

Secure your legacy with **GLOBAL WEALTH**

Power your portfolio with returns in US Dollar



Key Benefits



Grow your wealth in
a stable global currency



Flexible payment
& withdrawal options



Life
cover



Return of
mortality charge¹



Premium funding benefit
in case of death²

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

For NRIs: ☎ +91 8071262755 (Monday to Saturday - 9:00 AM to 6:00 PM IST)

Canara HSBC Life Insurance | Promises ka Partner

Canara HSBC Life Insurance Company Limited

Future Dollar Investment | A Non-Participating, Unit-Linked, Individual Life Insurance Savings Plan

Unlock your financial future with the Canara HSBC Life Insurance Future Dollar Investment, your partner in securing a legacy of prosperity and protection. This is not just insurance—it's your peace of mind encapsulated in a plan that grows along with a life cover. Choose from our Wealth or Wealth Plus Options to tailor your journey, whether it's amassing wealth or safeguarding your child's aspirations. With flexibility at its core, this plan offers adaptable payment options, investment opportunities, and the unique promise to keep your loved ones' dreams alive, even in your absence. Embrace a secure, prosperous future today with the Canara HSBC Life Insurance Future Dollar Investment —where your dreams and those of your loved ones are not just a possibility, but a guarantee.

This product will also be available for sale through online channel.

KEY HIGHLIGHTS OF THE PLAN

**Dollar Denominated Investment:**

Secure your savings in USD, and get a long-term value appreciation in a stable currency.

**Return of Mortality Charges:**

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

**2 Plan Options to choose from:**

Wealth or Wealth Plus depending on your unique investment and protection goals

**Facility of Withdrawals from fund:**

To meet your financial need you have an option to make partial withdrawal from your fund(s).

**Loyalty Additions:**

Boost your invested funds as reward for staying invested longer

**Choice of funds:**

Choice of two (2) funds, Equity & Debt Fund depending your risk appetite.

**Flexibility:**

Host of flexibilities to suit your changing financial needs such as:

- Option to opt for Life Goal Fund (Lump- sum investment through top-up) and earmark for different life goals enabling you to create plans within a plan and meet different life goals
- Option to increase/decrease your life cover
- Option to postpone or prepone the date of maturity of your plan (by increasing or decreasing your policy term i.e. the tenure of your plan)
- Option to stay invested even after maturity of your plan and receive your maturity amount in instalment (settlement option) over number of years

PLAN OPTIONS

1

Wealth:

Enjoy life cover for the entire duration of your plan and get your fund value at maturity or receive the same in installments over a number of years while continuing to stay invested.



2

Wealth Plus:

While planning for your Child's future it's also vital to ensure that you are secured against uncertainties of life so that no matter what comes your plan does not get jeopardise. Manage all your obligations even while you are not there. This option ensures that in-case of your unfortunate demise, all outstanding future premiums are waived off (Premium Funding Benefit) and funded by the Company, allowing the policy to continue till maturity.

Note: Plan Option once chosen at inception cannot be altered during the policy term.

PLAN AT A GLANCE

Eligibility Conditions	Plan Options	
Entry Age as on last birthday	Wealth	Wealth Plus
	1 month – 70 years	18 – 55 years
Maturity Age	21 – 80 years	
Policy Term/Premium Payment Term	Single Pay (Wealth Option)	
	Premium Payment : 1 (Single)	Policy Term : 3 to 25 years
	For Limited Pay	
	Premium Payment (in years)	Policy Term (in years)
	3 to (Policy Term – 1)	5 to 25
	For Regular Pay	
	Premium Payment (in years)	Policy Term (in years)
	Same as Policy Term	5 to 25
Minimum/Maximum Sum Assured (Life Cover) Multiple	For Limited Pay / Regular Pay -	For Single Pay –
	1.1 times to 30 times the Annualized Premium	1.1 times to 10 times of Single Premium
	For Life Goal Funds (lump-sum investment through top-up): 0 to 10 times of each top-up amount	

PLAN AT A GLANCE

Annualized Premium / Single Premium	Premium Payment Mode	Minimum (USD.)	Maximum (USD)
	Yearly	1,800	As Per BAUP
	Half-Yearly	1,000	
	Quarterly	600	
	Monthly	300	
	Single Pay	4,000	
	Top-up	2,000	
Premium Payment Mode	Single Pay, Annual, Half-Yearly Quarterly and Monthly		

- **Policy Term:** the total tenure of your plan
- **Premium Payment Term:** for Limited Premium/ Regular Premium policy the number of years you decide to pay your premiums
- **Single Premium:** the amount of premium payable by the Policyholder at the inception of the Policy excluding taxes, rider premiums and underwriting extra on riders, if any
- **Annualized Premium:** the premium amount payable in a year excluding taxes, rider premiums and underwriting extra on riders, if any.

