unit-linked funds in the same allocation proportion as last chosen by the Policyholder. Premium Funding Benefit ceases when the Policy enters Discontinuance or Reduced Paid-up state and no charges for the ceased benefit shall be deducted until the benefit stands revived.

Maturity Booster

Wealth & Wealth Plus Options: Under the Wealth and Wealth Plus options, a Maturity Booster will be added to the Fund at the end of the Policy Term as a percentage of the average Fund Value of the last 60 monthly policy anniversaries, provided all due premiums have been received till that time.

Policy Term (Years)	Maturity Booster (% of Average Fund Value)
10 to 14	0.75%
15 to 19	1.00%
20 to 40	1.60%

Return of Mortality Charges

Wealth & Wealth Plus Options: Under the Wealth and Wealth Plus options, an amount equal to 50% of all the Mortality Charges deducted during the Policy Term will be added to the Fund Value on the maturity date, provided all due premiums have been received till the maturity date.

For example, if the total Mortality Charges deducted during the Policy Term are USD 1,000, then an amount of USD 500 (i.e. 50% of such charges) will be added to the Fund Value on the maturity date, provided all due premiums have been received till the maturity date.

Wealth Forever Option: Under the Wealth Forever option, an amount equal to 50% of all the Mortality Charges deducted till the end of the 15th policy year will be added to the Fund Value on completion of the 15th policy year (i.e. the 180th policy month) and remaining 50% on completion of the 20th policy year (i.e. the 240th policy month) each, provided all due premiums have been received till that time.

For example, if the Mortality Charges deducted till the end of the 15th policy year are USD 1,000, then an amount of USD 500 will be added to the Fund Value on completion of the 15th policy year and a further USD 500 will be added on completion of the 20th policy year, provided all due premiums have been received till that time.

Return of Mortality Charges under all Plan Options will be added subject to the following conditions:

- The amount of Return of Mortality Charge will be added in the same proportion as the value of total units held in the unit linked funds at the time of addition. Unit Price as on the time of addition will be used for the unitization.
- The amount payable under the Return of Mortality Charge feature shall exclude any additional charges in respect of mortality that are deducted due to the Life Assured being sub-standard life on grounds of health or is a higher risk for factors other than health such as occupation, etc.
- The amount payable under the Return of Mortality Charge feature shall exclude taxes and applicable cess(es), if any, that have been deducted with respect to mortality charges.

Loyalty Additions

Wealth Forever Option: Under the Wealth Forever Option, a Loyalty Addition of 4.5% of the average Fund Value of the last 60 monthly policy anniversaries will be added to the Fund on completion of every 15 policy years (i.e. at the end of the 15th, 30th, 45th policy year and so on), provided all due premiums have been received till that time.

EXPLORE YOUR INVESTMENT CHOICES - GO GLOBAL IN USD

Policyholders will have the option to invest in any of the following six unit linked funds in the proportion as desired. You can choose to allocate your Premiums, net of allocation charges, to any, all or a combination of the Unit Linked Funds as per your risk preference.

The investment and risk profile of each Unit Linked Fund is described below:

Fund Name	Components (%) (Minimum , Maximum)				Risk Profile	Objective	Existin g/New	SFIN
	Equity and Equity related Instruments*	Debt and Debt related Instruments	Precious Metal Instruments	Money Market Instruments and Others*#				
Equit II Fund	(50,100)	(0,0)	(0,0)	(0,50)	High	To generate long term capital appreciation through investments in Equity and Equity related instruments such as Equity Mutual funds including Fund of Funds, Exchange Traded Funds (ETFs) etc.	Existing	ULIF00302/06/25 GIFTLRSEQU013

Global Equity Fund	(0,100)	(0,0)	(0,0)	(0,100)	High	To generate long term capital appreciation by investing primarily in the international Equity and Equity related instruments such as Equity Mutual Funds including Fund of Funds, Exchange Traded Funds (ETFs) etc., focused towards Global equity markets.	New	ULIF00605/10/26 GIFTGLEQFD013
Global Precious Metals Fund	(0,0)	(0,0)	(0,100)	(0,100)	High	To generate long term capital appreciation by investing primarily in the international Exchange Traded Funds (ETFs), Mutual funds and Fund of Funds that offer exposure to precious metals such as gold, silver, etc.	New	ULIF00505/10/26 GIFTGLPRMF013
Debt-II Fund	(0,0)	(50,100)	(0,0)	(0,50)	Low to Medium	To earn regular income through investments in Debt and Debt related instruments such as Debt Mutual funds including Fund of Funds, Exchange Traded Funds (ETFs) etc	Existing	ULIF00402/06/25 GIFTLRSDBT013
Global Innovation Fund	(0,100)	(0,0)	(0,0)	(0,100)	High	To generate long term capital appreciation by investing primarily in the international Equity and Equity related instruments such as Equity Mutual Funds including Fund of Funds, Exchange Traded Funds (ETFs) etc. that participate in the development, manufacturing, and deployment of Artificial Intelligence (AI), Innovation, Semiconductor-related businesses, etc and other Emerging technologies.	New	ULIF00805/10/26 GIFTGBINFN013
India Focused Equity Fund	(0,100)	(0,0)	(0,0)	(0,100)	High	To generate long term capital appreciation by investing primarily in the international Equity and Equity related instruments such as Equity Mutual Funds including Fund of Funds, Exchange Traded Funds (ETFs) etc., focused towards Indian equity market, offering potential for long term benefit from growth of the Indian economy.	New	ULIF00705/10/26 GIFTINFOFN013

*All such equity-related securities as may be permitted by IRDAI/ IFSCA from time to time.

