



# Live worry-free. Choose a secure & independent retired life


CANARA HSBC LIFE INSURANCE  
**SMART LIFE LONG PLAN**  
An Individual Linked Life Insurance cum Savings Plan





## 5 SMART REASONS TO BUY

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**Life Long Protection**  
Enjoy cover for whole life
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**Loyalty Additions<sup>1</sup>**  
Get Loyalty Additions on staying invested for longer durations
- 

**Auto Funds Rebalancing**  
Stay invested in desired funds through Auto Rebalancing option irrespective of market movement
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**Fund Options**  
Choice to invest and switch among 7 different fund options as per risk preference
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**Tax Benefits<sup>2</sup>**  
Avail tax advantage on premiums paid and benefits received

Life is all about the choices you make to fulfill your responsibilities. And with every choice you make your biggest concern is whether you have taken the right decision. Our Smart Lifelong Plan has been designed to help you fulfill these responsibilities so that through life you can grow in the right direction by making the right choice.

## PRODUCT SUMMARY

Particular	Minimum	Maximum
<b>Entry Age (Life Assured)</b>	7 years	65 years
<b>Premium Paying Modes</b>	Monthly and Annual	
<b>Policy Term</b>	Up till age 99	
<b>Premium Payment Term</b>	10 years	99 – (Age at entry)
<b>Premium</b>	Monthly Mode <sup>3</sup> : ₹3000 p.m. Annual Mode : ₹25000 p.a.	No limit
<b>Sum Assured<sup>4</sup></b>	<b>For ages below 45 years:</b> 0.5 X T X Annualized Premium <sup>5</sup> Where T=70-age at entry	
	<b>For ages 45 years and above:</b> You can choose Sum Assured between 7-10 times of Annualized Premium	



**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>Loyalty additions are made at end of the 10<sup>th</sup> & 15<sup>th</sup> 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 Underwriting Policy of the Company. <sup>5</sup>Annualized Premium is the amount of premium payable in a policy year that is selected by the Policyholder at the inception of the Policy. Purchase of any insurance product by a bank's customer is purely voluntary and is not linked to availability 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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