FUTURE DOLLAR INVESTMENT IN THREE SIMPLE STEPS

Choose your Plan Option

Decide the Plan Option basis your unique investment and protection goals.

Step 1

Choose the amount you want to invest every year, your premium payment term and policy term

You have the flexibility to choose your policy term, premium payment term, premium payment mode basis your financial goals and time horizon. In addition to that you also have the flexibility to choose your Sum Assured Multiple basis your protection / life cover needs.

Step 2

Choose your Fund(s)

You have two (2) funds, for both LRS and Non-LRS, to choose from depending on your risk appetite.

Alternatively, you may also decide to allocate your monies in both the funds. In such case you will also decide the proportion in which you will like to allocate your monies in both the funds. The above 3 (three) steps enable you to roll out your own customised plan and through disciplined investment you are all set towards your investment and protection goals.

Step 3



SAMPLE ILLUSTRATIONS

1

Illustrative Example 1:

Akhil, aged 40 years, is a NRI and a successful professional who is seeking a financial plan to enable him build wealth in next 20 years by the time his age is 60 years. He wants a flexible plan that helps him to save systematically and also give him an option to access his investment if he needs fund to meet this financial goals, while his investment accumulates till he turn to his retirement years.

He opts for Canara HSBC Life Insurance Future Dollar Investment, **Wealth option** and opts for regular premium payment throughout the policy term of 20 years along with a life cover of 10 times his annualized premium.



Maturity Benefit:

The table below shows illustrative maturity values that Akhil may receive by investing different annual premiums for 20 years accumulating annually at an investment return of 4% /8% with 100% investment in Equity Fund.



Annual Premium invested for 20 years (USD)	Total Premiums Paid in 20 years (USD)	Life Cover (USD) at inception	Total Maturity Benefit (USD) (Fund Value) at the end of 20 years	
			8% ^{##}	4% ^{##}
10,000	2,00,000	1,00,000	4,18,165	2,69,952
15,000	3,00,000	1,50,000	6,28,500	4,05,746
20,000	4,00,000	2,00,000	8,38,835	5,41,540

After 20 years of disciplined investment, Akhil created a significant fund to meet his financial goals.

Death Benefit: In case of Akhil's unfortunate death in the 5th policy year, the death benefit payable, based on different annual premiums and investment return accumulating annually at 4% /8% with 100% investment in Equity Fund, are as per the table below.

Annual Premium (USD)	Total Premiums paid till the date of death (USD)	Lump Sum paid on Death (USD)	Death Benefit (USD) (in the event of unfortunate death on 5th policy year)	
			8% ^{##}	4% ^{##}
10,000	50,000	2,00,000	57,078	50,776
15,000	60,000	2,00,000	85,793	76,324
20,000	1,00,000	2,00,000	1,14,508	1,01,872

SAMPLE ILLUSTRATIONS

2

Illustrative Example 2:

Ajay, aged 40 years, works as a manager with an MNC. He is worried about his daughter's future & wants to provide his 5 years old daughter Riya the finest education possible. He wishes to establish a fund that will support his daughter's higher education. He chooses Canara HSBC Life Insurance Future Dollar Investment, **Wealth plus option** and opts for regular premium payment mode with a policy term of 15 years along with a life cover of 10 times the Annualized Premium.



Maturity Benefit:

The table below shows illustrative maturity values that Ajay may receive for Riya's education by investing different annual premiums for 15 years accumulating annually at an investment return of 4% /8% with 100% investment in Equity Fund.



Annual Premium (USD)	Total Premiums Paid (Rs.) in 15 years (USD)	Life Cover (USD) at inception	Total Maturity Benefit (USD) (Fund Value) at the end of 15 years	
			8% ^{##}	4% ^{##}
10,000	1,50,000	1,00,000	2,51,362	1,82,576
15,000	2,25,000	1,50,000	3,77,814	2,74,429
20,000	3,00,000	2,00,000	5,04,266	3,66,281

Death Benefit: In case of Ajay's unfortunate death in the 5th policy year, the following benefits will be payable:

- Lump sum death benefit is payable to take care of any immediate financial needs of his family.
- Remaining future premiums would be funded by the Company - ensuring that Ajay's planned savings for his daughter's future education continues without any barriers.
- The Fund Value would be paid on maturity of the Policy i.e at the end of the 15th Policy Year.

