



LIVE A LIFE OF FULFILLED PROMISES AND ZERO WORRIES.

CANARA HSBC ORIENTAL BANK OF COMMERCE LIFE INSURANCE



Invest 4G

A Unit Linked Individual Life Insurance Savings Plan

Invest 4G is a flexible plan with three options to choose from, Life Option, Care Option and Century Option which ensures that your life is fully secured.

KEY BENEFITS



Life cover



Minimal charges¹



Refund of mortality charges²



Loyalty additions³



Wealth boosters⁴

¹There are no charges other than Fund Management Charge, Mortality Charge and Premium Funding Benefit Charge (in case of Care Option) that would be deducted.²Refund of Mortality Charge is available in all three options.³Additions starting from the end of every 5th policy year from the commencement of the policy and is available till the end of Premium Payment Term, provided all the due premiums are received till that time. ⁴Additional additions at the end of every 5th policy year starting from 10th policy year, provided all the due premiums till date have been paid. **The Unit 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 Unit Linked Insurance Products completely or partially till the end of the fifth year.** 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.

Canara HSBC Oriental Bank of Commerce Life Insurance Invest 4G

A Unit Linked Individual Life Insurance Savings Plan

You always work hard towards the very best in your life. Never settling for the second best option is your signature. So, for a valued customer like you, financial protection and financial planning for your loved ones has to be the very best. This plan provides life insurance cover to protect your family in case of your unfortunate demise as well as provides you with the greatest value for your hard earned savings. No matter at what life stage you are; a youngster just getting into the habit of savings, a family man planning for creating a secure future for his kids, planning for your own golden years or even for creating a legacy after you and at the same time safeguarding your wealth so that your personal financial goals are met even in case you are not around. We have a solution for you.

Presenting Canara HSBC Oriental Bank of Commerce Life Insurance Invest 4G plan - A Unit Linked Individual Life Insurance Savings Plan which you can customize as per your goals and changing requirements. With an unmatched combination of Portfolio Management Options and flexibilities, this plan gives you complete control over your savings and insurance needs. This product is a non-participating product.

Key Features

- **Financial Protection for your loved ones with life insurance:** Three Cover Options to choose from namely 'Life Option', 'Care Option' or 'Century Option' for different life stages
- **Low Charges:** Maximize your savings opportunity. Only Fund Management Charges and Risk Charges[^] levied on your Policy
- **Return of Mortality Charges (RoMC):** Mortality Charges deducted during the Policy Term for Regular and Limited Premium Paying policies will be added to the Fund Value at maturity
- **Premium Funding Benefit:** To ensure your targeted savings contributions are made even in your absence
- **Additions in the fund to maximize the benefits:**
 - Loyalty Additions from end of 5th Policy Year from the date of commencement and every 5th Policy Year thereafter i.e.
 - 10th, 15th 20th Policy Year etc. till end of Premium Paying Term.
 - Wealth Boosters at end of 10th Policy Year from the date of commencement and every 5th Policy Year i.e. 15th, 20th Policy year etc. thereafter till end of Policy Term
- **Systematic Withdrawal Option:** To create additional income stream during the Policy Term
- **Milestone Withdrawal Option:** For enhanced liquidity at regular milestones
- **Multiple Funds:** Option to choose from a bouquet of 8 funds
- **Multiple Portfolio Management Options:** Optimize returns from the Policy as per your investment preference
- **Flexible Premium paying options:** Flexibility of choosing to pay for entire Policy tenure or for limited years or only once
- **Additionally available through the Online Channel**
- **Avail Tax benefits:** You may avail tax benefits on premium paid and benefits received as per prevailing tax laws under Income Tax Act, 1961, as amended from time to time

[^]Risk Charges include Mortality Charges & Premium Funding Benefit (PFB) charges. PFB charges are applicable only under Care Option.

Cover Options that you can choose

The plan provides life risk coverage protection through different Cover options to suit your needs. You can choose any one of the Cover Options as below and customize your plan.

Cover Option 1- Life Option: A simple option that provides life coverage the Policy Term and the accumulated fund value of your savings at maturity .

Under this option, higher of Sum Assured less partial withdrawals / withdrawals under Systematic Withdrawal Option / withdrawals under Milestone Withdrawal Option (in preceding two years) or Fund Value, subject to 105% of all Premiums paid, is payable on death of the Life Assured. In case the Life Assured survives till the maturity of the Policy, the Fund value is payable at that point in time and the Policy will terminate.

