

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

CANARA HSBC LIFE INSURANCE

SECURE INVEST

A Non Participating, Unit Linked Individual Life Insurance Savings Plan

Canara  **HSBC**

LIFE INSURANCE

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

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



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 availing of any other facility from the bank.

Canara HSBC Life Insurance SecureInvest

Non - Participating, Unit Linked Individual Life Insurance Savings Plan

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Unit Linked Insurance Products do not offer any liquidity during the first five years of contract. The Policyholder will not be able to surrender/withdraw the monies saved in Linked Insurance Products completely or partially till the end of the fifth year.

Life is full of promises – growing, thriving, and protecting your loved ones. To ensure these promises are fulfilled with ease, we've crafted a plan that weaves together protection and prosperity, tailored to your aspirations. This plan not only fosters growth but also provides substantial protection with a sum assured of up to 100 times basis age and Policy Term of the Annualized Premium.

Presenting Canara HSBC Life Insurance SecureInvest – A Non-Participating, unit-linked individual life insurance savings plan that can be customized to suit your goals and evolving needs. With an unmatched combination of higher life cover, multiple fund options, and flexible portfolio management features, this plan gives you complete control over your savings and insurance requirements.

WHAT MAKES CANARA HSBC LIFE INSURANCE SECUREINVEST STAND OUT?

- ✓ **Avail high life insurance** cover up to 100 times of the Annualized Premium
- ✓ **Avail option to get life cover up to 85 years of age under “SecureInvest Forever” option**
- ✓ **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.
- ✓ **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.
- ✓ **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.
- ✓ **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.
- ✓ 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.

1. **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.
2. **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	Minimum 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	Maximum Limited Pay/Regular Pay- 100 times of AP Single Premium- 1.25 times																		
Minimum / Maximum Premium²	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #0070C0; color: white;">Premium Payment Mode</th> <th style="background-color: #0070C0; color: white;">Minimum Premium</th> <th colspan="2" style="background-color: #0070C0; color: white;">Max Premium</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Single</td> <td style="text-align: center;">₹50,000</td> <td colspan="2" rowspan="5" style="text-align: center; vertical-align: middle;">No Limit, Subject to Board Approved Underwriting Policy (BAUP)</td> </tr> <tr> <td style="text-align: center;">Annual</td> <td style="text-align: center;">₹50,000</td> </tr> <tr> <td style="text-align: center;">Half Yearly</td> <td style="text-align: center;">₹25,000</td> </tr> <tr> <td style="text-align: center;">Quarterly</td> <td style="text-align: center;">₹12,500</td> </tr> <tr> <td style="text-align: center;">Monthly</td> <td style="text-align: center;">₹4,167</td> </tr> </tbody> </table>				Premium Payment Mode	Minimum Premium	Max Premium		Single	₹50,000	No Limit, Subject to Board Approved Underwriting Policy (BAUP)		Annual	₹50,000	Half Yearly	₹25,000	Quarterly	₹12,500	Monthly	₹4,167
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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.

FOUR SIMPLE STEPS TO SAFEGUARD YOUR FAMILY'S FINANCIAL FUTURE

You can buy this insurance plan online on www.canarahsbclife.in or on any of our partner's websites or directly from Company's sales representative/Company's distributor's sales representative. Just visit/logon to the respective branch/office/portal and complete your buying journey in following simple steps.

Step 1:

Choose the Plan option and Premium Amount that you want to save under this plan.

Step 2:

