

AB  
KHUSHIYON KI  
GUARANTEE  
PAKKI

with

CANARA HSBC ORIENTAL BANK OF COMMERCE LIFE INSURANCE

GUARANTEED

SAVINGS PLAN

An Individual Non-Linked Non-Par Life Insurance Savings cum Protection Plan



Guaranteed<sup>1</sup>  
Maturity Benefit



Life Cover



Enhanced  
Protection<sup>2</sup>

The Guaranteed Savings Plan promises guaranteed<sup>1</sup> benefits that give you the freedom to write your own future.

Parameters	Description		
(Age as on Last Birthday)	<b>Plan Options</b>	<b>Minimum Entry Age</b>	<b>Maximum Entry Age</b>
	Guaranteed Savings Option	0 years	60 years
	Guaranteed Savings with Double Protection Option	18 years	60 years
	Guaranteed Savings with Premium Protection Option	18 years	55 years
Maturity Age (Age as on Last Birthday)	<b>Plan Options</b>	<b>Minimum Maturity Age</b>	<b>Maximum Maturity Age</b>
	Guaranteed Savings Option	18 years	75 years
	Guaranteed Savings with Double Protection Option	28 years	
	Guaranteed Savings with Premium Protection Option	28 years	
Premium Payment Term (PPT) and Policy Term	<b>Premium Payment Term (in years)</b>	<b>Available Policy Term (in years)</b>	
	5	10,15	
	7	12, 15	
	10	15,20	
Availability of Policy Term will be subject to maturity age being within 18 years to 75 years (both inclusive).			
Premium Payment Mode and Modal Factors	Annual, Half-Yearly, Quarterly & Monthly modes are available		
	<b>Mode</b>	<b>Modal Factors</b>	
	Annual	1.00	
	Half-Yearly	0.51	
	Quarterly	0.26	
Monthly	0.09		
For example, multiply the annual premium with 0.09 to determine the monthly installment premium payable. The Policyholder can choose to change the Mode of Premium Payment subject to application of modal factor.			
Sum Assured & Premium	Minimum Sum Assured: Rs. 76,500		
	Maximum Sum Assured: No Limit subject to Board Approved Underwriting Policy of the Company.		
	<b>Mode</b>	<b>Minimum Instalment Premium (Rs.)</b>	<b>Maximum Premium</b>
	Annual	20,000	Maximum Premium: No limit (Subject to Board Approved Underwriting Policy of the Company)
	Half-Yearly	10,200	
Quarterly	5,200		
Monthly	1,800		

For more information: Ask your Bank Branch Staff [www.canarahsbclife.com](http://www.canarahsbclife.com)

<sup>1</sup> Conditions Apply - Provided all premiums are paid as and when due. <sup>2</sup> Get lump sum benefit on death, all remaining premiums are not payable and Guaranteed benefits payable on maturity (under Guaranteed Savings with Premium Protection Option). Purchase of any insurance products by a bank's customer is purely voluntary and is not linked to availment of any other facility from the bank.

**BEWARE OF SPURIOUS / FRAUD PHONE CALLS • IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.**

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