The death benefits payable, based on different annual premiums and investment return accumulating annually at 4% /8% with 100% investment in Equity Fund, are as per the table below.

SAMPLE ILLUSTRATIONS

Annual Premium (USD)	Total Premiums paid till the date of death (USD)	Lump Sum paid on Death (USD)	Total Premiums funded by the company (USD)	Death Benefit (USD) (in the event of unfortunate death on	
				8% ^{##}	4% ^{##}
10,000	50,000	1,00,000	1,00,000	2,51,362	1,82,576
15,000	75,000	1,50,000	1,50,000	3,77,814	2,74,429
20,000	1,00,000	2,00,000	2,00,000	5,04,266	3,66,281

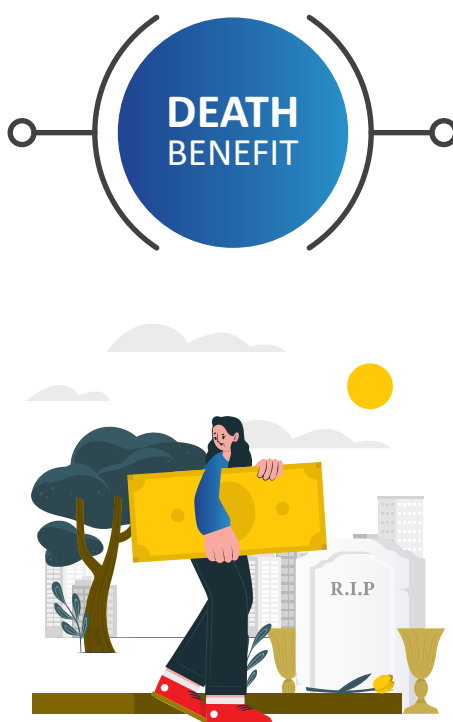
^{##}The assumed rates of return (4% p.a. and 8% p.a.) shown in the above illustrative examples of different scenarios are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your Policy which depends on a number of factors including future investment performance. The Fund Values shown in the above illustrative example are after deduction of all charges including applicable Taxes & applicable cess (es) / levy, if any.

BENEFITS IN DETAIL

Wealth Option:

If the Policyholder has paid all due premiums and the Policy is inforce:

In the event of death of the Life Assured, higher of (Sum Assured less all partial withdrawals made till the date of death and Fund Value as on date of intimation of death claim) PLUS higher of (Top-up Sum Assured and Top-up Fund Value, if any, as on date of intimation of death claim) shall be payable. The Policy will terminate after payment of this benefit.



Wealth Plus Option:

If the Policyholder has paid all due premiums and the Policy is inforce:

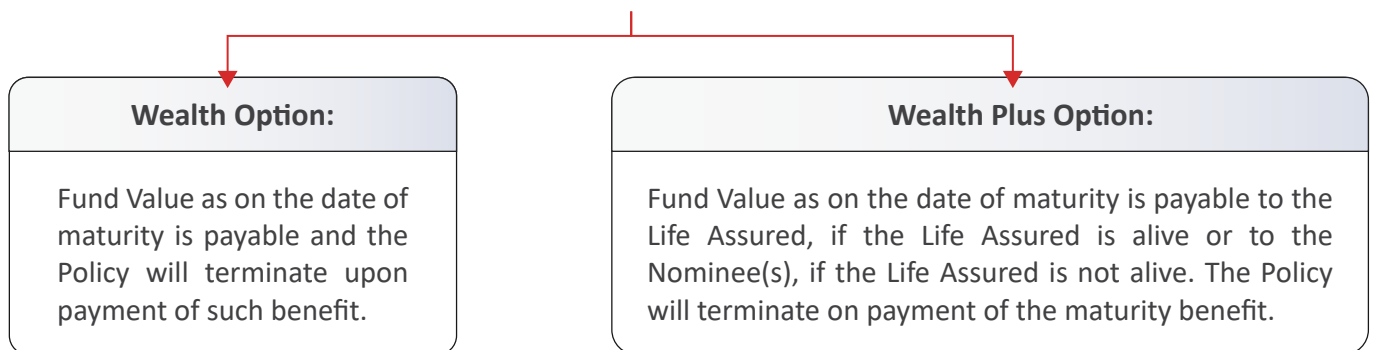
In event of death of the Life Assured, Sum Assured along with Top-up Sum Assured shall be payable PLUS Premium Funding Benefit will also become payable. All the charges, except Mortality charges and Premium Funding Benefit charges, shall continue to be deducted from the unit account until maturity of the Policy.

