Product Performance Report

Canara HSBC Life Insurance

YTD June 2026

S No.	Year Till Date (YTD) - June 2026		
	List of Products collectively contributing 90% of New Business or Renewal Premium on GWP Basis		
	Name of the product	**UIN**	**Active / Withdrawn**
1	Canara HSBC Life Insurance Pradhan Mantri Jeevan Jyoti Bima Yojana	136G046V01	Active
2	Canara HSBC Life Insurance Wealth Edge	136L085V01	Withdrawn
3	Canara HSBC Life Insurance Wealth Edge	136L085V03	Withdrawn
4	Canara HSBC Life Insurance Group Secure Plus	136N090V01	Active
5	Canara HSBC Life Insurance Smart Guaranteed Pension	136N086V03	Active
6	Canara HSBC Life Insurance Alpha Wealth	136L088V02	Active
7	Canara HSBC Life Insurance Wealth Edge	136L085V04	Active
8	Canara HSBC Life Insurance Guaranteed Fortune Plan	136N084V04	Withdrawn
9	Canara HSBC Life Insurance Guaranteed Savings Plan	136N066V02	Withdrawn
10	Canara HSBC Life Insurance Guaranteed Fortune Plan	136N084V01	Withdrawn
11	Canara HSBC Life Insurance Promise4Future	136N119V01	Active
12	Canara HSBC Life Insurance Smart Guaranteed Pension	136N086V02	Withdrawn
13	Canara HSBC Life Insurance Guaranteed Income4Life	136N074V01	Withdrawn
14	Canara HSBC Life Insurance iSelect Guaranteed Future	136N081V02	Withdrawn
15	Canara HSBC Life Insurance Smart Guaranteed Pension	136N086V01	Withdrawn
16	Canara HSBC Life Insurance Titanium Plus Plan	136L063V03	Withdrawn
17	Canara HSBC Life Insurance Alpha Wealth	136L088V01	Withdrawn
18	Canara HSBC Life Insurance Invest 4G	136L064V03	Withdrawn
19	Canara HSBC Life Insurance iSelect Guaranteed Future	136N081V07	Withdrawn
20	Canara HSBC Life Insurance Flexi Edge	136N079V01	Withdrawn
21	Canara HSBC Life Insurance Promise4Life	136N120V01	Active
22	Canara HSBC Life Insurance IncomeNow	136N121V01	Active
23	Canara HSBC Life Insurance Jeevan Nivesh	136N047V02	Withdrawn
24	Canara HSBC Life Insurance Guaranteed Assured INcome	136N097V03	Withdrawn
25	Canara HSBC Life Insurance Pension4Life Plan	136N071V11	Active
26	Canara HSBC Life Insurance Promise4Growth Plus	136L093V01	Active
27	Canara HSBC Life Insurance Guaranteed Assured INcome	136N097V01	Withdrawn
28	Canara HSBC Life Insurance Group Asset Secure	136N082V01	Withdrawn
29	Canara HSBC Life Insurance iSelect Guaranteed Future Plus	136N098V04	Withdrawn
30	Canara HSBC Life Insurance Guaranteed Fortune Plan	136N084V02	Withdrawn
31	Canara HSBC Life Insurance SecureInvest	136L092V02	Active
32	Canara HSBC Life Insurance Smart Junior Plan	136N043V03	Withdrawn
33	Canara HSBC Life Insurance Smart Goals Plan	136L031V05	Withdrawn
34	Canara HSBC Life Insurance Guaranteed Savings Plan	136N066V01	Withdrawn
35	Canara HSBC Life Insurance Guaranteed Income Plan	136N067V02	Withdrawn
36	Canara HSBC Life Group Traditional Plan	136N014V02	Withdrawn
37	Canara HSBC Life Insurance Saral Pension	136N076V02	Withdrawn
38	Canara HSBC Life Insurance Promise4Growth	136L089V01	Withdrawn
39	Canara HSBC Life Insurance Group Advantage Term Plus	136N077V01	Withdrawn

Note: Products contributing 90% are computed based on Gross Written Premium (GWP) for YTD June 2026

Product Features

Following section highlights the key Maturity, Survival and/or Death benefits that will be paid to the beneficiary for the top selling products

S No.	Product Name	Benefits		
		Death Benefit	**Survival Benefit**	**Maturity Benefit**
1	Canara HSBC Life Insurance Pradhan Mantri Jeevan Jyoti Bima Yojana	In the unfortunate event of member's death, the sum assured will be paid to the nominee.	Not applicable	Not applicable
2	Canara HSBC Life Insurance Wealth Edge	**Invest Plus / Life Plus** Higher of: i. Sum Assured less partial withdrawals / withdrawals under Milestone Withdrawal or Systematic Withdrawal Option in the preceding two years, or ii. Fund Value as on date of intimation of death claim, or iii. 105% of all Premiums paid up to the date of death The Policy shall terminate on payment of the Death Benefit. **Premium Plus:** On death of the Life Assured, the higher of the following is payable as a lump sum: i. Sum Assured, or ii. 105% of Total Premiums Paid up to the date of death. Additionally, the Premium Funding Benefit becomes applicable (i.e. On the Life Assured's death, the Company pays all future due premiums until the end of the Premium Payment Term and invests them as per the last chosen fund allocation). The policy continues until maturity, with all applicable charges deducted from the Unit Account except Mortality Charges and Premium Funding Benefit Charges. At maturity, the Fund Value is paid as a lump sum or under the Settlement Option, if chosen. The Death Benefit is not reduced by any partial withdrawals, Systematic Withdrawal Option (SWO) withdrawals, or Milestone Withdrawal Option withdrawals made before death.	Not applicable	**Invest Plus & Life Plus:** If the Life Assured survives till maturity, the Fund Value is paid on maturity. **Premium Plus:** On maturity, the Fund Value is paid to the Life Assured (if alive) or to the Nominee(s) (if deceased).
3	Canara HSBC Life Insurance Group Secure Plus	On death of the Insured Member, the applicable Sum Assured is payable as per the chosen Plan Option and Coverage Option (Death Only; Death & ADB; Death & ATPD; Death & CI; Death, ADB & CI): • Level Cover: Sum Assured for which the Insured Member was insured • Reducing Cover: Sum Assured at the time of death, as per the defined schedule specified in the COI Accidental Death Benefit (ADB), if opted, is an additional benefit equal to the ADB Sum Assured, payable if death is due to an accident (option to receive the ADB amount in equal monthly instalments over 60 months). Family Lifestyle Benefit (optional, available only with Death Only and Death & ADB options): an additional benefit paid to the nominee as either a Term Benefit (lumpsum of 25% or 50% of Initial Sum Assured) or an Income Benefit (0.5% of Initial Sum Assured paid monthly for 60 months, where Initial Sum Assured ≥ ₹5 lakh).	Not applicable (There is no survival benefit payable under the Plan)	Not applicable (There is no maturity benefit payable under the Plan)
4	Canara HSBC Life Insurance Smart Guaranteed Pension	**For all plan options:** On death of the Annuitant, all future annuity payouts cease immediately and the following benefit shall be payable: **During Deferment Period**, higher of: • Total Premiums Paid till the date of death plus Guaranteed Additions (GAs) • 105% of Total Premiums Paid till the date of death **After Deferment Period, here's an option wise breakdown:** **Annuity Option 1: Single Life Annuity with Return of Premiums** Higher of: • Total Premiums Paid plus Guaranteed Additions (GAs), less total Annuity payouts till date of death • Total Premiums Paid **Annuity Option 2: Single Life Annuity with Return of Premiums on Critical Illness (CI) or Accidental Total & Permanent Disability (ATPD) or Death** Higher of • Total Premiums Paid plus Guaranteed Additions (GAs), less total Annuity payouts till date of death/diagnosis of critical illness/ATPD • Total Premiums Paid CI/ATPD Benefit is not an additional benefit, it only facilitates an earlier payment of Death Benefit on prior occurrence of the CI/ATPD. **Annuity Option 3: Single Life Annuity** No Death Benefit would be payable **Annuity Option 4: Joint Life Annuity with Return of Premiums** Higher of • Total Premiums Paid plus Guaranteed Additions (GAs), less total Annuity payouts till date of death • Total Premiums Paid	**Annuity Option 1,2 and 3:** Annuity is payable, at a constant annuity rate in arrears, post the Deferment Period, throughout the life of the Annuitant. **Annuity Option 4:** Annuity is payable, at a constant annuity rate in arrears, post Deferment Period, as long as at least one of the two Annuitants is alive.	Not applicable

