

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



**Invest 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. RoMC will not be applicable for Single Premium policies.

## 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

Lump sum payment made by the insurance company to provide financial protection for your loved ones 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

Mahesh aged 30 years is a wealthy businessman and is looking for a financial solution which will help him expand his business. He opts for Canara HSBC Life Insurance Wealth Edge-Invest Plus and opts for regular premium payment mode with a Policy Term of 15 years along with a life insurance cover of 10 times the Annualized Premium.



### MATURITY BENEFITS

**Maturity Benefit:** The table below shows maturity values for multiple scenarios assuming annual gross investment return of 4% and 8% with 100% investment in Equity II Fund\*.

| Yearly Payment/<br>Annualized<br>Premium (Rs) | Total Premiums<br>paid (Rs.) | Lump Sum<br>paid on Death<br>(Sum Assured)<br>(Rs.) | Money paid when policy ends<br>(Total Maturity Benefit)<br>(Rs.)<br>Total Maturity Benefit (Rs.)<br>(Fund Value) at the end of 15 years |                  |
|---|------------------------------|---|---|------------------|
|   |                              |   | 8% <sup>##</sup>  | 4% <sup>##</sup> |
| 2,00,000                                      | 30,00,000                    | 20,00,000   | 52,33,489   | 37,58,735        |
| 5,00,000                                      | 75,00,000                    | 50,00,000   | 1,32,53,984   | 95,27,453        |
| 10,00,000                                     | 1,50,00,000                  | 1,00,00,000   | 2,66,72,589   | 1,91,72,878      |

### DEATH BENEFITS

Mahesh, with a 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 Mahesh's unfortunate death in the 10<sup>th</sup> policy year, the death benefit, based on the assumed annual gross investment returns, are as per the table below.

| Yearly Payment/<br>Annualized<br>Premium (Rs) | Total Premiums<br>paid by the<br>customer (Rs.) | Lump Sum<br>paid<br>(Sum Assured)<br>(Rs.) | Death Benefit (Rs.) payable to<br>the nominee |                  |
|---|---|--|---|------------------|
|   |   |  | 8% <sup>##</sup>                              | 4% <sup>##</sup> |
| 2,00,000                                      | 20,00,000                                       | 20,00,000                                  | 28,21,424                                     | 22,66,024        |
| 5,00,000                                      | 50,00,000                                       | 50,00,000                                  | 71,35,113                                     | 57,34,226        |
| 10,00,000                                     | 1,00,00,000                                     | 1,00,00,000                                | 1,43,60,547                                   | 1,15,40,825      |

<sup>##</sup>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.