#Others include cash, bank balance, liquid mutual funds/ETFs, Fixed Deposits and other short-term investments.

All investments are in USD-denominated instruments.

Kindly Note:

- Further, resident individual can also invest in the above funds as per the Liberalised Remittance Scheme (LRS) which permits Authorised Dealer (AD) banks to facilitate remittances by resident individuals of up to USD 250,000 per financial year (April to March) for any permissible current account transaction, capital account transaction, or a combination of both. The Scheme is available exclusively to resident individuals and is not applicable to non-individual entities, including companies, partnership firms, Hindu Undivided Families (HUFs), trusts, and other similar entities.
- The Company may also, as mentioned in its Board Approved Investment Policy, subject to prior approval of the Authority and consent of the policyholders, close or discontinue any of the unit linked funds on the happening of events including but not limited to extreme volatility of markets, which as per the Board Approved Investment Policy of the Company warrants such discontinuance or closure. In case of such an event, the Company shall give the policyholders at least three months prior notice stating the Company's intention to discontinue or close a unit linked fund except in cases where such closure or discontinuance is on account of an unforeseen emergency or Force Majeure conditions where issuance of such prior notice is not possible.
- In case of a discontinuance or closure of a unit linked fund as mentioned above, the Company shall provide the policyholders the option of switching to other unit linked funds offered by the Company free of cost and such options may be exercised by the policyholders within the time limits provided by the Company.
- In the event of a policyholder not exercising their option to switch to other unit linked fund(s), the Company shall be entitled to switch the funds to the Debt-II Fund, which would be the default fund.
- The Company may at a later date, subject to prior approval of Authority, introduce a new unit linked fund apart from those mentioned above. The policyholder shall be entitled to switch to the said newly introduced unit linked fund as any other fund offered under this product, subject to such terms and conditions that may be approved by the Authority.

Force Majeure Condition

- The Company will value the funds on each day that the financial markets are open. However, the Company may value the funds less frequently in extreme circumstances external to the Company, where the value of the assets is too uncertain. In such circumstances, the Company may defer the valuation of assets for up to 30 days until the Company feels that certainty as to the value of assets has been resumed. The deferment of the valuation of assets will be with prior consultation with the Authority.
- The Company will make investments as per the fund mandates given in Section 8.1 above. However, the Company reserves the right to change the exposure of all/any fund to money market instruments to 100% only in extreme situations external to the Company, keeping in view market conditions, political situations, economic situations, war/war-like situations and terror situations. The same will be put back as per the base mandate once the situation has corrected.
- Some examples of such circumstances [in sub-section a) & sub-section b) above] are:
- When one or more stock exchanges which provide a basis for valuation for a substantial portion of the assets of the fund are closed otherwise than for ordinary holidays.
- When, because of political, economic, monetary or any circumstances out of control of the Company, the disposal of the assets of the fund are not reasonable or would not reasonably be practicable without being detrimental to the interests of the remaining policyholders.
- During periods of extreme market volatility during which surrenders and switches would be detrimental to the interests of the remaining Policyholders.
- In the case of natural calamities, strikes, war, civil unrest, riots etc.
- In the event of any force majeure or disaster that affects the normal functioning of the Company.
- If so directed by the Authority.
- The policyholder shall be notified of such a situation if it arises.

EXPERIENCE THE FREEDOM TO ADAPT YOUR PLAN - FLEXIBILITIES THAT GROW WITH YOU

1. Top-Up Premium - Invest More When Life Gives You More

- This plan offers flexibility to invest additional lump sum, after first 2 policy years, during the policy term called Top-up, except in the last 3 policy years, that helps you plan for different life goals within the same policy/plan.
- Top-up can be done only if due premiums, as on the date of top-up, have been paid by the Policyholder.
- Each Top-up premium paid will have a separate Top-up policy term and Top-up Sum Assured. Top-up policy term to be equal to the outstanding policy term.
- The Top-up premium will be invested as per funds selected by the policyholder at the time of top-up.
- The Top-up Fund value will be paid out as Top-up Maturity Benefit along with Maturity Benefit of the base policy.
- Top-up is not allowed post the death of Life Assured in case Wealth Plus is chosen.

2. Systematic Withdrawal Option (SWO)

SWO is a systematic partial withdrawal facility. Under this option, a pre-decided percentage of the fund value will be withdrawn and paid to the Policyholder at a chosen frequency for the remainder of the Policy Term.

The Policyholder can choose SWO at inception or anytime during the Policy Term provided the outstanding Policy Term is at least 5 years. The availability / operation of this option will be subject to the following conditions:

