



GIVE YOUR RETIREMENT A HAPPY BEGINNING WITH SECURE BHAVISHYA PLAN



CANARA HSBC ORIENTAL BANK OF COMMERCE LIFE INSURANCE

SECURE BHAVISHYA PLAN

Unit Linked Non-Participating Pension Plan

In today's active working life, you do your best for your loved ones but at the same time you also need to plan for your own future. Investing in a pension plan is a wise decision, in order to build-up a retirement corpus that can be used to provide a steady post retirement income. Presenting Canara HSBC Oriental Bank of Commerce Life Insurance Secure Bhavishya Plan, a product that provides the benefit of equity participation to potentially enhance your retirement corpus, and at the same time offers 'capital protection' to your retirement corpus.

KEY FEATURES OF THE PLAN



Guaranteed Maturity (Vesting) Benefit**

Enjoy your retirement with guaranteed** maturity (vesting) benefit and gain from upside market movements



Choose Premium Payment Term

Option to select Premium Payment Term as, Single Pay, Limited Pay or Regular Pay



Loyalty Additions**

Receive loyalty additions at the end of 10th year and then at interval of every 5 policy years



Flexibility to Select Maturity (Vesting) Age

Maturity (vesting) age as low as 40 years – flexibility to select maturity (vesting) age between 40 to 80 years



Unlimited Top-Up Facility

Invest surplus money by way of top-ups, to enhance the Fund Value/Retirement Corpus

PRODUCT SUMMARY

Age* at Entry	Minimum: 25 years Maximum: 70 years	Premium Payment Modes	Regular/Limited pay – Annual & Monthly modes are available (Please note that it is mandatory to pay first 3 month's premium in advance if you have chosen monthly mode of premium payment)
Maturity (Vesting) Age	Minimum: 40 years Maximum: 80 years	Minimum Premium	Single pay – ₹3,00,000 (However, in case the Single pay variant is purchased from the proceeds of company's pension plan, there is no minimum premium limit to purchase the single pay variant).
Premium Payment Term (PPT)	Single pay – One time premium only Limited pay: 5 to 34 years Regular Pay: Equal to PT***		Regular / Limited pay: Annual Premium (for PPT of 5 to 9 years): ₹50,000 Annual Premium (for PPT of 10 years and above): ₹25,000 Monthly Premium (for PPT of 5 to 9 years): ₹5,000 Monthly Premium (for PPT of 10 years and above): ₹3,000 For Top-ups – ₹10,000
Policy Term	Vesting age less entry age, subject to following conditions: • Maximum policy term is 80 years less entry age • Minimum policy term is 10 years • For Regular / Limited pay, maximum policy term is limited to 35 years • For Single pay variant, maximum policy term is limited to 30 years		

Conditions Apply - Provided all premiums are paid as and when due; **Additions starting from the 6th policy year onwards till the end of chosen policy term, provided that all due premiums till date have been paid. *All ages are age as on last birthday; PPT* is Premium Payment Term; *PT is Policy Term

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

The product is eligible for QROPS (Qualifying Recognised Overseas Pension Scheme) fund transfer. For more details refer to the sales brochure.

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.

The Linked Insurance Pension Products do not offer any liquidity in the first 5 years of the policy. The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Pension Products. There is a lock-in period of five years as well. On surrender/maturity, the full proceeds or part thereof, as per the prevailing laws, shall be utilized to buy immediate annuities/deferred pension from Canara HSBC oriental Bank of Commerce Life Insurance Company Limited.

BWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS. IRDAI clarifies to public that: • IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. • IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

Trade Logo of Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited (Insurer) is used under license with Canara Bank, HSBC Group Management Services Limited and Oriental Bank of Commerce. The Insurance products are offered and underwritten by Insurer (IRDAI Regn. No. 136) having its head office at 2nd Floor, Orchid Business Park, Sector-48, Sohna Road, Gurugram - 122018, Haryana (India). Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited is only the name of the insurance company and Canara HSBC Oriental Bank of Commerce Life Insurance Secure Bhavishya Plan is only the name of the linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Linked Insurance products are different from the traditional insurance products and are subject to the risk factors. Past performance of the investment funds do not indicate the future performance of the same. Investors in the Scheme are not being offered any guaranteed/assured returns. The premium paid in Linked Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. The premium shall be adjusted on the due date even if it has been received in advance. The premiums & funds are subject to certain charges related to the fund or to the premium paid. Please know the associated risks and the applicable charges, from your policy document issued by the insurance company. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Corporate Identity No.: U66010DL2007PLC248825. Website: www.canarashbclicfe.in. Call: 1800-103-0003/1800-180-0003 (BSNL/MTNL). Give a missed call to: 0124-6156600. SMS: 9779030003. Email: customerservice@canarashbclicfe.in