

Retire with a vacation that lasts a lifetime

Get guaranteed lifetime income throughout your golden years



Immediate or Deferred Annuity Options



Annuity Frequency Options



Incentives for High Purchase Price

CANARA HSBC ORIENTAL BANK OF COMMERCE LIFE INSURANCE

PENSION4Life

AN INDIVIDUAL NO N - LINKED NON PAR GENERAL ANNUITY PLAN

As you approach your retirement, the most important thought on your mind is to lead a secure and comfortable life as you have always led, without any dependence on others. Everyone loves to be financially independent, to enjoy and to live a worry free and comfortable life. This is even more important in your golden years as after so many years of hard work, money should not be a concern for you to decide how you would spend your retirement years.

A smart way to ensure a regular guaranteed income stream as per your needs post retirement, is to buy Canara HSBC Oriental Bank of Commerce Life Insurance Pension4Life Plan, that is an annuity product where you will receive defined level of annuity installments in exchange of a Purchase Price.

PRODUCT SUMMARY

<p>Entry Age (Age last birthday)</p>	<p>Minimum: 45 years Maximum: Option 4 & Option 6 - 80 years</p> <p>Other Options No Limit</p> <p>NPS As per PFRDA Regulations amended from time to time</p> <p>Note: For a Policy purchased from the proceeds arising out of the Company's or any other insurer's pension product/demise of NPS subscriber, the Minimum Entry Age shall be 0 years.</p>	<p>Annuity Options</p>	<p>You can choose one of the following annuity options at inception where annuity is payable at a constant rate in arrears as per payment frequency chosen.</p> <ul style="list-style-type: none"> • Immediate Life Annuity (Single Life) • Immediate life Annuity with Return of Purchase Price (Single Life) • Immediate life Annuity with Return of Balance Purchase Price (Single Life) • Immediate Life Annuity with Return of Purchase Price on Critical Illness (CI) or Accidental Total & Permanent Disability (ATPD) or Death (Single Life) • Immediate Joint Life Annuity with Return of Purchase Price • Deferred Life Annuity with Return of Purchase Price (Single Life) • NPS- Family Income (option available only for National Pension System (NPS) subscribers)
<p>Purchase Price (Single Premium) & Annuity Installment</p>	<p>Minimum Purchase Price: Rs.2,00,000 Minimum Annuity Installment: Rs. 1,000 per month Maximum Purchase Price: No limit Maximum Annuity Installment: No limit</p>	<p>Annuity Installment Frequency</p>	<ul style="list-style-type: none"> • Yearly, Half-Yearly, Quarterly or Monthly • Modal Factors: <ul style="list-style-type: none"> • Yearly - 1.00 • Half - Yearly - 0.98 • Quarterly - 0.97 • Monthly - 0.96

For more information: www.canarahsbclife.com

Purchase of any insurance products by a bank's customer is purely voluntary and is not linked to availing of any other facility from the bank. Annuities purchased under NPS payable to Non-Resident Indians (NRIs) / Overseas Citizens of India (OCIs) are subject to Tax Deducted at Source (TDS). Further, repatriation of the corpus, if any, will be subject to applicable laws and regulatory provisions of IRDAI / PFRDA / RBI.

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.

Trade Logo of Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited (Insurer) is used under license with Canara Bank, HSBC Group Management Services Limited and Oriental Bank of Commerce. 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). For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Corporate Identity No.: U66010DL2007PLC248825. Website: www.canarahsbclife.com. Call: 1800-103-0003 / 1800-180-0003 / 1800-891-0003. Give a missed call to: 0124-6156600. SMS: 9779030003. Email: customerservice@canarahsbclife.in