- Life Assured should have attained 18 years of age at the time of payout.
- Policyholder can choose from 1% to 12% of the Fund Value to be withdrawn in a Policy Year.
- The withdrawals under SWO will start from 6th Policy Year onwards or the Policy Year immediately following the SWO request, whichever is later.
- The withdrawals will be payable in arrears in yearly, half yearly, quarterly or monthly mode as chosen by You where the annual percentage chosen for SWO will be split equally across a Policy Year depending upon the frequency. As an example, if a Policyholder chooses an SWO percentage of 12% for a Policy Year at monthly frequency, then every month, 1% of the Fund Value will be withdrawn and paid to the Policyholder once the SWO has become operational.
- Resultant Fund Value after any withdrawal should be at least 120% of the Annualized Premium payable in a year at inception of the Policy. Further, the minimum withdrawal payout under SWO should be at least USD 50. If any of these conditions are triggered at any of the times at which a withdrawal is due under this feature, no SWO payout will be made and future withdrawals under SWO will be stopped. If the customer wants to reactivate this option, they will have to give a fresh request for the same.
- SWO feature can be re-activated or stopped anytime during the Policy Term provided that for re-activation, the outstanding Policy Term is at least 5 years. However, any re-activation or stopping of this feature will take place only from the Policy Anniversary following the receipt of the request for the same.
- Policyholder can opt out of this option at anytime even after the withdrawals have started.
- SWO percentage can be changed anytime during the Policy Term, even after SWO has become operational. The change in percentage will be effective from the next Policy Anniversary following the receipt of the request for the same. However, request for change in SWO percentage cannot be made after the death of the Life Assured, when Wealth Plus option has been chosen.

- The SWO payout will be payable till the end of the Policy Term or till the Policyholder terminates the option, subject to conditions applicable for this feature being fulfilled.
- The SWO payout will be paid by redeeming units from the funds in the same proportion as the Fund Value in each fund and will be redeemed at the unit price applicable on the date of each SWO payout.
- SWO feature will be available for all Plan Options. Request for SWO cannot be made after the death of the Life Assured, when Wealth Plus option has been chosen.
- SWO feature can be opted when the Policy is in Reduced Paid-up state.
- SWO cannot be exercised during the Settlement Period or during the last 5 Policy Years.
- Exercising this option does not attract any charge.

3. Settlement Option

This plan offers flexibility to take maturity benefit in installments over several years and in the instalment frequency as desired. Settlement option shall be subject to the following conditions:

- During the Settlement Period, risk cover shall be maintained at 105% of all the Premiums Paid up to the date of death.
- Sum Assured on Death is not available during the settlement period. Further, request for settlement option cannot be made after the death of Life Assured/Policyholder under Wealth Plus.
- Settlement Option can be opted any time after issuance but at least 60 days before the maturity and only in case Policyholder is alive on the date of making such request.
- The minimum Settlement Period that can be opted is of 1 year and maximum is 5 years.
- If the Policyholder has selected the Settlement Option, the units will not be disinvested on the maturity date. The units will be disinvested periodically as per the installment frequency chosen (i.e. monthly/quarterly/half-yearly/annually) at the Unit Prices applicable on the date of each payout in the same proportion as the value of total Units held in the Funds.
- The frequency of payout can be monthly/quarterly/half-yearly/annually as chosen by the policyholder. Further, the frequency of payout can be changed once the Settlement Option is operational.
- The first installment will be calculated as the Fund Value as on date of maturity divided by total number of installments basis chosen frequency during the Settlement Period. Each further installment will be calculated based on the Fund Value available as on due date of such payout divided by the number of outstanding installments. The last installment will be equal to the Fund Value as available on the due date of last payout. In case of change in frequency, during Settlement Period, the calculation will re-set with the changed number of outstanding installments.
- All the investment risk relating to the fluctuations of unit prices will continue to remain with the Policyholder.
- Switching is allowed during the Settlement Period subject to applicable Switching charges. Partial Withdrawals are not allowed during the Settlement Period.
- No other charge except, Fund Management Charge, mortality charge and Switching charge, if applicable, will be deducted during the Settlement Period.
- A charge equal to USD 5 will be levied for opting the Settlement Option and for every subsequent request.
- At any time during the Settlement Period, the Policyholder can request full withdrawal to close the unit account without any charge. On the request for withdrawal to close the unit account, remaining Fund Value shall be paid to the Policyholder and the Policy will terminate.

4. Partial Withdrawals

- This product allows the Policyholder to make partial withdrawals from 4th policy year onwards provided all due Premiums for the first 3 policy years have been paid (and for first 2 policy years for PPT 2) or the Life Assured has attained 18 years of age, whichever is later.
- During 4th and 5th policy year, the maximum partial withdrawal amount allowed is 25% of the fund value, subject to a maximum of 2 partial withdrawals during the policy year.
- The minimum partial withdrawal amount allowed is USD 600.
- The minimum Fund Value immediately after making the partial withdrawal shall be at least 120% of the Annualized Premium paid at the inception of the Policy in case of Regular / Limited premium payment policies and at least 25% of the Single Premium paid at inception of the policy in case of Single Premium policies.
- A partial withdrawal will attract a Partial Withdrawal Charge as given in Charges Section.
- Partial Withdrawals made shall be allowed from the fund built up from the top-up premiums, if any, as long as such fund supports the partial withdrawal and subsequently, the partial withdrawals may be allowed from the fund built up from the base premium.
- There is no limit on the number of partial withdrawals that can be made in a policy year from 6th year onward, subject to the minimum Fund Value conditions stated above.
- Partial withdrawals are not allowed during the Settlement Period as well as not allowed post the death of Life Assured in case Wealth Plus is chosen. Unlike other benefit options, Sum Assured payable on death under Wealth Plus is not reduced by the partial withdrawals made by the Policyholder prior to the death of the Life Assured.

5. Switching

- Switching allows the Policyholder to change the investment pattern during the Policy Term/ Settlement Period by moving amounts invested in one fund to other fund(s) that are offered under this product.
- Charge as given in “Charges” Section will be levied beyond 5 switching request in a policy year.
- This option is not allowed post the death of Life Assured in case Wealth Plus is chosen.