Cover Option 2: Care Option: Option that provides life coverage and ensures that your savings contributions are made even in your absence by means of 'Premium Funding Benefit', thus ensuring a secure future for your dependents.

Under this option, lump sum (higher of Sum Assured or 105% of all Premiums paid) is paid on death of the Life Assured and remaining future premiums as and when due are funded by the Company. The Fund Value is payable on maturity of the Policy. Please note that Sum Assured payable on death under this benefit option is not reduced by the partial withdrawals / withdrawals under Systematic Withdrawal Option / withdrawals under Milestone Withdrawals Option made by the Life Assured prior to his / her death.

Cover Option 3: Century Option: Option that will cover you till you turn 100! And also allows you to leave a legacy for your loved ones.

Under this option, higher of Sum Assured less partial withdrawals / withdrawals under Systematic Withdrawal Option / withdrawals under Milestone Withdrawals Option (in preceding two years) or Fund Value, subject to 105% of all Premiums paid, is payable on death of the Life Assured. In case the Life Assured survives till the policy anniversary on which the Life Assured turns 100 years (age last birthday), the Fund value is payable at that point in time and the Policy will terminate.

Please note that you can choose a Cover Option at inception stage only. Once chosen it cannot be changed later during the Policy Term. The details of death benefit under each of these cover options is given under benefit section.

Eligibility Conditions under the plan

Eligibility Conditions	Cover Option			
	Life Option	Care Option	Century Option	
Entry Age¹	0 – 65 years	18 – 50 years	18 – 65 years	
Maturity Age	18 – 80 years	28 – 80 years	Up till age 100 years	
Policy Term (in Years)	For Limited Pay² and Regular Pay			
	10 - 30 years (inclusive)	10 - 30 years (inclusive)	100 minus Age at entry	
	For Single Pay			
	Cover Multiple	Age at Entry (Years)	Policy Term (Years)	N/A
	10	0 - 32	5 - 30	N/A
10	33 - 38	5 - 20		
10	39 - 44	5 - 10		

	10	45 - 49	5		
	10	50 - 65	N/A		
	1.25	0 - 65	5 - 30		
Premium Paying Term (PPT)	Single Pay Limited Pay²: 5 to PT-1 years Regular Pay: Same as PT			Limited Pay²: 10 to PT-1 years Regular Pay: Same as PT	Limited Pay²: 10 to PT - 1 years Regular Pay: Same as PT
Sum Assured	Single Pay: 1.25 or 10 times Single Premium ⁴ basis Age at Entry Limited Pay² /Regular Pay: 10 X Annualized Premium ³			Limited Pay² /Regular Pay: 10 X Annualized Premium ³	Limited Pay² /Regular Pay: 10 X Annualized Premium ³
Annualized Premium³/Single Premium⁴	Limited / Regular Pay: Rs. 24,000 – No Limit Single Pay: Rs. 1,00,000 – No Limit			Limited / Regular Pay: Rs. 48,000 – No Limit	Limited / Regular Pay: Rs. 48,000 – No Limit
Premium Payment Mode⁵	Single, Annual, Semi- Annual, Quarterly and Monthly				

Note:

1. The definition of age used is age as on last birthday. The entry ages given above are only applicable for policies issued with standard mortality rates.
2. Please note that PPT will always be lower than PT under Limited Premium Payment option.
3. Annualized Premium is the sum of total due Premium(s) in a Policy Year during Premium Payment Term that is selected by the Policyholder.
4. Single Premium means the amount of premium payable by the Policyholder at the inception of the Policy.
5. You may change your Premium Payment Mode anytime during the Policy Term by submitting a written request at least 60 days prior to the next Policy Anniversary. The change in Premium payment mode will be effective only on the next Policy Anniversary. Change in Premium Payment Mode is not allowed post the death of Life Assured in case Care Option is chosen.
6. The Company may accept first 3 month's premiums in advance at Policy inception for monthly payment policies. Collection of advance Premium shall be allowed within the same financial year for the Premium due in that financial year. However, where the Premium due in a financial year is being collected in previous financial year, the Premium may be collected for a maximum period of three months in advance of the due date of the Premium. The Premium so collected in advance shall only be adjusted on the due date of the Premium. Such advance Premium, if any, paid by the Policyholder shall not carry any interest.

How Does Your Plan Work?

Step 1: Choose your Cover Option and Premium Amount

Decide the Cover option and Premium Amount that you want to insure & save under this plan.

