

Sum Assured Factors

Canara HSBC Life Insurance Flexi Edge

Sum Assured Factors are same for both males and females:

| Sum Assured Factors for Plan Option - Flexi Care | | | | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|
| Entry Age/ PPT | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 18 | 5.7691 | 6.2326 | 6.6535 | 7.0432 | 7.4042 | 7.7380 | 8.0447 | 8.3259 | 8.5829 | 8.8172 | 9.0308 |
| 19 | 5.7201 | 6.1802 | 6.5973 | 6.9839 | 7.3418 | 7.6725 | 7.9753 | 8.2533 | 8.5065 | 8.7379 | 8.9495 |
| 20 | 5.6710 | 6.1272 | 6.5409 | 6.9237 | 7.2783 | 7.6051 | 7.9046 | 8.1789 | 8.4290 | 8.6572 | 8.8653 |
| 21 | 5.6212 | 6.0742 | 6.4838 | 6.8634 | 7.2146 | 7.5374 | 7.8335 | 8.1039 | 8.3503 | 8.5755 | 8.7813 |
| 22 | 5.5713 | 6.0204 | 6.4265 | 6.8022 | 7.1499 | 7.4684 | 7.7606 | 8.0273 | 8.2710 | 8.4928 | 8.6947 |
| 23 | 5.5209 | 5.9668 | 6.3686 | 6.7408 | 7.0841 | 7.3990 | 7.6875 | 7.9504 | 8.1903 | 8.4088 | 8.6087 |
| 24 | 5.4705 | 5.9125 | 6.3107 | 6.6790 | 7.0175 | 7.3286 | 7.6128 | 7.8722 | 8.1091 | 8.3243 | 8.5206 |
| 25 | 5.4199 | 5.8588 | 6.2525 | 6.6165 | 6.9511 | 7.2580 | 7.5384 | 7.7942 | 8.0269 | 8.2390 | 8.4338 |
| 26 | 5.7631 | 6.2291 | 6.6478 | 7.0316 | 7.3846 | 7.7070 | 8.0021 | 8.2713 | 8.5167 | 8.7413 | 8.9477 |
| 27 | 5.7052 | 6.1672 | 6.5797 | 6.9591 | 7.3067 | 7.6249 | 7.9156 | 8.1804 | 8.4219 | 8.6437 | 8.8470 |
| 28 | 5.6487 | 6.1059 | 6.5124 | 6.8862 | 7.2287 | 7.5423 | 7.8289 | 8.0902 | 8.3283 | 8.5464 | 8.7471 |
| 29 | 5.5926 | 6.0445 | 6.4454 | 6.8145 | 7.1525 | 7.4619 | 7.7439 | 8.0006 | 8.2349 | 8.4505 | 8.6481 |
| 30 | 5.5380 | 5.9838 | 6.3799 | 6.7434 | 7.0766 | 7.3813 | 7.6593 | 7.9126 | 8.1435 | 8.3549 | 8.5504 |
| 31 | 6.3678 | 6.8652 | 7.3153 | 7.7280 | 8.1048 | 8.4498 | 8.7669 | 9.0581 | 9.3251 | 9.5709 | 9.7951 |
| 32 | 6.2964 | 6.7875 | 7.2301 | 7.6361 | 8.0070 | 8.3474 | 8.6599 | 8.9466 | 9.2100 | 9.4506 | 9.6725 |
| 33 | 6.2281 | 6.7121 | 7.1493 | 7.5491 | 7.9145 | 8.2494 | 8.5567 | 8.8388 | 9.0975 | 9.3349 | 9.5520 |
| 34 | 6.1625 | 6.6416 | 7.0721 | 7.4663 | 7.8260 | 8.1554 | 8.4586 | 8.7370 | 8.9918 | 9.2245 | 9.4394 |
| 35 | 6.1017 | 6.5757 | 7.0007 | 7.3885 | 7.7440 | 8.0690 | 8.3671 | 8.6413 | 8.8922 | 9.1215 | 9.3317 |
| 36 | 6.5353 | 7.0349 | 7.4846 | 7.8978 | 8.2766 | 8.6240 | 8.9433 | 9.2368 | 9.5036 | 9.7476 | 10.1227 |
| 37 | 6.4780 | 6.9725 | 7.4170 | 7.8240 | 8.1978 | 8.5403 | 8.8543 | 9.1418 | 9.4047 | 9.7887 | 10.0039 |
| 38 | 6.4283 | 6.9196 | 7.3584 | 7.7608 | 8.1301 | 8.4682 | 8.7782 | 9.0624 | 9.4598 | 9.6888 | 9.9026 |
| 39 | 6.3882 | 6.8758 | 7.3125 | 7.7098 | 8.0742 | 8.4085 | 8.7140 | 9.1243 | 9.3724 | 9.6009 | 9.8034 |
| 40 | 6.3586 | 6.8444 | 7.2762 | 7.6703 | 8.0326 | 8.3648 | 8.7904 | 9.0599 | 9.3054 | 9.5264 | 9.7259 |
| 41 | 6.8187 | 7.3310 | 7.7921 | 8.2150 | 8.6022 | 8.9563 | 9.4190 | 9.7086 | 9.9708 | 10.2014 | 10.4193 |
| 42 | 6.7404 | 7.2469 | 7.7036 | 8.1216 | 8.5035 | 8.8530 | 9.3079 | 9.5917 | 9.8528 | 10.0815 | 10.2941 |
| 43 | 6.6576 | 7.1605 | 7.6114 | 8.0235 | 8.4011 | 8.7451 | 9.1914 | 9.4736 | 9.7292 | 9.9580 | 10.1673 |
| 44 | 6.5731 | 7.0696 | 7.5149 | 7.9222 | 8.2936 | 8.6322 | 9.0699 | 9.3444 | 9.5971 | 9.8204 | 10.0257 |
| 45 | 6.4843 | 6.9777 | 7.4172 | 7.8175 | 8.1842 | 8.5178 | 8.9480 | 9.2190 | 9.4648 | 9.6882 | 9.8896 |
| 46 | 6.9293 | 7.4539 | 7.9256 | 8.3545 | 8.7465 | 9.1021 | 9.5709 | 9.8594 | 10.1235 | 10.3531 | 10.5719 |
| 47 | 6.8209 | 7.3411 | 7.8059 | 8.2276 | 8.6127 | 8.9630 | 9.4218 | 9.7041 | 9.9634 | 10.1915 | 10.4030 |
| 48 | 6.7102 | 7.2236 | 7.6804 | 8.0968 | 8.4749 | 8.8175 | 9.2670 | 9.5453 | 9.7990 | 10.0248 | 10.2344 |
| 49 | 6.5954 | 7.1030 | 7.5533 | 7.9614 | 8.3333 | 8.6691 | 9.1057 | 9.3776 | 9.6261 | 9.8470 | 10.0511 |
| 50 | 6.4792 | 6.9811 | 7.4225 | 7.8240 | 8.1885 | 8.5199 | 8.9458 | 9.2123 | 9.4536 | 9.6740 | 9.8720 |
| 51 | 6.2100 | 6.8551 | 7.2908 | 7.6858 | 8.0436 | 8.3665 | 8.7830 | 9.0441 | 9.2810 | 9.4960 | |
| 52 | 6.0700 | 6.7292 | 7.1570 | 7.5454 | 7.8966 | 8.2128 | 8.6175 | 8.8733 | 9.1044 | | |
| 53 | 5.8913 | 6.6010 | 7.0208 | 7.4025 | 7.7457 | 8.0572 | 8.4504 | 8.7004 | | | |
| 54 | 5.6956 | 6.4694 | 6.8839 | 7.2583 | 7.5949 | 7.8972 | 8.2816 | | | | |
| 55 | 5.5000 | 6.3376 | 6.7457 | 7.1126 | 7.4438 | 7.7383 | | | | | |