Premium Funding Benefit

If, Wealth Plus Option has been opted at inception of the policy, in case of earlier death of the Life Assured, all remaining future premiums for the outstanding Premium Payment Term will be waived off and the Company will infuse future premiums for the outstanding PPT on the respective premium due dates, in various unit linked funds in the same allocation proportion as last chosen by the Policyholder. All the charges, except Mortality charges and Premium Funding Benefit charges, shall continue to be deducted from the unit account until maturity of the Policy.

Maturity Benefit

Where Settlement Option is not operational and the Policy has not terminated before reaching maturity, the following benefits are payable under the two **Plan Options**:



ADDITIONS IN THE FUND

Return of Mortality Charges (ROMC)

An amount equal to total of all the Mortality Charges deducted during the Policy Term, in case of Regular/ Limited premium payment policies, will be added to the Fund Value at the maturity date as Return of Mortality Charges (ROMC), provided all due premiums have been received, subject to following conditions:

- 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 payable under the Return of Mortality Charge feature shall exclude Goods and Service Tax and applicable cess (es), if any, that have been deducted with respect to mortality charges.
- The amount of Return of Mortality Charges (ROMC) will be added to the fund(s) at the same proportion as the value of total units held in various unit linked fund(s) and at the Unit Price as on date of maturity.

Return of Mortality Charge is not applicable in case of Single Premium policies or Top-ups.

Loyalty Additions

This plan offers fund value related Loyalty Additions at maturity. This Loyalty Additions, equal to $\min(\text{Policy Term}/2, 10)/100$ of the average Fund Value of last 60 monthly policy anniversaries or Policy Term multiplied by 12, whichever is lower, will be added to the fund at the end of the Policy Term, provided all the due premiums are received till that time.



FUND OPTIONS

Non-LRS* Policyholder will have the option to invest in any of the following two unit linked funds in the proportion as desired by him / her.

Fund Name	Components (%) (Minimum , Maximum)			Risk Profile	Objective	Existing/ New	SFIN
	Equity	Debt Securities	Money Market & Others [#]				
Equity Fund	(50,100)	(0,0)	(0,50)	High	To generate long term capital appreciation through investments in Equity and Equity related instruments such as Equity Mutual funds including Fund of Funds, Exchange Traded Funds (ETFs) etc.	New	ULIF00102/ 06/25GIFT NLRSEQ013
Debt Fund	(0,0)	(50,100)	(0,50)	Low to Medium	To earn regular income through investments in Debt and Debt related instruments such as Debt Mutual funds including Fund of Funds, Exchange Traded Funds (ETFs) etc	New	ULIF00202/ 06/25GIFT NLRSDT013

**LRS stands for Liberalised Remittance Scheme, under which Authorised Dealers may freely allow remittances by resident individuals up to USD 2,50,000 per Financial Year (April-March) for any permitted current or capital account transaction or a combination of both. The Scheme is not available to corporates, partnership firms, HUF, Trusts, etc.*

[#]Others will include Cash, bank balance, liquid mutual funds and any other short term instruments.

LRS Policyholder will have the option to invest in any of the following two unit linked funds in the proportion as desired by him / her.

Fund Name	Components (%) (Minimum , Maximum)			Risk Profile	Objective	Existing/ New	SFIN
	Equity	Debt Securities	Money Market & Others [#]				
Equity-II Fund	(50,100)	(0,0)	(0,50)	High	To generate long term capital appreciation through investments in Equity and Equity related instruments such as Equity Mutual funds including Fund of Funds, Exchange Traded Funds (ETFs) etc.	New	ULIF00302/ 06/25GIFTL RSEQU013
Debt-II Fund	(0,0)	(50,100)	(0,50)	Low to Medium	To earn regular income through investments in Debt and Debt related instruments such as Debt Mutual funds including Fund of Funds, Exchange Traded Funds (ETFs) etc	New	ULIF00402 /06/25GIF TLRSDBT0 13

[#]Others will include cash, bank balance, liquid mutual funds and any other short term investments.

Kindly note:

The investments will happen in US Dollar denominated instruments

The Company may also, as mentioned in its Board Approved Investment Policy, subject to prior approval of the Authority and consent of the policyholders, close or discontinue any of the unit linked funds on the happening of events including but not limited to extreme volatility of markets, which as per the Board Approved Investment Policy of the Company warrants such discontinuance or closure. In case of such an event, the Company shall give the policyholders at least three months prior notice stating the Company's intention to discontinue or close a unit linked fund except in cases where such closure or discontinuance is on account of an unforeseen emergency or Force Majeure conditions where issuance of such prior notice is not possible. In case of a discontinuance or closure of a unit linked fund as mentioned above, the Company shall provide the policyholders the option of switching to other unit linked funds offered by the Company free of cost and such options may be exercised by the policyholders within the time limits provided by the Company. In the event of a policyholder not exercising their option to switch to other unit linked fund(s), the Company shall be entitled to switch the funds to the 'Debt Fund or Debt-II Fund, as applicable' which would be the default fund.