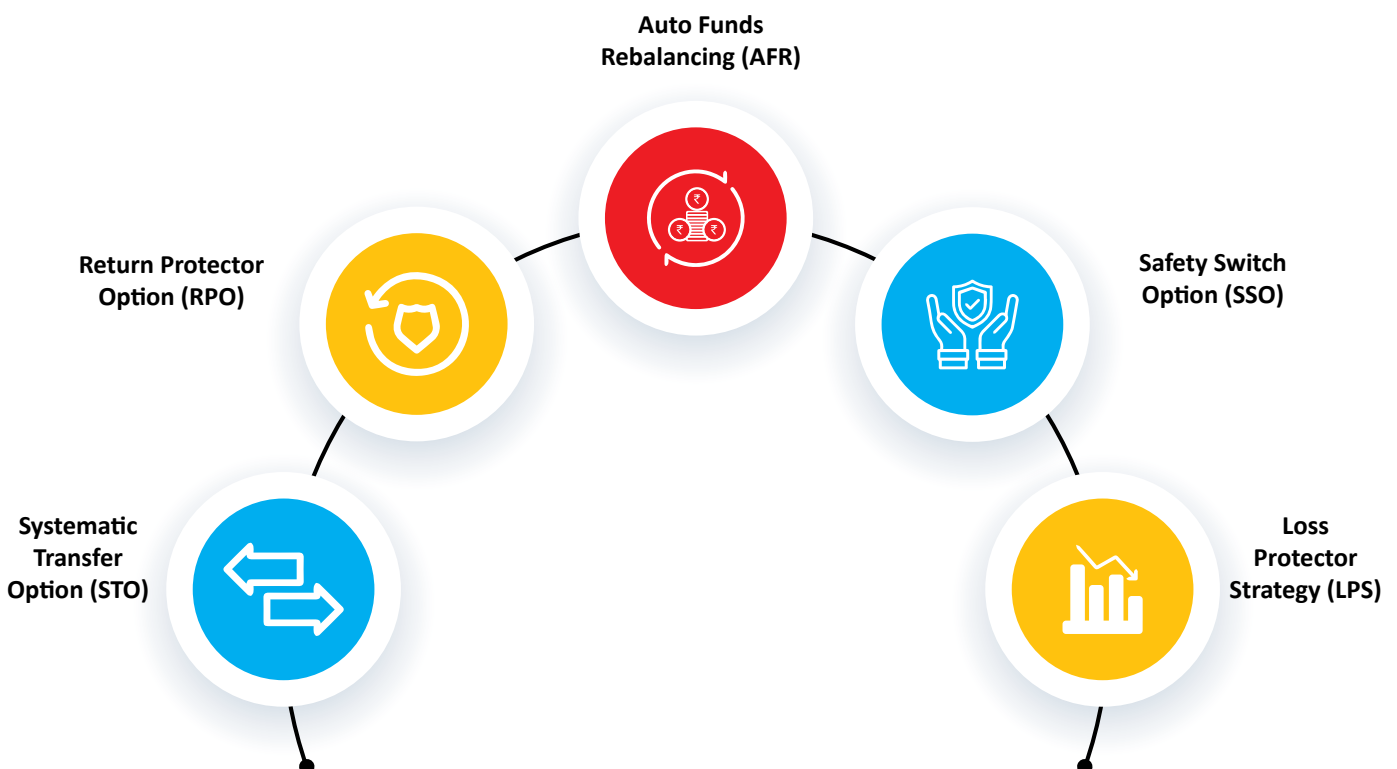
Choose for how long you would like to pay the premiums (premium payment term), at what frequency (annual, semi-annual, quarterly, monthly and single pay) and for how long you would like to stay invested under the plan (applicable for SecureInvest Choice).

Step 3:

Choose Sum Assured Multiple basis your age at entry and Policy Term.

Step 4:

Choose from a range of 13 (thirteen) different Unit Linked Funds with different risk appetites. Further, you may select one of the following 5 Portfolio Management Options to manage your wealth in an optimal way:



SAMPLE ILLUSTRATIONS

Sachin, aged 30, has just started his career and is getting into habit of insurance & savings using this plan. He opts for SecureInvest Choice and starts saving with annual premium of ₹1,00,000. He chooses Premium Paying Term of 10 years, Policy Term of 20 years and SA multiple of 30.

Maturity Benefit: Sachin, at the end of 20 years is not only able to create a substantial corpus but also developed a habit for savings towards a strong financial future. At the end of the policy term i.e. 20th policy year, Sachin receives maturity benefit equal to fund value of ₹ 27,40,628 @ 8% and 15,13,819@4%.

Also, The table below shows maturity values for multiple scenarios assuming annual gross investment return of 4% and 8% with 100% investment in Multicap Momentum Quality Index Fund.

Scenario	Annual Premium (₹)	Sum Assured Multiple	Sum Assured (₹)	Total Premiums Paid (₹)	Total Maturity Benefit (₹) Fund Value at the end of 20 years	
					8%##	4%##
1	50,000	30	15,00,000	5,00,000	13,29,200	7,33,231
2	1,00,000	30	30,00,000	10,00,000	27,40,628	15,13,819
3	2,00,000	30	60,00,000	20,00,000	55,92,405	31,08,765

Death Benefit (under scenario 2):

In the unfortunate event of Sachin's death at the end of the 12th policy year, his family will receive a death benefit which is higher of the following:

- Sum Assured (i.e. 30 times the annualized premium) less Partial withdrawals, if any, in the preceding two years = ₹ 30,00,000
- Fund Value as on date of intimation of death claim = ₹ 14,93,451 @ 8% and ₹ 11,04,375 @ 4%
- 105% of all Premiums paid up to the date of death = ₹ 10,50,000

The death benefit will help in providing crucial financial support during a time of emotional loss

Accordingly, the nominee is paid Death Benefit of ₹ 30,00,000 and the policy terminates.

