

Plan Your Post-Retirement Life To Secure Your Happiness Forever



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Canara HSBC Oriental Bank of
Commerce Life Insurance

SMART FUTURE INCOME PLAN

Non linked Participating Life Insurance 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 Future Income Plan, which will help you in financial planning for life with complete peace of mind.

KEY FEATURES OF THE PLAN



**Guaranteed*
Monthly Income**

Guaranteed* Monthly Income to meet Lifestyle and Retirement Needs



**Lump Sum
Benefit**

Lump Sum benefit by way of bonuses



**Guaranteed*
Protection**

Legacy planning for the family through Guaranteed* Protection



**Loan
Available****

Flexibility by way of Loans



Tax Benefits*

Avail tax benefits & don't let your hard earned money erode away

PRODUCT SUMMARY

Entry age	18 years - 55 years	Min. Monthly Income / Min. Premium	Min. Income is ₹5,000 per month (in multiples of ₹100 thereafter)
Maturity Age	43 years - 80 years		Premium depends on the age, income and premium mode chosen
Policy Term	25 Years		
Premium Payment Term	10 Years	Sum Assured*	100 times the chosen Monthly Income
Premium Mode and Modal Factors	Annual and Monthly		
	For Monthly mode, the Annual premium needs to be multiplied with a factor of 0.09 to arrive at the monthly premium payable.		

*Conditions Apply - Monthly Incomes are guaranteed only if premiums are paid as and when due, provided the Life Assured is alive. **Once the policy acquires a surrender value.

**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.

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



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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