

Company: Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.
Product: Canara HSBC Oriental Bank of Commerce Life Insurance Guaranteed Savings Plan

Basic Sum Assured Factor varying by Plan Option, Entry Age, Policy Term and Premium Payment Term are given below (these factors are same for both males and females):

		Plan Option: Guaranteed Savings Option					
Policy Term		10	12	15	15	15	20
Age / Premium Payment Term		5	7	5	7	10	10
0							12.3764
1							12.3763
2							12.3762
3				6.7465	7.9000	8.1088	12.3761
4				6.7464	7.8999	8.1087	12.3760
5				6.7463	7.8998	8.1086	12.3759
6			6.1980	6.7462	7.8997	8.1085	12.3758
7			6.1979	6.7461	7.8996	8.1084	12.3757
8	4.7567	6.1978	6.7460	7.8995	8.1083		12.3756
9	4.7566	6.1977	6.7459	7.8994	8.1082		12.3755
10	4.7565	6.1976	6.7458	7.8993	8.1081		12.3754
11	4.7534	6.1940	6.7414	7.8951	8.1034		12.3679
12	4.7493	6.1893	6.7357	7.8894	8.0969		12.3577
13	4.7446	6.1839	6.7294	7.8829	8.0894		12.3460
14	4.7398	6.1783	6.7229	7.8762	8.0815		12.3338
15	4.7352	6.1729	6.7167	7.8697	8.0738		12.3221
16	4.7310	6.1679	6.7109	7.8637	8.0667		12.3112
17	4.7273	6.1636	6.7058	7.8583	8.0603		12.3014
18	4.7241	6.1598	6.7013	7.8537	8.0549		12.2930
19	4.7215	6.1567	6.6974	7.8497	8.0502		12.2859
20	4.7194	6.1541	6.6939	7.8463	8.0463		12.2799
21	4.7176	6.1518	6.6908	7.8433	8.0429		12.2746
22	4.7161	6.1498	6.6878	7.8406	8.0398		12.2698
23	4.7146	6.1479	6.6847	7.8378	8.0368		12.2652
24	4.7131	6.1459	6.6813	7.8349	8.0338		12.2603
25	4.7114	6.1436	6.6775	7.8315	8.0303		12.2547
26	4.7093	6.1409	6.6729	7.8276	8.0262		12.2482
27	4.7068	6.1376	6.6675	7.8228	8.0213		12.2404
28	4.7037	6.1336	6.6609	7.8171	8.0153		12.2309
29	4.7000	6.1287	6.6531	7.8101	8.0080		12.2194
30	4.6954	6.1229	6.6438	7.8018	7.9993		12.2057
31	4.6899	6.1159	6.6327	7.7920	7.9888		12.1893
32	4.6834	6.1076	6.6197	7.7803	7.9765		12.1700
33	4.6758	6.0977	6.6044	7.7665	7.9618		12.1472
34	4.6668	6.0861	6.5866	7.7504	7.9447		12.1207
35	4.6563	6.0726	6.5660	7.7318	7.9248		12.0902
36	4.6442	6.0569	6.5423	7.7102	7.9017		12.0551
37	4.6301	6.0388	6.5151	7.6853	7.8751		12.0151
38	4.6139	6.0179	6.4841	7.6570	7.8447		11.9700
39	4.5951	5.9939	6.4491	7.6246	7.8098		11.9192
40	4.5736	5.9665	6.4096	7.5880	7.7702		11.8625