ENHANCED FLEXIBILITIES

Life Goal Fund (lump sum investment through Top-ups):

This plan offers flexibility to invest additional lump sum, after first 3 policy years, during the policy term called Top-up, except in the last 3 policy years, that helps you plan for different life goals within the same policy/plan.

- Top-up can be done only if all due premiums have been paid by the Policyholder
- Each Top-up premium paid by the Policyholder will be earmarked to a different life goal. For example: Top-up done for child's education can be named by the Policyholder as "Top-up for Child's Education". Other examples of Top-up names can be – "Top-up for buying a house", "Top-up for gifting to loved-ones", etc. Policyholder to provide name to be given to a Top-up.
- Each Top-up premium paid will have a separate Top-up policy term and Top-up Sum Assured, if selected. Top-up policy term cannot be greater than outstanding policy term
- All charges, except Premium Funding charges, if any, shall continue to be deducted.
- The Top-up premium will be invested as per funds selected by the policyholder at the time of inception.
- The Top-up Fund value will be paid out as Top-up Maturity Benefit at the end of each Top-up policy term or along with Maturity Benefit of the base policy, whichever is earlier.
- Top-up premium paid can be completely or partially withdrawn anytime subject to applicable exit charges (if any). While withdrawing from the Top-up Fund Value, Policyholder to specify the Top-up name from which withdrawal shall be done.
- This option is not allowed post the death of Life Assured in case Wealth Plus is chosen.



Partial Withdrawal:

This product allows the Policyholder to make partial withdrawals from 3rd policy year onwards provided all due Premiums for the first 3 policy years have been paid or Life Assured attaining 18 years of age, whichever is later.

The minimum partial withdrawal amount allowed is USD 600. The maximum partial withdrawal amount allowed under the Policy is such that the Fund Value immediately after making the partial withdrawal is at least 100% of the Annualized Premium paid at the inception of the Policy in case of Regular/ Limited premium payment policies and at least 25% of the Single Premium paid at inception of the Policy in case of Single Premium policies. The cap on maximum partial withdrawal amount has been kept in view to avoid immediate foreclosure of the Policy after the partial withdrawal has been made i.e. the partial withdrawal shall not result in immediate Policy termination. A partial withdrawal will attract a Partial Withdrawal Charge as given in charges section. There is no limit on the number of partial withdrawals that can be made in a policy year.

Partial withdrawals are not allowed during the Settlement Period as well as not allowed post the death of Life Assured in case Wealth Plus is chosen. Unlike other benefit options, Sum Assured payable on death under Wealth Plus is not reduced by the partial withdrawals made by the Policyholder prior to the death of the Life Assured.

Premium Redirection:

This facility allows the Policyholder to modify the allocation of future premiums into the unit linked funds in a different investment pattern from the option exercised previously. Premium Redirection shall be effective from the next premium due date from the date of receipt of this request. A charge equal to USD 5 will be levied beyond 5 premium redirection requests during the policy term.

Switching:

Switching allows the Policyholder 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 plan. A charge equal to USD 5 will be levied beyond 5 switching requests in a policy year.

Premium Reduction:

The Policyholder will have an option to reduce the annualized Regular/ Limited Premium policy, once during the policy term. The request can be made any time after payment of all due Premiums for the first 3 Policy Years, subject to the minimum premium limits under the plan. Premium reduction shall be subject to the following:

- Once decreased, the annualized premium cannot be subsequently increased.
- It will not change your Sum Assured multiple under the Policy. However, the Sum Assured under the Policy will reduce to the extent of reduction in premium.
- This option can be exercised only if your policy is in force.
- A charge equal to USD 5 will be levied for such request.

Change in Premium Payment Mode:

The Policyholder will have an option to change the premium payment mode by placing a request to the company, at least 60 days to annually/ half-yearly/ quarterly/ monthly, by placing a request to the Company, at least 60 days prior to the next Policy Anniversary. Such change will be effective from the next Policy Anniversary. A charge equal to USD 5 will be levied for such request.