S No.	Product Name	Benefits		
		Death Benefit	Survival Benefit	Maturity Benefit
5	Canara HSBC Life Insurance Alpha Wealth	**Alpha Invest Plus / Alpha Life Plus** Higher of: i. Sum Assured less partial withdrawals / withdrawals under Milestone Withdrawal or Systematic Withdrawal Option in the preceding two years, or ii. Fund Value as on date of intimation of death claim, or iii. 105% of all Premiums paid up to the date of death The Policy shall terminate on payment of the Death Benefit. **Alpha Premium Plus:** On death of the Life Assured, the higher of the following is payable as a lump sum: i. Sum Assured, or ii. 105% of Total Premiums Paid up to the date of death. Additionally, the Premium Funding Benefit becomes applicable (i.e. On the Life Assured's death, the Company pays all future due premiums until the end of the Premium Payment Term and invests them as per the last chosen fund allocation). The policy continues until maturity, with all applicable charges deducted from the Unit Account except Mortality Charges and Premium Funding Benefit Charges. At maturity, the Fund Value is paid as a lump sum or under the Settlement Option, if chosen. The Death Benefit is not reduced by any partial withdrawals, Systematic Withdrawal Option (SWO) withdrawals, or Milestone Withdrawal Option withdrawals made before death.	Not applicable	**Alpha Invest Plus & Alpha Life Plus:** If the Life Assured survives till maturity, the Fund Value is paid on maturity **Alpha Premium Plus:** On maturity, the Fund Value is paid to the Life Assured (if alive) or to the Nominee(s) (if deceased).
6	Canara HSBC Life Insurance Guaranteed Fortune Plan	Sum Assured on Death less CARE Pay Benefit already paid, if any, plus accrued Guaranteed Yearly Additions, if any shall be payable as a lumpsum.	**Guaranteed Savings :** Not applicable **Guaranteed Cash Back:** 15% of Guaranteed Sum Assured on Maturity payable at the end of every 5th Policy Year (falling before the end of the Policy Term)	**Guaranteed Savings:** Lumpsum benefit at the end of the policy term (i.e.Guaranteed Sum Assured on Maturity plus accrued Guaranteed Yearly Additions) **Guaranteed Cash Back:** Lumpsum benefit at the end of the policy term (i.e. Guaranteed Sum Assured on Maturity less Survival Benefits already paid, if any, plus Deferred Survival Benefits, if any plus accrued Guaranteed Yearly Additions.)
7	Canara HSBC Life Insurance Guaranteed Savings Plan	**Guaranteed Savings & Guaranteed Savings with Double Protection:** Sum Assured on Death, plus Cumulative Guaranteed Yearly Addition(s) added, as on date of death If you have opted for Guaranteed Savings with Double Protection Option and death of the Life Assured is due to an accident, an additional amount equal to ADB Sum Assured will be paid. **Guaranteed Savings with Premium Protection Option:** Sum Assured on Death is payable immediately and All future premiums (if any) are not payable and the policy shall continue to be in force for the remaining Policy Term. The Maturity Benefit shall be paid at the end of the Policy Term.	Not applicable	Lumpsum Benefit at the end of the Policy Term i.e. Guaranteed Sum Assured on Maturity, plus Guaranteed Yearly Addition(s), plus Guaranteed Loyalty Addition
8	Canara HSBC Life Insurance Promise4Future	Higher of: 1. Sum Assured on Death PLUS accrued Annual Bonuses, if any PLUS Interim Annual Bonus, if any, subject to minimum of Surrender Value payable.. 2. 105% of the Total Premiums Paid till the date of death.	**Savings4Future:** Not applicable **Income4Future** At the end of the PPT: Guaranteed Survival Benefit (i.e. 50% of Guaranteed Sum Assured on Maturity) as a lumpsum. Each year after end of PPT: Guaranteed Income plus Cash Bonus, if any, at the end of each policy year	**Savings4Future:** Lumpsum benefit at the end of the policy term (i.e. Guaranteed Sum Assured on Maturity PLUS Guaranteed Loyalty Addition PLUS accrued Annual Bonuses, if any PLUS Final Bonus, if any) **Income4Future:** Lumpsum benefit at the end of the policy term (i.e. 100% Guaranteed Sum Assured on Maturity PLUS accrued Annual Bonuses, if any PLUS Final Bonus, if any)
9	Canara HSBC Life Insurance Guaranteed Income4Life	Where Premium Protection Cover (PPC) option is not in force under the Policy, the benefit payable (is Sum Assured on Death plus accrued Assured Loyalty Addition(s), if any. Where PPC option is in force under the Policy, the benefit payable (subject to Clause 18.1) is Sum Assured on Death. Further, all subsequent future premiums payable shall be waived off, and the Policy shall continue till the end of the Policy Term with all future benefits accruing as if the Policy was in-force.	Not applicable	Regular Income will be payable over the chosen Income Period (i.e. post completion of Policy Term) in accordnace with the Income Frequency in force under the Policy.