		Plan Option: Guaranteed Savings with Double Protection Option					
Policy Term		10	12	15	15	15	20
Age / Premium Payment Term		5	7	5	7	10	10
0							
1							
2							
3							
4							
5							
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14							
15							
16							
17							
18		4.6275	6.0370	6.5417	7.6883	7.8738	12.0007
19		4.6249	6.0338	6.5377	7.6843	7.8691	11.9940
20		4.6227	6.0311	6.5343	7.6809	7.8651	11.9882
21		4.6209	6.0289	6.5311	7.6778	7.8617	11.9832
22		4.6194	6.0268	6.5280	7.6750	7.8585	11.9787
23		4.6179	6.0248	6.5249	7.6721	7.8555	11.9742
24		4.6164	6.0228	6.5215	7.6691	7.8523	11.9696
25		4.6146	6.0204	6.5175	7.6657	7.8488	11.9643
26		4.6126	6.0176	6.5129	7.6616	7.8446	11.9581
27		4.6100	6.0143	6.5073	7.6568	7.8395	11.9507
28		4.6069	6.0102	6.5007	7.6509	7.8334	11.9416
29		4.6031	6.0052	6.4927	7.6438	7.8259	11.9308
30		4.5985	5.9992	6.4832	7.6353	7.8170	11.9177
31		4.5930	5.9920	6.4720	7.6253	7.8063	11.9022
32		4.5864	5.9835	6.4587	7.6133	7.7937	11.8837
33		4.5787	5.9735	6.4432	7.5993	7.7787	11.8621
34		4.5697	5.9618	6.4251	7.5829	7.7613	11.8369
35		4.5591	5.9481	6.4042	7.5639	7.7409	11.8078
36		4.5469	5.9323	6.3799	7.5419	7.7174	11.7741
37		4.5327	5.9139	6.3521	7.5166	7.6903	11.7356
38		4.5164	5.8928	6.3204	7.4873	7.6590	11.6920
39		4.4975	5.8686	6.2845	7.4540	7.6231	11.6429
40		4.4758	5.8407	6.2440	7.4162	7.5824	11.5882

		Plan Option: Guaranteed Savings with Premium Protection Option					
Policy Term		10	12	15	15	15	20
Age / Premium Payment Term		5	7	5	7	10	10
0							
1							
2							
3							
4							
5							
6							
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10							
11							
12							
13							
14							
15							
16							
17							
18		4.6773	6.0781	6.6062	7.7308	7.8769	11.9855
19		4.6735	6.0728	6.5998	7.7235	7.8675	11.9688
20		4.6703	6.0683	6.5939	7.7170	7.8593	11.9533
21		4.6677	6.0644	6.5884	7.7110	7.8521	11.9386
22		4.6653	6.0608	6.5829	7.7051	7.8452	11.9237
23		4.6631	6.0573	6.5770	7.6990	7.8382	11.9081
24		4.6607	6.0535	6.5704	7.6923	7.8308	11.8908
25		4.6580	6.0492	6.5629	7.6847	7.8223	11.8711
26		4.6547	6.0440	6.5540	7.6756	7.8122	11.8481
27		4.6508	6.0378	6.5434	7.6649	7.8003	11.8211
28		4.6459	6.0303	6.5309	7.6520	7.7858	11.7891
29		4.6400	6.0212	6.5159	7.6367	7.7685	11.7511
30		4.6329	6.0103	6.4983	7.6185	7.7479	11.7070
31		4.6243	5.9973	6.4776	7.5971	7.7234	11.6560
32		4.6143	5.9821	6.4533	7.5719	7.6946	11.5978
33		4.6024	5.9641	6.4251	7.5426	7.6607	11.5318
34		4.5886	5.9432	6.3924	7.5085	7.6213	11.4578
35		4.5725	5.9189	6.3546	7.4688	7.5758	11.3755
36		4.5539	5.8908	6.3114	7.4235	7.5236	11.2844
37		4.5324	5.8585	6.2625	7.3722	7.4640	11.1834
38		4.5076	5.8212	6.2075	7.3143	7.3966	11.0734
39		4.4791	5.7787	6.1453	7.2494	7.3207	10.9476
40		4.4466	5.7307	6.0763	7.1766	7.2354	10.7986

