

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

CANARA HSBC LIFE INSURANCE
WEALTH EDGE
A Unit Linked Individual Savings Life Insurance Plan

 **Canara HSBC**
LIFE INSURANCE

Give your life and your wealth a new edge and enjoy life cover

Create your legacy with the flexibility of time with Wealth Edge.



Life
Cover



Return of
Mortality Charges



Systematic Withdrawal
Option (SWO) and
Milestone Withdrawal
Option (MWO)



Choice of Investment
Strategy Options

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

Canara HSBC Life Insurance | Promises ka Partner

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. 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.

Canara HSBC Life Insurance Wealth Edge A Unit Linked Individual Saving Life Insurance Plan

You've always lived a life marked with success, greatness and conviction. As a successful individual you are accustomed to the best that life has to offer. It only makes sense for you to demand that your financial opportunities live up to your high standards and you ensure that your family is financially secure in your absence. You require a financial solution that lives up to your standards along with the added shield of life insurance to protect you and your family any uncertainties.

Presenting Canara HSBC Life Insurance Wealth Edge, a Unit Linked Individual Savings Life Insurance Plan, designed as per your needs. This plan recognizes the importance of your life goals and helps you fulfil them along with the added shield of life insurance to protect you and your family against any uncertainties in the future. It empowers you to deliver the promises you have made to your near and dear ones.

This product will also be available for sale through online channel.

Key Highlights of The Plan



Life Insurance Protection:

Safeguard your family, throughout the Policy Term.



Multiple Plan Options:

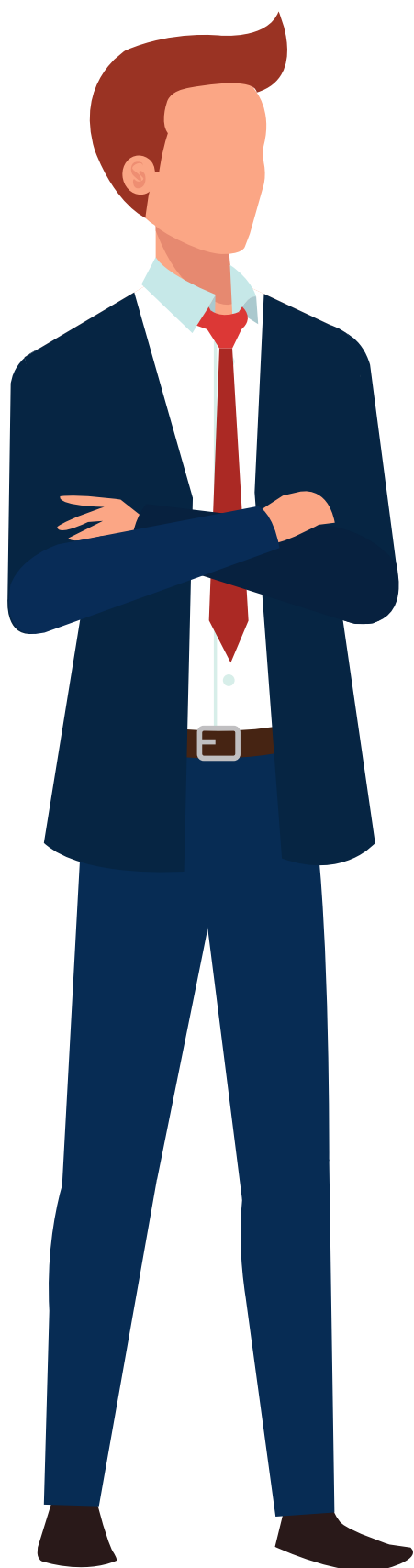
Three Plan Options to choose from: 'Invest Plus', 'Premium Plus' or 'Life Plus' for different life stages



Choice of Investment Strategy Options

Select an investment strategy basis your financial needs and goals

- **Systematic Transfer Option (STO)** enables you to systematically invest in the equity market and reduces your risk
- **Return Protector Option (RPO)** helps you safeguard your returns against market volatility
- **Auto Funds Rebalancing Option (AFR)** helps you maintain your desired fund allocation and book the potential gains from the market
- **Safety Switch Option (SSO)** enables an automatic asset allocation based on when you want to achieve your goal
- **Loss Protector Strategy (LPS)** helps you minimize your losses in case of a market downturn



Enhance your corpus by staying longer: Get rewarded for staying invested longer with Loyalty Additions & Wealth Boosters



Return of Mortality Charges: Mortality Charges deducted during the Policy Term will be added back to your fund value at maturity



Enjoy recurring income from your accumulated fund: Facility to access your accumulated wealth as per your needs with Systematic Withdrawal Option (SWO) / Milestone Withdrawal Option (MWO)



Choice of funds: Choose from a range of 9 diverse fund options



High Premium Benefits: Give your investments the advantage of lower premium allocation charge by opting for a higher premium amount



Enhanced Flexibility - Option to alter your premiums, premium payment term, policy term and sum assured basis your changing financial needs



Convenient policy and premium payment term options- Flexibility to customise your premium payment options - pay premiums one-time or for a limited period or for the entire Policy Term



Avail Tax Benefits: Tax benefits may be available as per prevailing tax laws

Plan Options

Depending on your life-stage needs, you can choose one out of the three Plan Options, available in this Plan:

Invest Plus:

Provides life coverage during the Policy Term and the accumulated fund value at maturity.

Premium Plus:

Takes care of all your responsibilities even in your absence. In case of your unfortunate death during the Policy Term your Nominee will receive the Lump Sum Death Benefit. All future premiums will be waived and the Nominee will receive the Fund Value, if any, at the policy maturity date which shall take care of financial security of your family and also helps your family in accumulating wealth.

Life Plus:

A right combination of retirement planning for you is to not only build a corpus for your golden years, but also to make sure that you leave a financial legacy for your loved ones. This plan option offers you to build a corpus for your golden years while having life insurance for whole life (i.e. till 99 years of age)



Plan Option once chosen at inception cannot be altered during the policy term.

PLAN AT A GLANCE

Eligibility Conditions

Entry Age as on Last Birthday

0 years

to

70 years

Maturity Age

18 years

to

80 years

For Single Pay

	Age at entry (in years)	PT (in years)
1.1x	50 to 70	5 to 30
1.25x	Less than 50	5 to 30

For Limited Pay

**Policy Term
(PT) and
Premium
Payment
Term (PPT)**

Age at entry (in years)	PPT (in years)	PT (in years)
0 – 55	5/7/10/15/20/25	10 to 30
56 – 60	7/10/15	10 to 20
	5	10 to 15
61– 65	7/10/15	10 to 15

For Regular Pay

Age at entry (in years)	Age at entry (in years)	PT (in years)
0 - 70	Same as PT	10 to 30

Age at entry (in years) - Less than 50

**Minimum Sum
Assured Multiple**

For Limited Pay / Regular Pay - 7 times the Annualized Premium
For Single Pay – 1.25 times the Single Premium



Age at entry (in years) - 50 to 70

Minimum Sum Assured Multiple

For Limited Pay / Regular Pay - 5 times the Annualized Premium
For Single Pay – 1.10 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		
0-30	40	40	40	10
31-40	25	20	40	10
41-45	20	15	30	10
46-47	15	10	20	10
47+	10	10	10	1.25

Annualized Premium / Single Premium

Premium Payment Mode	Minimum (Rs.)	Maximum (Rs.)
Yearly	1,25,000 per annum	No Limit
Half-Yearly	75,000 per half-year	
Quarterly	43,750 per quarter	
Monthly	16,667 per month	
Single	1,25,000	

Premium Payment Mode

Single, Annual, Semi-Annual, Quarterly and Monthly

Eligibility Conditions

Premium Plus

Entry Age as on Last Birthday

18^{years}

to

50^{years}

Maturity Age

28^{years}

to

80^{years}

Policy Term (PT) and Premium Payment Term (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

Minimum Sum
Assured Multiple

Age at entry (in years) - Less than 50

7 times the Annualized Premium

Age at entry (in years) - 50

5 times the Annualized Premium

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

Annualized
Premium

Premium Payment Mode	Minimum (Rs.)	Maximum (Rs.)
Yearly	1,25,000 per annum	No Limit
Half-Yearly	75,000 per half-year	
Quarterly	43,750 per quarter	
Monthly	16,667 per month	

Premium
Payment Mode

Yearly, Half-Yearly, Quarterly & Monthly modes are available

Eligibility Conditions

Life Plus

Entry Age as on Last
Birthday

18 years

to

70 years

Maturity Age

Up till age 100 years

Policy Term (PT) and Premium Payment Term (PPT)

For Limited Pay		
Age at entry (in years)	PPT (in years)	PT (in years)
18 - 70	10/15/20/25	100 – Age at entry

For Regular Pay		
Age at entry (in years)	PPT (in years)	PT (in years)
18 - 70	Same as PT	100 – Age at entry

Minimum Sum Assured Multiple

Age at entry (in years) - Less than 50

7 times the Annualized Premium

Age at entry (in years) - 50 to 70

5 times the Annualized Premium

Maximum Sum Assured Multiple

Age at entry (in years)	Limited Pay	Regular Pay
0-30	30	40
31-40	20	40
41-45	15	30
46-47	10	20
47+	10	10

Annualized Premium

Premium Payment Mode	Minimum (Rs.)	Maximum
Yearly	1,25,000 per annum	No Limit
Half-Yearly	75,000 per half-year	
Quarterly	43,750 per quarter	
Monthly	16,667 per month	

Premium Payment Mode

Yearly, Half-Yearly, Quarterly & Monthly modes are available

PPT- Premium Payment Term PT- Policy Term

Single Premium option is not available under Premium Plus and Life Plus.