Step 2: Choose your Premium Payment Term, Policy Term and SA Multiple (in case of Single Pay)

You have the option to choose your Premium Payment Term and Policy Term. We provide you the convenience to choose among Single Pay, Limited Pay or Regular Pay option along with flexibility to pay in Annual or Semi Annual or Quarterly or Monthly Mode. In case of Single Pay, choose between SA Multiple of 10x and 1.25x, as available, as per your insurance requirement.

Step 3: Choose your Funds and Portfolio Management Option

You can choose from a range of 8 (eight) different Unit Linked Funds with different risk appetites. Further, you may select one among following 4 different Portfolio Management Options to manage and build on wealth in an optimal way:

1. Systematic Transfer Option (STO)
2. Return Protector Option (RPO)
3. Auto Funds Rebalancing (AFR)
4. Safety Switch Option (SSO)



Illustrative Example 1: Rahul, aged 21, has just started his career and is getting into habit of insurance & savings using this plan. Rahul opts for Cover Option 1 (Life Option) under this plan and starts saving with a monthly premium of Rs. 3,000 and a Premium Paying Term & Policy Term of 15 years.

Maturity Benefit: The table below shows maturity values for multiple scenarios assuming annual gross investment return of 4% and 8% with 100% investment in Equity II Fund

Monthly Premium (₹)	Sum Assured (₹)	Total Premiums Paid (₹)	Total Maturity Benefit (₹) (Fund Value) at the end of 15 years	
			4% ^{##}	8% ^{##}
3,000	3,60,000	5,40,000	6,63,960	9,07,889

Rahul, with small but disciplined contribution, at the end of 15 years is not only able to create a substantial corpus but also developed a habit for savings towards a strong financial future.

Illustrative Example 2: Amit aged 35, is married and has a 3 years old daughter. He wants insurance & create a corpus for the future of his daughter. He is looking for a customized solution which ensures that in an event he is not around, the family's immediate needs are met and in the meantime his dream for providing a corpus to his daughter is also met. Amit chooses Cover Option 2 (Care Option) under this plan with a Premium Paying Term and Policy Term of 15 years.

Maturity Benefit: The table below shows maturity values with multiple scenarios assuming annual gross investment return of 4% and 8% with 100% investment in an Equity II Fund.

Annual Premium (₹)	Sum Assured (₹)	Total Premiums Paid (₹)	Total Maturity Benefit (₹) (Fund Value) at the end of 15 years	
			4% ^{##}	8% ^{##}
60,000	6,00,000	9,00,000	11,15,305	15,46,869
1,20,000	12,00,000	18,00,000	22,44,078	31,11,471
1,80,000	18,00,000	27,00,000	33,66,117	46,67,206

Death Benefit: In case of Amit's unfortunate death at the end of 5th policy year:

- Lump sum (higher of Sum Assured or 105% of all Premiums paid up to the date of death) is paid on death – to take care of any immediate liabilities on the family.
- Remaining future premiums as and when due would be funded by the Company - ensuring that Rahul's savings for his desired goal continues uninterrupted.
- The Fund Value would be paid on maturity of the Policy.

Annual Premium (₹)	Lump Sum paid on Death (₹)	Total future Premium funded by the Company (₹)	Total Maturity Benefit (₹) (Fund Value) at the end of 15 years	
			4% ^{##}	8% ^{##}
60,000	6,00,000	6,00,000	11,23,963	15,61,458
1,20,000	12,00,000	12,00,000	22,61,694	31,40,996
1,80,000	18,00,000	18,00,000	33,92,541	47,11,494

Illustrative Example 3: Mrs. Singh, age 40 years, is a successful business woman and an intelligent investor having investments in different instruments. She chooses Cover Option 1 (Life Option) under this plan, to pay annual premium for a period of 10 years and a Policy Term of 10 years as shown below.

Maturity Benefit: The table below shows fund values for multiple scenarios assuming annual gross investment return of 4% and 8% with 100% investment in Balanced Plus Fund.

Annual Premium (₹)	Sum Assured (₹)	Total Premiums Paid (₹)	Total Maturity Benefit (₹) (Fund Value) at the end of 10 years	
			4% ^{##}	8% ^{##}
10,00,000	1,00,00,000	1,00,00,000	1,16,02,869	1,44,37,592
20,00,000	2,00,00,000	2,00,00,000	2,32,05,737	2,88,75,184
50,00,000	5,00,00,000	5,00,00,000	5,80,14,343	7,21,87,959

Illustrative Example 4: Mr. Rajpal, age 40 years, chooses Cover Option 3 (Century Option) under this plan, to pay annual premiums for a period of 20 years as shown below.

