

I HAVE BUILT MY LEGACY, HAVE YOU PLANNED FOR YOURS?

With **Promise4Life**, secure your family's future till 100 years of age with Promises ka Partner.

Benefits



**Guaranteed
Income***



**Cash
Bonuses¹**



**Comprehensive
Life Cover**



**Lumpsum
Benefit**



Canara HSBC Life Insurance | Promises Ka Partner

*Benefits are guaranteed provided all premiums are paid as and when due. Guaranteed Income is applicable for Forever Income Option and Assured Term Income option only. ¹Cash Bonuses are non-guaranteed values are based on assumed investment return of 8% p.a. and 4% p.a. These are not the upper or lower limits of what you might get back. Cash Bonuses are applicable for Forever Income Option and Assured Term Income option only.

KEY FEATURES:



LIFELONG COVERAGE

Enjoy whole life coverage up to age 100 (Available under Forever Income & Century Milestone).



STREAM OF REGULAR INCOME

Promise4Life Forever Income, enjoy a steady flow of Guaranteed Income & Cash Bonus starting from the 1st policy year till 100 years of age.

Promise4Life Assured Term Income, you receive Guaranteed Income & Cash Bonus starting from the 1st policy year till the end of the opted Policy Term.



LEGACY PLANNING MADE SIMPLE

Secure your family's future with Plan Option 2 – Century Milestone. This plan offers a lump sum benefit at maturity, along with accumulated Reversionary Bonuses.



BOOST YOUR BENEFITS WITH BONUSES

Promise4Life rewards you with not just guaranteed payouts, but also with Cash Bonuses.



SPECIAL FEATURES (Applicable for Forever Income and Assured Term Income)

Savings Wallet: Prefer to save your benefits? Accumulate them in a Savings Wallet and earn interest. Withdraw anytime or use the balance for your future needs.

Premium Offset: Use your guaranteed income payouts to offset future premiums, giving you more control over your cash flow.

Advance Income: Option to receive Guaranteed Income from beginning of the year.



TAX BENEFITS

Tax benefits under this product would be available as per prevailing Income Tax laws in India. You are requested to consult your tax advisor for advice on Tax Benefits.

PLAN AT A GLANCE?

Feature	Option 1: Forever Income	Option 2: Century Milestone	Option 3: Assured Term Income
Minimum Entry Age	0 years (30 days)		
Minimum Entry Age	50 years (PPT 5), 60 years (PPT 7), 65 years (PPT 10 & 12)		
Premium Payment Term (PPT)	5 / 7 / 10 / 12 years		
Policy Term	100 minus age at entry		20, 25, or 30 years
Maturity Age	100 years		Min: 20 years Max: 95 years
Annual Premium – Minimum	₹50,000	₹50,000	₹36,000

Minimum Annual Premium – Non Annual Mode (in ₹)	₹60,000	₹60,000	₹39,600
Maximum Annual Premium	No limit as per BAUP		
Premium Payment Modes	Annually / Half-Yearly / Quarterly / Monthly		
Modal Factors	Premium: Yearly: 1.00 Half-Yearly: 0.51 Quarterly: 0.26 Monthly: 0.09 Income: Yearly: 1.00 Half-Yearly: 0.49 Quarterly: 0.24 Monthly: 0.08		
Sum Assured	11 Times of Annualized Premium		
Guaranteed Income Frequency	Annually, Half-Yearly, Quarterly, Monthly	-	Annually, Half-Yearly, Quarterly, Monthly
Cash Bonus	Cash Bonuses (if any) are payable in arrears and annually	-	Cash Bonuses (if any) are payable in arrears and annually
Other Features	Savings Wallet, Premium Offset Option, Advance Income	-	Savings Wallet, Premium Offset Option, Advance Income

PLAN OPTION: PROMISE4LIFE FOREVER INCOME

SCENARIO 1: SURVIVAL AND MATURITY BENEFIT



Age 35

Guaranteed Income of ₹ 14,499 p.a.
Cash Bonus of ₹ 21,000 p.a.
Total Survival Benefit payouts - ₹ 35,499 p.a.

Maturity Benefit at 8%
 $10,00,000 + 1,00,10,000 = 1,10,10,000$

Maturity Benefit at 4%
 $10,00,000 + 20,90,000 = 30,90,000$

Guaranteed Sum Assured on Maturity

Terminal Bonus

Survival Benefit from end of 1st year

Guaranteed Income



Cash Bonus

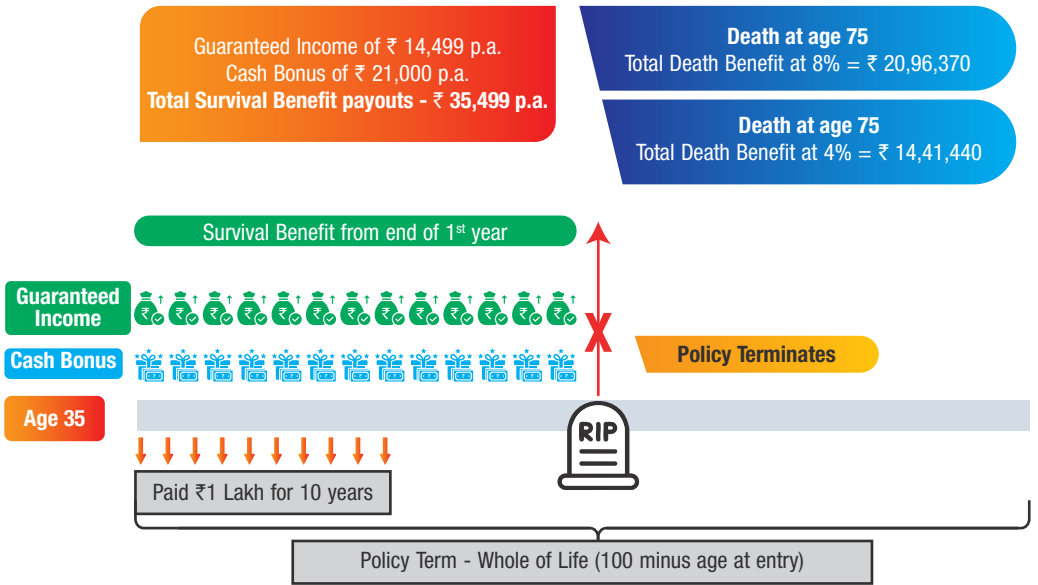


Paid ₹1 Lakh for 10 years

Policy Term - Whole of Life (100 minus age at entry)



SCENARIO 2: DEATH BENEFIT



The bonuses in the product are not guaranteed in nature and the company may declare these at its discretion. For the purpose of this illustration, we have assumed rate of returns, @4% p.a. and @8% p.a. These are not the upper or lower limits that customer may receive as benefits.

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

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