Annualized Premium means the premium amount payable in a year excluding taxes, rider premiums and underwriting extra premium on riders, if any

Single Premium means the amount of premium payable in lumpsum by you at the inception of the Policy. It excludes taxes, rider premiums and underwriting extra premium on riders, if any.

WEALTH EDGE IN FOUR SIMPLE STEPS

Step 1: Choose your Plan Option and Premium Amount

Decide the Plan Option and Premium Amount that you want to save under this product basis your life-stage and financial needs.

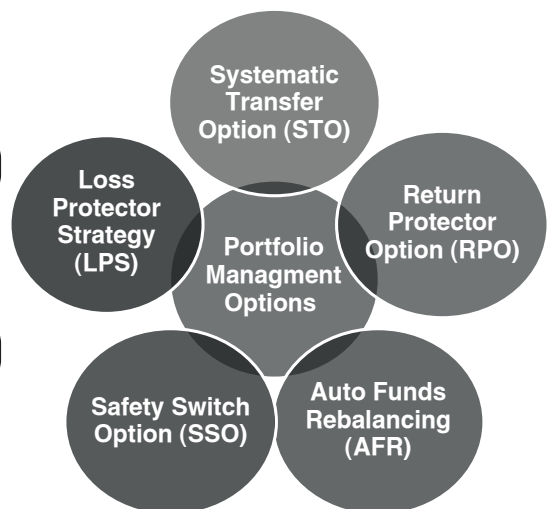
Step 2: Choose your Premium Payment Term, Policy Term and the Sum Assured Multiple

You have the flexibility to choose your Premium Payment Term, Premium Payment Mode and Policy Term basis your horizon. In addition to that you also have the flexibility to choose your Sum Assured Multiple basis your protection / insurance needs.

Step 3: Choose your Funds and Portfolio Management Option

You can choose from a range of 9 (nine) different Unit Linked Funds with different risk appetites. Further, you may select one among following 5 different Portfolio Management Options to manage and build on wealth in an optimal way:

- 1 Systematic Transfer Option (STO)**
- 2 Return Protector Option (RPO)**
- 3 Auto Funds Rebalancing (AFR)**
- 4 Safety Switch Option (SSO)**
- 5 Loss Protector Strategy (LPS)**



Sample illustrations

Illustrative Example 1



Maresh aged 30 years is a wealthy businessman and is looking for a financial solution which will help him expand his business.

He opts for Canara HSBC Life Insurance Wealth Edge-Invest Plus and opts for regular premium payment mode with a Policy Term of 15 years along with a life insurance cover of 10 times the Annualized Premium.

Maturity Benefit: The table below shows maturity values for multiple scenarios assuming annual gross investment return of 4% and 8% with 100% investment in Equity II Fund.

Annualized Premium (Rs.)	Total Premiums paid (Rs.)	Sum Assured (Rs.)	Total Maturity Benefit (Rs.) (Fund Value) at the end of 15 years	
			8%##	4%##
2,00,000	30,00,000	20,00,000	50,66,982	36,47,038
5,00,000	75,00,000	50,00,000	1,28,64,880	92,69,281
10,00,000	1,50,00,000	1,00,00,000	2,59,19,821	1,86,75,020

Maresh, with a disciplined contribution, at the end of 15 years is not only able to create a substantial corpus but also developed a habit for savings towards a strong financial future.

Death Benefit: In case of Maresh's unfortunate death in the 10th policy year, the death benefit, based on the assumed annual gross investment returns, are as per the table below.

Annualized Premium (Rs.)	Total Premiums Paid till the date of death (Rs.)	Sum Assured (Rs.)	Death Benefit (Rs.)	
			8%##	4%##
2,00,000	20,00,000	20,00,000	27,48,401	22,09,527
5,00,000	50,00,000	50,00,000	69,66,235	56,04,646
10,00,000	1,00,00,000	1,00,00,000	1,40,37,577	1,12,93,579

Illustrative Example 2



Kumar, aged 35, is working as a manager in an MNC and is the sole earning member of the family. He is a proud father and wants to provide the best education to his 1 year old daughter, Kanika. Kumar wants to create a fund for his daughter's safe and secure future which will take care of her education and marriage even if he is not around tomorrow.

Kumar chooses Canara HSBC Life Insurance Wealth Edge-Premium Plus and opts for regular premium payment mode with a Policy Term of 15 years along with a life insurance cover of 10 times the Annualized Premium.

Maturity Benefit: The table below shows maturity values with multiple scenarios assuming annual gross investment return of 4% and 8% with 100% investment in an Equity II Fund.

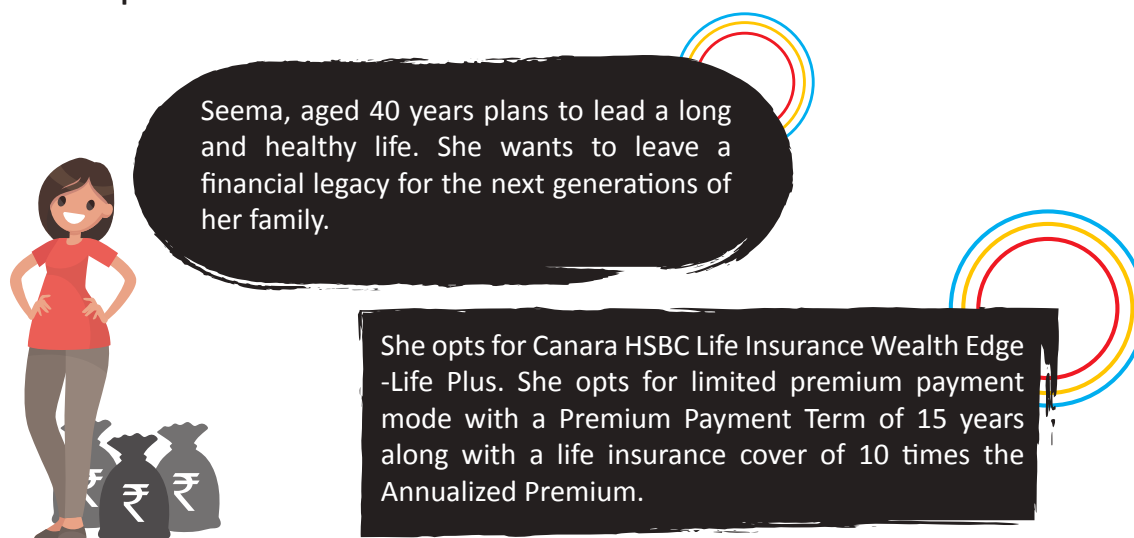
Annualized Premium (Rs.)	Total Premiums paid (Rs.)	Sum Assured (Rs.)	Total Maturity Benefit (Rs.) (Fund Value) at the end of 15 years	
			8%##	4%##
2,00,000	30,00,000	20,00,000	49,91,322	35,99,026
5,00,000	75,00,000	50,00,000	1,26,75,520	91,49,135
10,00,000	1,50,00,000	1,00,00,000	2,55,40,757	1,84,34,554

Death Benefit: In case of Kumar's unfortunate death at the end of 10th policy year:

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

Annualized Premium (Rs.)	Total Premiums paid by the customer (Rs.)	Total Premiums funded by the company (Rs.)	Lump Sum paid on Death (Rs.)	Maturity Benefit (Rs.) (Fund Value) at the end of 15 years	
				8%##	4%##
2,00,000	20,00,000	10,00,000	20,00,000	50,08,611	36,12,119
5,00,000	50,00,000	25,00,000	50,00,000	1,27,18,743	91,81,869
10,00,000	1,00,00,000	50,00,000	1,00,00,000	2,56,27,205	1,85,00,023

Illustrative Example 3



Seema, aged 40 years plans to lead a long and healthy life. She wants to leave a financial legacy for the next generations of her family.

She opts for Canara HSBC Life Insurance Wealth Edge -Life Plus. She opts for limited premium payment mode with a Premium Payment Term of 15 years along with a life insurance cover of 10 times the Annualized Premium.