Maturity Benefit: The table below shows fund values for multiple scenarios at age 100 years assuming annual gross investment return of 4% and 8% with 100% investment in Balanced Plus Fund.

Annual Premium (₹)	Sum Assured (₹)	Total Premiums Paid (₹)	Total Maturity Benefit (₹) (Fund Value) at age 100 years	
			4% ^{##}	8% ^{##}
50,000	5,00,000	10,00,000	44,66,066	3,09,28,336
75,000	7,50,000	15,00,000	66,99,099	4,63,92,505
1,00,000	10,00,000	20,00,000	97,15,164	6,68,58,588

Death Benefit: In case of Mr. Rajpal's unfortunate death in the 15th policy year, the death benefit, based on the assumed annual gross investment returns, are as per the table below.

Annual Premium (₹)	Sum Assured (₹)	Total Premiums Paid (₹)	Death Benefit (₹)	
			4% ^{##}	8% ^{##}
50,000	5,00,000	7,00,000	9,13,102	12,68,496
75,000	7,50,000	10,50,000	13,69,653	19,02,743
1,00,000	10,00,000	14,00,000	18,26,204	25,36,991

^{##}The assumed rates of return (4% p.a. and 8% p.a.) shown in the above illustrative examples of different scenarios are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your Policy depends on a number of factors including future investment performance. The Fund Values shown in the above illustrative example are after deduction of all charges including applicable Goods and Services Tax & applicable cess (es) / levy, if any, (@18%).

The death benefit under all the options of this Plan is subject to the guaranteed benefit of 105% of all Premiums paid till the date of death.

Benefits in the plan

1. Death Benefit

In case of unfortunate demise of the Life Assured, the Death Benefit will be as per the Cover Option chosen by you and will be paid to the Claimant¹. The death benefit under each of three Cover Options will be as follows:

Variant	For In-Force Policy	For Reduced Paid-up ² Policy
Cover Option 1 - Life Option	Higher of: i. Sum Assured less withdrawals ⁶ , if any, in the preceding two years, or ii. Fund Value as on date of intimation of death claim, or iii. 105% of all Premiums paid up to the date of death. The Policy shall terminate after the payment of any of the above benefits.	Higher of: i. Paid-up Sum Assured ³ less withdrawals ⁶ , if any, in the preceding two years, or ii. Fund Value as on date of intimation of death claim, or iii. 105% of all Premiums paid up to the date of death. The Policy shall terminate after the payment of any of the above benefits.
Cover Option 2 - Care Option ⁵	Higher of the following will be payable as a lump sum: i. Sum Assured, or ii. 105% of all Premiums paid up to the date of death Premium Funding Benefit ⁴ will also become payable. All the charges, except Mortality & Premium Funding Benefit charges, shall continue to be deducted from the unit account until maturity of the Policy. Please note that Sum Assured payable on death under this cover option is not reduced by the withdrawals made prior to the death of the Life Assured.	Higher of: i. Paid-up Sum Assured ³ ii. 105% of all Premiums paid up to the date of death The Policy shall terminate after the payment of any of the above benefits.
Cover Option 3 - Century Option	Higher of: i. Sum Assured less withdrawals ⁶ , if any, in the preceding two years, or ii. Fund Value as on date of intimation of death claim, or iii. 105% of all Premiums paid up to the date of death. The Policy shall terminate after the payment of any of the above benefits.	Higher of: i. Paid-up Sum Assured ³ less withdrawals ⁶ , if any, in the preceding two years, or ii. Fund Value as on date of intimation of death claim, or iii. 105% of all Premiums paid up to the date of death. The Policy shall terminate after the payment of any of the above benefits.
If the death of the Life Assured occurs where the Policy is in Discontinuance state due to non-payment of premium before the end of the Lock-in Period, the proceeds of the Discontinued Policy Fund, as on date of intimation of death claim will be payable to the Claimant. The Policy will terminate upon such payment.		