##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.

DETAILS OF BENEFITS

1. Death Benefit-

In case of unfortunate demise of the Life Assured, the Death Benefit will be paid to the Claimant¹. The death benefit will be as follows:

For In-Force Policy	For Reduced Paid-up ² Policy
<p>Higher of:</p> <ul style="list-style-type: none">i. Sum Assured less Partial withdrawals, if any, in the preceding two years, orii. Fund Value as on date of intimation of death claim, oriii. 105% of all Premiums paid up to the date of death. <p>The Policy shall terminate after the payment of any of the above benefits.</p>	<p>Higher of:</p> <ul style="list-style-type: none">i. Paid-up Sum Assured less Partial withdrawals, if any, in the preceding two years, orii. Fund Value as on date of intimation of death claim, oriii. 105% of all Premiums paid up to the date of death. <p>The Policy shall terminate after the payment of any of the above benefits.</p>

Note: The term 'Claimant' in this Sales Literature means the Policyholder or Assignee, however for the purposes of payment of death benefit Claimant means Policyholder/Nominee/Appointee/Legal Heir as the case may be.

2. Maturity Benefit- In case Life Assured survives till the end of policy term, Fund Value as on the date of maturity is payable and the Policy will terminate upon payment of such benefit.

You also have the option to receive Maturity Benefit using Settlement Option.

WHAT MAKES CANARA HSBC LIFE INSURANCE SECUREINVEST A COST EFFECTIVE ULIP FOR YOU?

The product offers several benefits to enhance the fund value, namely Loyalty Additions, Return of Mortality charge, Return of premium Allocation Charge and Maturity Booster explained in detail below.

A. Enjoy Loyalty Additions—boosting your fund value as long as your policy stays active:

Loyalty Additions, as a percentage of Average Fund Value of last 60 monthly policy anniversaries, will be added to the funds at the end of every 5th policy year starting from the 10th policy year till the end of Policy Term, provided all the due premiums are received till that time. The loyalty addition as a percentage of Average Fund Value is given below:

	Loyalty Addition	
Premium Band	Regular Pay/Limited Pay	Single Pay
1	0.75%	0.75%
2	2.00%	3.00%
3	2.25%	NA
4	2.50%	NA

B. Get Back Twice the Mortality Charges — A Promise of Value and Trust:

Starting from the 15th policy year (i.e. 169th month), at the beginning of each policy month till the end of policy term or 30th Policy year, whichever is earlier, double (2X) of mortality charges deducted from the policy in the 168th month prior to the policy month, will be added back to fund value, provided all due premiums have been received till that time.

For example, twice of mortality charge deducted in 1st month will be added back in the 169th month, twice of mortality charge deducted in 2nd month will be added back in the 170th month, and so on till the end of policy term or 30th policy year, whichever is earlier.

- This above addition will be done to the Regular Premium Fund Value and will exclude any extra mortality charge and/or any taxes and cess with respect to the mortality charges deducted.
- 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 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 the time of addition. Unit Price as on that time will be used for the unitization.

C. Get 2X the Premium Allocation Charges Back at Maturity — a rewarding return for staying invested:

- 2X of Premium Allocation Charge deducted are returned at Maturity provided all due premiums have been received till the maturity date.

The amount payable under the Return of Premium Allocation Charge feature shall exclude Taxes and applicable cess (es), if any, that have been deducted with respect to Premium Allocation Charges.

- The amount of Return of Premium Allocation Charge will be added in the same proportion as the value of total units held in the unit linked funds. Unit Price as on the date of Return of Premium Allocation will be used for the unitization.

D. Celebrate your policy's journey with a powerful boost at maturity:

In addition to the Loyalty Additions, this plan offers Maturity Boosters at policy maturity as per the table below which will be added to the fund as a percentage of Average Fund Value of last 60 monthly policy anniversaries, provided all the due premiums are received till that time.

Policy Term (in years)	Maturity Booster
20	6.50%
21-30	10.00%
31-40	15.00%
41 & Above	20.00%

Explore Your Investment Choices: Choose from a range of expertly managed fund options tailored to match your financial goals and risk appetite — all designed to help your wealth grow with confidence.