Maturity Benefit: The table below shows fund values for multiple scenarios at age 100 years assuming annual gross investment return of 4% and 8% with 100% investment in Large Cap Advantage Fund

Annualized Premium (Rs.)	Total Premiums paid (Rs.)	Sum Assured (Rs.)	Total Maturity Benefit (Rs.) (Fund Value) at the age 100 years	
			8%##	4%##
2,00,000	30,00,000	20,00,000	10,76,32,825	1,39,72,608
5,00,000	75,00,000	50,00,000	27,66,07,606	3,65,85,606
10,00,000	1,50,00,000	1,00,00,000	55,95,09,820	7,44,17,491

Death Benefit: In case of Seema's unfortunate death in the 25th policy year, the death benefit, based on the assumed annual gross investment returns, are as per the table below.

Annualized Premium (Rs.)	Total Premiums Paid till the date of death (Rs.)	Sum Assured (Rs.)	Death Benefit (Rs.)	
			8%##	4%##
2,00,000	30,00,000	20,00,000	99,12,535	48,71,003
5,00,000	75,00,000	50,00,000	2,53,26,363	1,25,09,559
10,00,000	1,50,00,000	1,00,00,000	5,11,32,647	2,52,89,101

Illustrative Example 4



Akhil aged 25 years is a salaried individual and is looking for a financial solution which will help him save for his dream home.

He opts for Canara HSBC Life Insurance Wealth Edge-Invest Plus and opts for regular premium payment mode with a Policy Term of 20 years, monthly premium payment mode along with a life insurance cover of 10 times the Annualized Premium.

Maturity Benefit: The table below shows maturity values for multiple scenarios assuming annual gross investment return of 4% and 8% with 100% investment in Equity II Fund.

Annualized Premium (Rs.)	Sum Assured (Rs.)	Total Premiums Paid (Rs.)	Total Maturity Benefit (Rs.) (Fund Value) at the end of 20 years	
			8%##	4%##
2,40,000	24,00,000	48,00,000	97,67,516	63,45,201
6,00,000	60,00,000	1,20,00,000	2,47,70,552	1,61,03,432
12,00,000	1,20,00,000	2,40,00,000	4,98,71,626	3,24,16,129

Death Benefit: In case of Akhil's unfortunate death in the 12th policy year (6th month of the 12th policy year), the death benefit, based on the assumed annual gross investment returns, are as per the table below.

Annualized Premium (Rs.)	Total Premiums Paid (Rs.)	Sum Assured (Rs.)	Death Benefit (Rs.)	
			8%##	4%##
2,40,000	26,00,000	24,00,000	34,50,814	27,90,943
6,00,000	63,00,000	60,00,000	87,35,939	70,68,748
12,00,000	1,26,00,000	1,20,00,000	1,75,94,497	1,42,34,884

##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%).

Benefits In Detail

Death Benefit

In case of unfortunate demise of the Life Assured, the Death Benefit will be payable as per the Plan Option chosen by you and will be paid to the Nominee. The death benefit under each Plan Option will be as follows:

Plan Option	For In-Force Policy	For Reduced Paid-up ¹ Policy
Invest Plus	Higher of: - Sum Assured less partial withdrawals/ withdrawals under MWO / withdrawals under SWO, if any, in the preceding two years, or - Fund Value as on date of intimation of death claim, or 105% of all Premiums paid up to the date of death The Policy shall terminate on payment of the Death Benefit.	Higher of: - Paid-up Sum Assured less partial withdrawals/ withdrawals under MWO / withdrawals under SWO, if any, in the preceding two years, or - Fund Value as on date of intimation of death claim, or 105% of all Premiums paid up to the date of death The Policy shall terminate on payment of the Death Benefit.
Premium Plus³	Higher of the following will be payable as a lump sum: - Sum Assured, or 105% of total premiums paid up to the date of death. Premium Funding Benefit² will also become payable. All the charges, except Mortality charges and Premium Funding Benefit charges, shall continue to be deducted from the unit account until maturity of the Policy. At maturity, Fund Value is payable as a lump sum or as per Settlement Option chosen by the Policyholder before death. Sum Assured payable on death under this benefit option is not reduced by the partial withdrawals / withdrawals under Systematic Withdrawal Option / withdrawals under Milestone Withdrawal Option made prior to the death of the Life Assured.	Higher of: - Paid-up Sum Assured or 105% of all Premiums paid up to the date of death) Plus Fund Value as on date of intimation of death claim will be payable. The Policy shall terminate after the payment of any of the above benefits.



Plan Option	For In-Force Policy	For Reduced Paid-up ¹ Policy
Life Plus	Higher of: - Sum Assured less partial withdrawals/ withdrawals under MWO/ withdrawals under SWO, if any, in the preceding two years, or - Fund Value as on date of intimation of death claim, or 105% of all Premiums paid up to the date of death The Policy shall terminate on payment of the Death Benefit.	Higher of: - Paid-up Sum Assured less partial withdrawals/ withdrawals under MWO/ withdrawals under SWO, if any, in the preceding two years, or - Fund Value as on date of intimation of death claim, or 105% of all Premiums paid up to the date of death The Policy shall terminate on payment of the Death Benefit.

If the death of the Life Assured occurs where the Policy is in Discontinuance state due to non-payment of Premium before the end of the Lock-in Period, the proceeds of the Discontinued Policy Fund, as on date of intimation of death claim will be payable. The Policy will terminate upon such payment.

Note:

1. Paid-up Sum Assured= Sum Assured x Number of Premiums Paid / Number of Premiums Payable.
2. Premium Funding Benefit (PFB) 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. PFB 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.
3. Under Premium Plus, after the death of Life Assured, the Nominee will have limited rights only to the extent of making requests for change of address and contact details and receiving the Maturity Benefit under the Policy in the manner as opted by the Policyholder. The Nominee will not be able to alter or opt out of any fund related options (Systematic Withdrawal Option, Milestone Withdrawal Option, Premium Redirection, Switching, Partial withdrawal, Systematic Transfer Option, Return Protector Option, Auto Fund Rebalancing, Safety Switch Option, Settlement Option, Surrender etc.) as chosen by the Policyholder before their death.

Maturity Benefit

On Maturity of the Policy, following benefits are payable under the three Plan Options:

- Invest Plus and Life Plus: In case the Life Assured survives till the maturity of the Policy, Fund Value as on the date of maturity is payable and the Policy will terminate upon payment of such benefit.
- Premium Plus: Fund Value as on the date of maturity is payable to the Life Assured, if the Life Assured is alive or to the Nominee(s), if the Life Assured is not alive.

You also have the option to receive Maturity Benefit as a structured payout using Settlement Option.

Additions In The Fund

Loyalty Additions

This plan offers fund value related Loyalty Additions from the 6th policy year. These Loyalty Additions, equal to 0.5% of the average Fund Value of last 12 monthly policy anniversaries, will be added to the fund at the end of every policy year starting from 6th policy year till the end of the Policy Term, provided all the due premiums are received till that time.

Wealth Boosters

In addition to the Loyalty Additions, this plan offers Wealth Boosters from the end of the 10th policy year as per the table below which will be added to the fund, provided all the due premiums are received till that time.

At the end of	Wealth Booster (as a percentage of the average Fund Value of the last 60 monthly Policy Anniversaries)
10 th Policy Year	2.90%
15 th Policy Year and thereafter at the end of every 5 Policy Years	1.50%

Return of Mortality Charge

An amount equal to the total of all the Mortality Charges deducted during the Policy Term will be added to the Fund Value at the maturity date, provided all due premiums have been received till the maturity date, subject to following conditions:

- 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 Goods and Service Tax and applicable cess (es), if any, that have been deducted with respect to mortality charges.
- 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 maturity. Unit Price as on the maturity date will be used for the unitization.
- Return of Mortality Charge is not applicable in case of Single Premium Policies, Surrendered, Discontinued or

Fund Options

This Plan gives you the flexibility to manage & control the savings in your own way. Here you can choose from a range of 9 Unit Linked Funds. You can choose to allocate your Premiums 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	Fund Philosophy	Asset Allocation		Risk Profile
Emerging Leaders Equity Fund	To generate long term capital appreciation through investments predominantly in mid cap stocks	Equity*	60%-100%	High
		Debt Securities	-	
		Money Market & Others^	0%-40%	
India Multi-Cap Equity Fund	To generate capital appreciation in the long term through equity investments by investing in a diversified portfolio of Small Cap, Mid Cap and Large Cap companies	Equity*	60%-100%	High
		Debt Securities	-	
		Money Market & Others^	0%-40%	
Equity II Fund	To generate long-term capital appreciation from active management of a portfolio invested in diversified equities	Equity*	60%-100%	High
		Debt Securities	-	
		Money Market & Others^	0%-40%	

Midcap Momentum Growth Index Fund	Generate long term capital appreciation through tracking Nifty Midcap 150 Momentum 50 index and generate returns similar/closer to same, subject to tracking error.	Equity*	70%-100%	High
		Debt Securities	-	
		Money Market & Others^	0%-30%	
Growth Plus Fund	To achieve capital appreciation by investing predominantly in equities, with limited investment in fixed income securities	Equity*	50%-90%	Medium to High
		Debt Securities	10%-50%	
		Money Market & Others^	0%-40%	
Balanced Plus Fund	To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities	Equity*	30%-70%	Medium
		Debt Securities	30%-70%	
		Money Market & Others^	0%-40%	
Large Cap Advantage Fund	To generate long term capital appreciation through investments predominantly in large cap stocks	Equity*	90-100%	High
		Debt Securities	-	
		Money Market & Others^	0-10%	
Debt Fund	To earn regular income by investing in high quality debt securities	Equity*	-	Low to Medium
		Debt Securities	60%-100%	
		Money Market & Others^	0%-40%	
Liquid Fund	To generate reasonable returns to commensurate with low risk and a high degree of liquidity	Equity*	-	Low
		Debt Securities	0%-60%*	
		Money Market & Others^	40%-100%	

* All such equity related securities as may be permitted from IRDAI from time to time.