High Premium Boosters - Canara HSBC Life Insurance Flexi Edge

High Premium Booster tables vary by Plan Option, Premium Protection Benefit (PPB) opted or not, Annualised Premium Band, and within each table boosters vary by Policy Term and PPT.

| Flexi Care for Annualised Premium Band 36,000 to 49,999 | | | | |
|--|--------------|--------------|--------------|---------------------|
| PPT/ Policy Term | 45-59 | 60-69 | 70-79 | 80 and above |
| 10 | 4.00% | 4.25% | 4.25% | 4.50% |
| 11 | 3.75% | 3.75% | 4.00% | 4.25% |
| 12 | 3.50% | 3.50% | 3.75% | 4.00% |
| 13 | 3.25% | 3.25% | 3.50% | 3.75% |
| 14 | 3.25% | 3.25% | 3.25% | 3.50% |
| 15 | 3.00% | 3.00% | 3.00% | 3.50% |
| 16 | 3.00% | 3.00% | 3.00% | 3.25% |
| 17 | 2.75% | 3.00% | 3.00% | 3.25% |
| 18 | 2.75% | 2.75% | 2.75% | 3.00% |
| 19 | 2.75% | 2.75% | 2.75% | 3.00% |
| 20 | 2.75% | 2.75% | 2.75% | 2.75% |