6. Premium Redirection

- This facility allows the Policyholder to modify the allocation of future premiums into the unit linked funds in a different investment pattern from the option exercised previously by the Policyholder.
- Premium Redirection charge will be levied beyond 5 requests during the policy term as given in “Charges” Section and will be effected from the next Premium due date from the date of receipt of request.
- This option is not allowed post the death of Life Assured in case Wealth Plus is chosen.

7. Change in Premium Payment Mode

- The Policyholder will have an option to change the premium payment mode by placing a request to the Company, at least 60 days prior to the next Policy Anniversary. Such change will be effective from the next Policy Anniversary following the receipt of such request.
- A charge as mentioned in Section “Charges” will be levied for such request.
- This option is not allowed post the death of Life Assured in case Wealth Plus is chosen.

8. Change of Premium Payment Term (Increase / Decrease)

- The Policyholder will have the option to change (increase/ decrease) the Premium Payment Term (PPT) once during the Policy Term, subject to following conditions:
- This option can be exercised at any time after the first 3 policy years' Premiums have been paid, in case of

Regular/ Limited Premium Policy provided such alterations are within the boundary condition.

- The revised Premium Payment Term shall be such that the applicable age at entry plus the revised Premium Payment Term does not exceed 75 years, determined in accordance with Eligibility Conditions.
- It can be exercised provided all due Premiums till date have been paid.
- Such a request will not lead to any change in Premium or Policy Term or Sum Assured.
- The change in Premium Payment Term shall be effective from the Policy Anniversary immediately following acceptance of the request. A charge as mentioned in Section “Charges” will be levied for such request. Such change will be effective subject to acceptance by the Company.
- PPT cannot be changed if the Policy is in Reduced Paid-up state. However, Policyholder can exercise this option post reviving such Policy by paying the due Premiums within revival period, subject to the terms & conditions mentioned for change in Premium Payment Term.
- This option is not allowed post the death of Life Assured in case Wealth Plus is chosen.

9. Increase/Decrease Policy Term

The Policyholder will have the option to either increase or decrease the Policy Term (PT) once during the Policy Term, at any time after completion of the first 3 policy years, provided all due Premiums till date have been paid. Such change shall be subject to the following:

- Alteration needs to be within the product boundary conditions under the plan. Such a request will not lead to any change in Sum Assured.
- In case of Regular Pay policies, the revised Policy Term shall be such that the applicable age at entry plus the resultant Premium Payment Term does not exceed 75 years, determined in accordance with Eligibility Conditions.
- Such a request will not lead to any change in Premium or PPT or Sum Assured.
- Such a request to change the PT will be subject to Board Approved Underwriting Policy of the Company.
- The change in Policy Term shall be effective from the Policy Anniversary immediately following acceptance of the request.
- A charge as mentioned in Section “Charges” will be levied for such requests.
- Policyholder cannot change Policy Term if Policy is in Reduced Paid-up Status. However, Policyholder can give request for alteration post revival of a Reduced Paid-up Policy subject to conditions stated above.
- This option is not allowed post the death of Life Assured in case Wealth Plus is chosen.

NON-FORFEITURE PROVISIONS - FAIR VALUE EVEN IF LIFE TAKES A TURN

1. Surrender Benefit

The Policyholder can surrender this Policy at any time. However, the Policy cannot be surrendered post the death of the Life Assured under Wealth Plus. The surrender value payable shall be Fund Value less applicable Discontinuance Charge, if any.

Your request for surrender of Your Policy will also be treated as a request for surrender of the Rider(s), if applicable under the Policy. On surrender, all benefits under the Policy and applicable Rider(s), if any, will cease. The Policy along with applicable Rider(s) will terminate and cannot be revived thereafter.

2. Discontinuance of Premium/Surrender

Discontinuance: The state of the Policy arising out of the surrender of the Policy or non-payment of the due Premium before the expiry of the Grace Period whichever is earlier. Provided that no Policy shall be treated as discontinued on non-payment of the said premium if, within the Grace Period, the Premium has not been paid due to the death of the Life Assured or upon the happening of any other contingency covered under the Policy.

A. If premiums are not paid during the first 3 Policy Years (first 2 Policy Years where PPT is 2 years)

- Until the expiry of the Grace Period, the Policy is deemed to be in-force, with all benefits and applicable charges continuing as per the terms and conditions of the Policy.
- If the Policyholder has not paid the due premiums by the expiry of the Grace Period during the first 3 Policy Years (first 2 Policy Years where the Premium Payment Term is 2 years), the Policy will lapse and the risk cover will cease.
- A lapsed policy will not be eligible for the Sum Assured on Death or Premium Funding Benefit (if applicable).
- The Fund Value of a lapsed policy, after deduction of the applicable Surrender/Discontinuance Charge as on the date of lapse, will continue to be invested in the unit linked fund(s) as on the date of lapse. All applicable charges, except Mortality Charges and Premium Funding Benefit Charges (if applicable), will continue to be deducted from the Fund Value.
- The Policyholder may choose to surrender a lapsed policy, prior to end of the Revival Period. If a lapsed policy has not been already surrendered, at the end of revival period, Fund Value shall be payable.
- Until the expiry of Grace Period, the Policy is deemed to be in-force with benefits and applicable charges continuing as per terms and conditions of the Policy.
- On surrender, the Fund Value after deduction of applicable discontinuance/Surrender charges shall be payable and the Policy will be terminated and cannot be revived thereafter.