Note:

- The term 'Claimant' in this Sales Literature means the Policyholder or Assignee; however for the purposes of payment of death benefit, Claimant means Policyholder/Nominee/ Appointee/ Legal Heir as the case may be.
- The state of the policy attained due to non-payment of due premium after the completion of Lock-in Period, wherein the policy continues in this state till the end of the revival period unless revived, with the risk cover and charges continuing as per the terms and conditions of the policy.
- Paid-up Sum Assured= Sum Assured x Number of Premiums Paid / Number of Premiums Payable.
- Premium Funding Benefit (PFB) refers to the Company funding all the future Premiums payable by the Life Assured on or after the date of death of the Life Assured, as and when due, until the end of Premium Payment Term, in the same premium payment mode as last chosen by the Policyholder. The Premiums funded by the Company shall be invested in various unit linked funds in the same allocation

proportion as last chosen by the Policyholder. Premium Funding Benefit ceases when the Policy enters Discontinuance or Reduced Paid-up state and no charges for the ceased benefit shall be deducted until the benefit stands revived.

5. Under Care Option, after the death of Life Assured, the Claimant will have limited rights only to the extent of making requests for change of address and contact details and receiving the Policy money at the maturity date in the manner as opted by the Policyholder. The Claimant will not be able to alter or opt out of any fund related options (Systematic Withdrawal Option, Milestone Withdrawal Option, Premium Redirection, Switching, Partial withdrawal, Systematic Transfer Option, Return Protector Option, Auto Fund Rebalancing, Safety Switch Option, Settlement Option, Surrender etc.) as chosen by the policyholder before his/her death.
6. Withdrawals here include partial withdrawals as well as withdrawals done under 'Systematic Withdrawal Option' and 'Milestone Withdrawal Option'.

2. Maturity Benefit

On Maturity of the Policy, following benefits are payable under the three Cover Options:

- A. Cover Option 1 - Life Option:** In case the Life Assured survives till the maturity of the Policy, Fund Value as on the date of maturity is payable and the Policy will terminate upon payment of such benefit.
- B. Cover Option 2 - Care Option:** Fund Value as on the date of maturity is payable and the Policy will terminate upon payment of such benefit.
- C. Cover Option 3 - Century Option:** In case the Life Assured survives till the maturity of the Policy, Fund Value as on the date of maturity is payable and the Policy will terminate upon payment of such benefit. Maturity date will be the Policy Anniversary on which he / she is 100 years age last birthday.

You also have the option to receive Maturity Benefit as a structured payout using Settlement Option under Life Option and Care Option.

3. Additions in the fund

The product offers regular additions namely Loyalty Additions, Wealth Boosters and Return of Mortality Charge which are expressed as a % of the fund value and explained in detail below.

A. Loyalty Additions

This plan offers fund value related Loyalty Additions at the end of every 5th Policy Year starting from the commencement of the Policy i.e. 5th Policy Year, 10th Policy Year, 15th Policy year etc. till the end of the Premium Payment Term provided all the due premiums are received till that time. The Loyalty Additions for each Unit Linked Fund will be equal to a percentage of the average fund value of last 60 monthly policy anniversaries for the respective Unit Linked Fund. Loyalty Addition Percentage varies by the Unit Linked Fund as detailed in the table below.

Unit Linked Fund	Loyalty Addition Percentage
Emerging Leaders Equity Fund, India Multi Cap Equity Fund, Equity II Fund, Growth Plus Fund & Balanced Plus Fund	0.50%
Large Cap Advantage Fund, Debt Fund & Liquid Fund	0.25%

Loyalty Additions will not be applicable for Single Premium policies

B. Wealth Boosters

In addition to the Loyalty Additions, this Plan offers Wealth Boosters as per the table below, provided all due premiums have been received till the time of the additions. The Wealth Boosters for each Unit Linked Fund will be equal to a percentage of the average fund value of last 60 monthly policy anniversaries for the respective Unit

Linked Fund as detailed below. In case Premium Reduction option is exercised, Wealth Boosters post premium reduction will be credited in a similar manner according to the then prevailing Annualized Premium.

For Limited Premium policies with PPT less than 10 years (including Single Pay):

When Emerging Leaders Equity Fund, India Multi Cap Equity Fund, Equity II Fund, Growth Plus Fund & Balanced Plus Fund are chosen:

Year	Single Premium/Annualized Premium				
	Less than 50,000	50,000 to less than 1,00,000	1,00,000 to less than 5,00,000	5,00,000 to less than 10,00,000	Greater than or equal to 10,00,000
10	1.00%	1.50%	2.00%	2.00%	2.00%
15	1.00%	2.00%	3.00%	3.50%	4.00%
20	1.50%	2.00%	3.00%	4.25%	5.50%
25	2.00%	2.50%	3.50%	4.50%	5.50%
30	2.50%	3.00%	4.00%	4.75%	5.50%

When Large Cap Advantage Fund, Debt Fund & Liquid Fund are chosen:

Year	Single Premium/Annualized Premium				
	Less than 50,000	50,000 to less than 1,00,000	1,00,000 to less than 5,00,000	5,00,000 to less than 10,00,000	Greater than or equal to 10,00,000
10	-	-	-	-	-
15	-	-	1.00%	1.50%	2.00%
20	-	-	1.00%	2.25%	3.50%
25	-	0.50%	1.50%	2.50%	3.50%
30	0.50%	1.00%	2.00%	2.75%	3.50%

For Regular / Limited Premium policies with PPT greater than or equal to 10 years:

When Emerging Leaders Equity Fund, India Multi Cap Equity Fund, Equity II Fund, Growth Plus Fund & Balanced Plus Fund are chosen:

Year	Annualized Premium				
	Less than 50,000	50,000 to less than 1,00,000	1,00,000 to less than 5,00,000	5,00,000 to less than 10,00,000	Greater than or equal to 10,00,000
10	1.50%	2.00%	2.00%	2.00%	2.00%
15	1.50%	2.75%	3.50%	3.75%	4.00%
20	2.00%	2.75%	3.50%	4.50%	5.50%
25	2.50%	3.00%	4.00%	4.75%	5.50%
30	3.00%	3.50%	4.50%	5.00%	5.50%

When Large Cap Advantage Fund, Debt Fund & Liquid Fund are chosen:

Year	Annualized Premium				
	Less than 50,000	50,000 to less than 1,00,000	1,00,000 to less than 5,00,000	5,00,000 to less than 10,00,000	Greater than or equal to 10,00,000
10	-	-	-	-	-
15	-	0.75%	1.50%	1.75%	2.00%
20	-	0.75%	1.50%	2.50%	3.50%
25	0.50%	1.00%	2.00%	2.75%	3.50%
30	1.00%	1.50%	2.50%	3.00%	3.50%

For Regular Premium policies under Cover Option 3 (Century Option), the Wealth Boosters for each Unit Linked Fund equal to Wealth Booster Percentage applicable for the policy year 30 for that particular fund multiplied with the average fund value of last 60 monthly policy anniversaries of the respective Unit Linked Fund, will continue to be paid in gap of every 5 years, post completion of first 30 Policy Years, provided all premiums are received till that time.

C. Return of Mortality Charge

An amount equal to the total of all the Mortality Charges deducted during the Policy Term will be added to the Fund Value at the maturity date, provided all due premiums have been received till the maturity date, subject to following conditions:

- The amount payable under the Return of Mortality Charge feature shall exclude any additional charges in respect of mortality that are deducted due to the Life Assured being sub-standard life on grounds of health or is a higher risk for factors other than health such as occupation, etc.
- The amount payable under the Return of Mortality Charge feature shall exclude Goods and Service Tax and applicable cess (es), if any, that have been deducted with respect to mortality charges.
- The amount of Return of Mortality Charge will be added in the same proportion as the value of total units held in the unit linked funds at maturity. Unit Price as on the maturity date will be used for the unitization.
- Return of Mortality Charge is not applicable in case of Single Premium Policies, Surrendered, Discontinued or Reduced Paid-up policies.

Illustrative Example for Loyalty Additions, Wealth Boosters and Return of Mortality Charge-

For example, Arun (Male), age 35 years, chooses to pay an annualized premium as Rs. 5, 00,000 annually, with sum assured of Rs.50,00,000 for Cover Option 1(Life Option) premium paying term of 15 years and policy term of 20 years, and chooses Equity II Fund. Below table illustrates the Loyalty Additions, Wealth Boosters and Return of Mortality Charge that is applicable for Arun:

- At 8% p.a. Fund Growth Rate

Policy Year	Annual Premium	Policy Admin Charge	Mortality Charge	Fund Value Before Additions	Loyalty Additions	Wealth Boosters	Return of Mortality Charge	Fund Value after Additions
1	5,00,000	-	5,126	5,25,208	-	-	-	5,25,208
2	5,00,000	-	4,782	10,83,881	-	-	-	10,83,881
3	5,00,000	-	4,352	16,78,230	-	-	-	16,78,230
4	5,00,000	-	3,812	23,10,634	-	-	-	23,10,634

