

## MAKE A ONE TIME INVESTMENT FOR LIFETIME REGULAR INCOME



As you near your retirement, the most important thought on your mind would be to lead a secure and comfortable life as always without any dependence on others. A smart way to ensure a regular guaranteed\* income stream post retirement is to buy Canara HSBC Oriental Bank of Commerce Life Insurance Smart Immediate Income Plan. It provides you annuity installments throughout your lifetime, thereby ensuring that you enjoy your post retirement years the way that you want to.

This plan is specially designed to take care of your guaranteed lifetime payouts under the Reverse Mortgage Loan enabled Annuity scheme.

### KEY FEATURES OF THE PLAN



#### Guaranteed\* Lifetime Income

Guaranteed\* lifetime income directly credited to your bank account to cater to your needs



#### Safety Net In Case Of Eventuality

Option to receive regular payments for as long as you or your partner is alive



#### Single Life & Joint Life Annuity Options

Your family gets the safety net through return of purchase price in case of your death



#### Choose Annuity Installment Frequency

Flexibility to choose annuity installment frequency as Annual, Semi-Annual, Quarterly or Monthly



#### Benefit Of Higher Annuity Instalment

Benefit of higher annuity installment for large purchase price

### PRODUCT SUMMARY

|   |   |                        |   |
|---|---|------------------------|---|
| <b>Entry age</b>                            | Minimum: 30 years<br>Maximum: No limit.   | <b>Annuity Options</b> | You can choose one of the following annuity options at inception:   |
| <b>Purchase Price (Single Premium)</b>      | Minimum Purchase Price: ₹ 2,00,000 (excluding taxes).<br>Maximum Purchase Price: No limit             |                        | 1. Lifetime annuity with Return of 100% of purchase price (excluding taxes) on death of the annuitant   |
| <b>Annuity Installment Frequency / Mode</b> | Annual, Semi-Annual, Quarterly or Monthly modes are available under this plan. The modal factors are: |                        | 2. Joint Life, Last survivor with 100% annuity to the secondary annuitant on death of the primary annuitant with Return of 100% of purchase price (excluding taxes) on the death of the last survivor |
| <b>Annual</b>                               | 1.000   |                        |   |
| <b>Semi-Annual</b>                          | 0.969   |                        |   |
| <b>Quarterly</b>                            | 0.954   |                        |   |
| <b>Monthly</b>                              | 0.945   |                        |   |

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

\*Conditions Apply- The annuity amount will depend on the annuity option chosen by the annuitant and the prevailing annuity rates at the time of purchase of annuity and will be guaranteed as per the annuity option selected for the annuity payment period.  
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 CALLS:** • IRDAI is not involve 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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