S No.	Product Name	Benefits		
		Death Benefit	Survival Benefit	Maturity Benefit
10	Canara HSBC Life Insurance iSelect Guaranteed Future	**iAchieve / iAssure (Same Life Assured & Policyholder):** On death, Sum Assured on Death + Accrued Guaranteed Additions + High Premium Addition are paid and the policy ends; However, if Payor Premium Protection Cover is opted, only Sum Assured on Death is paid and the policy continues with all future premiums waived and benefits intact. **iAchieve / iAssure (Different Life Assured & Policyholder):** On death of the Life Assured, Sum Assured on Death + Accrued Guaranteed Additions + High Premium Addition are paid and the policy terminates (irrespective of Payor Cover). If the Policyholder dies, benefits apply only if Payor Cover is chosen, with future premiums waived and policy continuing. **Flexi iAchieve / Flexi iAssure:** On death of the Life Assured, Sum Assured on Death + Accrued Guaranteed Additions + High Premium Addition are paid and the policy terminates. **Easy iAchieve :** Sum Assured on Death plus any applicable High Premium Addition is paid, after which the policy terminates and all benefits cease.	**iAssure / Flexi iAssure:** At the end of each Policy Year post completion of Premium Payment Term Guaranteed Income will be paid Not applicable for other plan variants	**iAchieve / Flexi iAchieve:** Lumpsum benefit at the end of the policy term (Guaranteed Sum Assured on Maturity; PLUS Accrued Guaranteed Additions if any; PLUS High Premium Addition, if any) iAssure / Flexi iAssure: Lumpsum benefit at the end of the policy term (i.e. Accrued Guaranteed Additions + High Premium Addition) **Easy iAchieve: Lumpsum benefit at the end of the policy term (i.e.** Guaranteed Sum Assured on Maturity; PLUS High Premium Addition, if any)
11	Canara HSBC Life Insurance Titanium Plus Plan	Higher of: 1. Sum Assured less Partial withdrawals, if any, in the preceding two years, or 2. Fund Value as on date of intimation of death claim, or 3. 105% of all Premiums paid up to the date of death.	Not applicable	Fund Value shall be payable on policy maturity date
12	Canara HSBC Life Insurance Invest 4G	**Life Option / Whole Life Option** Higher of: i. Sum Assured less partial withdrawals / withdrawals under Milestone Withdrawal or Systematic Withdrawal Option in the preceding two years, or ii. Fund Value as on date of intimation of death claim, or iii. 105% of all Premiums paid up to the date of death The Policy shall terminate on payment of the Death Benefit. **Life with Premium Funding Benefit:** On death of the Life Assured, the higher of the following is payable as a lump sum: i. Sum Assured, or ii. 105% of Total Premiums Paid up to the date of death. Additionally, the Premium Funding Benefit becomes applicable (i.e. On the Life Assured's death, the Company pays all future due premiums until the end of the Premium Payment Term and invests them as per the last chosen fund allocation). The policy continues until maturity, with all applicable charges deducted from the Unit Account except Mortality Charges and Premium Funding Benefit Charges. At maturity, the Fund Value is paid as a lump sum or under the Settlement Option, if chosen. The Death Benefit is not reduced by any partial withdrawals, Systematic Withdrawal Option (SWO) withdrawals, or Milestone Withdrawal Option withdrawals made before death.	Not applicable	**Life / Whole Life Option:** If the Life Assured survives till maturity, the Fund Value is paid on maturity **Life with Premium Funding Benefit:** On maturity, the Fund Value is paid to the Life Assured (if alive) or to the Nominee(s) (if deceased).
13	Canara HSBC Life Insurance Flexi Edge	Death Benefit shall be payable as a lumpsum. Where premium protection option was not chosen with Flexi Savings/Flexi Income Plan Option): **Flexi Savings:** Higher of - (a)Sum Assured on Death + accrued Annual Bonuses, if any + Interim Annual Bonus, if any + Terminal Bonuses, if any (b) 105% of the Total Premiums Paid till the date of death **Flexi Income**: Higher of – (a) Sum Assured on Death + accrued Annual Bonuses, if any + Interim Annual Bonus, if any+ Interim Cash Bonus, if any+Terminal Bonus, if any (b) 105% of the Total Premiums Paid till the date of death **Flexi Care:**Death before Milestone Age is higher of - (a) Sum Assured on Death + accrued Guaranteed Additions, if any + Interim Cash Bonus, if any + Terminal Bonus, if any (b) 105% of the Total Premiums Paid till the date of death Death after Milestone Age, is higher of - (a) Sum Assured on Death + Interim Cash Bonus, if any + Terminal Bonus, if any (b) 105% of the Total Premiums Paid till the date of death Where, Milestone Age is defined as the age which is higher of [Entry Age (age last birthday) plus 15 years] or [Age of 55 years (age last birthday)] as at the Policy Anniversary. If Premium Protection Benefit was chosen (with Flexi Savings / Flexi Income), the immediate benefit shall be higher of – (a) Sum Assured on Death (b) 105% of the Total Premiums Paid till the date of death All future premiums will get waived and policy will continue with all its benefits till the end of the Policy Term with all future benefits accruing as if the policy is an in-force policy and will be paid as and when due.	**Flexi Savings:** Not applicable **Flexi Income :** 50% of Guaranteed Sum Assured is payable at the end of PPT. Cash Bonus at the end of every year, starting from one year after the end of PPT . Guaranteed Income every year starting from one year after the end of PPT till end of the Policy Term **Flexi Care:** Cash Bonus, if any, will be paid every policy year end starting from end of second policy year till end of policy term & Accrued Guaranteed Additions shall be paid as lumpsum benefit at the Milestone Age.	Lumpsum benefit at the end of the Policy Term. **Flexi Savings :** Guaranteed Sum Assured + Guaranteed Loyalty Addition + accrued Annual Bonuses, if any+ Terminal Bonus, if any **Flexi Income:** Guaranteed Sum Assurred + accrued Annual Bonuses, if any + Terminal Bonus, if any **Flexi Care :** Guaranteed Sum Assured + Terminal Bonus, if any + Balance under Deferred Survival Benefit facility

S No.	Product Name	Benefits		
		Death Benefit	**Survival Benefit**	**Maturity Benefit**
14	Canara HSBC Life Insurance Promise4Life	**Forever Income / Assured Term Income:** Sum Assured on Death PLUS Interim Cash Bonus (if any). Further, the Death Benefit will be at least equal to Surrender Value **Century Milestone:** Sum Assured on Death PLUS Accrued Annual Reversionary Bonuses (if any) PLUS Interim Annual Reversionary Bonus (if any) Further, the Death Benefit will be at least equal to the Surrender Value	**Forever Income:** Guaranteed Income is payable from the 1st policy year onwards till the end of the Policy Term. Additionally, Cash Bonuses (if any) are also paid from 1st Policy year till the end of Policy Term on upcoming policy anniversary. Guaranteed Income payable either in advance or arrears. **Centurty Milestone:** Not applicable **Assured Term Income:** Guaranteed Income from end of 1st policy year till end of chosen term PLUS Cash Bonus (if any) annually in arrears	Lumpsum Benefit at the end of the Policy Term **Forever Income:** Guaranteed Sum Assured on Maturity PLUS Terminal Bonus (if any) **Centurty Milestone:** Guaranteed Sum Assured on Maturity PLUS Accrued Annual Reversionary Bonuses (if any) PLUS Terminal Bonus (if any) **Assured Term Income:** Guaranteed Sum Assured on Maturity PLUS Terminal Bonus (if any)
15	Canara HSBC Life Insurance IncomeNow	Higher of: Sum Assured on Death, or Prevailing Surrender Value	**Early Income:** Guaranteed Income is payable in advance or arrears (as chosen at policy inception) from the first policy year till the end of the Policy Term **Step-up Income:** Guaranteed Income shall be payable in advance from the first policy year till the end of the Policy Term; The Guaranteed Income payable will grow progressively: First one-third of the Policy Term (i.e. Premium Payment Term): 100% of Guaranteed Income. Second one-third of the Policy Term (same tenure as Premium Payment Term): 150% of the Guaranteed Income Final one-third of the Policy Term (same tenure as Premium Payment Term): 200% of the Guaranteed Income paid during the Premium Payment Term.	A lumpsum benefit i.e. Guaranteed Sum Assured on Maturity shall be payable at the end of the policy term
16	Canara HSBC Life Insurance Jeevan Nivesh	**Endowment Plan Option:** Higher of: 1. Sum Assured on Death plus accrued Annual bonus plus Interim bonus plus Final bonus (if any). 2. 105% of {Total Premiums Paid till the date of death excluding UW extra premiums}. **Endowment with Whole Life Cover:** Death Benefit during Policy Term is higher of: 1. Sum Assured on Death plus accrued Annual bonus plus Interim bonus plus Final bonus (if any). 2. 105% of {Total Premiums Paid till the date of death excluding UW extra premiums}. Death Benefit after the Policy Term but before attaining age 100 years: Guaranteed Sum Assured on Maturity	**Endowment Plan Option:** Not applicable **Endowment with Whole Life Cover:** Guaranteed Sum Assured on Maturity	Guaranteed Sum Assured on Maturity along with accrued Annual bonuses and Final bonus, if any.
17	Canara HSBC Life Insurance Guaranteed Assured Income	Sum Assured on Death shall be paid as a lumpsum	**Short Term Income & Long Term Income :** Assured Income Instalment' plus 'Loyalty Income Instalment' payable as per the chosen Income Frequency. The same shall be paid post completion of Premium Payment Term + Deferment Period till the end of Policy Term. **Early Income:** During PPT- "Immediate Income Instalment" from 2nd year onwards till the end of Premium Payment Term. Post PPT- 'Assured Income Instalment' plus 'Loyalty Income Instalment' payable as per the chosen Income Frequency. The same shall be paid post completion of Premium Payment Term till the end of Policy Term.	Sum Assured on Maturity i.e. "Final Benefit" equal to 100% of Total Premiums Payable.
18	Canara HSBC Life Insurance Pension4Life Plan	Death Benefit depends on the annuity option selected at policy inception • **Plan Option 1:Immediate Life Annuity (Single Life)**, all future annuity payments cease immediately on death of the annuitant and no lump sum benefit is payable • **Plan Option 2:Immediate Life Annuity with Return of Purchase Price (Single Life)**, on death of the annuitant, annuity payments cease and 100% of the Purchase Price is payable •**Plan Option 3: Immediate Life Annuity with Return of Balance Purchase Price (Single Life)**, On death of the Annuitant, the balance of Purchase Price, which will be equal to the Purchase Price less sum total of annuity Instalments paid till the date of death, shall be payable and all future annuity payouts cease immediately. • **Plan Option 4:Immediate Life Annuity with Return of Purchase Price on Critical Illness (CI) or Accidental Total & Permanent Disability (ATPD) or Death (Single Life)**, Upon the Annuitant being diagnosed with any of the 7 covered Critical Illnesses (CIs) or Accidental Total & Permanent Disability (ATPD) before age 85 attained as on last birthday or on death of the Annuitant, whichever occurs earlier, the annuity payments will cease and Purchase Price shall be payable. No additional benefit shall be payable on occurrence of Critical Illnesses (CI) or Accidental Total & Permanent Disability (ATPD). •**Plan Option 5: Immediate Joint Life Annuity with Return of Purchase Price**, The annuity will be payable, so long as at least one of the two Annuitants is alive. On the death of the Primary Annuitant, Secondary Annuitant will receive 100% of original annuity throughout his/her life. b. On death of the last survivor, all future annuity payouts cease immediately and Purchase Price shall be payable •**Plan Option 6: Deferred Life Annuity with Return of Purchase Price (Single Life)**, on death of the annuitant, annuity payments cease and the Death Benefit payable shall be the higher of: – Purchase Price plus Guaranteed Additions minus total annuity payouts till date of death, or – 105% of Purchase Price • **Plan Option 7:Under NPS** – Family Income option, death benefits shall be payable in accordance with PFRDA regulations; structure broadly aligns with Joint Life or Single Life with Return of Purchase Price, as applicable	**For Plan Options 1,2,3 and 4:** Annuity is Payable throughout the life of the Annuitant. **For Plan Option 5:** The annuity will be payable, so long as at least one of the two Annuitants is alive. On the death of the Primary Annuitant, Secondary Annuitant will receive 100% of original annuity throughout his/her life. **For Plan Option 6:** The annuity will be payable post Deferment Period, for as long as the Annuitant is alive. The customer can opt for Deferment Period from 1 to 10 Years (Integer values) at inception of the Policy.	Not applicable

