

Delivering with **SPEED AND GUARANTEE**

**Your Income Starts
From The First Month***



Benefits

01

Flexibility to choose
Income Payout Mode¹

02

Opt for
Accumulating Income²
or Offsetting Premiums³

03

Secure
Guaranteed Returns⁴

04

Stay Covered
Throughout the Term

05

Save More with
Tax Benefits⁵

Early Income Option

Canara HSBC Life Insurance | Promises Ka Partner

*Applicable if the policyholder has opted for advance as an income payout mode. ¹The Policyholder will have the option to choose Income Payout Mode i.e. advance / arrears and can be chosen at policy inception and cannot be changed. ²Option to accumulate income with Savings Wallet feature. Available with all plan variant. ³Option to offset premiums with Premium Offset feature. Available with all plan variant. ⁴The benefits shall be payable provided the policy is in-force and all due premiums have been paid. ⁵Tax benefits under this plan will be as per the prevailing Income Tax laws and are subject to amendments from time to time. For tax related queries, contact your independent tax advisor.

KEY FEATURES:



Guaranteed Benefits with Early Liquidity:

Enjoy a guaranteed lumpsum payout at policy maturity while unlocking income as soon as the first policy month, giving you both long-term security and immediate financial liquidity.



Flexible Cover, Enhanced Returns:

Boost your savings by choosing a lower life cover and enjoy enhanced guaranteed income.



Savings Wallet & Premium Offset:

You have the flexibility to either accumulate your guaranteed income in a Savings Wallet for future needs-ideal for planned expenses or emergencies-or use it for Premium Offset to reduce future premium payments, making your policy more convenient and cost-effective.



Tax Benefits:

Tax benefits under this product may be available as per prevailing Income Tax laws in India. You are requested to consult your tax advisor for advice on Tax Benefits.

LET'S KNOW ABOUT EARLY INCOME OPTION

Start receiving guaranteed income from the very first policy year, paid throughout the policy term to meet your ongoing needs. Plus, enjoy a lumpsum at maturity and comprehensive life cover for complete financial security and peace of mind.

PLAN AT A GLANCE

Feature	Details
Minimum Entry Age	0 years
Maximum Entry Age	50 years
Minimum Maturity Age	18 years
Maximum Maturity Age	80 years

Premium Payment Term, Policy Term and Income Start Year	Plan Option	Premium Payment Term	Policy Term	Income Pay-out Period	Income Start Year
	Early Income	2 / 3 / 4	20, 25, 30, 35, 40	Equal to the Policy Term	1 st year
		5	15, 20, 25,30,35,40		
		7	15, 20, 25, 30, 35, 40		
		10	20, 25, 30, 35, 40		
12		20, 25, 30, 35, 40			
Annualized Premium (₹)	Minimum Annualized Premium		Maximum Annualized Premium		
	PPT 2 – 5,00,000 PPT 3 / 4 – 2,00,000 PPT 5 and above – 50,000		No Limit, Subject to Board Approved Underwriting Policy		
Sum Assured	11 or 7 times the Annualized Premium This can be chosen at policy inception and cannot be modified post that.				
Premium & Income Payment Frequency	Annual				
Income Payout Mode	Advance / Arrears This can only be chosen at policy inception and cannot be modified. In case the customer takes the income in Arrears, the income payable shall be 107.5% of the income payable in advance.				

The Entry / Maturity Age shall be age as on last birthday. Availability of Policy Term will be subject to Minimum Maturity Age of 18 years and Maximum Maturity Age of 80 years below, both inclusive.

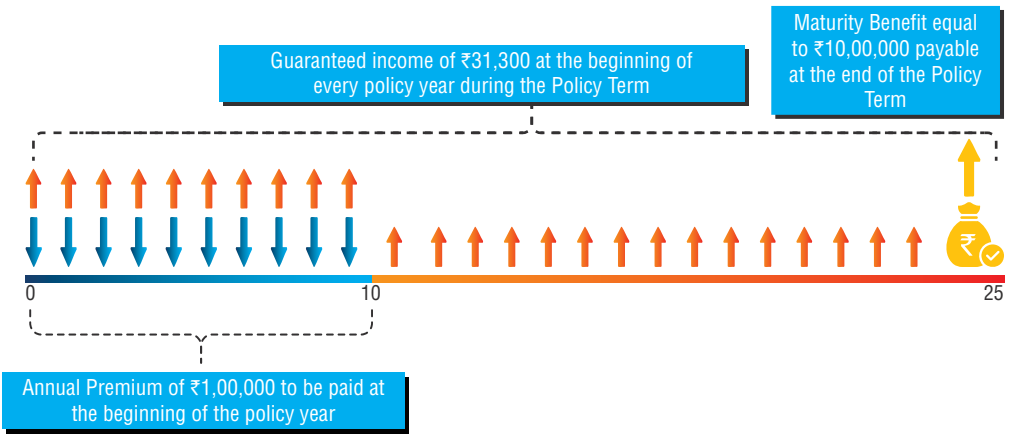
LET'S UNDERSTAND HOW THIS OPTION WORKS

Mr. Abhishek, Age 35, opts for Early Income variant under IncomeNow with the following details as below: -

Policy Term	25 years	Premium Payment Frequency	Annual
Premium Payment Term	10 years	Survival Benefit Payment Frequency	Annual
Annualized Premium	₹1,00,000	Income Benefit Payout Mode	Advance
Savings Wallet	No	Sum Assured Multiple	11 X
Premium Offset	No		

SCENARIO 1: ABHISHEK SURVIVES TILL THE END OF THE POLICY TERM

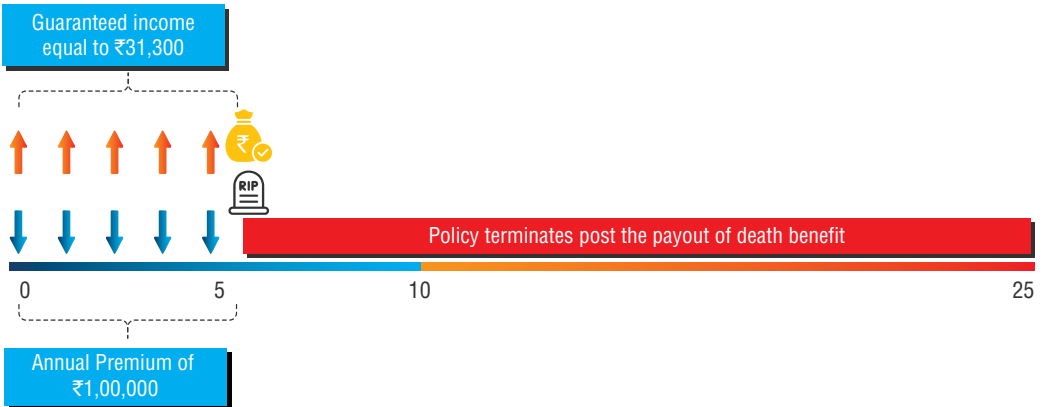
He begins receiving a Guaranteed Income of ₹31,300, continuing until the end of the Policy Term. The income will be payable in advance i.e. at the start of the policy year, after the receipt of the due premium for the respective policy year (provided the policy is in-force).



At maturity, Mr. Abhishek receives a lump sum benefit equal to ₹10,00,000 ensuring long-term security and financial liquidity.

SCENARIO 2: ABHISHEK DIES IN THE 5TH YEAR

In case of unfortunate demise of Mr. Abhishek in the 5th year, a lumpsum benefit equal to ₹11,00,000 shall be payable and the policy will terminate.



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

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