This Plan gives you the flexibility to manage and control the savings in your own way. Here you can choose from a range of 13 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
NextGen Consumption Fund® (SFIN - ULIF02910/11/25NGCONEQFND136)	To generate long-term capital appreciation through investments in companies that align with the consumption habits, lifestyle choices, and digital adoption of India's young population, including millennials and Gen Z.	Equity*	60% - 100%	High
		Debt Securities	-	
		Money Market & Others^	0% - 40%	
Large Cap Advantage Fund (SFIN: ULIF02109/06/20LARCPADFND136)	To generate long term capital appreciation through investments predominantly in large cap stocks.	Equity*	90% - 100%	High
		Debt Securities	-	
		Money Market & Others^	0% - 10%	
Midcap Momentum Growth Index Fund (SFIN : ULIF02218/03/24MIDMIEQFND136)	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%	
Emerging Leaders Equity Fund (SFIN : ULIF02020/12/17EMLEDEQFND136)	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 (SFIN : ULIF01816/08/16IMCAPEQFND136)	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 (SFIN : ULIF00607/01/10EQUYIIFND136)	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%	
Growth Plus Fund (SFIN : ULIF00913/09/10GROWTPLFND136)	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 (SFIN : ULIF01013/09/10BLNCDPLFND136)	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%	

Debt Fund (SFIN : ULIF00409/07/08INDEBTFUND136)	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 (SFIN : ULIF00514/07/08LIQUIDFUND136)	To generate reasonable returns commensurate with low risk and a high degree of liquidity.	Equity*	-	Low
		Debt Securities	0%-60%*	
		Money Market & Others^	40%-100%	
India Manufacturing Fund (SFIN: ULIF02305/11/24INMFGEQFND136)	To generate long Term capital appreciation through investment in equity and equity related securities predominantly in companies engaged in manufacturing and industrial activities.	Equity*	60%-100%	High
		Debt Securities	0%-0%	
		Money Market & Others^	0%-40%	
Multicap Momentum Quality Index Fund (SFIN: ULIF02410/03/25MLMMQEQFND136)	Objective of this fund is to track NIFTY 500 Multicap Momentum Quality 50 index and generate returns similar/closer to NIFTY 500 Multicap Momentum Quality 50 index, subject to tracking error.	Equity*	70%-100%	High
		Debt Securities	0%-0%	
		Money Market & Others^	0%-30%	
Nifty Alpha 50 Index Fund (SFIN: ULIF02502/04/25NFALFEQFND136)	Objective of this fund is to track Nifty Alpha 50 Index and generate returns similar/closer to Nifty Alpha 50 Index, subject to tracking error.	Equity*	70%-100%	High
		Debt Securities	0%-0%	
		Money Market & Others^	0%-30%	

@Where the fund(s) with the following Segregated Fund Identification Number (SFIN) (Fund Name: NextGen Consumption Fund & SFIN: ULIF02910/11/25NGCONEQFND136) attached to the Product(s) (Product Name: Canara HSBC Life Insurance Secure Invest & UIN: 136L092V02) approved by the Board of the insurer, which do not comply with IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 and the master circular issued thereunder, the Policyholder will be given a free switch to the following fund:

SFIN	Fund Name	Risk Profile
ULIF02020/12/17EMLEDEQFND136	Emerging Leaders Equity Fund	High
ULIF01816/08/16IMCAPEQFND136	India Multi Cap Equity Fund	High
ULIF00607/01/10EQUITYIIFND136	Equity II Fund	High
ULIF02109/06/20LARCPADFND136	Large Cap Advantage Fund	High
ULIF02218/03/24 MIDMIEQFND136	Midcap Momentum Growth Index Fund	High
ULIF02305/11/24INMFGEQFND136	India Manufacturing Fund	High

which have similar fund objective / risk profile with same or lower fund management charge (FMC) in compliance with Clause A (8) of Annexure INV-I of Schedule-III- Investment Functions of IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 and master circular issued thereunder.

*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.

Smart Fund Management Strategies, Your Way: Take control of your investments with flexible fund management options — designed to align with your evolving goals, risk appetite, and market outlook.

1. Safety Switch Option (SSO)

As the Policy nears maturity, you may want to avoid market volatility and safeguard their funds. For this, they 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 their 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 Emerging Leaders Equity Fund, India Multi-Cap Equity Fund, Equity-II Fund, Growth Plus Fund, Balanced Plus Fund, Large Cap Advantage Fund, India Manufacturing Fund, Multicap Momentum Quality Index Fund, Midcap Momentum Growth Index Fund, Nifty Alpha 50 Index Fund and Debt Fund

Where "T" is Policy Term.