5	5,00,000	-	3,128	29,83,663	8,357	-	-	29,92,021
6	5,00,000	-	2,250	37,08,994	-	-	-	37,08,994
7	5,00,000	-	1,158	44,72,412	-	-	-	44,72,412
8	5,00,000	-	5	52,85,273	-	-	-	52,85,273
9	5,00,000	-	-	61,49,286	-	-	-	61,49,286
10	5,00,000	-	-	70,67,664	25,953	1,03,814	-	71,97,431
11	5,00,000	-	-	81,81,759	-	-	-	81,81,759
12	5,00,000	-	-	92,28,020	-	-	-	92,28,020
13	5,00,000	-	-	1,03,40,114	-	-	-	1,03,40,114
14	5,00,000	-	-	1,15,22,181	-	-	-	1,15,22,181
15	5,00,000	-	-	1,27,78,625	50,623	3,79,672	-	1,32,08,920
16	-	-	-	1,40,40,033	-	-	-	1,40,40,033
17	-	-	-	1,49,23,442	-	-	-	1,49,23,442
18	-	-	-	1,58,62,434	-	-	-	1,58,62,434
19	-	-	-	1,68,60,509	-	-	-	1,68,60,509
20	-	-	-	1,79,21,384	-	6,96,817	24,613	1,86,42,814

- At 4% p.a. Fund Growth Rate

Policy Year	Annual Premium	Policy Admin Charge	Mortality Charge	Fund Value Before Additions	Loyalty Additions	Wealth Boosters	Return of Mortality Charge	Fund Value after Additions
1	5,00,000	-	5,136	5,05,640	-	-	-	5,05,640
2	5,00,000	-	4,828	10,23,556	-	-	-	10,23,556
3	5,00,000	-	4,467	15,54,102	-	-	-	15,54,102
4	5,00,000	-	4,039	20,97,656	-	-	-	20,97,656
5	5,00,000	-	3,522	26,54,631	7,764	-	-	26,62,395
6	5,00,000	-	2,881	32,33,437	-	-	-	32,33,437
7	5,00,000	-	2,117	38,18,841	-	-	-	38,18,841
8	5,00,000	-	1,189	44,19,143	-	-	-	44,19,143
9	5,00,000	-	65	50,34,927	-	-	-	50,34,927
10	5,00,000	-	-	56,65,292	21,940	87,760	-	57,74,993
11	5,00,000	-	-	64,22,789	-	-	-	64,22,789
12	5,00,000	-	-	70,85,843	-	-	-	70,85,843
13	5,00,000	-	-	77,64,514	-	-	-	77,64,514
14	5,00,000	-	-	84,59,170	-	-	-	84,59,170
15	5,00,000	-	-	91,70,188	38,490	2,88,679	-	94,97,357
16	-	-	-	97,21,050	-	-	-	97,21,050
17	-	-	-	99,50,012	-	-	-	99,50,012
18	-	-	-	1,01,84,367	-	-	-	1,01,84,367
19	-	-	-	1,04,24,242	-	-	-	1,04,24,242

20	-	-	-	1,06,69,767	-	4,53,688	28,243	1,11,51,698
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Range of Unit Linked Funds available in the Plan

This Plan gives you the flexibility to manage and control the savings in your own way. Here you can choose from a range of 8 Unit Linked Funds. You can choose to allocate your Premiums to any, all or a combination of the Unit Linked Funds as per your risk preference.

The investment and risk profile of each Unit Linked Fund is described below:

Fund Name	Fund Philosophy	Asset Allocation		Risk Profile
Large Cap Advantage Fund® (SFIN: ULIF02109/06/20LARCPADFND136)	To generate long term capital appreciation through investments predominantly in large cap stocks.	Equity*	90% - 100%	High
		Debt Securities	-	
		Money Market & Others^	0% - 10%	
Emerging Leaders Equity Fund (SFIN : ULIF02020/12/17EMLEDEQFND136)	To generate long term capital appreciation through investments predominantly in mid cap stocks.	Equity*	60%-100%	High
		Debt Securities	-	
		Money Market & Others^	0%-40%	
India Multi-Cap Equity Fund (SFIN : ULIF01816/08/16IMCAPEQFND136)	To generate capital appreciation in the long term through equity investments by investing in a diversified portfolio of Small Cap, Mid Cap and Large Cap companies.	Equity*	60%-100%	High
		Debt Securities	-	
		Money Market & Others^	0%-40%	
Equity II Fund (SFIN : ULIF00607/01/10EQUYIIFND136)	To generate long-term capital appreciation from active management of a portfolio invested in diversified equities.	Equity*	60%-100%	High
		Debt Securities	-	
		Money Market & Others^	0%-40%	
Growth Plus Fund (SFIN : ULIF00913/09/10GROWTPLFND136)	To achieve capital appreciation by investing predominantly in equities, with limited investment in fixed income securities.	Equity*	50%-90%	Medium to High
		Debt Securities	10%-50%	
		Money Market & Others^	0%-40%	
Balanced Plus Fund (SFIN : ULIF01013/09/10BLNCDPLFND136)	To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities.	Equity*	30%-70%	Medium
		Debt Securities	30%-70%	
		Money Market & Others^	0%-40%	
Debt Fund (SFIN : ULIF00409/07/08INDEBTFUND136)	To earn regular income by investing in high quality debt securities.	Equity*	-	Low to Medium
		Debt Securities	60%-100%	
		Money Market & Others^	0%-40%	
Liquid Fund (SFIN : ULIF00514/07/08LIQUIDFUND136)	To generate reasonable returns commensurate with low risk and a high degree of liquidity.	Equity*	-	Low
		Debt Securities	0%-60%*	
		Money Market & Others^	40%-100%	