For example:

Rahul purchased this policy on 1st April 2026 with premium paying term of 2 years with the objective of long-term wealth creation and insurance coverage. The policy invested premiums in Global Equity fund. After paying premiums regularly for a policy year, Rahul faced unexpected financial commitments. Due to cash flow constraints, he could not continue paying premiums and policy got lapsed.

In such scenario, CHL will deduct the Surrender/Discontinuance charges applicable during 2nd year and money will continue to be invested in underlying fund without any life cover.

Scenario 1:

If Rahul comes to surrender the policy in 3rd policy year, then the fund value as on that date will be payable.

Scenario 2:

If Rahul comes to revive the policy in 3rd policy year, then CHL will collect all due and unpaid Premiums and surrender charges deducted will be added back to the fund value and policy will be reinstated, subject to underwriting.

B. If premiums are discontinued after the first 3 Policy Years (not applicable where PPT is 2 years)

Reduced Paid-up: If the Policyholder has paid all due premiums for at least the first 3 Policy Years and any subsequent due premium is not paid within the Grace Period, the Policy will be converted into a Reduced Paid-up Policy with a Paid-up Sum Assured. This is not applicable where the Premium Payment Term is 2 years.

- Once the Policy is in Reduced Paid-up status and provided the Policy is not surrendered, the Policyholder will receive reduced benefit in the event of death.
- A Reduced Paid-up policy will not be eligible for Premium Funding Benefit (if applicable).

- The Fund Value of such a policy will continue to be invested in the unit linked fund(s) as on the date of Reduced Paid-up. All applicable charges, except Premium Funding Benefit Charges (if applicable), will continue to be deducted from the Fund Value.
- The Policyholder may choose to surrender a Reduced Paid-up Policy. On surrender, the Fund Value after deduction of the applicable Surrender/Discontinuance Charge for the year of surrender will be payable and the Policy will terminate.
- If a Reduced Paid-up Policy has not already been surrendered, the Fund Value will be paid on the maturity date.

For example:

Rahul purchased this policy on 1st April 2026 with the objective of long-term wealth creation and insurance coverage. The policy invested premiums in Global Equity Fund and premium paying term is 5 years.

After paying premiums regularly for 3 policy years, Rahul faced unexpected financial commitments. Due to cash flow constraints, he could not continue paying premiums and policy went in Reduced Paid Up status. During Reduced Paid Up status all applicable charges including mortality charges for reduced sum assured, except Premium Funding Benefit charges, if applicable, continues to be deducted from the Fund Value.

In such scenario, policy will continue in Reduced Paid Up status.

Scenario 1:

If Rahul comes to surrender the policy in 4th policy year, then the fund value as on that date of surrender post deduction of surrender charges applicable in the 4th policy year will be payable.

Scenario 2:

If Rahul comes to revive the policy during the 5th policy year, CHL will collect all due and unpaid Premiums and policy will become an inforce policy, subject to underwriting.

3. Revival

Revival Period means the period of 3 consecutive complete years from the date of first unpaid premium during which period the Policyholder is entitled to revive the Policy which was discontinued due to the non-payment of Premium.

In case of Discontinuance of the Policy due to non-payment of due premium(s), Policyholder can apply for revival of such a Policy by paying all due and unpaid Premiums, within the Revival Period. The Company can revive the Policy either on its original or modified terms and conditions as per underwriting decision.

The Policy shall be revived subject to the conditions mentioned below:

- A Policy can be revived any time before the end of the Policy Term and within the Revival Period. Any discontinuance charge collected will be added back.
- Also we will add back any applicable loyalty addition and Return of Mortality Charges
- Revival shall be subject to underwriting as per Company's Board Approved Underwriting Policy.

If a Policyholder chooses to revive their Reduced Paid-up Policy, the Policy can be revived restoring the original risk cover in accordance with the terms and conditions of the Policy, subject to the underwriting decisions. At the time of revival, the Company shall collect all due and unpaid Premiums without charging any interest or fee.

CHARGES- KNOW EXACTLY WHERE YOUR MONEY GOES:

1. Premium Allocation Charge

This is a percentage of the premium appropriated towards charges from the premium received. The balance amount known as allocation rate constitutes that part of premium which is utilized to purchase the units of the fund in the policy. This is a charge levied at the time of receipt of premium.

NIL (Zero Premium Allocation Charges).

2. Policy Administration Charge

This charge shall represent the expenses other than those covered by premium allocation charges and the fund management charge. This is a charge which may be expressed as a fixed amount or a percentage of the premium or a percentage of sum assured. This charge is levied at the beginning of each policy month from the unit fund by cancelling units for equivalent amount.

NIL (Zero Policy Administration Charges).

3. Fund Management Charges (FMC)

This charge is levied as a percentage of the value of assets and shall be appropriated by adjusting the NAV. This is a charge levied at the time of computation of NAV, which is done on daily basis.

Fund	FMC (p.a.)
Global Equity Fund	2.00%
Global Precious Metals Fund	2.00%
Global Innovation Fund	2.00%
India Focused Equity Fund	2.00%
Equity II Fund	1.75%
Debt-II Fund	1.45%

4. Partial Withdrawal Charge

- 0.49% of withdrawn Fund Value, applicable only during the 4th and 5th policy years.
- Free from the 6th policy year onwards.

Levied through cancellation of units from the policy unit account.

