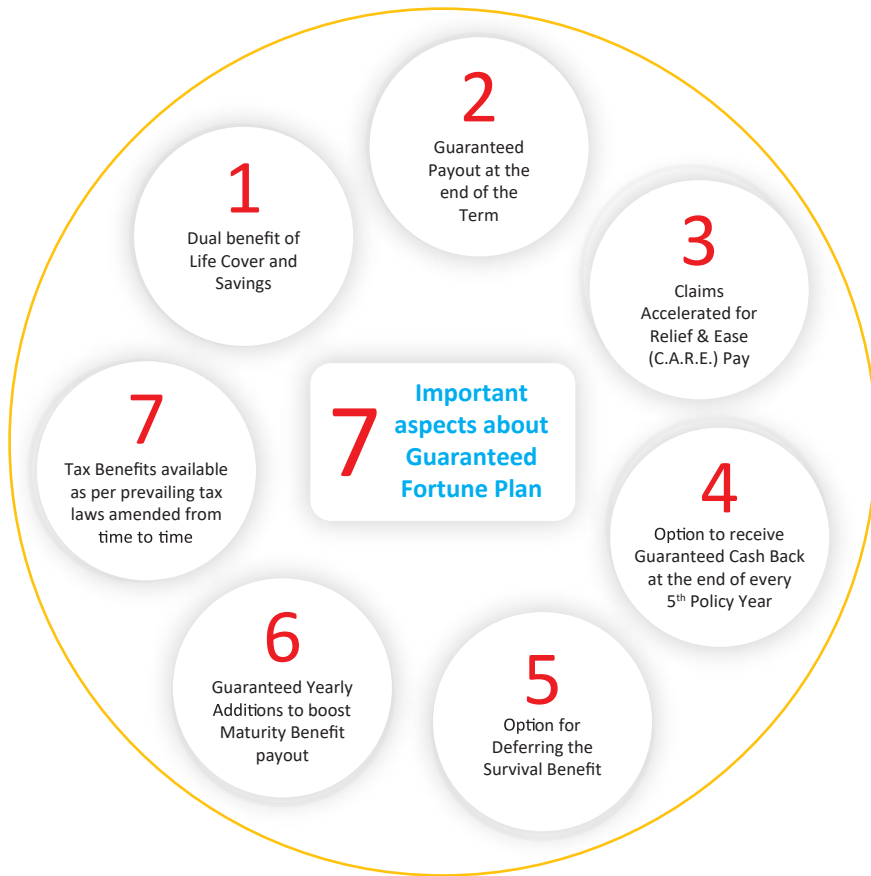


GUARANTEED FORTUNE PLAN

KEY INFORMATION DOCUMENT (KID)



KID000101



There is no compulsion or requirement to take this Life Insurance Policy as a condition / part of bank Loan

Other important aspects that you must know:

PLAN OPTIONS

1. Guaranteed Savings Option: Death Benefit: Sum Assured on Death less CARE Pay Benefit already paid, if any, plus accrued Guaranteed Yearly Additions, if any shall be paid to the nominee on death of the Life Assured and the policy will terminate. **Maturity Benefit:** In case the Life Assured outlives the policy term, Guaranteed Sum Assured on Maturity plus accrued Guaranteed Yearly Additions, shall be paid. On payment of the Maturity Benefit, the Policy will terminate and no further benefit shall be payable.

2. Guaranteed Cash Back Option: Death Benefit: Sum Assured on Death less CARE Pay Benefit already paid, if any, plus Deferred Survival Benefits, if any, plus accrued Guaranteed Yearly Additions, if any shall be paid to the nominee on death of the Life Assured and the policy will terminate. **Survival Benefit:** 15% of Guaranteed Sum Assured on Maturity shall be paid at the end of each 5th Policy Year, falling before the end of the Policy Term. **Maturity Benefit:** Guaranteed Sum Assured on Maturity less Survival Benefits already paid, if any, plus Deferred Survival Benefits, if any, plus accrued Guaranteed Yearly Additions, shall be paid. On payment of the Maturity Benefit, the Policy will terminate and no further benefit shall be payable.

Sum Assured on Death is defined as the higher of:

- 11 times the Annualized Premium
- 105% of Total Premiums Paid
- Guaranteed Sum Assured on Maturity
- Absolute amount assured to be paid on death (Sum Assured)

Guaranteed Sum Assured on Maturity is equal to the sum of the Annualized Premiums payable under the Policy during the Premium Payment Term (i.e. Annualized Premium x Premium Payment Term).

CARE Pay Benefit: On occurrence of death, the product will pay 100% of Total Premiums Paid till date of death on intimation of death of the Life Assured, established basis the Death Certificate issued by competent authority and the rights of claimant established basis applicable documents as may be required by the Company from time to time. This will be applicable with both the plan options. CARE Pay benefit is an accelerated cover and the amount paid for this benefit will be deducted from the Sum Assured on Death payable.

Deferral of Survival Benefit: (Available under Guaranteed Cash Back plan option): Under this option, the Policyholder can choose to defer the payout of Survival Benefits i.e. the guaranteed cash backs.

Revival: A request for revival of the policy can be raised anytime during the revival period of 5 years from the due date of first unpaid premium subject to the terms and conditions as specified in the Policy Contract. Post revival of the policy, all benefits would be reinstated to the applicable full level.

Paid-Up: After payment of at least first year Premium, if any subsequent due Premium is not paid within the grace period, the Policy shall acquire a Paid-up status. Once the Policy is in Paid-up status and provided the Policy is not surrendered, the policyholder will receive the Paid-Up benefits.

Surrender: Surrender Value is defined as the higher of {Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV)} subject to a minimum of zero.
Please refer the terms and conditions for the Surrender Value Payable.

IMPORTANT DISCLOSURE REQUIREMENT:

Please provide correct and complete details, including information on all medical ailments such as diabetes, hypertension, heart diseases, cancer, etc. in the proposal form, otherwise, there is a risk of your policy benefit / claim being denied.

I have been briefed on the benefits and features of Canara HSBC Life Insurance Guaranteed Fortune Plan. I have understood the information and risks associated with this plan. I confirm that my selection of the above policy is in keeping with my life insurance / investment objectives.

Customers Name: _____ Signature: _____ Date: _____

I have briefed _____ on the benefits and features of this insurance plan.

SP Name: _____ Signature: _____ Date: _____

SP Code: _____ Proposal Number: _____

IMPORTANT INFORMATION:

This is the Key Information document about the Guaranteed Fortune Plan and it doesn't replace the full policy terms and conditions (which you should read carefully on receipt).

Guaranteed Fortune Plan is a Non-Linked Non-Participating Individual Savings Life Insurance Plan.

Purchase of any insurance products by a bank's customer is purely voluntary and is not linked to avilment of any other facility from the bank.

For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. You can also speak to your sales representative, or visit our website www.canarahsbclife.com

You will shortly receive a call to verify the details filled up by you in the Proposal Form. Kindly attend the call to confirm your understanding of the proposed Life Insurance plan.

Canara HSBC Life Insurance Guaranteed Fortune Plan (UIN: 136N084V05)

The information provided here is indicative of your policy terms and conditions. The Insurance products are offered and underwritten by Canara HSBC Life Insurance Company Limited

(IRDAI Regn. No. 136) having its head office at 139 P, Sector 44, Gurugram – 122003, Haryana (India).



LIFE INSURANCE