S No.	Product Name	Benefits		
		Death Benefit	Survival Benefit	Maturity Benefit
19	Canara HSBC Life Insurance Promise4Growth Plus	**Promise4Wealth Plus / Promise4Life Plus** Higher of: i. Sum Assured less partial withdrawals / withdrawals under Milestone Withdrawal or Systematic Withdrawal Option in the preceding two years, or ii. Fund Value as on date of intimation of death claim, or iii. 105% of all Premiums paid up to the date of death The Policy shall terminate on payment of the Death Benefit. **Promise4Care Plus:** On death of the Life Assured, the higher of the following is payable as a lump sum: i. Sum Assured, or ii. 105% of Total Premiums Paid up to the date of death. Additionally, the Premium Funding Benefit becomes applicable (i.e. On the Life Assured's death, the Company pays all future due premiums until the end of the Premium Payment Term and invests them as per the last chosen fund allocation). The policy continues until maturity, with all applicable charges deducted from the Unit Account except Mortality Charges and Premium Funding Benefit Charges.Also, a monthly income equal to 1/12th of the Annualized Premium is payable from the next policy anniversary until the end of the policy term (subject to a maximum of 120 months) At maturity, the Fund Value is paid as a lump sum or under the Settlement Option, if chosen. The Death Benefit is not reduced by any partial withdrawals, Systematic Withdrawal Option (SWO) withdrawals, or Milestone Withdrawal Option withdrawals made before death.	Not applicable	**Promise4Wealth & Promise4Life:** If the Life Assured survives till maturity, the Fund Value is paid on maturity. **Promise4Care:** On maturity, the Fund Value is paid to the Life Assured (if alive) or to the Nominee(s) (if deceased).
20	Canara HSBC Life Insurance Group Asset Secure	On death of the Insured Member, the applicable Sum Assured is payable as per the chosen Plan Option and Coverage Option (12 options combining Death with ATPD, ADB, CI and/or TI): • Level Cover: Sum Assured for which the Insured Member was insured • Reducing Cover: Sum Assured at the time of death, as per the defined schedule specified in the COI ATPD, CI and TI are accelerated benefits (applicable Sum Assured paid immediately, coverage terminates, no further benefit on death). Accidental Death Benefit (ADB), if opted, is an additional benefit equal to the ADB Sum Assured, payable if death is due to an accident (option to receive the ADB amount in equal monthly instalments over 60 months).	Not applicable (There is no survival benefit payable under the Plan)	Not applicable (There is no maturity benefit payable under the Plan)
21	Canara HSBC Life Insurance iSelect Guaranteed Future Plus	No Payor Protection / No ADB: On death of the Life Assured, Sum Assured on Death + Accrued Guaranteed Additions (minimum surrender value) is paid and the policy terminates. With Payor Premium Protection Cover:Same Life Assured & Policyholder: Sum Assured on Death is paid, future premiums are waived, and the policy continues with all benefits. Different Life Assured & Policyholder: Death of Life Assured results in Sum Assured on Death + Accrued Guaranteed Additions (minimum surrender value) and policy terminates; death of Policyholder waives future premiums and policy continues. With Accidental Death Benefit (ADB): On death, Sum Assured on Death + Accrued Guaranteed Additions (minimum surrender value) is paid, plus ADB Sum Assured in case of accidental death, after which the policy terminates. Payor Protection is applicable only under lumpsum and regular income plan variant	**Applicable for all variants other than Endowment plan option:** Guaranteed Income in arrears as per the Income Frequency chosen post commencement of the Income Period till the end of the Policy Term.	Lumpsum Benefit shall be payable at the end of the Policy Term i.e. **Endowment:** 100% of total premiums payable plus accrued Guaranteed Additions **Regular Income:** Accrued Guaranteed Additions **Long Term Income with ROP:** Guaranteed Sum Assured on maturity which will be equal to 100% of the total premiums paid **Early Income:** Not applicable
22	Canara HSBC Life Insurance SecureInvest	Higher of: 1. Sum Assured less Partial withdrawals, if any, in the preceding two years, or 2. Fund Value as on date of intimation of death claim, or 3. 105% of all Premiums paid up to the date of death.	Not applicable	Fund Value shall be payable on policy maturity date
23	Canara HSBC Life Insurance Smart Junior Plan	Immediate lumpsum benefit i.e. higher of: a. Sum Assured b. 10 times the Annualized Premium, c. 105% of {the Total Premiums Paid till the date of death less underwriting extra premium,if any}. In addition to the above, all future premiums (if any) need not be paid and the policy shall continue to be in force for the remaining Policy Term. The policy will also continue to accrue Annual bonuses and the survival and maturity benefit shall be payable as and when due	Guaranteed Annual payouts at the end of each of the last 4 policyyears before the maturity year.	Guaranteed Sum Assured on maturity equal to 20% of Sum Assured along with accrued Annual bonuses and Final bonus, if any.