^Others will include investments in Liquid Mutual Funds, FDs and other short term investments.



Fund Management Strategies

• Systematic Transfer Option (STO)

If you want to invest in an equity oriented fund but worry about market volatility and risk associated with lump sum investment, then you can opt for STO which enables you to enter the equity market in a systematic manner. Through STO, your entire annual / single allocable Premium (after deduction of applicable charges) will be first allocated to the Liquid Fund ('Source STO Fund') and then systematically transferred on a monthly basis into any one of the Unit Linked Funds ('Target STO Fund') as chosen by you as per the below Table. While STO is operational, you are not allowed to change your 'Target STO' Fund. Source STO Fund and Target STO Fund would together be referred to as STO Funds.



Under this option, during the Premium Payment Term, the Fund Value available in the 'Source STO Fund' at the beginning of each month shall be switched to 'Target STO Fund' by cancelling units in the 'Source STO Fund' and purchasing units in the 'Target STO Fund' till the availability of units in the Liquid Fund, in the following manner:

Policy Month	Transfer of units from 'Source STO Fund'
Policy Month 1:	1/12 of the units available at the beginning of Policy month 1
Policy Month 2:	1/11 of the units available at the beginning of Policy month 2
.....	
Policy Month 6:	1/7 of the units available at the beginning of Policy month 6
.....	
Policy Month 11:	1/2 of the units available at the beginning of Policy month 11
Policy Month 12:	Balance units available at the beginning of Policy month 12

In case of Single Premium policy, the STO will be operational only during the first Policy Year.

STO shall be subject to the following conditions:.

1. This option can be availed at Policy Commencement Date or at any Policy Anniversary with prior request, submitted at least 30 days before the Policy Anniversary. Once STO request is accepted, the STO shall be effective from the Policy Anniversary immediately following the receipt of such request.
2. STO can be opted / re-opted only when Premiums are paid in annual mode and will be operational during the Premium Payment Term only, provided due premium has been paid. STO cannot be opted once all Premiums payable under the Policy have been paid.
3. Any amount remaining in other than STO Funds will continue to remain invested in those Funds.

Switching can be done among the Unit Linked Funds which are not STO Funds



4. STO can be opted out at any time during the Premium Payment Term, which shall be effective from the following Monthly Policy Anniversary.
5. STO cannot be exercised simultaneously with either RPO or AFR or LPS except for SSO (other than last 4 Policy Years) and SWO (other than post completion of 10 years of PPT) and MWO (other than post completion of 10 years of PT). If You have opted for SSO then during the last 4 Policy Years, STO will cease and SSO will become operational. Similarly, if the Policyholder has opted for SWO / MWO, STO will cease when SWO / MWO becomes operational.
6. The following requests will lead to cessation of the STO from the next Monthly Policy Anniversary:
 - a. Request for change in Premium payment mode or request for Premium redirection; or
 - b. Request to activate AFR, LPS, RPO, SWO (post completion of 10 years of PPT), MWO (post completion of 10 years of PT) or SSO (during the last 4 Policy Years only); or
 - c. Request for partial withdrawal from Source STO Fund; or
 - d. Request for switch into or from any of the STO Funds while STO is operational;
7. Once the STO ceases, all future premiums will automatically be invested in Target STO Fund unless specified otherwise.
8. Request for STO cannot be made after the death of the Life Assured under Premium Plus.

- **Return Protector Option (RPO)**

This option enables you to take advantage of the equity market by protecting your gains from the future equity market volatility. Through RPO, your entire Premium net of applicable charges is invested into any one of either Large Cap Advantage Fund or India Multi-Cap Equity Fund or Equity II Fund or Emerging Leaders Equity Fund, as opted by You ('RPO Fund') and gains made from RPO Fund are automatically transferred to a lower risk Debt Fund so as to create a more stable sequencing of investment returns during the Policy Term.

RPO shall be subject to the following conditions:

- i. While RPO is operational, the entire Premiums net of applicable charges ("Net Invested Amount") are invested into any one of either Large Cap Advantage Fund or India Multi-Cap Equity Fund or Equity II Fund or Emerging Leaders Equity Fund ("RPO Fund"), as opted by You. Once opted, the RPO Fund cannot be changed.
- ii. This option gives the flexibility to choose any fixed flat target appreciation percentage in multiple of 1 within a range of 5% to 15% ("Target Appreciation"). Once chosen, it cannot be changed while the RPO is operational.
- iii. This option can be chosen only at the Policy Commencement Date and will become effective from the first Policy Anniversary. While RPO is operational, the Fund Value in the RPO Fund will be tracked on every business day against the Net Invested Amount in RPO Fund as on date. In the event, where the gain from the RPO Fund becomes equal to or more than the Target Appreciation, then such gain will be transferred to the Debt Fund at the prevailing Unit Price. In case the gain from the RPO Fund is less than the Target Appreciation, the Fund Value will continue to remain in the RPO Fund.
- iv. RPO will continue to be active in Reduced Paid-up status.
- v. RPO cannot be exercised simultaneously with either STO, LPS or AFR except SSO (other than last 4 policy years) SWO (other than post completion of 10 years of PPT) and MWO (other than post completion of 10 years of PT). If SSO is opted, then only during the last 4 policy years, RPO will stop and SSO will become operational. Similarly, if the Policyholder has opted for SWO / MWO, RPO will cease when SWO / MWO becomes operational.
- vi. The request for Premium redirection, switching and partial withdrawals will result in cessation of RPO.
- vii. Once RPO is opted out or RPO ceases to exist subject to conditions stated above, then it cannot be re-opted again during the Policy Term.



- viii. Once the RPO ceases, all the future Premiums will continue to be invested into RPO Fund unless a request for Premium redirection is made.
- ix. During the first Policy Year, there will not be any automatic transfer of investment gains into Debt Fund even if investment gains from RPO Fund are equal to or more than the Target Appreciation.

• Auto Funds Rebalancing (AFR)

If you wish to maintain allocation of your savings in a specific proportion across different Unit Linked Funds, irrespective of market movements, you can do so through Auto Funds Rebalancing. Once opted, after every 3 months, it automatically rebalances the allocation of your savings in various Unit Linked Funds to the allocation proportions chosen by you.

For example, if you wish to stay invested in the ratio of 50: 25 : 25 in Equity II Fund, Balanced Plus Fund and Debt Fund; then at the end of every 3 months starting from the date of commencement of Auto Funds Rebalancing, your total Fund Value shall be rebalanced as per the chosen ratio of 50 : 25 : 25 in Equity II Fund, Balanced Plus Fund and Debt Fund.

- i. You can avail this option at inception or at any time later during the Policy Term. However, AFR option can not be opted with Midcap Momentum Growth Index Fund.
- ii. AFR will cease to exist in case a switch or premium redirection is exercised.
- iii. AFR, RPO, LPS and STO cannot co-exist. AFR will also cease to exist when SSO becomes operational. Any request to opt for STO or RPO or LPS or SSO (during the last 4 Policy Years) will be considered as a request to opt out of AFR and post such request, AFR will cease to exist.
- iv. AFR will continue to be active in Reduced Paid-up status.
- v. If partial withdrawal or withdrawal under MWO or withdrawals under SWO is made while AFR is operational, AFR will be exercised on the balance of the Fund Value.
- vi. The request for ARF cannot be made after death of the Life Assured has happened in case Premium Plus was chosen

• Safety Switch Option (SSO)

As the Policy nears maturity, you may want to avoid market volatility and safeguard your funds. For this, you can opt for Safety Switch Option (SSO) (at inception or later on in the Policy Term but at least four years before the maturity date) and your funds will get shifted systematically to the relatively low risk Liquid Fund at the beginning of each of the last 4 years of the Policy as per the following schedule:

At start of Policy Year	Fund allocation in funds "Other than Liquid Fund"*	Liquid Fund Allocation
T-3	70%	30%
T-2	40%	60%
T-1	10%	90%
T	0%	100%

*Amounts in "Other than Liquid Fund" mean total Fund Value with respect to the Policy in Large Cap Advantage Fund, Emerging Leaders Equity Fund, India Multi-Cap Equity Fund, Equity-II Fund, Growth Plus Fund, Balanced Plus Fund and Debt Fund.