\*\*Equity II Fund SFIN is ULIF00607/01/10EQUTYIIFND136

# ELIGIBILITY CRITERIA

| Eligibility Conditions                                       | Invest Plus  |                                |                         |                      |                      |
|--|--|--------------------------------|-------------------------|----------------------|----------------------|
| Entry Age as on last birthday                                | 0 – 70 years   |                                |                         |                      |                      |
| Maturity Age   | 18 – 80 years  |                                |                         |                      |                      |
| Policy Term (PT) and Premium Payment Term (PPT)              | <b>For Single Pay</b>  |                                |                         |                      |                      |
|  | <b>SA Cover Multiple</b>                                     | <b>Age at entry (in years)</b> |                         | <b>PT (in years)</b> |                      |
|  | 10 X   | 0 to 38                        |                         | 5 to 20              |                      |
|  |  | 39 to 44                       |                         | 5 to 10              |                      |
|  |  | 45 to 47                       |                         | 5                    |                      |
|  | 1.25 X   | Less than 50                   |                         | 5 to 30              |                      |
|  | 1.1x   | 50-70                          |                         | 5 to 30              |                      |
|  | <b>For Limited Pay</b>                                       |                                |                         |                      |                      |
|  | <b>Age at Entry (in years)</b>                               | <b>PPT (in years)</b>          |                         | <b>PT (in years)</b> |                      |
|  | 0 - 55   | 5/7/10/15/20/25                |                         | 10 to 30             |                      |
|  | 56 - 60  | 7/10/15                        |                         | 10 to 20             |                      |
|  |  | 5                              |                         | 10 to 15             |                      |
| 61 - 65  | 7/10/15  |                                | 10 to 15                |                      |                      |
| <b>For Regular Pay</b>                                       |  |                                |                         |                      |                      |
| <b>Age at Entry (in years)</b>                               | <b>PPT (in years)</b>  |                                | <b>PT (in years)</b>    |                      |                      |
| 0 - 70   | Same as PT   |                                | 10 to 30                |                      |                      |
| Minimum Sum Assured Multiple                                 | <b>Age at Entry (in years) - less than 50</b>                |                                |                         |                      |                      |
|  | For Limited Pay/Regular Pay - 7 times the Annualized Premium |                                |                         |                      |                      |
|  | For Single Pay – 1.25 times the Single Premium               |                                |                         |                      |                      |
|  | <b>Age at Entry (in years) - 50 - 70</b>                     |                                |                         |                      |                      |
| For Limited Pay/Regular Pay - 5 times the Annualized Premium |  |                                |                         |                      |                      |
| For Single Pay – 1.10 times the Single Premium               |  |                                |                         |                      |                      |
| Maximum Sum Assured Multiple                                 | <b>Age at Entry (in years)</b>                               | <b>Limited Pay</b>             |                         | <b>Regular Pay</b>   | <b>Single Pay</b>    |
|  |  | <b>PT &lt;=20 years</b>        | <b>PT &gt; 20 years</b> |                      |                      |
|  | 0 to 30  | 40                             | 40                      | 40                   | 10                   |
|  | 31 to 40   | 25                             | 20                      | 40                   | 10                   |
|  | 41 to 45   | 20                             | 15                      | 30                   | 10                   |
|  | 46 to 47   | 15                             | 10                      | 20                   | 10                   |
| 47+  | 10   | 10                             | 10                      | 1.25                 |                      |
| Annualized Premium / Single Premium                          | <b>Premium Payment Mode</b>                                  |                                | <b>Minimum (Rs.)</b>    |                      | <b>Maximum (Rs.)</b> |
|  | Yearly   |                                | 1,25,000 per annum      |                      |                      |
|  | Half-Yearly  |                                | 75,000 per half-year    |                      |                      |
|  | Quarterly  |                                | 43,750 per quarter      |                      |                      |
|  | Monthly  |                                | 16,667 per month        |                      |                      |
| Single   |  | 1,25,000                       |                         |                      |                      |
| Premium Payment Mode   | Single, 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 premium amount payable in a year excluding taxes, rider premiums and underwriting extra premium on riders. If any Single Premium means the amount of premium payable in lumpsum by you at the inception of the Policy. It excludes taxes, rider premiums and underwriting extra premium on riders, if any.

Scan the QR Code  
For the web brochure



**\*BEWARE OF SPURIOUS 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. \*

Trade Logo of Canara HSBC Life Insurance Company Limited hereinafter referred to as "Insurer" is used under license with Canara Bank and HSBC Group Management Services Limited. The Insurance products are offered and underwritten by Insurer (IRDAI Regn. No. 136) having its head office at 139 P, Sector 44, Gurgaon – 122003, Haryana (India). Canara HSBC Life Insurance Company Limited is only the name of the life insurance company and Canara HSBC Life Insurance Wealth Edge 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. Unit Linked Insurance products are different from the traditional insurance products and are subject to the risk factors. 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. The premium paid in Unit 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. The premium shall be adjusted on the due date even if it has been received in advance. The premiums & funds are subject to certain charges related to the fund and to the premium paid. Please know the associated risks and the applicable charges, from your policy document issued by the insurance company. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Corporate Identity No.: 166010D12007PLC248825 | Website: [www.canarahsbcife.com](http://www.canarahsbcife.com) | Call: 1800-103-0003/1800-891-0003 | Email: [customerservice@canarahsbcife.in](mailto:customerservice@canarahsbcife.in)