S No.	Product Name	Benefits		
		Death Benefit	**Survival Benefit**	**Maturity Benefit**
24	Canara HSBC Life Insurance Smart Goals Plan	Higher of: 1. Sum Assured less Partial withdrawals, if any, in the preceding two years, or 2. Fund Value as on date of intimation of death claim, or 3. 105% of all Premiums paid up to the date of death.	Not applicable	Fund Value shall be payable on policy maturity date
25	Canara HSBC Life Insurance Guaranteed Income Plan	**1. Guaranteed Cash Back Option:** Sum Assured on Death, plus Cumulative Guaranteed Yearly Addition(s) added, as on date of death **2. Guaranteed Cash Back with Premium Protection Option:** Sum Assured on Death is payable immediately, and the future premiums are waived and the policy continues till maturity **3. Guaranteed Income Advantage / Guaranteed Single Pay Advantage:** Sum Assured on Death	**Guaranteed Cashback Option & Guaranteed Cashback with Premium Protection Option:** Guaranteed Annual Cashback at the end of each of the last 4 policy years before the maturity year provided that all due premiums are paid. **Guaranteed Income Advantage:** Guaranteed Annual Income at the end of each of the policy years after the completion of premium payment term till Maturity **Guaranteed Single Pay Advantage:** Not applicable	Lumpsum Benefit Payable at the end of the Policy Term **Guaranteed Cashback Option & Guaranteed Cashback with Premium Protection Option:** Guaranteed Sum Assured on Maturity, plus Guaranteed Yearly Addition(s), plus Guaranteed Loyalty Addition **Guaranteed Income Advantage:** Guaranteed Sum Assured on Maturity **Guaranteed Single Pay Advantage:** Guaranteed Sum Assured on Maturity, plus Guaranteed Loyalty Addition
26	Canara HSBC Life Group Traditional Plan	On death of a member, the death benefit as per the Scheme Rules is paid from the Scheme Account to the beneficiary. Additionally, the Company pays a death benefit of ₹10,000 per member to the nominee or legal heirs.	The benefits payable are based on a pre-defined formula as per the scheme rules agreed with the Master Policyholder at inception: • Resignation: benefit amount as per scheme rules is paid from the Scheme Account to the member • Retirement: benefit amount as per scheme rules is paid from the Scheme Account to the member • Any other event as per scheme rules: benefit is paid from the Scheme Account	There is no fixed policy term; the contract continues till the last member exits the scheme or the Master Policyholder surrenders the policy. Benefits are paid from the Scheme Account as per scheme rules. For Defined Contribution (DC) schemes, an assured benefit applies on each individual account such that the absolute amount payable on maturity results in a non-zero positive return.
27	Canara HSBC Life Insurance Saral Pension	Death Benefit is payable as per the annuity option selected at policy inception • Under Life Annuity with Return of 100% of Purchase Price (Single Life), on death of the annuitant: All future annuity payments cease immediately & 100% of the Purchase Price is payable to the nominee • Under Joint Life Last Survivor Annuity with Return of 100% of Purchase Price, on death of one annuitant: The surviving spouse continues to receive 100% of the original annuity for life. On death of the last surviving annuitant under Joint Life option, All future annuity payments cease immediately .100% of the Purchase Price is payable to the nominee	Guaranteed annuity payable in arrears. The Annuity continues for life of the Annuitant (or last surviving Annuitant in Joint Life)	Not applicable
28	Canara HSBC Life Insurance Promise4Growth	**Promise4Wealth / Promise4Life** Higher of: i. Sum Assured less partial withdrawals / withdrawals under Milestone Withdrawal or Systematic Withdrawal Option in the preceding two years, or ii. Fund Value as on date of intimation of death claim, or iii. 105% of all Premiums paid up to the date of death The Policy shall terminate on payment of the Death Benefit. **Promise4Care:** On death of the Life Assured, the higher of the following is payable as a lump sum: i. Sum Assured, or ii. 105% of Total Premiums Paid up to the date of death. Additionally, the Premium Funding Benefit becomes applicable (i.e. On the Life Assured's death, the Company pays all future due premiums until the end of the Premium Payment Term and invests them as per the last chosen fund allocation). The policy continues until maturity, with all applicable charges deducted from the Unit Account except Mortality Charges and Premium Funding Benefit Charges. At maturity, the Fund Value is paid as a lump sum or under the Settlement Option, if chosen. The Death Benefit is not reduced by any partial withdrawals, Systematic Withdrawal Option (SWO) withdrawals, or Milestone Withdrawal Option withdrawals made before death.	Not applicable	**Promise4Wealth & Promise4Life:** If the Life Assured survives till maturity, the Fund Value is paid on maturity. **Promise4Care:** On maturity, the Fund Value is paid to the Life Assured (if alive) or to the Nominee(s) (if deceased).
29	Canara HSBC Life Insurance Group Advantage Term Plus	Base Death Benefit: on death of the Insured Member, the Sum Assured is payable. Optional in-built cover options may be added at inception/renewal in addition to the Base Death Benefit: Terminal Illness (TI), Critical Illness (CI – Classic/Advantage/Advanced), Accidental Death Benefit (ADB) and Accidental Total & Permanent Disability (ATPD). ATPD and CI cannot be opted together.	Not applicable (There is no survival benefit under this product)	Not applicable (There is no maturity benefit under this product)

Note - These features / benefits under the product(s) mentioned above are not exhaustive. For additional details, please refer to the product page section for the respective product (for the active products i.e. https://www.canarahsbclife.com/product-list) on the company website or the withdrawn section i.e. https://www.canarahsbclife.com/download-centre/product-closed-for-sale)

Exclusions

S No.	Name of the product	Suicide Exclusion	Exclusions for Accidental Death Benefit	Exclusions for Accidental Total & Permanent Disability (ATPD)	Exclusions for Critical Illness	Any other exclusion, if any
1	Canara HSBC Life Insurance Pradhan Mantri Jeevan Jyoti Bima Yojana	Not applicable				During the first 30 days Lien Period of an Insured Member who has enrolled into the Scheme for the first time, no claim will be admissible and the Company shall not be liable to pay any death claim (except on death due to an accident).
2	Canara HSBC Life Insurance Wealth Edge	Yes	Not applicable			
3	Canara HSBC Life Insurance Group Secure Plus	Yes	Yes	Yes	Yes	Not applicable
4	Canara HSBC Life Insurance Smart Guaranteed Pension	Yes	Not applicable			
5	Canara HSBC Life Insurance Alpha Wealth	Yes	Not applicable			
6	Canara HSBC Life Insurance Guaranteed Fortune Plan	Yes	Not applicable			
7	Canara HSBC Life Insurance Guaranteed Savings Plan	Yes	Yes	Not applicable		
8	Canara HSBC Life Insurance Promise4Future	Yes	Not applicable			
9	Canara HSBC Life Insurance Guaranteed Income4Life	Yes	Not applicable			
10	Canara HSBC Life Insurance iSelect Guaranteed Future	Yes	Not applicable			
11	Canara HSBC Life Insurance Titanium Plus Plan	Yes	Not applicable			
12	Canara HSBC Life Insurance Invest 4G	Yes	Not applicable			
13	Canara HSBC Life Insurance Flexi Edge	Yes	Not applicable			
14	Canara HSBC Life Insurance Promise4Life	Yes	Not applicable			
15	Canara HSBC Life Insurance IncomeNow	Yes	Not applicable			
16	Canara HSBC Life Insurance Jeevan Nivesh	Yes	Not applicable			
17	Canara HSBC Life Insurance Guaranteed Assured INcome	Yes	Not applicable			
18	Canara HSBC Life Insurance Pension4Life Plan	Yes	Not applicable			
19	Canara HSBC Life Insurance Promise4Growth Plus	Yes	Not applicable			
20	Canara HSBC Life Insurance Group Asset Secure	Yes	Yes	Yes	Yes	Not applicable
21	Canara HSBC Life Insurance iSelect Guaranteed Future Plus	Yes	Yes	Not applicable		
22	Canara HSBC Life Insurance SecureInvest	Yes	Not applicable			
23	Canara HSBC Life Insurance Smart Junior Plan	Yes	Not applicable			
24	Canara HSBC Life Insurance Smart Goals Plan	Yes	Not applicable			
25	Canara HSBC Life Insurance Guaranteed Income Plan	Yes	Not applicable			
26	Canara HSBC Life Group Traditional Plan	Not applicable				
27	Canara HSBC Life Insurance Saral Pension	Not applicable				
28	Canara HSBC Life Insurance Promise4Growth	Yes	Not applicable			
29	Canara HSBC Life Insurance Group Advantage Term Plus	Yes	Yes	Yes	Yes	Not applicable

Note Not applicable For detailed exclusions, please refer to the product page section for the respective product and refer the sample policy document (for the active products i.e. https://www.canarahsbclife.com/productNot applicablelist) on the company website or the withdrawn section i.e. https://www.canarahsbclife.com/downloadNot applicablecentre/productNot applicableclosedNot applicableforNot applicablesale)

List of documents required for Policy issuance

Insurers require basic identification and financial documents to verify the applicant's details before issuing a policy. Here are the documents required –
Identity and Address Proof: Customer will be required to provide valid government-issued identity documents, such as an Aadhaar card (first 8 digits of Aadhaar number to be masked), passport, voter ID, or driving license. These documents are used to verify identity and confirm residential address.