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		Plan Option: Guaranteed Savings Option					
Policy Term		10	12	15	15	15	20
Age / Premium Payment Term		5	7	5	7	10	10
41		4.5489	5.9354	6.3650	7.5466	7.7252	11.7994
42		4.5209	5.9003	6.3151	7.4998	7.6744	11.7288
43		4.4893	5.8607	6.2596	7.4470	7.6168	11.6512
44		4.4539	5.8162	6.1982	7.3883	7.5523	11.5667
45		4.4147	5.7669	6.1296	7.3232	7.4804	11.4751
46		4.3715	5.7127	6.0544	7.2515	7.4006	11.3766
47		4.3245	5.6535	5.9719	7.1721	7.3130	11.2713
48		4.2737	5.5893	5.8818	7.0858	7.2168	11.1592
49		4.2193	5.5195	5.7844	6.9923	7.1117	11.0417
50		4.1614	5.4448	5.6793	6.8905	6.9975	10.8862
51		4.1001	5.3647	5.5654	6.7803	6.8730	10.6988
52		4.0351	5.2788	5.4418	6.6617	6.7388	10.4937
53		3.9660	5.1870	5.3082	6.5334	6.5930	10.2683
54		3.8900	5.0878	5.1616	6.3931	6.4341	10.0166
55		3.8800	4.9802	5.0011	6.2394	6.2609	9.7358
56		3.8700	4.8623	4.8233	6.0704	6.0714	
57		3.8600	4.7323	4.6230	5.8819	5.8829	
58		3.8500	4.4672	4.3954	5.4311	5.4321	
59		3.8400	4.3000	4.1352	5.1805	5.1815	
60		3.8300	4.2800	3.8317	4.8941	4.8951	

		Plan Option: Guaranteed Savings with Double Protection Option					
Policy Term		10	12	15	15	15	20
Age / Premium Payment Term		5	7	5	7	10	10
41		4.4509	5.8089	6.1987	7.3736	7.5362	11.5273
42		4.4227	5.7731	6.1473	7.3257	7.4839	11.4600
43		4.3909	5.7328	6.0902	7.2721	7.4251	11.3861
44		4.3553	5.6879	6.0271	7.2121	7.3593	11.3055
45		4.3157	5.6381	5.9570	7.1455	7.2862	11.2173
46		4.2723	5.5832	5.8801	7.0722	7.2047	11.1224
47		4.2250	5.5228	5.7962	6.9918	7.1147	11.0212
48		4.1739	5.4573	5.7050	6.9036	7.0160	10.8823
49		4.1192	5.3868	5.6064	6.8075	6.9078	10.7216
50		4.0610	5.3106	5.4988	6.7038	6.7904	10.5455
51		3.9992	5.2294	5.3830	6.5923	6.6639	10.3529
52		3.9333	5.1426	5.2576	6.4711	6.5261	10.1408
53		3.8950	5.0489	5.1207	6.3396	6.3773	9.9063
54		3.8850	4.9483	4.9720	6.1968	6.2161	9.6470
55		3.8750	4.8385	4.8081	6.0407	6.0417	9.3579
56		3.8650	4.7188	4.6247	5.8678	5.8688	
57		3.8550	4.4677	4.4181	5.4410	5.4420	
58		3.8450	4.3198	4.1840	5.2151	5.2161	
59		3.8350	4.2500	3.9141	4.9581	4.9591	
60		3.8250	4.2300	3.8267	4.6655	4.6665	

		Plan Option: Guaranteed Savings with Premium Protection Option					
Policy Term		10	12	15	15	15	20
Age / Premium Payment Term		5	7	5	7	10	10
41		4.4097	5.6766	6.0001	7.0960	7.1396	10.6346
42		4.3680	5.6161	5.9158	7.0073	7.0330	10.4544
43		4.3213	5.5484	5.8240	6.9093	6.9141	10.2571
44		4.2696	5.4737	5.7244	6.8018	6.8028	10.0400
45		4.2128	5.3919	5.6168	6.6852	6.6862	9.8040
46		4.1509	5.3025	5.5000	6.5593	6.5603	9.5487
47		4.0843	5.2063	5.3749	6.4227	6.4237	9.2741
48		4.0132	5.1030	5.2412	6.2765	6.2775	8.9804
49		3.9374	4.9929	5.0982	6.1210	6.1220	8.6658
50		3.8650	4.8761	4.9469	5.9557	5.9567	8.3331
51		3.8600	4.7527	4.7855	5.7807	5.7817	7.9804
52		3.8550	4.6228	4.6127	5.5949	5.5959	7.6077
53		3.8500	4.4860	4.4277	5.3970	5.3980	7.2136
54		3.8450	4.2384	4.2296	4.9947	4.9957	6.5254
55		3.8400	4.2000	4.0161	4.7677	4.7687	6.0842
56							
57							
58							
59							
60							