| Flexi Care for Annualised Premium Band 50,000 to 74,999 | | | | |
|--|--------------|--------------|--------------|---------------------|
| PPT/ Policy Term | 45-59 | 60-69 | 70-79 | 80 and above |
| 10 | 6.25% | 6.50% | 6.75% | 7.25% |
| 11 | 5.75% | 6.00% | 6.50% | 6.50% |
| 12 | 5.50% | 5.75% | 6.00% | 6.25% |
| 13 | 5.25% | 5.25% | 5.75% | 5.75% |
| 14 | 5.00% | 5.00% | 5.25% | 5.50% |
| 15 | 4.75% | 4.75% | 5.00% | 5.25% |
| 16 | 4.50% | 4.50% | 4.75% | 5.00% |
| 17 | 4.50% | 4.50% | 4.75% | 5.00% |
| 18 | 4.50% | 4.50% | 4.50% | 4.75% |
| 19 | 4.25% | 4.25% | 4.25% | 4.50% |
| 20 | 4.25% | 4.25% | 4.25% | 4.50% |

| Flexi Care for Annualised Premium Band 75,000 to 99,999 | | | | |
|--|--------------|--------------|--------------|---------------------|
| PPT/ Policy Term | 45-59 | 60-69 | 70-79 | 80 and above |
| 10 | 8.25% | 8.50% | 9.00% | 9.25% |
| 11 | 7.75% | 8.00% | 8.25% | 8.75% |
| 12 | 7.25% | 7.50% | 7.75% | 8.00% |
| 13 | 6.75% | 7.00% | 7.50% | 7.75% |
| 14 | 6.50% | 6.75% | 7.00% | 7.25% |
| 15 | 6.25% | 6.25% | 6.75% | 7.00% |
| 16 | 6.00% | 6.00% | 6.50% | 6.75% |
| 17 | 5.75% | 6.00% | 6.25% | 6.50% |
| 18 | 5.75% | 5.75% | 6.00% | 6.25% |
| 19 | 5.75% | 5.75% | 5.75% | 6.00% |
| 20 | 5.50% | 5.50% | 5.75% | 6.00% |

| Flexi Care for Annualised Premium Band 1,00,000 to 1,99,999 | | | | |
|--|--------------|--------------|--------------|---------------------|
| PPT/ Policy Term | 45-59 | 60-69 | 70-79 | 80 and above |
| 10 | 9.25% | 9.50% | 10.00% | 10.50% |
| 11 | 8.50% | 8.75% | 9.25% | 9.75% |
| 12 | 8.25% | 8.25% | 8.75% | 9.25% |
| 13 | 7.75% | 8.00% | 8.25% | 8.75% |
| 14 | 7.50% | 7.50% | 8.00% | 8.25% |
| 15 | 7.25% | 7.25% | 7.25% | 8.00% |
| 16 | 7.00% | 7.00% | 7.25% | 7.50% |

| | | | | |
|----|-------|-------|-------|-------|
| 17 | 7.00% | 7.00% | 7.00% | 7.25% |
| 18 | 7.00% | 6.75% | 7.00% | 7.00% |
| 19 | 6.75% | 6.75% | 6.75% | 6.75% |
| 20 | 6.50% | 6.50% | 6.50% | 6.50% |

| Flexi Care for Annualised Premium Band 2,00,000 amd above | | | | |
|--|--------------|--------------|--------------|---------------------|
| PPT/ Policy Term | 45-59 | 60-69 | 70-79 | 80 and above |
| 10 | 10.75% | 11.00% | 11.50% | 12.25% |
| 11 | 10.00% | 10.25% | 10.75% | 11.25% |
| 12 | 9.50% | 9.50% | 10.25% | 10.50% |
| 13 | 9.00% | 9.25% | 9.50% | 10.00% |
| 14 | 8.75% | 8.75% | 9.25% | 9.50% |
| 15 | 8.50% | 8.50% | 8.75% | 9.00% |
| 16 | 8.25% | 8.25% | 8.50% | 8.75% |
| 17 | 8.00% | 8.00% | 8.25% | 8.50% |
| 18 | 8.00% | 8.00% | 8.00% | 8.25% |
| 19 | 7.75% | 7.75% | 8.00% | 8.00% |
| 20 | 7.50% | 7.50% | 7.50% | 7.50% |