

Plan early to keep up with your child's changing dreams

CANARA HSBC LIFE INSURANCE

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



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Comprehensive Protection

Payment of lump sum benefit on death and remaining future premiums, if any, are not payable
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Limited Premium Payment & Flexible Policy Term Options

Customize the plan as per your requirement
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Guaranteed¹ Lump Sum Payouts

To align with your child's educational milestones
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Annual Bonuses² & Final Bonus (If Any) On Maturity

To ensure your child's education fund gets built up smoothly
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Higher Sum Assured³ Rebate

Better value for higher premiums

Tax Benefit⁴ Also Available

PLAN AT A GLANCE

We encourage our little ones to be ambitious and never settle for the ordinary, as parents we also do our best to make our children dreams and aspirations a reality. Their goals today are bigger than ever and achievement requires far more focus, specially on education. Meeting their ever increasing cost however requires substantial financial planning. Since life is full of uncertainties and as responsible parents we would also want to ensure that this need is always met, whether we are around or not. Hence as parents, we need to plan ahead, and also take care of the increasing cost of education.

PRODUCT SUMMARY

Entry Age	Minimum: 18 years Maximum: 50 years (In case of monthly mode, maximum entry age is 40 years) 70 years	Premium Payment Mode and Modal Factors	Annual & Monthly mode For monthly mode, the annual premium needs to be multiplied with a factor of 0.09 to arrive at the monthly installment premium payable								
Maximum Maturity Age	12 to 25 years	Choose a Policy Term to decide your Premium Payment Term as per following table. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th>Policy Term (in years)</th> <th>Premium Payment Term (in years)</th> </tr> </thead> <tbody> <tr> <td>13 to 25 (pick a term option)</td> <td>Policy Term minus 8 years</td> </tr> <tr> <td>12, 15, 20</td> <td>5</td> </tr> <tr> <td>19 to 25 (pick a term option)</td> <td>10</td> </tr> </tbody> </table>		Policy Term (in years)	Premium Payment Term (in years)	13 to 25 (pick a term option)	Policy Term minus 8 years	12, 15, 20	5	19 to 25 (pick a term option)	10
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13 to 25 (pick a term option)	Policy Term minus 8 years										
12, 15, 20	5										
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Policy Term Minimum/Maximum Premium	Minimum Premium: Depends on factors such as age, sum assured, etc Maximum Premium: No limit, will be subject to underwriting										
Sum Assured⁵	Minimum Sum Assured : Annual Mode: ₹3,00,000 Monthly Mode: ₹5,00,000 Maximum Sum Assured: No limit (subject to underwriting)										



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

¹Conditions Apply - Guaranteed lumpsum payouts will be made in last 5 policy years provided all premiums are paid as and when due. ²The Annual and Final Bonuses are not guaranteed and will be declared at the sole discretion of the Company based on profits emerging from the with-profit fund managed by the Company, after you pay premiums as and when due. Annual Bonus, if any, once added, will be guaranteed. ³If Sum Assured is higher than or equal to ₹4,00,000. ⁴Tax benefits under this 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. ⁵The Sum Assured limits mentioned above are subject to underwriting acceptance as per Board Approved Underwriting Policy of the Company. Purchase of any insurance product 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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