5. Miscellaneous Charges (To be levied through cancellation of units from the policy unit account):**USD 5 per service request for:**

- Every Premium Redirection request, beyond 5 requests during the policy term.
- Every Premium Payment Mode change request.
- Every switching request, beyond 5 requests during a policy year.

6. Change of Premium Payment Term / Increase or Decrease in Policy Term / Settlement Option request

A charge of USD 5 per request shall be levied for each of the following service requests

7. Surrender / Discontinuance Charge (On Fund Value)

This is a charge levied on the unit fund where the policyholder opts for surrender or on discontinuance of the contract as stipulated under these regulations. This charge is usually expressed either as a percentage of the fund or as a percentage of the annualized premiums (for regular premium contracts). The charges levied on the date of discontinuance (as a percentage of fund value or one annualized premium or a percentage of single premium) shall not exceed the following limits:

For Regular/ Limited pay policies:

This will be applicable on policies which are surrendered (from inforce or paid- up status)/ lapsed (as per the lapse year)

Policy is discontinued/Surrendered during the policy year	Surrender/Discontinuance Charges
1	24.99%
2	20.99%
3	14.99%
4	12.99%
5	10.99%
6 and onwards	NIL

For Single pay policies/ Top-up policies:

Surrender / Discontinuance charge, as % of fund value will be applicable as stated below. For top-up, policy year will start from the top-up date.

Policy is surrendered during the policy year	Surrender/Discontinuance Charges
1	5%
2	4%
3	3%
4	2%
5	1%
6 and onwards	NIL

8. Mortality Charge (Levied by monthly cancellation of units from the policy unit account)

This is the cost of life insurance cover. It is exclusive of any expense loadings and is levied by cancellation of units. This charge, if any, shall be levied at the beginning of each policy month cancellation of units from the policy unit account. The amount of the charge taken each month depends on the Life Assured's age and Sum at Risk.

For female lives, Mortality Charges will be 3 years rated down as compared to male's Mortality Charges.

The Mortality Charge shall apply on the Sum at Risk (SAR) which will be computed as follows:

A. During the Policy Term:

Under Wealth and Wealth Forever Option: SAR is computed as follows if the Policy is in-force:

The higher of:

- Sum Assured plus top-up sum assured, if any, less all partial withdrawals/withdrawals under SWO made till date of death less Fund Value (including top-up, if any); or
- Zero.

However, for Reduced Paid-up Policy, the SAR will be computed as follows:

The higher of:

- Paid-up Sum Assured plus top-up sum assured, if any, less all partial withdrawals/withdrawals under SWO made till date of death less Fund Value (including top-up); or
- Zero.

Under Wealth Plus Option: SAR is computed as follows for in-force policies: Sum Assured plus Top-up Sum Assured, if any.

However, For Reduced Paid-up Policy, SAR will be Paid-up Sum Assured plus Top-up Sum Assured, if any.

B. During the Settlement Period:

SAR is computed as the higher of:

- 105% of all Premiums paid less Fund Value; or
- Zero

9. Premium Funding Benefit Charges (Treatment Similar to Mortality Charges)

- This Charge is only applicable to Wealth Plus Option.
- The Premium Funding Benefit Charge will apply on the Present Value of Future Premiums payable by the Life Assured for an in-force Policy.
- Premium Funding Benefit Charges will not apply if the Policy is in lapse/Reduced Paid-up state or during the Settlement Period.

All charges (mentioned above) are guaranteed throughout the policy term

NAV (UNIT ENCASHMENT) COMPUTATION

Net Asset Value (NAV) calculation: NAV shall be calculated on all business days in accordance with the IFSCA's guidelines in force from time to time. As per the present guidelines in force, NAV is computed as follows:

$$[\text{Market Value of Investments held by the Fund} + \text{Value of Current Assets} - \text{Value of Current Liabilities and Provisions, if any}] / \text{Number of Units existing on Valuation Date (before creation/redemption of Units)}.$$

- Note:**
- i) Value of current assets represents accrued interest, dividend receivable, bank balance, receivable for sale of investments and other current assets (for investments).
 - ii) Value of current liabilities represents payable for investments.
 - iii) Number of units derived from the investment accounting system shall be reconciled on a day to day basis with the policy administration system.
 - iv) Provisions shall include expenses for brokerage and transaction cost, NPA, fund management charges (FMC) and any other charges, as specified.

EXCLUSIONS

Suicide Exclusion

- In case of death due to suicide within 12 months from the date of commencement of the Policy or from the date of revival of the Policy, the claimant shall be entitled to Fund Value, as available on the date of intimation of death.
- Further, any charges other than Fund Management Charges recovered subsequent to the date of death of the Life Assured shall be added back to the Fund Value as available on the date of intimation of death. The Policy will terminate upon payment of such benefit amount.

IMPORTANT TERMS AND CONDITIONS

For complete clarity and confidence, please review the key terms and conditions that govern your policy - ensuring you are fully informed every step of the way.

1. Free-Look Period

If the Policyholder does not agree with the terms and conditions of the Policy, they shall have the option to request for cancellation of the Policy by placing a request to the Company within the free-look period of 30 days from the date of receipt of the Policy Document.

If the Policyholder opts for cancelling the Policy during the free-look period, the Company will refund the Fund Value as on the date of such cancellation plus any non-allocated premium amount plus the charges deducted by cancellation of units. This amount will be paid subject to deduction of the proportionate risk premium for the period of cover and expenses incurred on medicals (if any).

