

Plan today, to secure your loved ones tomorrow

CANARA HSBC LIFE INSURANCE
▶ SMART FUTURE PLAN
 An Individual Linked Life Insurance cum Savings Plan



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Family Protection

All future premiums will be funded by the Company as and when due, in case of death or total & permanent disability (if opted).
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Safeguard Funds near Maturity

You have the option to switch your money to low risk fund as your policy nears maturity
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Auto Funds Rebalancing

You stay invested in desired funds through auto funds rebalancing irrespective of market movement
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Accessibility to Funds

You can choose to take out¹ money to meet your child's major education expenses.
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Tax Benefits¹

You may be entitled for tax benefits under Section 80C and Section 10(10D), as per the Income Tax Act, 1961.

Once you become a parent, your life and dreams revolve around your children. From education to marriage, you want to give them the best in life and see them well settled. To turn your child's dream into a reality and secure their future, we have a specially designed insurance plan - "Smart Future Plan". This plan ensures that your family's immediate as well as future financial needs are fulfilled. Hence with Smart Future Plan, you can be rest assured that your child's dreams and your family's future are in safe hands.

PRODUCT SUMMARY			
Entry Age (Life Assured)	Minimum 18 years	Maximum 51 years	(The maximum entry & maturity ages are subject to opted policy term)
Maturity Age (Life Assured)	Minimum 28 years	Maximum 70 years	
Premium	Minimum		Maximum
	For 10 years: ₹50,000 Annually & ₹5,000 Monthly ³ For 15/20/25 years: ₹25,000 Annually & ₹3,000 Monthly ³		No Limit
Sum Assured⁴	For ages below 45 years: Higher of (0.5 x policy term x Annualized Premium) Or 10 x Annualized Premium For ages 45 years and above: 7 x Annualized Premium		The maximum sum assured varies basis age & policy term and is subject to underwriting acceptance. For complete details, please refer the sales brochure
Premium Payment Term	10 to 20 years		
Policy Term	You can choose any policy term of 10/15/20/25 years		
Premium Paying Modes	Monthly and Annual		



SPEAK TO YOUR BANK MANAGER FOR DETAILS

For more information: ☎ 1800-103-0003/1800-180-0003/1800-891-0003

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¹Partial withdrawals are allowed from the 6th policy year. ²Tax Benefits under the plan will be as per the prevailing Income Tax laws and are subject to amendments from time to time. For tax related queries, contact your independent tax advisor. ³Please note that it is mandatory to pay first 3 months premium in advance if you have chosen monthly mode of premium payments. ⁴The Sum Assured limits mentioned above are subject to underwriting acceptance as per Board Approved Underwriting Policy of the Company. 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. **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.**

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 Life Insurance Company Limited (formerly known as Canara HSBC Oriental Bank of Commerce Life Insurance Company Ltd) 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. Canara HSBC Life Insurance Company Limited is only the name of the insurance company and Canara HSBC Life Insurance Smart Future Plan is only the name of the unit linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Unit Linked Insurance products are different from the traditional insurance products and are subject to the risk factors. Past performance of the investment funds do not indicate the future performance of the same. Investors in the Scheme are not being offered any guaranteed /assured returns. The premium paid in Unit Linked Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. The premium shall be adjusted on the due date even if it has been received in advance. The premiums & funds are subject to certain charges related to the fund or to the premium paid. Please know the associated risks and the applicable charges, from your policy document issued by the insurance company. 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. SMS: 9779030003. Missed Call: 0124-6156600. Email: customerservice@canarahsbclife.in