When the Safety Switch Option becomes operational, the Company shall allocate the existing funds of the Policyholder to Liquid Fund only if the existing allocation in the Liquid Fund of the Policyholder 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:

- 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.
- Where SSO is operational, switching in or out of the Liquid Fund or a request for redirection of Premium will cause the SSO to cease.
- If partial withdrawal while SSO is operational, SSO will be exercised on the balance of the Fund Value.
- Where SSO is operational, a request for redirection of Premium will make the SSO ineffective.
- 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.
- SSO will continue to be active in Reduced Paid-up status.

2. Systematic Transfer Option (STO)

Systematic Transfer Option (STO) allows the Policyholder to enter the volatile equity market in a systematic manner. Through STO, the entire annual/ Single allocable premium (after deduction of applicable charges) will be first allocated to the Liquid Fund ("Source STO Fund") and will then be systematically transferred on a monthly basis over the year into any one of the Unit Linked Funds ("Target STO Fund") as chosen by the Policyholder as per the below table. While STO is operational, the Policyholder is not allowed to change the Target STO Fund. Source STO Fund and Target STO Fund would together be referred to as STO Funds.

Source STO Fund	Target STO Fund
Liquid Fund	Equity II Fund, India Multi-Cap Equity Fund, Large Cap Advantage Fund, India Manufacturing Fund, Multicap Momentum Quality Index Fund, Emerging Leaders Equity Fund, Midcap Momentum Growth Index Fund or Nifty Alpha 50 Index Fund

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 the Target STO Fund chosen by the Policyholder by cancelling units in the Source STO Fund and purchasing units in the Target STO Fund till the availability of units in the Source STO Fund in the following manner:

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:

- 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.
- 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.
- 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.
- STO can be opted out at any time during the Premium Payment Term, which shall be effective from the following Monthly Policy Anniversary.
- STO cannot be exercised simultaneously with either RPO or AFR or LPS except for SSO (other than last 4 policy years) If the Policyholder has opted for SSO then during the last 4 Policy Years, STO will cease and SSO will become operational.

- The following requests will lead to cessation of the STO from the next Monthly Policy Anniversary:
 - Request for change in Premium payment mode or request for Premium redirection; or
 - Request to activate AFR, LPS, RPO, SSO (during the last 4 Policy Years only); or
 - Request for partial withdrawal from Source STO Fund; or
 - Request for switch into or from any of the STO Funds while STO is operational;
- Once the STO ceases, all future premiums will automatically be invested in Target STO Fund unless specified otherwise.

3. Return Protector Option (RPO)

This option enables you to take advantage of the market by protecting their gains from future market volatility. Through this option, gains made from selected funds are automatically transferred to the 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:

- While RPO is operational, the 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, Large Cap Advantage Fund, Emerging Leaders Equity Fund India Manufacturing Fund, Multicap Momentum Quality Index Fund, Midcap Momentum Growth Index Fund or Nifty Alpha 50 Index Fund (“RPO Fund”), as opted by the Policyholder. Once opted, the RPO Fund cannot be changed.
- 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.
- 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.
- RPO will continue to be active in Reduced Paid- up status.
- RPO cannot be exercised simultaneously with either STO or LPS or AFR except SSO (other than last 4 policy years). If SSO is opted, then only during the last 4 policy years, RPO will stop and SSO will become operational.
- The request for Premium redirection, switching and partial withdrawals will result in cessation of RPO.
- 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.
- Once the RPO ceases, all the future Premiums will continue to be invested into RPO Fund unless a request for Premium redirection is made.
- 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.

4. Auto Fund Rebalancing (AFR)

You can choose this option at inception or anytime later during the Policy Term.

If AFR is opted, then at the end of every three months starting from the date of commencement of AFR, this feature automatically rebalances the allocation of the investments in various funds to the allocation proportions chosen by you.

ARF shall be subject to the following conditions:

- AFR will cease to exist in case a switch or premium redirection is exercised.
- 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.
- AFR will continue to be active in Reduced Paid-up status.

5. 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:

- The Policyholder 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.
- 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, or India Manufacturing Fund, or Multicap Momentum Quality Index Fund, or Midcap Momentum Growth Index Fund or Nifty Alpha 50 Index Fund as opted by the Policyholder ("LPS Fund"). Once opted, the LPS Fund cannot be changed.
- 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.
- 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.
- The Policyholder 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.
- There is no restriction on number of times to opt for or opt out from Loss Protect Strategy.
- LPS will continue to be active in Reduced Paid-up status.
- LPS cannot be exercised simultaneously with either STO, RPO or AFR except SSO (other than last 4 policy years) If SSO is opted, then only during the last 4 policy years, LPS will stop and SSO will become operational.
- The request for Premium redirection, switching and partial withdrawals will result in cessation of LPS.
- Once the LPS ceases, all the future Premiums will continue to be invested into LPS Fund unless a request for Premium redirection is made.