2. Grace Period

A grace period of 30 days from premium due date for all modes shall be available.

3. Tax Benefits

Tax benefits on premiums or top-up amount paid or maturity amount received are as per prevailing tax laws that are applicable to the policyholder based on nationality status or jurisdiction. For tax related queries, contact your independent tax advisor.

4. Nomination and Assignment

Assignment and Nomination are permitted under this Plan as per Section 38 and Section 39 respectively of the Insurance Act, 1938 as amended from time to time.

5. Where Life Assured is a Minor

Where the Policy has been issued on the life of a minor (only available under Wealth and Wealth Forever Option), the Life Assured (i.e. the minor in this case) and the Policyholder will be different at the date of commencement of the Policy. The risk cover of the Life Assured shall start immediately from the date of commencement of the Policy. The Policy shall automatically vest on the Life Assured immediately on their date of completion of 18 years of age and the Life Assured would be the holder of the Policy from such date, subject to assignment, if any. Till such time that the Life Assured and the Policyholder are different, all benefits (death and survival) are linked to the life of the Life Assured and there is no contingency on the life of the Policyholder. In the event of death of the Life Assured in minority, all the proceeds under the Policy would go to the Policyholder and the Policy will terminate. Further, the Policyholder (proposer) must have an insurable interest in the life of the minor and the same shall be determined as per the Company's Board Approved Underwriting Policy

6. Transfer of Policy

All options, rights, and obligations under this Policy shall vest in the Policyholder and shall be exercised or discharged by the Policyholder. In case of the death of the Policyholder, the Policy shall be transferred as follows, upon intimation thereof to the Company:

- (i) Where the Policyholder and the Life Assured are different and the Policyholder dies, the Policy will vest in the Claimant, as applicable.
- (ii) In case of auto-vesting option, where the Life Assured is a minor, the Policy shall vest in the guardian of the minor Life Assured until the Life Assured attains the age of majority. Upon attaining majority, the Policy shall be transferred to the Life Assured in the same manner as applicable to a major Life Assured. The Life Assured cum Policyholder can register due nomination as per Section 39 of the Insurance Act, 1938 as amended from time to time

7. Claimant

Claimant means the person(s) or entity entitled to receive any benefit payable under this Policy in accordance with the terms and conditions of this Policy and the applicable law.

The Claimant may be:

- (i) the Policyholder; or
- (ii) the Life Assured (where the Policy has auto-vested in the Life Assured in accordance with the terms of the Policy);
- (iii) an Assignee under Section 38 of the Insurance Act, 1938, as amended from time to time; or,
- (iv) a Nominee under Section 39 of the Insurance Act, 1938, as amended from time to time, or;
- (v) where applicable, the legal heir(s), legal representative(s), executor(s) or administrator(s) of the person entitled to receive such benefit, who takes out appropriate order from any court having the appropriate jurisdiction.

8. Loan

Not applicable under this product.

9. Prohibition of Rebate (Section 41 of the Insurance Act, 1938 as amended)

- (i) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- (ii) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

10. Non-Disclosure Clause (Section 45 of the Insurance Act, 1938 as amended from time to time)

Fraud and Misrepresentation would be dealt with in accordance with the provisions of Section 45 of the Insurance Act, 1938, as amended from time to time. For full text of the provisions, please contact the Company or refer to the Policy contract of this product on our website www.canarahsbclife.com.

11. Foreclosure

Anytime during the Policy Term, provided the Policyholder has paid all the Premiums due in the first three policy years (and in first two policy years for Premium Payment Term 2), notwithstanding any other clause herein, at any monthly Policy anniversary during the Policy Term, if the Fund Value is insufficient to deduct monthly charges due to cancellation of units, or becomes equal to zero, then this Policy shall terminate automatically and the balance amount will be payable.

In case Wealth Plus is chosen and where a claim has been admitted by the Company and future Premiums are being funded by the Company (as a part of claim payment), such Policy will not be foreclosed due to Fund Value falling to zero or below zero. However post completion of the premium payment term if the Fund Value is insufficient to deduct monthly charges due to cancellation of units, or becomes equal to zero, then the Policy will terminate automatically and the balance amount will be payable.

12. Transaction Requests

Transaction requests (including renewal Premiums, switches, partial withdrawals, surrender etc.) received before the cutoff time of 3:00 pm (India Time) will be allocated the same business day's NAV and the ones received after the cutoff time of 3:00 pm (India Time) will be allocated next business day's NAV.

First premium will be allocated at the NAV on the date of commencement of the Policy.

DISCLOSURES AND RISK FACTORS

- Canara HSBC Life Insurance Company Limited is only the name of the life insurance company and 'Canara HSBC Life Insurance Global Wealth Plan' 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.
- SFINs: Equity II Fund - ULIF00302/06/25GIFTLRSEQU013; Global Equity Fund - ULIF00605/10/26GIFTGLEQFD013; Global Precious Metals Fund - ULIF00505/10/26GIFTGLPRMF013; Debt-II Fund - ULIF00402/06/25GIFTLRSDBT013 Global Innovation Fund - ULIF00805/10/26GIFTGBINFN013 India Focused Equity Fund - ULIF00705/10/26GIFTINFOFN013.
- Please understand the associated risks and the applicable charges from the intermediary or Policy document issued by the insurance company.
- The premiums and funds are subject to certain charges related to the fund or to the premium paid.
- Unit Linked Insurance products are different from the traditional insurance products and are subject to the risk factors.
- 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 the fund and factors influencing the capital market. The insured is responsible for his/her decisions.
- Past performance of the investment funds does not indicate the future performance of the same. Investors in the scheme are not being offered any guaranteed/assured returns.
- The Policyholder can know the value of policy-wise units as per FORM D02 through a secured login on the Canara HSBC Life Insurance Company's website - www.canarahsbclife.com.
- The premium shall be adjusted on the due date even if it has been received in advance. Such advance premium, if any, paid by you shall not carry any interest.
- All investments are in USD-denominated instruments and are subject to GIFT City / IFSCA regulations as amended from time to time.