Age Proof: Documents such as a birth certificate, Aadhaar card (first 8 digits of Aadhaar number to be masked), or PAN card are commonly accepted as proof of age and can be used to verify Customer date of birth.

Income Proof: Company may ask for salary slips, bank statements or any financial document to assess your financial capacity and determine suitable coverage.

Photographs: A recent passport-sized photograph is usually required for completing the proposal form.

Medical Reports: Depending on customer's age, health condition, and the sum assured, medical tests or existing medical records may be requested to evaluate risk accurately.

Questionnaires: Depending on customer's occupation, health condition, or residency status, customer may be required to complete additional questionnaires as part of the underwriting assessment process.

Basic documents & verifications required for Claim settlement

Life insurance claims can be filed through various channels, the details of which are available on the company's website. To initiate a claim, the claimant must submit the required documents as specified by the insurer. Each claim submission channel follows a simple process designed to facilitate timely verification and settlement. Therefore, claimants can choose the option that best suits their convenience and preference. Below is list of documents-
Essential documents required

- Filled and signed claim form
- Policy document
- Death certificate issued by the authorities
- Identity proof of the nominee
- Recent photographs
- Medical records, hospital summaries, or doctors' reports (if death occurred due to an illness)
- Credit account statement for group cases where policy is issued against a loan
- Deceased bank account Statement showing Premium debit for PMJJBY claims

Additional documents required for specific claims

- FIR, post-mortem report, or police records for accidental death cases
- Medical certificates, diagnosis reports, or treatment summaries for terminal illness or health-related claims
- Nominee bank account details (bank passbook, cancelled cheque)

Premiums

This section highlights the premium rates top products. The premium rates have been calculated for healthy male lives at model combination of Premium/ Sum Assured, Policy Term, Premium Payment Term and Age.
Premium details mentioned here for Group products is for representation purpose and may change from case to case basis depending upon factors like the medical history, past policy details etc.

Group Products										
S No.	**Product Name**	**Age**	**Plan Variant**	**Premium Payment Term**	**Policy Term**	**Single Pay (Premium Rates/ Premium**				
						FY 2023-24	**FY 2024-25**	**FY 2025-26**	**FY 2026-27**	**Disclaimer**
1	Group Secure Plus	25	Reducing Cover (Death Only)	Single Pay	5	NA	NA	4.52	4.52	Sample Single Premium Rates expressed as per Rs.1000 sum assured for Death Benefit* These sample premium rates are exclusive of Goods and service Tax (GST) & applicable cess (es)/ levy. *These premium rates are for a sample group. The actual premium rates would depend on the specific characteristics and requirements for e.g loan type, financial institution type etc. of the group being quoted for.
2	Group Asset Secure	25	Reducing Cover (Death Only)	Single Pay	5	3.46	3.46	3.46	3.46	Sample Single Premium Rates expressed as per Rs.1000 sum assured for death benefit * Actual rates would depend on the specific characteristics and requirements of the group being quoted for.
3	Group Advantage Term Plus	30		Single Pay	1 year (One year renewable)	0.600	0.600	0.600	0.600	Sample Premium Rates per ₹1000 Sum Assured per annum* * These sample premium rates are exclusive of Goods and service Tax (GST). * These premium rates are for a sample group. The actual premium rates would depend on the specific characteristics and requirements of the group being quoted
4	Group Traditional Plan	NA								
5	PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA	18-50	Death Only	Single Pay	1 year	436/- per annum	436/- per annum	436/- per annum	436/- per annum	Premium amount has been calculated at Sum Assured of Rs. 2,00,000

Note - The premium rates/ Premium displayed above are as on 1st April i.e. at the start of each financial year.
These rates, where expressed per ₹1,000 sum assured, can be used to derive the premium for any sum assured.

Product Returns

Returns of life insurance policies include returns on savings products during preceding three years on top five products in each category of “par”, “non-par” and “annuity”.
Returns means; total bonus on maturity including assured benefit for ‘par’, assured returns for ‘non-par’’ and ’annuity’ (per Rs.1,000 premium for model ages 30, 40 and 50), and ‘fund performance’ for ‘ULIP’ products.

Non - Participating Products
IRR (Returns %) have been shown at ₹1,00,000 (Annual)

S No.	Product Name	Plan Variant	Premium Payment Term (in years)	Deferment Period (in years)	Income Period (in years)	Policy Term (in years)	Age 30	Age 40	Age 50
FY 2023-24									
1	Guaranteed Fortune Plan	Guaranteed Savings	10	-	-	20	6.25%	6.20%	5.95%
2	iSelect Guaranteed Future	iAchieve	10	-	-	20	7.00%	6.99%	6.89%
3	Guaranteed Savings Plan	Guaranteed Savings	10	-	-	20	5.40%	5.27%	4.87%
4	Guaranteed Income4Life	Guaranteed Long Term Income	10	1	20	11	5.30%	5.22%	4.91%
5	IncomeNow	**Product Launched in FY 25-26**							
FY 2024 - 25									
1	Guaranteed Fortune Plan	Guaranteed Savings	10	-	-	20	5.60%	5.54%	5.27%
2	iSelect Guaranteed Future	iAchieve	10	-	-	20	6.22%	6.20%	6.08%
3	Guaranteed Savings Plan	Guaranteed Savings	10	-	-	20	5.40%	5.27%	4.87%
4	Guaranteed Income4Life	Guaranteed Long Term Income	10	1	20	11	5.30%	5.22%	4.91%
5	IncomeNow	**Product Launched in FY 25-26**							
FY 2025-26									
1	Guaranteed Fortune Plan	Guaranteed Savings	10	-	-	20	5.45%	5.39%	5.10%
2	iSelect Guaranteed Future	iAchieve	10	-	-	20	6.00%	5.98%	5.84%
3	Guaranteed Savings Plan	Guaranteed Savings	10	-	-	20	5.40%	5.27%	4.87%
4	Guaranteed Income4Life	Guaranteed Long Term Income	10	1	20	11	5.30%	5.22%	4.91%
5	IncomeNow	Early Income	10	-	-	30	4.30%	4.23%	4.08%
FY 2026-27									
1	Guaranteed Fortune Plan	Guaranteed Savings	10	-	-	20	5.45%	5.39%	5.10%
2	iSelect Guaranteed Future	iAchieve	10	-	-	20	5.75%	5.73%	5.59%
3	Guaranteed Savings Plan	Guaranteed Savings	10	-	-	20	5.40%	5.27%	4.87%
4	Guaranteed Income4Life	Guaranteed Long Term Income	10	1	20	11	5.30%	5.22%	4.91%
5	IncomeNow	Early Income	10	-	30	30	4.30%	4.23%	4.08%

Note - The returns displayed above are as on 1st April i.e. at the start of each financial year for each of the product or introduction of the product (in the respective financial year)

Product Returns

Returns of life insurance policies include returns on savings products during preceding three years on top five products in each category of "par", "non-par" and "annuity".
Returns means; total bonus on maturity including assured benefit for 'par', assured returns for 'non-par'' and 'annuity' (per Rs.1,000 premium for model ages 30, 40 and 50), and 'fund performance' for 'ULIP' products.

