



## LIVE A LIFE OF FULFILLED PROMISES AND ZERO WORRIES.

CANARA HSBC ORIENTAL BANK OF COMMERCE LIFE INSURANCE



### Invest 4G

A Unit Linked Individual Life Insurance Savings Plan

Invest 4G is a flexible plan with three options to choose from, Life Option, Care Option and Century Option which ensures that your life is fully secured.

#### KEY BENEFITS



Life cover



Minimal charges<sup>1</sup>



Refund of mortality charges<sup>2</sup>



Loyalty additions<sup>3</sup>



Wealth boosters<sup>4</sup>

Eligibility Conditions	Cover Option			
	Life Option	Care Option	Century Option	
<b>Entry Age<sup>5</sup></b>	0 – 65 years	18 – 50 years	18 – 65 years	
<b>Maturity Age</b>	18 – 80 years	28 – 80 years	Up till age 100 years	
<b>Policy Term (in Years)</b>	<b>For Limited Pay<sup>6</sup> and Regular Pay</b>			
	10 - 30 years (inclusive)		10 - 30 years (inclusive)	
	<b>For Single Pay</b>			
	<b>Cover Multiple</b>	<b>Age at Entry (Years)</b>	<b>Policy Term (Years)</b>	N/A
	10	0 - 32	5 - 30	N/A
	10	33 - 38	5 - 20	
10	39 - 44	5 - 10		
	10	45 - 49	5	
	10	50 - 65	N/A	
	1.25	0 - 65	5 - 30	
<b>Premium Paying Term (PPT)</b>	<b>Single Pay</b> <b>Limited Pay<sup>6</sup>:</b> 5 to PT-1 years <b>Regular Pay:</b> Same as PT	<b>Limited Pay<sup>6</sup>:</b> 10 to PT-1 years <b>Regular Pay:</b> Same as PT	<b>Limited Pay<sup>6</sup>:</b> 10 to PT - 1 years <b>Regular Pay:</b> Same as PT	
<b>Sum Assured</b>	<b>Single Pay:</b> 1.25 or 10 times Single Premium <sup>7</sup> basis Age at Entry <b>Limited Pay<sup>6</sup> /Regular Pay:</b> 10 X Annualized Premium <sup>8</sup>	<b>Limited Pay<sup>6</sup> /Regular Pay:</b> 10 X Annualized Premium <sup>8</sup>	<b>Limited Pay<sup>6</sup> /Regular Pay:</b> 10 X Annualized Premium <sup>8</sup>	
<b>Annualized Premium<sup>8</sup>/Single Premium<sup>7</sup></b>	<b>Limited / Regular Pay:</b> Rs. 24,000 – No Limit <b>Single Pay:</b> Rs. 1,00,000 – No Limit	<b>Limited / Regular Pay:</b> Rs. 48,000 – No Limit	<b>Limited / Regular Pay:</b> Rs. 48,000 – No Limit	
<b>Premium Payment Mode<sup>9</sup></b>	Single, Annual, Semi- Annual, Quarterly and Monthly			

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

**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.

<sup>1</sup>There are no charges other than Fund Management Charge, Mortality Charge and Premium Funding Benefit Charge (in case of Care Option) that would be deducted. <sup>2</sup>Refund of Mortality Charge is available in all three options. <sup>3</sup>Additions starting from the end of every 5<sup>th</sup> policy year from the commencement of the policy and is available till the end of Premium Payment Term, provided all the due premiums are received till that time. <sup>4</sup>Additional additions at the end of every 5<sup>th</sup> policy year starting from 10<sup>th</sup> policy year, provided all the due premiums till date have been paid. <sup>5</sup>The definition of age used is age as on last birthday. The entry ages given above are only applicable for policies issued with standard mortality rates. <sup>6</sup>Please note that PPT will always be lower than PT under Limited Premium Payment option. <sup>7</sup>Single Premium means the amount of premium payable by the Policyholder at the inception of the Policy. <sup>8</sup>Annualized Premium is the sum of total due Premium(s) in a Policy Year during Premium Payment Term that is selected by the Policyholder. <sup>9</sup>You may change your Premium Payment Mode anytime during the Policy Term by submitting a written request at least 60 days prior to the next Policy Anniversary. The change in Premium payment mode will be effective only on the next Policy Anniversary. Change in Premium Payment Mode is not allowed post the death of Life Assured in case Care Option is chosen. **The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The Policyholder will not be able to surrender/withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year. 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**

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