

A BRIGHTER TOMORROW BEGINS WITH **PROMISE4FUTURE**

Grow your savings and ensure a steady
income for the future

BENEFITS



Life
cover



High premium
booster to increase
your coverage



Yearly rewards
as an annual bonus¹



Flexibility to
change premium
payment modes



Enjoy
tax benefits²



ABOUT THE PRODUCT

Are you worried about securing your family's future while meeting your long-term financial goals?

Finding a plan that balances both can be challenging, especially when life's aspirations and responsibilities constantly evolve.

Introducing Canara HSBC Life Insurance **Promise4Future**, a participating limited pay endowment plan designed to grow with your lifestyle and aspirations. It offers comprehensive protection and ensures that your family remains financially secure, no matter what life brings.

Choose from two options—**Savings4Future** for targeted savings or **Income4Future** for a parallel income stream. Enjoy benefits like Annual Bonuses, Guaranteed Sum Assured on Maturity, and financial protection for your family. This plan evolves with your needs, providing stability and confidence for your journey ahead.



LIFE COVER THROUGHOUT THE POLICY TERM

Lump sum payout to the nominee in case of death of the Life Assured

DEATH BENEFIT

It is the amount paid to beneficiaries upon the policyholder's death, ensuring financial support and security for loved ones

DEFERRED SURVIVAL BENEFIT

It is a payout that's given after a set period or event in a policy. It ensures financial support at a later stage

KEY BENEFITS OF THE PRODUCT

GUARANTEED LOYALTY ADDITION

It is an amount equal to 25% of the Guaranteed Sum Assured on Maturity

ANNUAL BONUS

It's a percentage of the Guaranteed Sum Assured, declared annually from the first year, and payable on death or maturity

MATURITY BENEFIT

Guaranteed Lump sum amount will be paid to the policyholder on death or on outliving the policy term

Benefits	Savings4Future	Income4Future
Death Benefit	✓	✓
Survival Benefit	✗	✓
Maturity Benefit	✓	✓

PLAN OPTIONS

Savings4Future



Introducing **Savings4Future**, a plan that amplifies your savings, grows with your goals, and offers protection at every life stage, keeping your financial future on track.

Income4Future



Introducing **Income4Future**, a plan that secures your future with an alternate income stream to meet your financial goals and a lump sum benefit to turn your dreams into reality, all while paving the way for a stress-free life.

SAMPLE ILLUSTRATION

Savings4Future

Mr. Prakash, aged 40 years, plans to save money for his dream vacation. He decided to purchase Canara HSBC Life Insurance Promise4Future with Plan Option as **Savings4Future**, and will annually pay (Annual Premium) **Rs.1,00,000** (exclusive of GST), Policy tenure (Policy Term) of **20 years** and the payment period for insurance (Premium Payment Term) as **10 years**.



Maturity Benefit

Parameters	Savings4Future	
POLICY TENURE (POLICY TERM)	20 YEARS	
PAYMENT PERIOD FOR INSURANCE (PPT)	10 YEARS	
TOTAL GIVE	RS. 10,00,000	
	@8% assumed investment return	@4% assumed investment return
MINIMUM PAYOUT (GUARANTEED SUM ASSURED)	RS. 10,29,080	RS. 10,29,080
GUARANTEED LOYALTY ADDITION	RS. 2,57,270	RS. 2,57,270
ACCRUED ANNUAL BONUSES	RS. 6,17,440	NIL
FINAL BONUS	RS. 6,17,448	RS. 2,16,457
TOTAL MATURITY BENEFIT (TOTAL GET)	RS. 24,80,075	RS. 15,02,457

Death Benefit

Parameters	Savings4Future	
POLICY TENURE (POLICY TERM)	20 YEARS	
POLICY TENURE (POLICY TERM)	20 YEARS	
YEAR OF DEATH	4 TH YEAR	
TOTAL GIVE	RS. 4,00,000	
	@8% assumed investment return	@4% assumed investment return
SUM ASSURED ON DEATH	RS. 11,00,000	RS. 11,00,000
ACCRUED ANNUAL BONUSES	RS. 92,616	NIL
INTERIM ANNUAL BONUS	RS. 30,872	NIL
FINAL BONUS	NIL	NIL
TOTAL MATURITY BENEFIT (TOTAL GET)	RS. 12,23,488	RS. 11,00,000

Policy will terminate on payment of the above benefits. Premium used in the illustration is exclusive of taxes. Annual Bonus and Interim Annual Bonus at 4% and 8% are not guaranteed and are presented for illustration purpose only.

Mr. Prakash, aged 40 years, plans to start a small business alongside his current job and needs a supplementary income to support it. He decided to purchase Canara HSBC Life Insurance Promise4Future with Plan Option as **Income4Future**, and will annually pay (Annual Premium) ₹1,00,000 (exclusive of GST), Policy tenure (Policy Term) of 20 years and the payment period for insurance (Premium Payment Term) as 10 years.

