

Enjoy prosperity
and security
with a one time
investment.



Canara HSBC Oriental Bank
of Commerce Life Insurance

SMART ONE PAY PLAN

Unit Linked Non-Participating Life Insurance Plan

You want to be financially comfortable and ensure that you have adequate funds in place to fulfill your dreams and to enjoy your life. Your living expenses and financial goals vary with different stages of your life, whether saving for retirement, raising a child or simply having the financial freedom to do as you want.

Now, with Canara HSBC Oriental Bank of Commerce Life Insurance Smart One Pay Plan, you can ensure that your financial goals are fulfilled with the advantages of securing your family's financial future in your absence.

KEY FEATURES OF THE PLAN



Wealth Creation

Wealth creation along with life coverage



One Time Investment With Tax Benefits*

One time investment with Tax Benefits*



Optimize Returns

You can maintain allocation of your investments in a specific proportion across funds to get optimum returns, irrespective of market movements.



Safeguard Funds near maturity

You have the option to switch your money to low risk fund as your policy nears maturity



Loyalty Additions

Loyalty Additions from 6th policy year onwards

PRODUCT SUMMARY

Entry Age (Life Assured)	7-70 years	Sum Assured**	Minimum 1.25 x Single Premium
Maturity Age	Minimum - 18 years Maximum - 80 years	Premium Payment Term	Maximum 10 x Single Premium (depending upon your age and Policy Term)
Maximum Premium	No limit (Subject to underwriting)	Policy Term	Single Premium only
Minimum Premium	₹1,00,000		5-25 years

*Tax benefits under this 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.

The Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year.

BEWARE 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 Smart One Pay 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.canarahsbcife.com. Call: 1800-103-0003/1800-180-0003 (BSNL/MTNL). Give a missed call to: 0124-6156600. SMS: 9779030003. Email: customerservice@canarahsbcife.in