EXPERIENCE THE FREEDOM TO ADAPT YOUR PLAN AS LIFE EVOLVES - WITH ENHANCED FLEXIBILITIES DESIGNED TO EMPOWER YOUR FINANCIAL JOURNEY AT EVERY STAGE

1. Settlement Option

- You can opt for the Settlement Option under the Policy anytime after issuance but at least 3 months before the maturity date.
- If the Policyholder has 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").
- 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.
- 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.
- 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.
- All the investment risk relating to the fluctuations of unit prices will continue to remain with the Policyholder.
- Switching is allowed during the Settlement Period subject to the conditions as mentioned in the below Section on "Switching".
- During the Settlement Period, risk cover shall be maintained at 105% of the all the Premiums Paid up to the date of death.
- 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.
- Partial withdrawals, RPO, SSO, LPS, and AFR are not allowed during the Settlement Period.
- Fund Management Charges and Mortality Charges will continue to be deducted, as applicable. There are no charges other than Fund Management Charges and Mortality Charges during the Settlement Period.

At any time during the Settlement Period, you 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.

2. Premium Redirection

This facility allows you 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 effected from the next Premium due date upon receipt of a written request from the Policyholder by the Company.

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.

3. Switching

Switching allows you 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:

- 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 ₹ 10,000.
- The switches in any given Policy Year or in any year during the Settlement Period will be free of charge.
- There is no limit on the number of switches made in a Policy Year or in any year during the Settlement Period.
- Where RPO, LPS or AFR is operational, any request for switching will be considered as a request to opt out of RPO, LPS or AFR.
- If SSO is operational, switching will be allowed subject to below mentioned conditions:
 - Switching amongst the funds other than Liquid Fund will not impact SSO.
 - Switching into or out of the Liquid Fund will stop SSO.
- 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.

4. Change in Premium Payment Mode

You 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 does not attract any charge.

5. Partial Withdrawals

- i. This product allows you 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 ₹ 1,000. The minimum partial withdrawal amount allowed is ₹ 10,000. The maximum partial withdrawal amount allowed is such that the Fund Value immediately after the partial withdrawal is at least 120% of the Annualized Premium payable in a year at inception of the Policy, in case of Regular/Limited Premium payment policies and at least 25% of the Single Premium in case of Single Premium payment policies. Any number of partial withdrawals can be made in a Policy Year.
- iii. Partial Withdrawals can be exercised even if SSO or AFR are 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.

Non-Forfeiture Provisions: Even if life takes an unexpected turn, our Non-Forfeiture Provisions ensure your policy retains fair value.

1. Surrender Benefit

You can surrender this Policy at any time. 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.

2. 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 as specified by the Competent Authority from time to time. 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 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.

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
 - i. 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.
 - ii. 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.
 - iii. 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.

3. 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:

It means a period of 3 consecutive years from the date of first unpaid premium,

The Policy shall be revived subject to the conditions mentioned below:

- i. A Policy can be revived any time before the end of the Policy Term and within the Revival Period
- ii. Revival shall be subject to underwriting as per Company's Board Approved Underwriting Policy.
- iii. The revival of the Policy will be effective only after Company's approval is communicated.

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

If you choose to revive a 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 condition of the Policy. At the time of revival, the Company shall:

- i. Collect all due and unpaid Premiums without charging any interest or fee.
- ii. May levy policy administration charge and premium allocation charge as applicable during the discontinuance period. No other charges shall be levied.
- iii. Add back to the Fund Value, the discontinuance charges deducted at the time of discontinuance of the Policy.

D. Revival of a discontinued Policy or being made paid-up after the Lock-in Period (Revival of a Reduced Paid-up Policy):

If you choose to revive the 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:

- i. Collect all due and unpaid Premiums without charging any interest or fee.
- ii. May levy premium allocation charge as applicable.
- iii. No charges shall be levied at the time of the revival.

Transparent Charges, No Surprises: Know exactly where your money goes

1. Premium Allocation Charges:

Premium Allocation Charges under this product are as follows:

For Limited/Regular Premium payment policies:

Policy Year	Premium Band 1	Premium Band 2	Premium Band 3	Premium Band 4
1 st year	10.0%	9.0%	8.0%	7.0%
2 nd -5 th year	6.0%	6.0%	6.0%	6.0%
6 th -10 th year	1.0%	1.0%	1.0%	1.0%
11 th year onwards	0.0%	0.0%	0.0%	0.0%

For Single Premium payment policies:

Policy Year	Allocation Charge
1 st	2.00%

Premium Allocation Charge will reduce by 50% in the first year for the staff¹ policies which are sold through all channels.

