

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



LIFE INSURANCE

Back your life's innings with a plan that scores on wealth growth and life cover.

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

Key Benefits:



Return of Mortality Charges



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



Choice of Investment Strategy Options



Boost your plan with additional Rider(s)

For more information

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

Life Plus Option

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. 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.

(Confidential)

About the product

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.

Key Benefits



LIFE COVER UPTO 100 YEAR

Lump sum payment made by the insurance company to provide financial protection in case of death of life insured



LOYALTY ADDITIONS & WEALTH BOOSTERS

Enhance your corpus by staying invested longer



RETURN OF MORTALITY CHARGES

Get back 100% of the mortality charges deducted during the policy term at Maturity



FACILITY OF WITHDRAWALS FROM FUND AS A RECURRING INCOME

Enjoy enhanced flexibility with Systematic Withdrawal Option (SWO) / Milestone Withdrawal Option (MWO) and withdraw funds in a systematic manner basis your financial need

5 INVESTMENT STRATEGY OPTIONS

Make an investment decision based on your financial objectives & needs

Systematic Transfer Option (STO) enables you to invest systematically in the equity market which lowers your risk

01

Auto Funds Rebalancing Option (AFR) enables you to maintain your desired fund allocation and book the potential gains from the market

03

02

Return Protector Option (RPO) enables you to protect your returns against market volatility with this smart investment strategy

Loss Protector Strategy (LPS) enables you safeguard against losses in case of a market downturn

05

04

Safety Switch Option (SSO) enables an automatic asset allocation based on when you want to achieve your goal

LET'S SEE HOW THE PLAN WORKS

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 BENEFITS

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*.

Yearly Payment/ Annualized Premium (Rs)	Total Premiums paid (Rs.)	Lump Sum paid on Death (Rs.)	Money paid when policy ends (Total Maturity Benefit) (Rs.)	
			Total Units Amount in the policy (Fund Value) at the age 100 years	
			8% ^{##}	4% ^{##}
2,00,000	30,00,000	20,00,000	15,04,52,602	1,96,02,794
5,00,000	75,00,000	50,00,000	38,44,07,338	5,07,51,945
10,00,000	1,50,00,000	1,00,00,000	77,58,55,861	10,28,38,432

DEATH BENEFITS

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.

Yearly Payment/ Annualized Premium (Rs)	Total Premiums Paid till the date of death (Rs.)	Sum Assured (Rs.)	Death Benefit (Rs.) payable to the nominee	
			8% ^{##}	4% ^{##}
2,00,000	30,00,000	20,00,000	1,12,43,195	55,08,315
5,00,000	75,00,000	50,00,000	2,86,09,825	1,40,73,687
10,00,000	1,50,00,000	1,00,00,000	5,76,67,352	2,83,96,477

^{##}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 taxes.

*Large Cap Advantage Fund SFIN is ULIF02109/06/20LARCPADFND136

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ELIGIBILITY CRITERIA

Eligibility Conditions	Life Plus		
Entry Age as on last birthday	18 – 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 to 30	30	40
	31 to 40	20	40
	41 to 45	15	30
	46 to 47	10	20
	47 +	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	Annual, Semi - Annual, Quarterly and Monthly		

PPT- Premium Payment Term PT- Policy Term

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

Annualized Premium means the amount of premium payable by you for the entire Policy Year.

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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."

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