Where "T" is Policy Term.

When the Safety Switch Option becomes operational, the Company shall allocate your existing funds to Liquid Fund only if the existing allocation in the Liquid Fund is less than the respective percentage of allocation as specified above. For rebalancing, the total fund value (including amounts in Liquid Fund and other investment funds) will be considered. The amounts, if any in the "Other than Liquid Fund" category will remain in the same proportion both before and after the SSO related rebalancing.



SSO shall be subject to the following conditions:

- i. The Safety Switch Option will be available only under Invest Plus and Premium Plus. The request for Safety Switch Option cannot be made after death of the Life Assured has happened in case Premium Plus has been chosen.
- ii. There will be no charges when units are auto re-balanced from "Other than Liquid Funds" to "Liquid Fund" as a result of SSO being operational.
- iii. Where SSO is operational, switching in or out of the Liquid Fund will cause the SSO to cease.
- iv. If partial withdrawal or withdrawal under MWO or withdrawal under SWO is made while SSO is operational, SSO will be exercised on the balance of the Fund Value.
- v. Where SSO is operational, a request for redirection of Premium will make the SSO ineffective.
- vi. SSO can be opted if any of STO / RPO / AFR / LPS are operational, however during the last 4 policy years when SSO gets operational, STO / RPO / AFR / LPS will cease to exist. Any request to activate STO / RPO / AFR / LPS in the last 4 policy years will make the SSO ineffective.
- vii. SSO will continue to be active in Reduced Paid-up status.

• **Loss Protector Strategy (LPS)**

This investment strategy is well suited for risk averse customers who would want to minimize the losses in case of downturn in market by transferring the units from high risk to low risk funds. This will enable the Policyholder to protect their money from market volatility. It will help them reduce the damage to the fund in case the market dips.

LPS shall be subject to the following conditions:

- i. You can opt to choose this option either at inception or at any time later in the Premium Payment Term. It will become effective from the next Policy Anniversary.
- ii. While LPS is operational, entire Premiums net of applicable charges ("Net Invested Amount") are invested into any one of either India Multi-Cap Equity Fund or Equity II Fund or Large Cap Advantage Fund or Emerging Leaders Equity Fund, as opted by the Policyholder ("LPS Fund"). Once opted, the LPS Fund cannot be changed.
- iii. While LPS is operational, the Fund Value in the LPS Fund will be tracked on every Business Day against the Net Invested Amount in LPS Fund as on date. In the event, where the loss from the LPS Fund becomes equal to or more than the chosen Depreciation Percentage, then units from LPS Fund will be transferred to the Debt Fund at the prevailing Unit Price. In case the loss in the LPS Fund is less than the chosen Depreciation Percentage, the Fund Value will continue to remain in the LPS Fund.
- iv. This option gives the flexibility to choose any fixed flat Depreciation Percentage in multiple of 1 within a range of 10% to 30% ("Depreciation Percentage"). Once chosen, it cannot be changed while the LPS is operational.
- v. You can also opt out of this option at anytime in the Policy Term. The future triggers will cease to exist from the date of request.
- vi. There is no restriction on number of times to opt for or opt out from Loss Protect Strategy.
- vii. LPS will continue to be active in Reduced Paid- up status.
- viii. LPS cannot be exercised simultaneously with either STO, RPO or AFR except SSO (other than last 4 policy years) and SWO (other than post completion of 10 years of PPT) and MWO (other than post completion of 10 years of PT). If SSO is opted, then only during the last 4 policy years, LPS will stop and SSO will become operational. Similarly, if the Policyholder has opted for MWO/ SWO, LPS will cease when MWO/ SWO becomes operational.
- ix. The request for Premium redirection, switching and partial withdrawals will result in cessation of LPS.
- x. Once the LPS ceases, all the future Premiums will continue to be invested into LPS Fund unless a request for Premium redirection is made.

Enhanced Flexibilities

1. Milestone Withdrawal Option (MWO)

MWO is a systematic partial withdrawal facility. In this option, at the end of the 10th Policy Year and every 5th year thereafter (excluding the milestone coinciding with the Policy maturity date), 20% of the available fund value on the date of payment will be given to the Policyholder subject to Life Assured attaining 18 years of age as on the date of the payout.

The availability / operation of this option will be subject to the following conditions:

- i. The MWO 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 MWO payout.
- ii. Only one of 'Milestone Withdrawal Option' or 'Systematic Withdrawal Option' can be exercised in a Policy. Either of the two options can be chosen and changed up to anytime before the payout starts. Once the payout from either of the options has started, the Policyholder cannot switch his withdrawal option or opt for other withdrawal option at the same time. Policyholder can opt out of this option at anytime even after the withdrawals have started but will not be allowed to opt for other withdrawal option available in the Plan.
- iii. Resultant Fund Value after any withdrawal should be at least 120% of the Annualized Premium payable in a year at inception of the Policy in case of Regular / Limited Premium policies and at least 25% of the Single Premium in case of Single Premium policies. If any of these conditions are triggered at any of the times at which a withdrawal is due under this feature no MWO payout will be made and future withdrawals under MWO will be stopped. If the customer wants to re-activate this option, he / she will have to give a fresh request for the same.
- iv. Only You can select this option at the Policy inception or anytime later in the Policy Term. However, if death happens after selecting this option when Premium Plus has been chosen, this option will be exercised at the stipulated time.
- v. MWO feature can be re-activated or stopped anytime during the Policy Term. However, any re-activation or stopping of this feature will take place only from the milestone Policy Anniversary following the receipt of the request for the same.
- vi. MWO feature can be exercised even if SSO or AFR is operational. Post MWO payout(s), the SSO or AFR option will work on the balance (remaining) fund available in the policy account.
- vii. Where STO / RPO / LPS is operational, the same shall cease once MWO becomes operational.
- viii. MWO feature can be opted when the Policy is in Reduced Paid-up state.
- ix. MWO cannot be exercised during the Settlement Period.
- x. Exercising this option does not attract any charge.

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 option 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:

- i. Premium Payment Term has to be greater than or equal to 10 years.
- ii. Life Assured should have attained 18 years of age at the time of payout.
- iii. Policyholder can choose from 1% to 12% of the Fund Value to be withdrawn in a Policy Year.
- iv. The withdrawals under SWO will start from 11th Policy Year onwards or the Policy Year immediately following the SWO request, whichever is later.
- v. The withdrawals will be payable in arrears in yearly, half yearly, quarterly or monthly mode as chosen by the Policyholder 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.

- vi. 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 SWO payout should be at least Rs. 1,000. If any of these conditions are triggered at any of the times at which a withdrawal is due under this feature, the withdrawal will not be affected, no payout will be made and future withdrawals under SWO will be stopped. If the customer wants to re-activate this option, they will have to give a fresh request for the same.
- vii. 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.
- viii. Only one of 'Milestone Withdrawal Option' or 'Systematic Withdrawal Option' can be exercised in a Policy. Either of the two options can be chosen and changed up to anytime before the payout starts. Once the payout from either of the options has started, the Policyholder cannot switch his withdrawal option or opt for other withdrawal option. Policyholder can opt out of this option at anytime even after the withdrawals have started but will not be allowed to opt for other withdrawal option available in the Plan.
- ix. 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 Premium Plus has been chosen.
- x. 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.
- xi. 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.
- xii. SWO feature will be available for all the Plan Options. Request for SWO cannot be made after the death of the Life Assured, when Premium Plus has been chosen.
- xiii. SWO feature can be exercised even if SSO or AFR is operational. Post SWO payout(s), the SSO or AFR option will work on the balance (remaining) fund available in the policy account.
- xiv. If RPO / STO / LPS is operational, the same shall cease once SWO becomes operational. .
- xv. SWO feature can be opted when the Policy is in Reduced Paid-up state.
- xvi. SWO cannot be exercised during the Settlement Period or during the last 5 Policy Years.
- xvii. Exercising this option does not attract any charge.

3. Partial Withdrawals

- i. This product allows the Policyholder to make partial withdrawals from 6th policy year onwards free of charge provided all due Premiums for first 5 policy years have been paid and the Life Assured has attained the age of 18 years.
- ii. Partial withdrawals can be made in multiple of Rs. 1,000. The minimum partial withdrawal amount allowed is Rs. 10,000. The maximum partial withdrawal amount allowed is such that the Fund Value immediately after the partial withdrawal is at least 120% payable in a year at the inception of the Policy of the Annualized Premium payable in a year at inception of the Policy in case of Regular / Limited Premium policies and at least 25% of the Single Premium in case of Single Premium policies. Any number of partial withdrawals can be made in a Policy Year.
- iii. Partial Withdrawals can be exercised even if SSO or AFR is operational. Post partial withdrawal, the SSO or AFR option will work on the balance (remaining) fund available in the policy account. However, where STO is operational, partial withdrawals from the Liquid Fund shall not be permitted. Any partial withdrawal request from the Liquid Fund will result in cessation of STO.
- iv. Partial withdrawals are not allowed during the Settlement Period or when the RPO / LPS is operational as well as not allowed post the death of Life Assured in case Premium Plus is chosen. Unlike other



benefit options, Sum Assured payable on death under Premium Plus is not reduced by the partial withdrawals made by the Policyholder prior to the death of the Life Assured.

