

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



CRAFT YOUR OWN STORY OF **LONG-TERM GROWTH**

Canara HSBC Life Insurance Promise4Growth Plus, powers your growth with life cover and security for your long-term goals, so you can lead an uncompromising life.



**Life
Cover**



**Loyalty Additions
and Wealth
Boosters**



**Multiple Portfolio
Management
Options**



**Tax
Benefits¹**

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. ¹Tax benefits under this plan 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.

PLAN AT A GLANCE

Eligibility Conditions	Promise4Wealth Plus
Entry Age ¹	0-65 Years
Maturity Age	18- 80 Years
Policy Term (in years)	10-30 Years
Premium Paying Term (PPT)	Limited Pay: 5 to PT-1 Years Regular Pay: Same as PT
Sum Assured	10 X Annualized Premium ²
Annualized Premium ²	₹ 12,000 No Limit
Premium Payment Mode ³	Annual, Semi-Annual, Quarterly and Monthly

Notes:

1. The definition of age used is age as on last birthday. The entry ages given above are only applicable for policies issued with standard mortality rates.
2. Annualized Premium means the premium amount payable in a year excluding taxes, rider premiums and underwriting extra on riders, if any.
3. You may change your Premium Payment Mode anytime during the Policy Term by submitting a written request at least 60 days prior to the next Policy Anniversary. The change in Premium payment mode will be effective only on the next Policy Anniversary. The Company may accept first 3 month's premiums in advance at Policy inception for monthly payment policies. 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.

Case Study



Sachin, aged 21, has just started his career and is getting into habit of insurance & savings using this plan.



He opts for **Promise4Wealth Plus** option under this plan and starts saving with monthly premium and a Premium Paying Term & Policy Term of 15 years.

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

Monthly Premium (₹)	Sum Assured (₹)	Total Premiums Paid (₹)	Total Maturity Benefit (₹) (Fund Value) at the end of 15 years	
			8% ^{##}	4% ^{##}
3,000	3,60,000	5,40,000	9,07,888	6,63,958
5,000	6,00,000	9,00,000	15,31,584	11,20,515
10,000	12,00,000	18,00,000	30,80,493	22,54,337



Sachin, with small but 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 unfortunate death of Sachin in the 12th policy year, the death benefit is payable, based on the assumed annual gross investment returns, are as per the table below.

Monthly Premium (₹)	Sum Assured (₹)	Total Premiums Paid Till Date of Death*	Death Benefit* (₹)	
			8% ^{##}	4% ^{##}
3,000	3,60,000	4,32,000	6,44,445	5,03,467
5,000	6,00,000	7,20,000	10,77,349	8,41,703
10,000	12,00,000	14,40,000	21,54,699	16,83,405

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

^{##}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%).

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

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