WE ARE HERE TO HELP - GRIEVANCE REDRESSAL PROCEDURE

Grievance Redressal Process

In case of any concern you may have, you may file a complaint through any of the following modes:

- **Email:** cru@canarahsbclife.in
- **Online:** register your complaint through the form on our website at <https://www.canarahsbclife.com/customer-service/grievance-redressal/registerComplaint>
- **Written submission** at our registered office at GIFT City (mentioned below)

On receipt of your complaint, we will acknowledge acceptance in writing within three (3) working days from the date of receipt. In case your complaint is not accepted, we will inform you within five (5) working days along with the reasons. The complaint will be assessed and processed in a fair and transparent manner within a maximum period of thirty (30) days. If any additional information is required, you will be notified accordingly. If a complaint is rejected, the reasons will be provided to you in writing.

Complaint Redressal Unit

Canara HSBC Life Insurance Company Limited GIFT City Office: Unit No. GA T1(B), Seat Nos. 1 to 4, GF Floor, Pragya Accelerator, GIFT Multi-Services SEZ, Gandhinagar – 382355, Gujarat, India or Head Office: 139 P, Sector 44, Gurugram – 122003, Haryana, India Toll Free: 1800-103-0003 / 1800-891-0003 (if calling from India) and +91 80 7126 2755 (if calling from outside India), Monday to Saturday, 9:00 AM to 6:00 PM IST.

Appeal – Complaint Redressal Appellate Officer (CRAO)

If you are not satisfied with the resolution provided by the Complaint Redressal Officer (CRO), or if your complaint has been rejected, you may file an appeal with the CRAO within 21 days from the date of receipt of the decision, by writing to gro@canarahsbclife.in. The CRAO will dispose of the complaint within 30 days from the date of receipt of the appeal.

Canara HSBC Life Insurance Company Limited, 139 P, Sector 44, Gurugram – 122003, Haryana, India Toll Free: 1800-103-0003 / 1800-891-0003 | Email: gro@canarahsbclife.in.

Escalation to the Authority

If you are not satisfied with the resolution provided under our grievance redressal mechanism, you may escalate your complaint to the International Financial Services Centres Authority (IFSCA) at grievance-redressal@ifsc.gov.in, within 21 days from the date of receipt of the CRAO's decision.

Insurance Ombudsman

If you remain dissatisfied with the decision or resolution provided by the Company, you may approach the Insurance Ombudsman. Details of the Insurance Ombudsman at Ahmedabad, having jurisdiction over GIFT City, are given below: Address: Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th Floor, Tilak Marg, Relief Road, Ahmedabad – 380 001 Tel: 079-25501201/02 | Email: oio.ahmedabad@cioins.co.in Jurisdiction: Gujarat, Dadra & Nagar Haveli, Daman and Diu.

ABOUT US

Canara HSBC Life Insurance Company Limited is a joint venture promoted by Canara Bank and HSBC Insurance (Asia Pacific) Holdings Limited. Punjab National Bank is also a shareholder of the Company, while the remaining is held by other public shareholders and other investors. Our aim is to provide you with a range of life insurance products backed by customer service and thereby, making your life simpler.

Trade Logo of Canara HSBC Life Insurance Company Limited is used under license with Canara Bank and HSBC Group Management Services Limited. This product brochure gives only the salient features of the plan, and it is indicative of terms and conditions. This brochure should be read in conjunction with the benefit illustration and the terms & conditions for this plan as provided in sample policy contract available on our website.



Canara HSBC Life Insurance Company Limited
(IFSCA Regn. No. IFSCA/IIO/013/2024-25) (IRDAI Regn. No.136)

Gift City Office: Seat Nos. 1 to 4, Ground Floor, Unit No. GA T1(B), Pragya Accelerator-1, Building Footprint 15-B, Block 15, Road 1C, Zone-1, GIFT SEZ, Gandhinagar, GUJARAT - 382355

Registered Office: 8th Floor, Unit No. 808 - 814, Ambadeep Building, Plot No.14, Kasturba Gandhi Marg, New Delhi - 110001

Head Office: 139 P, Sector 44, Gurgaon – 122003, Haryana, India

Corporate Identity No: L66010DL2007PLC248825

Website: www.canarahsbclife.com

Call: 1800-103-0003/1800-891-0003

NRIs: +91 8071262755 (Monday to Saturday - 9:00 AM to 6:00 PM IST)

SMS: +917039004411

Email: customerservice@canarahsbclife.in

NRIs: customercare.NRI@canarahsbclife.in

This document is a Prospectus under Insurance Act, Rules and IFSCA regulations.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IFSCA 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.

This product brochure gives only the salient features of the plan and it is indicative of terms and conditions. This brochure should be read in conjunction with the Terms & Conditions for this plan as provided in sample policy contract available on our website.