4. Settlement Option (available only under Invest Plus and Premium Plus Plan Option):

- i. The Policyholder can opt for the Settlement Option under the Policy anytime after issuance but at least 3 months before the maturity date.
- ii. If You have selected the Settlement Option, the units will not be disinvested on the maturity date of the Policy and the Policy will continue for a period not exceeding 5 years from the date of maturity ("Settlement Period").
- iii. The units will be disinvested periodically as per the frequency chosen at the unit prices applicable on the date of each payout in the same proportion as the value of total units held in the Unit Linked Funds.
- iv. The frequency of payout during the Settlement Period can be monthly, quarterly, half-yearly or yearly which cannot be changed once the Settlement Option is operational.
- v. The first installment will be calculated as the Fund Value as on date of maturity divided by total number of installments basis chosen frequency and Settlement Period. Each further installment will be calculated basis 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 due date of last payout.
- vi. All the investment risk relating to the fluctuations of unit prices will continue to remain with the Policyholder.
- vii. Switching is allowed during the Settlement Period subject to the conditions as mentioned in the below Section on "Switching".
- viii. During the Settlement Period, risk cover shall be maintained at 105% of the all the Premiums Paid up to the date of death. However, incase Premium Plus was chosen and death has occurred during the Policy Term, no risk cover and no Mortality Charges shall be applicable during the Settlement Period.
- ix. In the event of death of the Life Assured during the Settlement Period, higher of (Fund Value as on the date of intimation of death or 105% of all the Premiums Paid up to the date of death) will be payable and the Policy will terminate.
- x. Partial withdrawals, SWO, MWO, RPO, SSO, LPS and AFR are not allowed during the Settlement Period.
- xi. Fund Management Charges and Mortality Charges will continue to be deducted. There are no charges other than Fund Management Charges and Mortality Charges during the Settlement Period.
- xii. Request for Settlement Option cannot be made after the death of the Life Assured under Premium Plus.
- xiii. At any time during the Settlement Period, the Policyholder can request for full withdrawal to close the account. On the request for withdrawal to close the account, remaining Fund Value shall be paid to the Policyholder and the Policy will terminate.

5. 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 is available free of charge and will be affected from the next Premium due date upon receipt of a written request from the Policyholder by the Company.

This option is not allowed post the death of Life Assured in case Premium Plus is chosen.

Any request for Premium redirection while RPO / STO / AFR / SSO / LPS is operational will be considered as a request to opt out of RPO / STO / AFR / SSO / LPS. However, if SSO is opted but not operational, premium redirection can be exercised without impacting SSO.

6. Premium Reduction

After payment of premiums for the first five completed Policy Years, the Policyholder will have an option to decrease the premium payable under the Policy up to 50% of the original Annualized Premium payable in a



year at the inception of the Policy, subject to the minimum premium limits applicable under the product. Premium reduction shall be subject to the following rules:

- i. Once reduced, the premium cannot be subsequently increased.
- ii. Reduction in premium will not change the Sum Assured multiple under the Policy. However, the SA under the policy will reduce to the extent of reduction in premium.
- iii. This option cannot be exercised when the Policy is in Reduced Paid-up state.
- iv. This option can be exercised only once during the Policy Term.
- v. Exercising this option does not attract any charge.
- vi. This option is not allowed post the death of Life Assured in case Premium Plus is chosen.

7. 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. Switching under this product shall be subject to the following rules:

- i. Switch request can be made in percentage terms or in absolute amounts subject to the condition that the amount being switched must be at least Rs. 10,000.
- ii. The switches in any given Policy Year or in any year during the Settlement Period will be free of charge.
- iii. There is no limit on the number of switches made in a Policy Year or in any year during the Settlement Period.
- iv. Where RPO, LPS or AFR is operational, any request for switching will be considered as a request to opt out of RPO or AFR.
- v. If SSO is operational, switching will be allowed subject to below mentioned conditions:
 - a. Switching amongst the funds other than Liquid Fund will not impact SSO.
 - b. Switching into or out of the Liquid Fund will stop SSO.
- vi. While the STO is operational, if the Policyholder submits the request for switching into or out of STO Funds then STO will cease. However, switching will be allowed among the Unit Linked fund(s) other than STO Funds.
- vii. This option is not allowed post the death of Life Assured in case Premium Plus is chosen.

8. Change in Premium Payment Mode

The Policyholder can change the premium payment mode by submitting a written request to the Company anytime during the PPT. Such change will be effective from the next Policy Anniversary following the receipt of such request subject to payment of due Premium(s) and minimum limits as provided under the product. The request for change in Premium Payment Mode should be made at least 60 days prior to the Policy Anniversary from which the change shall be effective. Exercising this option will not attract any charge. This option is not allowed post the death of Life Assured in case Premium Plus is chosen.

9. Option to increase Policy Term

The option to increase the Policy Term (PT) is allowed only once during a Policy year subject to maximum of 2 times during the entire Policy Term and will always be in multiples of one year. The request for increase in Policy Term can be placed provided all due Premiums till date have been paid.

- i. Alteration needs to be within the product boundary conditions. The request for change in Policy Term can be given at any time after first five years' Premiums have been paid.
- ii. Such a request will not lead to any change in Premium or Premium Payment Term or Sum Assured.
- iii. Such request to change the Policy Term will be subject to acceptance by Company as per the Board Approved Underwriting Policy.
- iv. Once increased, the Policy Term cannot be subsequently reduced.

- v. Exercising this option does not attract any charge.
- vi. Customer 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 Premium Plus is chosen.

10. Increase or Decrease of Sum Assured:

You can choose to alter your Sum Assured based on your protection needs, from the 6th Policy Year. There will be no change in your Premium amount as a result of the increase or decrease in Sum Assured opted by you.

Increase or Decrease of Sum Assured under this product shall be subject to the following conditions.

- i. You can increase or decrease your Sum Assured starting from the 6th Policy Year onwards provided due Premiums have been paid.
- ii. The request for any alteration in Sum Assured will be effective only from the Policy anniversary following the date on which you have made your request, subject to such request being made at least 60 days prior to the Policy anniversary.
- iii. This flexibility is available to you once every Policy Year subject to a maximum of three times during the Policy Term.
- iv. Option to increase the Sum Assured is not available where the Life Assured is minor or above 50 years of age. Increase/decrease in Sum Assured is subject to Underwriting acceptance and minimum and maximum Sum Assured limits stipulated under this plan and may result in increase or decrease in mortality charges depending on the nature of the request.
- v. Exercising this option does not attract a charge.

11. Change of Premium Payment Term

The option to alter the Premium Payment Term (PPT) is allowed only once during a Policy year subject to maximum of 2 times during the entire Policy Term and will always be in multiples of one year.

Such request will be subject to the following conditions:

- i. Alteration needs to be within the product boundary conditions and can result in both increase or decrease of PPT. The request for change in PPT can be given at any time after first five years' Premiums have been paid.
- ii. Such a request will not lead to any change in Premium or Policy Term but may result in decrease in Sum Assured post alteration such that the altered Sum Assured, where required, will be within the boundaries of Sum Assured Multiplier .
- iii. Such change will be effective subject to acceptance by the Company as per the Board Approved Underwriting Policy.
- iv. For increase in Premium Payment Term, all due premiums should have been paid.
- v. 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.
- vi. Exercising this option will not attract a charge.
- vii. This option is not allowed post the death of Life Assured in case Premium Plus is chosen.

Non-foreiture Provisions

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 Premium Plus. The surrender value payable shall be Fund Value less applicable Surrender Charge, if any. The treatment for surrender will be as mentioned under 'Discontinuance of Premiums' and 'Policy Revival' section.

Discontinuance of Premium

A. Discontinuance:

The state of a Policy that could arise on account of surrender of the Policy or non-payment of the Premium due before the expiry of the Grace Period.

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.

B. Minimum Guaranteed Interest Rate:

The minimum guaranteed interest rate applicable to the Discontinued Policy Fund shall be specified by the Competent Authority. The current minimum guaranteed rate of interest applicable to the Discontinued Policy Fund shall be 4 per cent per annum.

C. Lock-in period:

The period of five consecutive completed years from the date of commencement of the Policy, during which period the proceeds of the policies cannot be paid by the insurer to the Policyholder or to the insured, as the case may be, except in the case of death or upon the happening of any other contingency covered under the Policy.