¹Staff includes employees (including their spouse, children and parents) of Canara HSBC Life Insurance Co. Ltd, its shareholder banks (Canara Bank and Punjab National Bank), HSBC and other distribution partners; including their group / associate companies.

2. Policy Administration Charges:

- **For Regular/Limited Premium payment policies:**

Policy Administration Charge of 5% of Annualized Premium will be charged per year from the 6th policy year till the end of the Policy Term .

- **For Single Premium payment policies:**

Policy Administration Charge of 1% of the Single Premium will be charged per year from the 6th policy year till the end of the Policy Term.

However, there will be an absolute cap of ₹ 500 per month on the Policy Administration Charges.

3. Fund Management Charges: Following fund management charges will be applicable and deducted on daily basis from the fund before calculation of NAV*

Fund	FMC (p.a)
Emerging Leaders Equity Fund	1.35%
India Multi Cap Equity Fund	1.35%
NextGen Consumption 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%
India Manufacturing Fund	1.35%
Nifty Alpha 50 Index Fund	1.35%
Multicap Momentum Quality Index Fund	1.35%
Large Cap Advantage Fund	1.00%
Debt Fund	1.00%
Liquid Fund	0.80%
Discontinued Policy Fund (DPF)	0.50%

¹Staff includes employees (including their spouse, children and parents) of Canara HSBC Life Insurance Co. Ltd, its shareholder banks (Canara Bank and Punjab National Bank), HSBC and other distribution partners; including their group / associate companies.

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

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

For Regular/ Limited Pay:

Policy is discontinued during the policy year	Discontinuance Charges for Policies having Annualized Premium up to ₹ 50,000	Discontinuance Charges for Policies having Annualized Premium above ₹ 50,000
1	Lower of 20%* (AP or FV) subject to a maximum of ₹ 3,000	Lower of 6%* (AP or FV) subject to a maximum of ₹ 6,000
2	Lower of 15%* (AP or FV) subject to a maximum of ₹ 2,000	Lower of 4%* (AP or FV) subject to a maximum of ₹ 5,000
3	Lower of 10%* (AP or FV) subject to a maximum of ₹ 1,500	Lower of 3%* (AP or FV) subject to a maximum of ₹ 4,000
4	Lower of 5%* (AP or FV) subject to a maximum of ₹ 1,000	Lower of 2%* (AP or FV) subject to a maximum of ₹ 2,000
5 and onwards	NIL	NIL

For Single Pay:

Where the policy is discontinued during the policy year	Maximum discontinuance charges for the policies having single premium up to ₹ 3,00,000/-	Maximum discontinuance charges for the policies having single premium above ₹ 3,00,000/-
1	Lower of 2%*(SP or FV) subject to a maximum of ₹ 3,000/-	Lower of 1%*(SP or FV) subject to a maximum of ₹ 6,000/-
2	Lower of 1.5%*(SP or FV) subject to a maximum of ₹ 2,000/-	Lower of 0.70%*(SP or FV) subject to a maximum of ₹ 5,000/-
3	Lower of 1%*(SP or FV) subject to a maximum of ₹ 1,500/-	Lower of 0.50%* (SP or FV) subject to a maximum of ₹ 4,000/-
4	Lower of 0.5% *(SP or FV) subject to a maximum of ₹ 1,000/-	Lower of 0.35% *(SP or FV) subject to a maximum of ₹ 2,000/-
5 and onwards	NIL	NIL

Note: AP – Annualized Premium, FV – Fund Value, SP: Single Premium, LP/RP: Limited Pay/ Regular Pay.

5. Mortality Charges: This charge 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.

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

Age	20	30	40	50
Male / Female*	0.92	0.98	1.68	4.44

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

A. During the Policy Term:

SAR is computed as follows if the Policy is in-force:

The higher of:

- Sum Assured less partial withdrawals 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 in the preceding two years less Fund Value; or
- 105% of all Premiums paid less Fund Value; or
- Zero

B. During the Settlement Period:

SAR is computed as the higher of;

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

6. Partial Withdrawal Charges: No Charge.

7. Switches Charges: No Charge.

8. Miscellaneous Charges: No Charge

All charges as applicable and amended from time to time which will be borne by the Policyholder. 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 mentioned above are guaranteed during the Policy Term.