Participating Products
IRR (Returns %) have been shown at ₹1,00,000 (Annual) @8% assumed rate of return

S No.	Product Name	Plan Variant	Premium Payment Term (in years)	Income Period (in years)	Policy Term (in years)	Age 30	Age 40	Age 50
FY 2023-24								
1	Promise4Future	Savings4Future	**Product Launched in FY 24-25**					
2	Flexi Edge	Flexi Savings	10	-	20	6.10%	6.05%	5.98%
3	Jeevan Nivesh	Endowment	10	-	20	5.78%	5.69%	5.42%
4	Smart Junior Plan	-	10	-	25	5.43%	5,.02%	3.94%
5	Promise4Life	Forever Income	**Product Launched in FY 25-26**					
FY 2024 - 25								
1	Promise4Future	Savings4Future	10	-	20	6.00%	5.94%	5.71%
2	Flexi Edge	Flexi Savings	10	-	20	6.10%	6.05%	5.98%
3	Jeevan Nivesh	Endowment	10	-	20	5.78%	5.69%	5.42%
4	Smart Junior Plan	-	10	-	25	5.43%	5,.02%	3.94%
5	Promise4Life	Forever Income	**Product Launched in FY 25-26**					
FY 2025-26								
1	Promise4Future	Savings4Future	10	-	20	6.00%	5.94%	5.71%
2	Flexi Edge	Flexi Savings	10	-	20	6.10%	6.05%	5.98%
3	Jeevan Nivesh	Endowment	10	-	20	5.78%	5.69%	5.42%
4	Smart Junior Plan	-	10	-	25	5.43%	5,.02%	3.94%
5	Promise4Life	Forever Income	10	100- entry age	100- entry age	6.34%	6.35%	6.29%
FY 2026-27								
1	Promise4Future	Savings4Future	10	-	20	6.00%	5.94%	5.71%
2	Flexi Edge	Flexi Savings	10	-	20	6.10%	6.05%	5.98%
3	Jeevan Nivesh	Endowment	10	-	20	5.78%	5.69%	5.42%
4	Smart Junior Plan	-	10	-	25	5.43%	5,.02%	3.94%
5	Promise4Life	Forever Income	10	100- entry age	100- entry age	6.34%	6.35%	6.29%

Note - The returns displayed above are as on 1st April i.e. at the start of each financial year for each of the product or introduction of the product (in the respective financial year)

Note: These are sample returns and have been calculated at assumed rate of 8%. Actual Returns shall be dependent on the bonus performance of the company throughout the Policy Term. Bonus history for the current year is available on the below link https://www.canarahsbclife.com/content/dam/chli/saving-plans/promise4future/pdf/savings4future/english/bonus-declaration.pdf).
Total bonus at maturity for these products cannot be computed as the company has not declared terminal bonus for these products and the policy has not achieved maturity.

Product Returns

Returns of life insurance policies include returns on savings products during preceding three years on top five products in each category of "par", "non-par" and "annuity".
Returns means; total bonus on maturity including assured benefit for 'par', assured returns for 'non-par'' and 'annuity' (per Rs.1,000 premium for model ages 30, 40 and 50), and 'fund performance' for 'ULIP' products.

Annuity Products (1 Lakh for Limited Pay Annuity i.e. Smart Guaranteed Pension & 10 Lakh for Single Pay Annuity i.e. Pension4Life Plan)							
S No.	**Product Name**	**Premium**	**Plan Variant**		**Annuity per annum**		
				Premium Payment Term	**Age 30**	**Age 40**	**Age 50**
FY 2023-24							
1	Smart Guaranteed Pension	1,00,000	Life Annuity with Return of Premium	PPT 4	243.28	243.38	250.09
2	Pension4Life	10,00,000	Life Annuity with Return of Premium	PPT 1	61.40	62.88	67.20
3	Saral Pension	10,00,000	Life Annuity with Return of Premium	PPT 1	NA	63.30	64.85
FY 2024 – 25							
1	Smart Guaranteed Pension	1,00,000	Life Annuity with Return of Premium	PPT 4	243.28	243.38	250.09
2	Pension4Life	10,00,000	Life Annuity with Return of Premium	PPT 1	58.38	59.83	64.05
3	Saral Pension	10,00,000	Life Annuity with Return of Premium	PPT 1	NA	63.30	64.85
FY 2025 – 26							
1	Smart Guaranteed Pension	1,00,000	Life Annuity with Return of Premium	PPT 4	243.28	243.38	250.09
2	Pension4Life	10,00,000	Life Annuity with Return of Premium	PPT 1	54.75	56.12	60.21
3	Saral Pension	10,00,000	Life Annuity with Return of Premium	PPT 1	NA	63.30	64.85
FY 2026 – 2027							
1	Smart Guaranteed Pension	1,00,000	Life Annuity with Return of Premium	PPT 4	212.67	212.76	218.62
2	Pension4Life	10,00,000	Life Annuity with Return of Premium	PPT 1	54.75	56.12	60.21
3	Saral Pension	10,00,000	Life Annuity with Return of Premium	PPT 1	NA	63.30	64.85

Note - The returns displayed above are as on 1st April i.e. at the start of each financial year for each of the product or introduction of the product (in the respective financial year)

Product Returns

Returns of life insurance policies include returns on savings products during preceding three years on top five products in each category of "par", "non-par" and "annuity".
Returns means; total bonus on maturity including assured benefit for 'par', assured returns for 'non-par'' and 'annuity' (per Rs.1,000 premium for model ages 30, 40 and 50), and 'fund performance' for 'ULIP' products.

S No.	Name of the Fund	SFIN	Returns (as on June 30, 2026)		
			1 year	2 year	3 year
1	India Multi-Cap Equity Fund	ULIF01816/08/16IMCAPEQFND136	-4.0%	0.4%	10.7%
2	Equity II Fund	ULIF00607/01/10EQUTYIIFND136	-5.2%	0.0%	8.0%
3	Emerging Leaders Equity Fund	ULIF02020/12/17EMLEDEQFND136	5.3%	6.3%	21.1%
4	Balanced Plus Fund	ULIF01013/09/10BLNCDPLFND136	-1.2%	2.4%	7.3%
5	Large Cap Advantage Fund	ULIF02109/06/20LARCPADFND136	-5.2%	0.4%	7.8%
6	India Manufacturing Fund	ULIF02305/11/24INMFGEQFND136	6.5%	NA	NA
7	Equity Fund	ULIF00116/06/08EQUITYFUND136	-4.8%	0.2%	9.0%
8	Liquid Fund	ULIF00514/07/08LIQUIDFUND136	5.4%	6.3%	6.3%
9	Debt Fund	ULIF00409/07/08INDEBTFUND136	3.8%	6.3%	6.5%
10	NextGen Consumption Fund	ULIF02910/11/25NGCONEQFND136	NA	NA	NA
11	Growth Plus Fund	ULIF00913/09/10GROWTPLFND136	-3.9%	1.7%	9.2%
12	Debt Plus Fund	ULIF01115/09/10DEBTPLFUND136	2.8%	5.3%	5.6%
13	Balanced Fund	ULIF00316/06/08BLNCEDFUND136	-0.8%	2.8%	7.5%
14	Balanced II Fund	ULIF00807/01/10BLNCDIIFND136	-0.8%	3.0%	7.8%
15	Midcap Momentum Growth Index Fund	ULIF02218/03/24MIDMIEQFND136	-1.8%	0.1%	NA
16	Pension Growth Fund	ULIF01405/11/15PENSGROFND136	-1.8%	2.1%	6.2%
17	Growth Fund	ULIF00216/06/08GROWTHFUND136	-4.1%	1.6%	9.2%
18	Growth II Fund	ULIF00707/01/10GROWTIIFND136	-4.0%	1.7%	9.2%
19	Pension Balanced Fund	ULIF01505/11/15PENSBALFND136	2.8%	5.6%	5.7%
20	Multicap Momentum Quality Index Fund	ULIF02410/03/25MLMMQEQFND136	-5.3%	NA	NA
21	Nifty Alpha 50 Index Fund	ULIF02502/04/25NFALFEQFND136	0.5%	NA	NA
22	Nifty 500 Multifactor 50 Index Fund	ULIF02715/09/25MLFACEQFND136	NA	NA	NA
23	Pension Equity Fund	ULIF02822/02/26PENONEQFND136	NA	NA	NA
24	BSE 500 Enhanced Value 50 Index Fund	ULIF03026/03/26ENVALEQFND136	NA	NA	NA
25	Pension Nifty Alpha 50 Index Fund	ULIF02618/08/25PNALFEQFND136	NA	NA	NA
26	Pension Debt Fund	ULIF01605/11/15PENSDEBFND136	NA	NA	NA
27	Discontinued Policy Fund	ULIF01319/09/11POLDISCFND136	5.2%	6.0%	6.2%
28	Pension Discontinued Policy Fund	ULIF01705/11/15PENSDISFND136	5.3%	5.9%	6.1%