This option is not allowed post the death of Life Assured in case Wealth Plus is chosen

Change of Premium Payment Term:

The Policyholder will have the option to change i.e. increase or decrease your Premium Payment Term once during the policy term, subject to following conditions:

- This option can be exercised at any time after the first 3 policy years' premiums have been paid, in case of Regular/ Limited Premium Policy provided such alterations are within the boundary condition.
- It can be exercised provided all due premiums till date have been paid.
- Such a request will not lead to any change in premium or policy term or your Sum Assured.
- A charge equal to USD 5 will be levied for such request. Such change will be effective subject to acceptance by the Company.

PPT cannot be changed if the Policy is in Reduced Paid-up state. However, Policyholder can exercise this option post reviving such Policy by paying the due Premiums within revival period, subject to the terms & conditions mentioned for change in Premium Payment Term.

This option is not allowed post the death of Life Assured in case Wealth Plus is chosen.

Option to Increase/ Decrease policy term:

The Policyholder will have the option to either increase or decrease the policy term once during the tenure of your policy, at any time after completion of the first 3 policy years, provided all due premiums till date have been paid. Such change shall be subject to the following:

- Increase or decrease of the policy term should be within the product boundary conditions under the plan.
- Such a request will not lead to any change in your Sum Assured.
- Such a request will not lead to any change your Premium amount or Premium Payment Term or Sum Assured.
- Such a request to change the policy term will be subject to Board Approved Underwriting Policy.
- A charge equal to USD 5 will be levied for such request.
- Once increased, the PT cannot be subsequently reduced.
- Policyholder cannot change Policy Term if Policy is in Reduced Paid-up Status. However, Policyholder can give request for alteration post revival of a Reduced Paid-up Policy subject to conditions stated above.
- This option is not allowed post the death of Life Assured in case Wealth Plus is chosen.

Option to increase/ decrease the Sum Assured:

The Policyholder will have an option to increase/ decrease the Sum Assured within the boundaries of Sum Assured Multiples, once each during the Policy Term, subject to the following conditions:

- The request for increase/ decrease in Sum Assured can be given only after the third policy year and provided all due Premiums have been paid. Further, the request should be submitted at least 2 months prior to the next Policy Anniversary date subject to underwriting decision.
- The option will be effective from the next Policy Anniversary date and may result in increase/ decrease in mortality charges. However, there will not be any change in the Premium, due to change in Sum Assured.
- A charge equal to USD 5 will be levied for such request.

Settlement Option:

This plan offers flexibility to take maturity benefit in installments over a number of years and in a frequency you desired.

Settlement option shall be subject to the following conditions:

- Settlement Option can be opted with minimum 30 days and maximum 90 days prior to the policy maturity date and only in case Policyholder is alive on the date of making such request.
- The minimum Settlement Period that can be opted is of 1 year and maximum is 10 years.
- If the Policyholder has selected the Settlement Option, the units will not be disinvested on the maturity date. The units will be disinvested periodically as per the installment frequency chosen (i.e. monthly/quarterly/half-yearly/annually) at the Unit Prices applicable on the date of each payout in the same proportion as the value of total Units held in the Funds.
- The frequency of payout can 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 during the Settlement Period. Each further installment will be calculated based on 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 the due date of last payout. In case of change in frequency, during Settlement Period, the calculation will re-set with the changed number of outstanding installments.
- 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 applicable Switching charges.
- Partial Withdrawals are not allowed during the Settlement Period.
- Death Benefit is not available during the settlement period. Further, request for settlement option cannot be made after the death of Life Assured/Policyholder under Wealth Plus.
- No other charge except, Fund Management Charge and Switching charge, if applicable, will be deducted, during the Settlement Period.
- A charge equal to USD 5 will be levied for such request.
- At any time during the Settlement Period, you can request for full withdrawal to close your unit account. On the request for withdrawal to close the unit account, remaining Fund Value shall be paid to Policyholder and the policy will terminate.

Free-look Option:

If the Policyholder does not agree with the terms and conditions of the Policy, he / she shall have the option to request for cancellation of the Policy by returning the Policy Document (if issued physically upon your request) along with 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 any non-allocated premium amount 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).

Pre-maturity exit (Surrender):

The Policyholder will have an option for pre-maturity exit where the policy can be surrendered any time.

However, the Policy cannot be surrendered post the death of the Life Assured under Wealth Plus. The surrender value payable shall be Fund Value less applicable Surrender Charge, if any.

CHARGES

Premium Allocation Charge

This charge will be deducted upfront and will be levied through reduced Premium Allocation to the fund(s) you have opted.

