



“Enjoy unplanned getaways every month”

“Walk with pride every month”



“Send home more love every month”

“Send your little girl a surprise every month”



aapke vaade,
sar aankhon par

Make a Smart Choice for a Guaranteed¹ Monthly Income

Canara HSBC Oriental Bank
of Commerce Life Insurance

SMART MONTHLY INCOME/ PLAN

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

As you grow in the journey called Life, you would surely like to have a companion who enables you to enjoy the finest lifestyle, meet aspirations of your loved ones and create a legacy for your loved ones, without really having to worry about the finances. We understand your needs as you move towards the golden years of your life. Therefore, we take pride in presenting Canara HSBC Oriental Bank of Commerce Life Insurance Smart Monthly Income Plan, which will help you in financial planning for life with complete peace of mind.

KEY FEATURES OF THE PLAN



Life Cover

Get Life Cover for 25 years by paying premium for 15 years only



Guaranteed¹ Monthly Income

Guaranteed¹ Monthly Income for 15 years, starting 11th year onwards



Annual and Final Bonus²

Lump sum Benefit by way of Annual and Final Bonus²



Loan Availability³

Loan available to meet liquidity needs



Set-off Facility To Adjust Premiums From Income Receivable

Set-off facility to adjust premiums from income receivable

PRODUCT SUMMARY

Entry Age	18 - 55 years	Premium Mode & Modal Factors	Annual and Monthly
Maturity Age	43 - 80 years	Monthly mode will be available only with S/ECS option. For Monthly mode, the Annual premium needs to be multiplied with a factor of 0.09 to arrive at the monthly premium payable.	
Policy Term (Fixed)	25 years	Min. Monthly Income/ Min. Premium	Min. Income is ₹2,000 per month (in multiples of ₹100 thereafter).
Premium Payment Term	15 years	Premium depends on the age, income and premium mode chosen.	
Sum Assured⁴	100 times the chosen monthly income		

¹Conditions Apply- Guaranteed Monthly Income is only payable if premiums are paid as and when due.

²Note: The 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, provided you pay premiums as and when due. Annual Bonus, if any, once added, will be guaranteed. ³Once the policy acquires a surrender value.

⁴The Sum Assured limits mentioned above are subject to underwriting acceptance as per Board Approved Underwriting Policy of the Company.

For more information: Ask your Bank Branch Staff  www.canarahsbclife.com

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.

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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