Product Performance (YTD June)

S No.	Product Name	UIN	Total Business	%share	Total Number of Policies at beginning of the Year	New Policies Issued during the year(YTD)	Maturity / Surrender / Withdrawal / Foreclosure / Cancellation	Maturity /Surrender / Withdrawal / Foreclosure / Cancellation Proportion	Premium of New Policies (Rs.) In Crs	Renewal Business Premium (Rs.) In Crs	Renewal Proportion (as % of GWP on YTD basis)
1	Canara HSBC Life Insurance Pradhan Mantri Jeevan Jyoti Bima Yojana	136G046V01	3,707,597,180	15.90%	9953320	8937325	0	0%	370.76	-	0%
2	Canara HSBC Life Insurance Wealth Edge	136L085V01	1,660,106,739	7.10%	31587	0	17	0%	(0.50)	166.51	100%
3	Canara HSBC Life Insurance Wealth Edge	136L085V03	1,346,786,486	5.80%	47598	0	50	0%	(1.08)	135.76	101%
4	Canara HSBC Life Insurance Group Secure Plus	136N090V01	1,036,016,530	4.40%	71461	11942	240	2%	103.60	-	0%
5	Canara HSBC Life Insurance Smart Guaranteed Pension	136N086V03	890,703,967	3.80%	15131	3726	238	6%	76.88	12.19	14%
6	Canara HSBC Life Insurance Alpha Wealth	136L088V02	805,394,803	3.50%	3605	691	13	2%	48.82	31.72	39%
7	Canara HSBC Life Insurance Wealth Edge	136L085V04	760,075,608	3.30%	25716	3627	147	4%	76.01	-	0%
8	Canara HSBC Life Insurance Guaranteed Fortune Plan	136N084V04	722,471,700	3.10%	60723	7006	382	5%	35.54	36.71	51%
9	Canara HSBC Life Insurance Guaranteed Savings Plan	136N066V02	675,671,262	2.90%	125030	0	994	0%	(0.51)	68.07	101%
10	Canara HSBC Life Insurance Guaranteed Fortune Plan	136N084V01	596,569,115	2.60%	38088	0	227	0%	(0.08)	59.74	100%
11	Canara HSBC Life Insurance Promise4Future	136N119V01	595,869,782	2.60%	47115	4259	176	4%	24.34	35.24	59%
12	Canara HSBC Life Insurance Smart Guaranteed Pension	136N086V02	566,193,353	2.40%	10614	0	148	0%	(1.13)	57.75	102%
13	Canara HSBC Life Insurance Guaranteed Income4Life	136N074V01	562,213,259	2.40%	54628	0	443	0%	(0.03)	56.25	100%
14	Canara HSBC Life Insurance iSelect Guaranteed Future	136N081V02	515,794,597	2.20%	4822	0	22	0%	(0.01)	51.58	100%
15	Canara HSBC Life Insurance Smart Guaranteed Pension	136N086V01	484,105,452	2.10%	14211	0	140	0%	(0.82)	49.23	102%
16	Canara HSBC Life Insurance Titanium Plus Plan	136L063V03	473,269,774	2.00%	15613	0	920	0%	(0.33)	47.65	101%
17	Canara HSBC Life Insurance Alpha Wealth	136L088V01	419,591,000	1.80%	2978	0	2	0%	(0.40)	42.36	101%
18	Canara HSBC Life Insurance Invest 4G	136L064V03	392,688,857	1.70%	2239	0	61	0%	(0.00)	39.27	100%
19	Canara HSBC Life Insurance iSelect Guaranteed Future	136N081V07	382,857,336	1.60%	10827	6715	355	5%	38.29	-	0%
20	Canara HSBC Life Insurance Flexi Edge	136N079V01	340,010,101	1.50%	44089	0	197	0%	(0.13)	34.13	100%
21	Canara HSBC Life Insurance Promise4Life	136N120V01	328,072,198	1.40%	5599	2811	164	6%	32.81	-	0%

S No.	Product Name	UIN	Total Business	%share	Total Number of Policies at beginning of the Year	New Policies Issued during the year(YTD)	Maturity / Surrender / Withdrawal / Foreclosure / Cancellation	Maturity /Surrender / Withdrawal / Foreclosure / Cancellation Proportion	Premium of New Policies (Rs.) In Crs	Renewal Business Premium (Rs.) In Crs	Renewal Proportion (as % of GWP on YTD basis)
22	Canara HSBC Life Insurance IncomeNow	136N121V01	326,943,108	1.40%	3372	2008	152	8%	32.69	-	0%
23	Canara HSBC Life Insurance Jeevan Nivesh	136N047V02	289,588,364	1.20%	31086	0	272	0%	(0.14)	29.10	100%
24	Canara HSBC Life Insurance Guaranteed Assured INcome	136N097V03	260,567,041	1.10%	14119	0	64	0%	0.06	26.00	100%
25	Canara HSBC Life Insurance Pension4Life Plan	136N071V11	255,905,030	1.10%	342	92	8	9%	25.59	-	0%
26	Canara HSBC Life Insurance Promise4Growth Plus	136L093V01	244,690,703	1.00%	12909	164	35	21%	13.61	10.86	44%
27	Canara HSBC Life Insurance Guaranteed Assured INcome	136N097V01	235,792,593	1.00%	17968	0	92	0%	(0.10)	23.68	100%
28	Canara HSBC Life Insurance Group Asset Secure	136N082V01	223,726,666	1.00%	70302	3764	467	12%	22.20	0.18	1%
29	Canara HSBC Life Insurance iSelect Guaranteed Future Plus	136N098V04	221,427,748	0.90%	622	1020	51	5%	22.14	-	0%
30	Canara HSBC Life Insurance Guaranteed Fortune Plan	136N084V02	209,746,790	0.90%	40501	0	187	0%	(0.05)	21.03	100%
31	Canara HSBC Life Insurance SecureInvest	136L092V02	196,607,068	0.80%	8972	1246	34	3%	19.66	-	0%
32	Canara HSBC Life Insurance Smart Junior Plan	136N043V03	191,103,086	0.80%	19999	0	167	0%	(0.01)	19.12	100%
33	Canara HSBC Life Insurance Smart Goals Plan	136L031V05	181,309,632	0.80%	12984	0	364	0%	(0.04)	18.17	100%
34	Canara HSBC Life Insurance Guaranteed Savings Plan	136N066V01	168,439,940	0.70%	45780	0	271	0%	(0.05)	16.89	100%
35	Canara HSBC Life Insurance Guaranteed Income Plan	136N067V02	147,151,735	0.60%	17233	0	134	0%	(0.02)	14.74	100%
36	Canara HSBC Life Group Traditional Plan	136N014V02	146,198,215	0.60%	71440	0	0	0%	14.62	-	0%
37	Canara HSBC Life Insurance Saral Pension	136N076V02	141,774,413	0.60%	110	0	0	0%	14.18	-	0%
38	Canara HSBC Life Insurance Promise4Growth	136L089V01	140,546,136	0.60%	8558	0	14	0%	(0.08)	14.14	101%
39	Canara HSBC Life Insurance Group Advantage Term Plus	136N077V01	139,256,285	0.60%	78643	0	0	0%	13.93	-	0%

"Total Number of Policies at Beginning of the Year" – We have considered the inforced policy count as on Mar'26
"New Policies Issued during the year(YTD)" The total number of policies issued in AMJ'26 covering all statuses.
Cancellation (including FLC and CRU reported cases) NTU Rejected cases and CI, WD under Group.
"Maturity /Surrender / Withdrawal / Foreclosure / Cancellation Proportion" = (Maturity/Surrender/Withdrawal/Foreclosure/Cancellation Count) / (New Policies Issued during the year YTD
Renewal Proportion (as % of GWP on YTD basis)= Renewal Business Premium / (Premium of New Policies + Renewal Business Premium)
In Group We do not report the lives under fund business.