D. Discontinued Policy Fund (DPF):

The segregated fund of the insurer constituted by the fund value, as applicable, of all the unit linked insurance policies discontinued during lock-in period. The Company will levy only Fund Management Charge as mentioned in 'Charges' section. The amounts credited to the Discontinued Policy Fund will earn at least the Minimum Guaranteed Interest Rate. The excess income earned in the Discontinued Policy Fund over and above the Minimum Guaranteed Interest Rate will also be apportioned to the Discontinued Policy Fund in arriving at the proceeds of the discontinued policies and will not be apportioned to the shareholders of the Company.

E. Discontinuance of Policy during Lock-in Period (during first five years):

If the due Premium is not received by the expiry of the Grace Period, the Fund Value less applicable Discontinuance Charge will be transferred to the DPF and the risk cover, if any, under the Policy will cease. On such Discontinuance, the Company shall communicate the status of the Policy within 3 months of the first unpaid premium to the Policyholder and provide the option to revive the Policy within the Revival Period:

- i. In case the Policyholder opts to revive but does not revive the Policy during the Revival Period, the proceeds of the DPF shall be paid to the Policyholder at the end of the Revival Period or Lock-in Period whichever is later and the Policy will terminate upon such payment. In respect of Revival Period ending after Lock-in Period, the Policy will remain in DPF till the end of Revival Period. The FMC of the DPF will be applicable during this period and no other charges will be applied.
- ii. In case the Policyholder does not exercise the option as set out above, the Policy shall continue without any risk cover and the policy fund shall remain invested in the DPF. At the end of the Lock-in Period, the proceeds of the DPF shall be paid to the Policyholder and the Policy shall terminate.
- iii. However, the Policyholder has an option to surrender the Policy anytime and proceeds of the discontinued policy shall be payable at the end of Lock-in Period or date of surrender whichever is later.

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.

For an in force Policy, if a surrender request is received within the first 5 policy years, the Fund Value after deduction of applicable Surrender Charges is transferred to the DPF and the proceeds of discontinued policy shall be refunded to the Policyholder only after completion of Lock-in Period. On surrender, the Policy will be terminated and cannot be revived thereafter.

F. Discontinuance of Policy after the Lock-in Period (after first five years)



If the Premium is not received by the expiry of the Grace Period, the Policy shall be converted into a Reduced Paid-up Policy, with the Paid-up Sum Assured. The Policy shall continue to be in Reduced Paid-up status. All applicable charges as per terms and conditions of the Policy shall be deducted during the Revival Period. Upon such Discontinuance, the Company shall communicate the status of the policy within 3 months of the first unpaid premium, to the Policyholder and provide the following options:

1. Revive the Policy within the Revival Period;
2. Complete withdrawal of the Policy
 1. In case the Policyholder opts for F(1) above but does not revive the Policy during the Revival Period, the Fund Value shall be paid to the Policyholder at the end of the Revival Period or at the end of the Policy Term, whichever is earlier and the Policy will terminate upon such payment.
 2. In case the Policyholder does not exercise any of the options as set out above, the Policy shall continue to be in Reduced Paid-up status. The Fund Value shall be paid to the Policyholder at the end of the Revival Period or at the end of the Policy Term, whichever is earlier and the Policy will terminate upon such payment.
 3. However, the Policyholder has an option to surrender the Policy anytime and 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.

For an in force Policy, if a surrender request is received post 5 policy years, the Fund Value shall be payable. On surrender, the Policy will be terminated and cannot be revived thereafter.

Policy Revival

A. Revival:

In case of Discontinuance of the Policy due to non-payment of due premium(s), you 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.

B. Revival Period:

Revival Period means the period of three consecutive complete years from the date of first unpaid premium

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
- Revival shall be subject to underwriting as per Company's Board Approved Underwriting Policy.
- The revival of the Policy will be effective only after Company's approval is communicated.

Revival of a Policy discontinued during the Lock-in Period:

If you chooses to revive your discontinued Policy, the Policy can be revived by restoring the risk cover along with the investments made in the Unit Linked Funds as chosen by you, out of the Discontinued Policy Fund, less the applicable charges in accordance with the terms and conditions of the Policy. At the time of revival, the Company shall:

- Collect all due and unpaid Premiums without charging any interest or fee.
- Levy Policy Administration Charge and Premium Allocation Charge as applicable during the discontinuance period. No other charges except Policy Administration Charge and Premium Allocation Charge shall be levied at the time of the revival.
- Add back to the Fund Value, the discontinuance charges deducted at the time of discontinuance of the Policy.

Revival of a Policy discontinued after the Lock-in Period (Revival of a Reduced Paid-up Policy):

If you choose to revive your Reduced Paid-up Policy, the Policy can be revived restoring the original risk cover in accordance with the terms and conditions of the Policy. At the time of revival, the Company shall:

- Collect all due and unpaid Premiums without charging any interest or fee.
- Shall levy Premium Allocation Charge as applicable during the discontinuance period. No other charges except Premium Allocation Charge shall be levied at the time of the revival.

Charges

Premium Allocation Charge

This charge will be deducted upfront and will be levied through reduced Premium Allocation to the fund. Refer to the table given below:

Limited Pay & Regular Pay

Policy Year /Annualized Premium	Premium Allocation Charge (As a % of Premium)					
	1.25 lakhs to less than 5 lakhs		5 lakhs to less than 10 lakhs		10 lakhs and above	
	Annual Mode	Non - Annual Modes	Annual Mode	Non - Annual Modes	Annual Mode	Non - Annual Modes
1 st	9.00%	8.00%	8.00%	7.00%	7.00%	6.00%
2 nd to 5 th	6.50%	5.50%	6.00%	5.00%	5.50%	4.50%
6 th to 10 th	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
11 th onwards	Nil	Nil	Nil	Nil	Nil	Nil

Single Pay

Policy Year	Premium Allocation Charge (As a % of Single Premium)
1 st	2.00%
2 nd and above	NA

Policy Administration Charge:

Policy Administration Charges will be levied every month by redemption of units.

- **For Regular/Limited Premium payment policies:**
Policy Administration Charge of Rs. 500 will be charged per month, from 6th policy year till the end of the Policy Term.
- **For Single Premium payment policies:**
Policy Administration Charge of 0.0083% of the Single Premium will be charged per month, throughout the Policy Term.
However, there will be an absolute cap of Rs. 500 per month on the Policy Administration Charges.

Mortality Charge:

This charge is the cost of life insurance. It will be deducted at the beginning of each Policy month by cancellation of units. The amount of the charge taken each month depends on the Life Assured's age and Sum at Risk. It is exclusive of any expense loadings.

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

Sample standard mortality rates applicable (per annum per Rs. 1,000 of Sum at Risk) in this plan are as follows:

Age	20	30	40	50
Male	0.647	0.684	0.841	3.105
Female	0.580	0.654	0.729	2.218

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

During the Policy Term:

Under Invest Plus and Life Plus: Sum Assured at Risk is computed as follows if the Policy is in-force:

The higher of:

- Sum Assured less partial withdrawals / withdrawals under Systematic Withdrawal Option / withdrawals under Milestone Withdrawal Option in the preceding two years less Fund Value; or
- 105% of all Premiums paid less Fund Value; or
- Zero.

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

The higher of:

- Paid-up Sum Assured less partial withdrawals / withdrawals under Systematic Withdrawal Option / withdrawals under Milestone Withdrawal Option in the preceding two years less Fund Value; or
- 105% of all Premiums paid less Fund Value; or
- Zero.

Under Premium Plus: SAR is computed as follows for in-force policies: Max {Sum Assured, 105% of all Premiums paid}.

However, For Reduced Paid-up Policy, SAR will be higher of Paid-up Sum Assured or 105% of all Premiums paid.

During the Settlement Period:

SAR is computed as the higher of;

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

Premium Funding Benefit (PFB) Charges

This charge will be deducted at the beginning of each Policy month by cancellation of units. This charge is only applicable for Premium Plus. The Premium Funding Benefit Charge will apply on the Present Value of Future Premiums payable by the Life Assured for an in-force Policy.

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

No Premium Funding Benefit Charges will apply if the Policy is in Reduced Paid-up state or during the settlement period. The Premium Funding Benefit Charges shall be available on the company website.

Fund Management Charge (FMC):

This charge is levied as a percentage of the value of assets and shall be appropriated by adjusting the NAV.

Following FMC will be applicable and will be deducted on daily basis from the Fund before calculation of the NAV.

Fund Option	FMC (per annum)
Emerging Leaders Equity Fund	1.35%
India Multi-Cap Equity Fund	1.35%
Midcap Momentum Growth Index Fund	1.35%
Equity II Fund	1.35%
Growth Plus Fund	1.35%
Balanced Plus Fund	1.35%
Large Cap Advantage Fund	1.00%
Debt Fund	1.00%
Liquid Fund	0.80%
Discontinued Policy Fund (DPF)	0.50%

The FMC on Discontinued Policy Fund shall be as declared by the Competent Authority from time to time. Currently, the FMC for DPF shall not exceed 0.50% per annum. The FMC on Large Cap Advantage Fund, Debt Fund and Liquid Fund may be revised up to 1.35% p.a., subject to prior approval as per IRDAI regulations.

