




# Never miss a single goal, score them all with a single plan





## 5 SMART REASONS TO BUY:

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**Flexibility**  
- Flexible premium payment options starting from 5 years onwards
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**Loyalty Additions<sup>1</sup>**  
- Get Loyalty Additions on staying invested for longer duration
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**Auto Funds Rebalancing**  
- You Stay invested in desired funds through auto rebalancing option irrespective of market movement
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**Safety Funds Near Maturity**  
- You have the option to switch your money to low risk fund as your policy nears maturity
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**Tax Benefits<sup>2</sup>**  
- Avail tax advantage on premiums paid and benefits received

Your future is defined by your goals for yourself and your loved ones. You would like to ensure that nothing comes in the way of achieving these goals - buying the perfect house for your family or enrolling your child in a college abroad. Whatever be your goal, you would not want to compromise financially for any of these important milestones in your life. Our Smart Goals Plan with its flexible features has been designed to help you plan your financial requirements so that you have the means to fund your goals, with no compromises.

## PRODUCT SUMMARY

	Option 1				Option 2			
<b>Policy Term</b>	10 Years (Fixed)				You have the option to choose a policy term of 15, 20 or 25 years			
<b>Premium Payment Term</b>	5 Years (Fixed)				You can choose any premium paying term from 10 years to 25 years (Premium payment term will always be lower than or equal to policy term)			
<b>Premium Paying Modes</b>	Monthly and Annual				Monthly and Annual			
	<b>Minimum</b>		<b>Maximum</b>		<b>Minimum</b>		<b>Maximum</b>	
<b>Entry Age (Life Assured)</b>	8 Years		64 Years		8 Years		64 Years	
<b>Maturity Age</b>	18 Years		74 Years		23 Years		79 Years	
<b>Premium</b>	Annual Mode	Monthly Mode <sup>3</sup>	Annual Mode	Monthly Mode <sup>3</sup>	Annual Mode	Monthly Mode <sup>3</sup>	Annual Mode	Monthly Mode <sup>3</sup>
	₹50,000 p.a.	₹5,000 p.m.	No Limit		₹25,000 p.a.	₹3,000 p.m.	No Limit	
<b>Sum Assured<sup>4</sup></b>	<b>For ages below 45:</b> 10 x Annualized Premium <sup>5</sup> <b>For ages 45 and above:</b> 7 x Annualized Premium <sup>5</sup>		The maximum Sum Assured depends upon age at entry. For complete details on maximum Sum Assured applicable for your age, please refer to product brochure		<b>For ages below 45:</b> Higher of (0.5 x policy term x Annualized Premium <sup>5</sup> ) Or 10x Annualized Premium <b>For ages 45 and above:</b> 7 x Annualized Premium <sup>5</sup>		The maximum Sum Assured depends upon age at entry. For complete details on maximum Sum Assured applicable for your age, please refer to product brochure	



**SPEAK TO YOUR BANK MANAGER FOR DETAILS**

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

**Canara HSBC Life Insurance | Promises Ka Partner**

<sup>1</sup>For Option 1, the loyalty addition is made at end of 10<sup>th</sup> policy year, and for Option 2, it is made at the end of 10<sup>th</sup> & 15<sup>th</sup> policy year provided all due premiums are received till that time. <sup>2</sup>Tax 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. <sup>3</sup>Please note that it is mandatory to pay first 3 month's premium in advance if you have chosen monthly mode of premium payment. <sup>4</sup>The Sum Assured limits mentioned above are subject to underwriting acceptance as per Board Approved. 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. Underwriting Policy of the Company. <sup>5</sup>Annualized premium is the sum of total due premium(s) in a policy year during premium payment term. 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. **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.**

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