

# LIVE AN UNCOMPROMISED LIFE WITH GUARANTEED\* INCOME PLAN



Canara HSBC  
Oriental Bank of Commerce Life Insurance

## SAMR DH BHAVISHYA

Non Linked Non-Participating Annuity Plan

As you near your retirement, the most important thought in your mind would be to lead a secure and comfortable life as always, without any dependence on others. Everyone loves financial independence, to enjoy and live a worry free and comfortable lifestyle. This is even more important in your golden years, as after so many years of hard work, money should not be a concern for you to decide how you would spend your retirement years. A smart way to ensure a regular guaranteed\* income stream post retirement is to buy Canara HSBC Oriental Bank of Commerce Life Insurance Samr dh Bhavishya. It provides you annuity installments throughout your lifetime, thereby ensuring that you enjoy your post retirement years the way that you want to.

### KEY FEATURES OF THE PLAN



**Guaranteed\* Lifetime Income**

Guaranteed\* lifetime income catering to all your needs



**Choose Between Single & Joint Life Annuity**

You can choose single & joint life annuity



**Choose Hassle-Free Certain Annuities**

Choose your certain annuity period of 5/10/15/20 years



**Choose Annuity Installment Frequency**

You can choose annuity installment frequency as Annual, Semi-Annual, Quarterly or Monthly



**Attractive Annuity Rates**

Get benefit of higher annuity with higher purchase price

### PRODUCT SUMMARY

**Entry Age\***  
(Age Last Birthday)

**Minimum:** 30 years  
**Maximum:** No limit

**Purchase Price**  
(Single Premium)

**Minimum Purchase Price:** ₹ 2,00,000 (excluding taxes). Purchase price of less than ₹ 2,00,000 shall be allowed only in case the annuity is purchased from the proceeds of group or individual deferred pension plan of the Company.

**Maximum Purchase Price:** No limit, please note that Purchase Price will be received as single premium only.

**Annuity Installment Frequency/Mode**

Annual, Semi-Annual, Quarterly or Monthly modes are available under this plan.

**Annuity Options**

You can choose one of the following annuity options at inception:

1. Lifetime annuity 2. Lifetime annuity with guaranteed\* payment period of 5 / 10 / 15 / 20 years 3. Joint Life, last survivor with 100% annuity to the secondary annuitant on death of the primary annuitant.

**Annuity Term**

For annuity options (1) and (3) - till the death of the annuitant (Single Life); till the death of the last survivor (Joint life).

For annuity options (2) - till the death of the annuitant or end of guaranteed\* payment period, whichever is higher.

\*Note: Annuity below entry age 30 years will be offered only in case the policy is purchased from the proceeds of group or individual deferred pension plan of the company.  
\*Guaranteed here mean that annuity payout is fixed once the policy has been purchased.

Ask your Bank Branch Staff 1800-103-0003/1800-180-0003 (BSNL/MTNL) SMS to 97790-30003

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.

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