*Net Asset Value (NAV) calculation: NAV shall be calculated on all business days in accordance with the IRDAI's guidelines in force from time to time. As per the present guidelines in force, NAV is computed as follows:

$$\frac{\{(\text{Market Value of investment held by the fund} + \text{Value of Current Assets}) - \text{Value of Current Liabilities and provisions, if any}\}}{\text{Number of Units existing on Valuation Date (before creation/redemption of Units)}}$$

EXCLUSIONS

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 or beneficiary 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.

Enhance Your Coverage with Optional Riders: Customize your plan with powerful add-on riders — offering extra protection for life's uncertainties, so you and your loved ones stay secure no matter what comes your way

The following Riders can be opted (as modified from time to time) to enhance your protection needs.

Rider Name	Rider UIN	Scope of Benefits**
Canara HSBC Life Insurance Accidental Benefit Rider (Linked)	136A016V01	A Non-Linked Non-Participating Individual Pure Risk Premium Rider, offering coverage against Accidental Death Benefit and Accidental Total & Permanent Disability.
Canara HSBC Life Insurance Linked Critical Illness Benefit Rider	136A018V01	This is a non-linked, non-participating, individual health Rider offering coverage against 40 critical illnesses.

**For all details on Riders, kindly refer to the Rider documents. While attaching riders to the base option(s) under the product, it will be ensured that there is no overlap in benefits offered under different riders & base product. In case of overlap, the rider(s) shall not be attached. Additional premium shall be collected on attaching riders.

Riders will not be offered if the policy term/premium payment term of the rider exceeds outstanding policy term/ premium payment term under the base policy.

Important Terms & Conditions: For complete clarity and confidence, please review the key terms and conditions that govern your policy — ensuring you're fully informed every step of the way.

- 1. Free-Look Option:** If Policyholder does not agree with the terms and conditions of the Policy or otherwise and have not made any claim, you 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 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 charges and expenses incurred on medicals (if any).
- 2. 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.
- 3. 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.

4. First premium will be allocated at the NAV on the date of commencement of the Policy.
5. 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.
6. There is no provision of loan in this plan.
7. **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.
8. **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.
9. **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.
10. **Non-Disclosure Clause (Section 45 of the Insurance Act, 1938 as amended from time to time):** Fraud and Misrepresentation 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 Secure Invest 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: NextGen Consumption Fund is ULIF02910/11/25MILENEQFND136, Large Cap Advantage Fund is ULIF02109/06/20LARCPADFND136, Midcap Momentum Growth Index Fund is ULIF02218/03/24MIDMIEQFND136, Emerging Leaders Equity Fund is ULIF02020/12/17EMLEDEQFND136, India Multi-Cap Equity Fund is ULIF01816/08/16IMCAPEQFND136, Equity II Fund is ULIF00607/01/10EQUITYIIFND136, Growth Plus Fund is ULIF00913/09/10GROWTPLFND136, Balanced Plus Fund is ULIF01013/09/10BLNCDPLFND136, India Manufacturing Fund is ULIF02305/11/24INMFGEQFND136, Multicap Momentum Quality Index Fund is ULIF02410/03/25MLMMQEQFND136, Nifty Alpha 50 Index Fund is ULIF02502/04/25NFALFEQFND136, 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.
- The premiums & funds are subject to certain charges related to the fund or to the premium paid.
- Unit Linked Insurance products are different from the traditional insurance products and are subject to the risk factors.
- The premium paid in 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.
- You 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
- The premium shall be adjusted on the due date even if it has been received in advance.
- 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 you shall not carry any interest.

WE'RE HERE TO HELP — GRIEVANCE REDRESSAL MADE SIMPLE

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 (cru@canarahsbclife.in) to us or reach us through the online form on our website. (<https://www.canarahsbclife.com/customer-service/grievance-redressal#registerComplaint>) We will respond to you within two weeks from the date of our 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

<https://www.canarahsbclife.com/customer-service/grievance-redressal#registerComplaint>

In case you do not receive a response from us or 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.

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 SecureInvest is a Non-Participating, Unit Linked Individual Life Insurance Savings Plan

Trade Logo of Canara HSBC Life Insurance hereinafter referred to as "Insurer" is used under license with Canara Bank and HSBC Group Management Services Limited. 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 benefit illustration and the terms & conditions for this plan as provided in sample policy contract available on our website.



Canara HSBC Life Insurance Company Limited
(IRDAI Regn. No. 136)

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

Head Office: 139 P, Sector 44, Gurgaon – 122003, Haryana, India

Corporate Identity No: L66010DL2007PLC248825

Website: www.canarahsbclife.com

Call: 1800-103-0003/1800-891-0003

Email: customerservice@canarahsbclife.in

"BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

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."