Limited Pay & Regular Pay :

Policy Year/ Annualized Premium	Premium Allocation Charge		
	1 st to 5 th year	6 th to 10 th year	11 th year onwards
USD 1800 – 5,999	4%	1%	0%
USD 6,000 – 29,999	3%	1%	0%
USD 30,000 +	2%	1%	0%

Single Pay :

Policy Year	Premium Allocation Charge
1 st Year	2.00%
2 nd and above	NA

For Top-up premium (as a % of Top-up premium) :

Policy Year	Premium Allocation Charge
In which Top-up is made	2.00%

Other Charges:

Charge	How is it deducted?
Policy Administration Charge	USD 5, will be charged per month, from the 1 st policy year till the end of policy term.
Fund Management Charges	Applied while calculating NAV daily
	Equity Fund 1.75%
	Debt Fund 1.45%
	Equity-II Fund 1.75%
	Debt-II Fund 1.45%
Mortality Charge	<p>Deducted monthly through cancellation of units from the policy unit account.</p> <p>For male lives, Mortality Charges will be based on 96% of Indian Assured Lives Mortality (2012-14) Ult.</p> <p>For female lives, Mortality Charges will be 3 years rated down as compared to male's Mortality Charges.</p> <p>The Mortality Charge shall apply on the Sum at Risk (SAR) which will be computed as follows:</p> <p>A. During the Policy Term:</p> <p>Under Wealth Option: SAR is computed as follows if the Policy is in-force:</p>

	<p>The higher of:</p> <ul style="list-style-type: none"> Sum Assured less all partial withdrawals made till date of death less Fund Value; or Zero. <p>Plus</p> <ul style="list-style-type: none"> The higher of: Top-up Sum Assured less Top-up Fund Value; or Zero. <p>However, for Reduced Paid-up Policy, the SAR will be computed as follows: The higher of;</p> <ul style="list-style-type: none"> Paid-up Sum Assured less all partial withdrawals made till date of death less Fund Value; or Zero. <p>Plus</p> <p>The higher of:</p> <ul style="list-style-type: none"> Top-up Sum Assured less Top-up Fund Value; or Zero. <p>Under Wealth Plus Option : SAR is computed as follows for in-force policies: Sum Assured plus Top-up Sum Assured, if any.</p> <p>However, For Reduced Paid-up Policy, SAR will be Paid-up Sum Assured plus Top-up Sum Assured, if any.</p> <p>A. During the Settlement Period: SAR computed will be the zero</p>		
Premium Funding Benefit Charge	<p>This Charge is only applicable to Wealth Plus Option.</p> <p>For male lives, Premium Funding Benefit Charges will be based on 96% of Indian Assured Lives Mortality (2012-14) Ultimate Table.</p> <p>For female lives, Premium Funding Benefit Charges will be 3 years rated down as compared to male's Premium Funding Benefit Charges.</p> <p>The Premium Funding Benefit Charge will apply on the Present Value of Future Premiums payable by the Life Assured for an in-force Policy.</p> <p>Premium Funding Benefit Charges will not apply if the Policy is in lapse/Reduced Paid-up state or during the Settlement Period.</p>		
Partial Withdrawal Charge	0.40% of fund value withdrawn		
Pre-maturity Exit/ Surrender Charges	For Regular / Limited Premium	This will be applicable on policies which are surrendered (from inforce or paid up status)/auto surrender (from lapse status after the expiry of revival period)	
		Premium Paid for Policy Year	Charge
		1	13%
		2	10%
		3	7.5%
		4	5%
		5 till 10	3%
		11 and onwards	NIL

	For Single/ Top-Up Premium	Surrender charge, as % of fund value will be applicable as stated below. For top-up , policy year will start from the top-up date.	
		Policy is surrendered	Surrender Charges
		1	6.5%
		2	5%
		3	3.75%
		4	2.5%
		5	1.5%
		6 and onwards	NIL
Switching/Premium Redirection	Levied through cancellation of units from the policy unit account) USD 5 (beyond 5 requests during the policy term)		
Premium Reduction/ Change in Premium Payment Mode/Change of Premium Payment Term/Increase, decrease in Policy Term/Increase, decrease in Sum Assured/Settlement Charges:	Levied through cancellation of units from the policy unit account) USD 5		

All charges are exclusive of any applicable Taxes & cess (es)/levy, if any, as applicable and amended from time to time which will be borne by the Policyholder.

