

PROTECT YOUR LOVED ONE'S **FUTURE** AND **WEALTH** WITH AN ALL-ROUNDER PLAN

With SecureInvest, grow your wealth while keeping your family secured.



Canara HSBC Life Insurance | Promises ka Partner

*Tax 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. 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.

The amount payable under the Return of Mortality Charge (RoMC) 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.

What makes Canara HSBC Life Insurance SecureInvest Stand out?

1

Avail high life insurance cover up to 100 times of the Annualized Premium

2

Avail option to get life cover up to 85 years of age under "SecureInvest Forever" option

3

2X Return of Premium Allocation Charges: Get rewarded with twice the amount of premium allocation charges added back to your Fund on Maturity - enhancing your investment value and maximizing your savings potential.

4

2X Return of Mortality Charges: Starting from the 15th Policy Year, enjoy twice the return of mortality charges added to your Fund, giving your policy an extra boost.

5

Loyalty Additions: Starting from the end of the 10th Policy Year and every 5th year thereafter, are added to your Fund, enhancing its value and rewarding your long-term commitment.

6

Maturity Boosters: At the end of the Policy Term, Maturity Boosters are added directly to your Fund, giving your savings a final uplift and helping you achieve your financial goals.

7

You may avail tax benefits on premium paid and benefits received as per prevailing tax laws under Income Tax Act, 1961, as amended from time to time.

Plan Options

Depending on your life stage needs, you can choose from the two plan options available in this product.

SecureInvest Choice: This option provides flexibility to avail higher life cover during the Policy Term and the accumulated fund value of your savings at maturity.

SecureInvest Forever: This option provides choice of higher life cover till you turn 85 years of age and allows you to leave a legacy in the form of accumulated fund value for your loved ones.

Canara HSBC Life Insurance SecureInvest Plan at a Glance

Eligibility Conditions	SecureInvest Choice	SecureInvest Forever																	
Entry Age¹	18- 60 years																		
Maturity Age	38 – 80 years	85 years																	
Policy Term (in Years)	20 - 40 years	85 minus age at entry																	
Premium Paying Term (PPT)	Limited Pay (LP): 10/12/15 years Regular Pay (RP): Same as Policy Term Single Pay (SP)- Single																		
Sum Assured	<table border="1"> <thead> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td> Limited Pay/Regular Pay- 7 times of AP for age below 50 years and 5 times for age 50 and above Single Premium- 1.25 times </td> <td> Limited Pay/Regular Pay- 100 times of AP Single Premium- 1.25 times </td> </tr> </tbody> </table>		Minimum	Maximum	Limited Pay/Regular Pay- 7 times of AP for age below 50 years and 5 times for age 50 and above Single Premium- 1.25 times	Limited Pay/Regular Pay- 100 times of AP Single Premium- 1.25 times													
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Note

1. The definition of age used is age as on last birthday.
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.



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