Maturity Benefit

Parameters	Income4Future	
POLICY TENURE (POLICY TERM)	20 YEARS	
PAYMENT PERIOD FOR INSURANCE (PPT)	10 YEARS	
TOTAL GIVE	RS. 10,00,000	
	@8% assumed investment return	@4% assumed investment return
AT THE END OF PPT		
50% OF GUARANTEED SUM ASSURED	RS. 3,13,365	
TOTAL BENEFIT (1)	RS. 3,13,365	RS. 3,13,365
AFTER PPT		
GUARANTEED INCOME EVERY YEAR AFTER PPT ENDS	RS. 31,337	
CASH BONUS AT THE END OF EACH YEAR AFTER PPT	RS. 9,401	NIL
TOTAL BENEFIT (2)	RS. 4,07,380	RS. 3,13,365
MATURITY BENEFIT (AT THE END OF PT)		
GUARANTEED SUM ASSURED	RS. 6,26,730	
ACCRUED ANNUAL BONUSES	RS. 3,76,040	NIL
FINAL BONUS	RS. 3,76,038	RS. 37,604
TOTAL BENEFIT (3)	RS. 13,53,739	RS. 6,64,334
TOTAL GET (1+2+3)	RS. 20,74,484	RS. 12,91,069

Death Benefit

Parameters	Income4Future	
POLICY TENURE (POLICY TERM)	20 YEARS	
PAYMENT PERIOD FOR INSURANCE (PPT)	10 YEARS	
YEAR OF DEATH	16 TH YEAR	
TOTAL GIVE	RS. 10,00,000	
	@8% assumed investment return	@4% assumed investment return
AT THE END OF PPT		
50% OF GUARANTEED SUM ASSURED	RS. 3,13,365	
TOTAL BENEFIT (1)	RS. 3,13,365	RS. 3,13,365
AFTER PPT		
GUARANTEED INCOME EVERY YEAR AFTER PPT ENDS	RS. 31,337	
CASH BONUS AT THE END OF EACH YEAR AFTER PPT	RS. 9,401	NIL
TOTAL BENEFIT (2)	RS. 2,03,690	RS. 1,56,685
MATURITY BENEFIT (AT THE END OF PT)		
GUARANTEED SUM ASSURED ON DEATH	RS. 11,00,000	
ACCRUED ANNUAL BONUSES	RS. 2,82,030	NIL
INTERIM ANNUAL BONUS	RS. 18,802	NIL
INTERIM CASH BONUS	RS.9,401	NIL
FINAL BONUS	NIL	NIL
TOTAL BENEFIT (3)	RS. 14,10,233	RS. 11,00,000
TOTAL GET (1+2+3)	RS. 19,27,288	RS. 15,70,050

Eligibility Criteria

Parameters	Minimum	Maximum	
Entry Age as on Last Birthday (years)	0 years	Savings4Future 60 for annual mode/ 50 for non-annual modes	Income4Future 55 for annual mode/ 45 for non-annual modes
Age at which you will start getting insurance benefits (Maturity Age) of Life Assured as on Last Birthday (In years)	18 years	Savings4Future 75 for annual mode/ 70 for non-annual modes	Income4Future 70
Payment period for insurance (Premium Payment Term) & Policy Tenure (Policy Term) (in years)	Premium Payment Term (Years)	Policy Term* (Years)	
	7 Years	12/15/20/ 25/ 30/ 35/ 40	
	10 Years	15/20/25/30/ 35/ 40	
	12 Years	20/25/ 30/ 35/ 40	
	*Availability of Policy Term will be subject to Maturity Age being within 18 years and 75 years (65 years for POS** policies), both inclusive. For POS** policies maximum Policy Term will be 20 years.		
Money paid by the insurer annually (Annualized Premium)(in Rupees)	Yearly- Rs. 24,000	No Limit; Subject to Board Approved Underwriting Policy	
	Half-yearly- Rs. 18,360		
	Quarterly- Rs. 9,360		
Guaranteed Income (Sum Assured) (in Rupees)	Monthly- Rs. 3,240		
Premium Payment Mode and Modal Factors	Annual, Half-Yearly, Quartely & Monthly modes are available		
	Mode		Modal Factors
	Annual		1.00
	Half-Yearly		0.51
	Quartely		0.26
	Monthly		0.9
The Policyholder can choose to change the mode of premium payment subject to application of modal factor.			

As your trusted Promises ka Partner, we are dedicated to helping you achieve your family's goals and dreams. With Promise4Future, you get the dual benefits of life cover and savings for milestones, along with additional income to support your aspirations.





Scan the QR Code
For the web brochure

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

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Trade Logo of Canara HSBC Life Insurance Company Limited hereinafter referred to as "Insurer" is used under license with Canara Bank and HSBC Group Management Services Limited. The Insurance products are offered and underwritten by Insurer (**IRDAI Regn. No. 136**) having its head office at 139 P, Sector 44, Gurgaon - 122003, Haryana (India). Corporate Identity No.: U66010DL2007PLC248825.

Website: www.canarahsbclife.com. Call: 1800-103-0003/1800-891-0003. Give a missed call to: 8071262709. SMS: 7039004411.

Email: customerservice@canarahsbclife.in