KEY TERMS AND CONDITIONS

1. **Where Life Assured is a minor:** Where the Policy has been issued on the life of a minor (only available under Wealth option), the Life Assured (i.e. the minor in this case) and the Policyholder will be different at the date of commencement of the Policy. The risk cover of the Life Assured shall start immediately from the date of commencement of the Policy. The Policy shall automatically vest on the Life Assured immediately on their date of completion of 18 years of age and the Life Assured would be the holder of the Policy from such date, subject to assignment, if any. Till such time that the Life Assured and the Policyholder are different, all benefits (death and survival) are linked to the life of the Life Assured and there is no contingency on the life of the Policyholder. In the event of death of the Life Assured in minority, all the proceeds under the Policy would go to the Policyholder and the Policy will terminate. Further, the Policyholder (proposer) must have an insurable interest in the life of the minor and the same shall be determined as per the Company's Board Approved Underwriting Policy.
2. **Free-Look Option:** If the Policyholder does not agree with the terms and conditions of the Policy, he / she shall have the option to request for cancellation of the Policy by returning the Policy Document (if issued physically upon your request) along with the reasons for non-acceptance to the Company within the freelook 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 any non-allocated premium amount 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).

3. **Grace Period:** A grace period of 15 days from premium due date for monthly mode and 30 days from premium due date for all other modes except monthly mode shall be available.
4. **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 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.

In case of death due to suicide within 12 months from the effective date of increase in Sum Assured, then the amount of increase shall not be considered in the calculation of the death benefit.

5. **Auto termination:** Anytime during the Policy Term, provided the Policyholder has paid all the Premiums due in the first three policy years, notwithstanding any other clause herein, at any monthly policy anniversary during the Policy Term, if the Fund Value is insufficient to deduct monthly charges due to cancellation of units, or becomes equal to zero, then the Policy will terminate automatically and the balance amount will be payable.

In case Wealth Plus is chosen and where a claim has been admitted by the Company and future Premiums are being funded by the Company (as a part of claim payment), such Policy will not be foreclosed due to Fund Value falling to zero or below zero and the Policy shall continue till maturity as per the terms and conditions of this Policy

6. First premium will be allocated at the NAV on the date of commencement of the Policy.
7. **Transaction requests** (including renewal Premiums, switches, partial withdrawals, surrender etc.) received before the cutoff time of 3:00 pm (India Time) will be allocated the same business day's NAV and the ones received after the cutoff time of 3:00 pm (India Time) will be allocated next business day's NAV.
8. There is no provision of loan in this plan.
9. **Tax Benefit:** Tax benefits on premiums or top-up amount paid or maturity amount received are as per prevailing tax laws that are applicable to the policyholder based nationality status or jurisdiction. For tax related queries, contact your independent tax advisor.
10. **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.
11. **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.
12. **Non-Disclosure Clause (Section 45 of the Insurance Act, 1938 as amended from time to time):** Fraud and Misstatement would be dealt with in accordance with provisions of Section 45 of the Insurance Act, 1938, as amended from time to time. For provisions of this Section, please 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 insurance company and Canara HSBC Life Insurance Future Dollar Investment 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 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: EQUITY FUND ULIF00102/06/25GIFTNLRSEQ013, DEBT FUND ULIF00202/06/25GIFTNLRSDT013, EQUITY-II FUND ULIF00302/06/25GIFTLRSEQU013, DEBT-II FUND ULIF00402/06/25GIFTLRSDBT013.
- The premiums & funds are subject to certain charges related to the fund or to the premium paid.
- The premium shall be adjusted on the due date even if it has been received in advance.
- Please know the associated risks and the applicable charges, from intermediary or Policy document issued by the insurance company.
- 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.
- The policyholder 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

PROCEDURE FOR GRIEVANCE REDRESSAL

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 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 maximum within two weeks from the date of 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

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

The shareholding pattern of the Joint Venture is – Canara Bank: 51%, HSBC Insurance (Asia Pacific) Holdings Limited: 26% and Punjab National Bank: 23%.

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 Future Dollar Investment is a Linked Individual Savings Life Insurance Plan.

Trade Logo of Canara HSBC Life Insurance Company Limited 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.





LIFE INSURANCE

Canara HSBC Life Insurance Company Limited
(IFSCA Regn. No. IFSCA/IIO/013/2024-25) (IRDAI Regn. No.136)

IIO Address: Unit No. GA T1(B), Seat Nos. 1 to 4, GF Floor, Pragya Accelerator,
GIFT Multi-Services SEZ, Gandhinagar, Gujarat - 382355

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: U66010DL2007PLC248825

Website: www.canarahsbclife.com

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

NRIs: +91 8071262755 (Monday to Saturday - 9:00 AM to 6:00 PM IST)

Email: customerservice@canarahsbclife.in

NRIs: customercare.NRI@canarahsbclife.in

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

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 Terms & Conditions for this plan as provided in sample policy contract available on our website.