Surrender/Discontinuance Charge is levied on the Fund Value on account of Surrender/Discontinuance of the Policy. The Surrender/Discontinuance charges for this product are stated below:

Policy is surrendered/ discontinued during the Policy Year	Limited Pay & Regular Pay	Single Pay
1	Lower of 6% * (AP or FV) subject to a maximum of Rs.6,000	Lower of 1% * (SP or FV) subject to a maximum of Rs.6,000
2	Lower of 4% * (AP or FV) subject to a maximum of Rs.5,000	Lower of 0.5% * (SP or FV) subject to a maximum of Rs.5,000
3	Lower of 3% * (AP or FV) subject to a maximum of Rs.4,000	Lower of 0.25% * (SP or FV) subject to a maximum of Rs.4,000
4	Lower of 2% * (AP or FV) subject to a maximum of Rs.2,000	Lower of 0.10% * (SP or FV) subject to a maximum of Rs.2,000
5 and onwards	NIL	NIL

(AP – Annualized Premium; SP – Single Premium; FV – Fund Value)

Notwithstanding the information provided in the table, there will not be any Surrender/Discontinuance charges for a Surrender/Discontinuance request received by the Company after the 5th Policy anniversary or Policy is discontinued at least after five Policy Years.

Switching Charge -Switches are free of charge.

Partial Withdrawals Charge -Partial Withdrawals are free of cost.

Miscellaneous Charge –Nil



All charges are exclusive of Goods and Services Tax & applicable cess (es)/levy, if any, as applicable and amended from time to time which will be borne by the Policyholder. In case of death of Life Assured under Premium Plus, all charges except Mortality & Premium Funding Benefit Charges will continue to be deducted during Policy Term. All the charges mentioned above except Fund Management Charge will be deducted through cancellation of units. The Fund Management Charges (except for Large Cap Advantage Fund, Debt Fund & Liquid Fund), Mortality Charges and Premium Funding Benefit Charges mentioned above are guaranteed during the Policy Term.

Key Terms And Conditions

1. **Where Life Assured is a minor:** Where the Policy has been issued on the life of a minor, 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.
2. **Free-Look Option:** : If the Policyholder does not agree with the terms and conditions of the Policy or otherwise and has not made any claim they shall have the option to request for cancellation of the Policy by returning the Policy Document (if issued physically upon request) along with a written request stating the reasons for non-acceptance to the Company within the free-look period of 30 days from the date of receipt of the Policy Document, whether received electronically or otherwise (whichever is earlier). 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 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, stamp duty and medical expenses, if any.
3. **Grace period:** You have a period of 30 days for Annual, Half Yearly and Quarterly Mode of Premium payment and 15 days for Monthly Mode of Premium payment from the due date to pay your Premiums, during which life insurance cover will continue. The policy and applicable benefits will remain in force and in case of an admissible claim the benefits will be payable post deduction of due unpaid premium
4. **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 the revival of the Policy, the Nominee of the Policyholder 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 under all the Plan Options available under the product. In case of death due to suicide within 12 months from the effective date of increase in Sum Assured, then the amount of increase shall not be considered in the calculation of the death benefit.
5. **Auto termination:** At any time during the Policy Term after the completion of the Lock-in Period provided that first 5 Policy Years Premium have been paid, if on any monthly Policy anniversary, 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. The remaining Fund Value (if any) as on the date of such termination shall be payable to you. However this will not apply once future premiums are being funded by the Company as per Premium Plus.
6. First premium will be allocated at the NAV on the date of commencement of the Policy.

7. Transaction requests (including renewal Premiums, switches, partial withdrawals, surrender etc.) received before the cutoff time of 3.00 pm will be allocated the same business day's NAV and the ones received after the cutoff time of 3.00 pm will be allocated next business day's NAV. The cutoff time will be as per IRDAI guidelines as amended from time to time.

8. There is no provision of loan in this plan.

9. **Tax Benefit:** Tax Benefits under the Policy will be as per the prevailing Income Tax laws and are subject to amendments from time to time. For tax related queries, contact your independent tax advisor.

10. **Assignment/ Nomination Requirements:** 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.

11. **Prohibition of Rebate (Section 41 of the Insurance Act, 1938 as amended from time to time):**(1) 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.

(2) 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.

12. **Non-Disclosure Clause (Section 45 of the Insurance Act, 1938 as amended from time to time):** Fraud and misstatement would be dealt with in accordance with the provision of Section 45 of the Insurance Act, 1938 as amended from time to time. For full text of the provisions of this Section, please contact the Company or refer to the Policy contract of this product on our website www.canarahsbclife.com.

Disclosures and Risk Factors

Canara HSBC Life Insurance Company Limited is only the name of the life insurance company and Canara HSBC Life Insurance Wealth Edge 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. The SFIN (Segregated Fund Index Number) for: Large Cap Advantage Fund is ULIF02109/06/20LARCPADFND136, Emerging Leaders Equity Fund is ULIF02020/12/17EMLEDEQFND136, India Multi-Cap Equity Fund is ULIF01816/08/16IMCAPEQFND136, Equity II Fund is ULIF00607/01/10EQUTYIIFND136, Midcap Momentum Growth Index Fund is ULIF02218/03/24MIDMIEQFND136, Growth Plus Fund is ULIF00913/09/10GROWTPLFND136, Balanced Plus Fund is ULIF01013/09/10BLNCDPLFND136, Debt Fund is ULIF00409/07/08INDEBTFUND136, Liquid Fund is ULIF00514/07/08LIQUIDFUND136 and Discontinued Policy Fund is ULIF01319/09/11POLDISCFND136.
- Please know the associated risks and the applicable charges, from intermediary or Policy document issued by the insurance company.
- Unit Linked Insurance products are different from the traditional insurance products and are subject to the risk factors.
- Collection of advance premium shall be allowed within the same financial year for the premium due in that financial year. However, where the premium due in a financial year is being collected in previous financial year, the premium may be collected for a maximum period of three months in advance of the due date of the premium. The premium so collected in advance shall only be adjusted on the due date of the premium. Such advance premium, if any, paid by the Policyholder shall not carry any interest.
- The premiums & funds are subject to certain charges related to the fund or to the premium paid
- 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.
- 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 policyholder can know the value of policy wise units as per the FORM D02 through a secured login on the Canara HSBC Life Insurance Company's website - www.canarahsbclife.com

PROCEDURE FOR GRIEVANCE REDRESSAL

Grievance Redressal Process

In case of any concern you may have, kindly visit any of our branches or call our resolution center. You can also write an email to us or reach us through the online form on our website. We will respond to you maximum within two weeks from the date of receiving your complaint.

Complaint Redressal Unit

Canara HSBC Life Insurance Company, 139P, sector 44, Gurugram - 122003, Haryana, India

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

Email: cru@canarahsbclife.in

In case you do not receive a response from us or are not satisfied with the same you may write to our Grievance Redressal Officer at

Grievance Redressal Officer

Canara HSBC Life Insurance Company, 139P, sector 44, Gurugram - 122003, Haryana, India

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

Email: gro@canarahsbclife.in

To locate our branch please visit <https://www.canarahsbclife.com/contact-us/locate-a-branch>.

In case the complaint is not attended to within two weeks of registration of the complaint or the resolution provided by the Insurer/GRO is not satisfactory, the client may complain to Bima Bharosa by visiting: <https://bimabharosa.irdai.gov.in>

In case you are still not satisfied with the decision/resolution provided by the Company, you may approach the Insurance Ombudsman of your respective State for redressal of your grievance. For more details kindly refer to our website www.canarahsbclife.in or the GBIC website at <https://cioins.co.in/Ombudsman> for the list of Ombudsman.

Kindly note that you may approach the Insurance ombudsman, if you do not receive response from us within 30 days from the date of filing the complaint or if your complaint is rejected or if you are not satisfied with our response.

About us:

Canara HSBC Life Insurance Company Limited is a company formed jointly by three financial organizations - Canara Bank, Punjab National Bank and HSBC Insurance (Asia Pacific) Holdings Limited.

The shareholding pattern of the Joint Venture is – Canara Bank: 51%, HSBC Insurance (Asia Pacific) Holdings Limited: 26% and Punjab National Bank: 23%.

Our aim is to provide you with a range of life insurance products backed by customer service and thereby, making your life simpler.

Canara HSBC Life Insurance Wealth Edge is a Unit Linked Individual Savings Life Insurance Plan.



Canara HSBC Life Insurance Company Limited
(formerly known as Canara HSBC Oriental Bank of Commerce
Life Insurance Company Limited) **IRDAI Regn. No. 136**

Head Office Address:

139 P, Sector 44, Gurugram – 122003, Haryana, India

Registered Office Address:

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

Corporate Identity No: U66010DL2007PLC248825

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Missed Call at: 0120-6927801 **SMS at** 7039004411

Email us at customerservice@canarahsbclife.in

Visit our website at www.canarahsbclife.com

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IRDAI 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.