@ Where the fund(s) with the following Segregated Fund Identification Number (SFIN) (Fund Name: Large Cap Advantage Fund & SFIN: ULIF02109/06/20LARCPADFND136) attached to the Product(s) (Product Name: Canara HSBC Oriental Bank of Commerce Life Insurance Invest 4G & UIN: 136L064V03) approved by the Board of the insurer, which do not comply with Regulation 8 of Schedule I of the IRDAI (Investment) Regulations, 2016 read with the Master Circular – Investment issued thereunder, the Policyholder will be given a free switch to the following funds:

S. No.	SFIN	Fund Name	Risk Profile
1	ULIF00607/01/10EQUITYIFND136	UL Equity Fund – II	High
2	ULIF01816/08/16IMCAPEQFND136	India Multi-Cap Equity Fund	High

which have similar fund objective / risk profile with same or lower fund management charge (FMC)⁵ in compliance with Regulation 8 of Schedule I of the IRDAI (Investment) Regulations, 2016.

⁵Since the proposed fund (Large Cap Advantage Fund) is the lowest FMC equity oriented fund within the fund offerings of Company, the Company shall not be in position to offer the lower FMC. However, the Company shall allow free switch to the above mentioned fund with similar risk profile, as per their current applicable FMC which is also part of the Product literature.

*All such equity related securities as may be permitted from IRDAI from time to time.

^Others will include investments in Liquid Mutual Funds, FDs and other short term investments.

Fund Management Options

1. Systematic Transfer Option (STO)

If you want to invest in an equity oriented fund but worry about market volatility and risk associated with lump sum investment, then you can opt for STO which enables you to enter the equity market in a systematic manner.

Through STO, your entire annual / single allocable Premium (after deduction of applicable charges) will be first allocated to the Liquid Fund ('Source STO Fund') and then systematically transferred on a monthly basis into any one of the Unit Linked Funds ('Target STO Fund') as chosen by you as per the below Table. While STO is operational, you are not allowed to change your 'Target STO' Fund. Source STO Fund and Target STO Fund would together be referred to as STO Funds.

Source STO Fund	Target STO Fund
Liquid Fund	Equity II Fund or India Multi-Cap Equity Fund or Emerging Leaders Equity Fund or Large Cap Advantage Fund (You can choose only one Unit Linked Fund out of above four Unit Linked Funds)

Under this option, during the Premium Payment Term, the Fund Value available in the Liquid Fund at the beginning of each month (net of applicable charges) shall be switched to 'Target STO Fund' by cancelling units in the Liquid Fund and purchasing units in the 'Target STO Fund' till the availability of units in the Liquid Fund, in the following manner:

Policy Month	Transfer of units from Liquid Fund
Policy Month 1:	1/12 of the units available at the beginning of Policy month 1
Policy Month 2:	1/11 of the units available at the beginning of Policy month 2
.....	
Policy Month 6:	1/7 of the units available at the beginning of Policy month 6
.....	
Policy Month 11:	1/2 of the units available at the beginning of Policy month 11
Policy Month 12:	Balance units available at the beginning of Policy month 12

In case of Single Premium policy, the STO will be operational during the first Policy Year.

STO shall be subject to the following conditions:

- This option can be availed at Policy Commencement Date or at any Policy Anniversary with prior request, submitted at least 30 days before the Policy Anniversary. Once STO request is accepted, the STO shall be effective from the Policy Anniversary immediately following the receipt of such request.
- STO can be opted / re-opted only when Premiums are paid in annual mode and will be operational during the Premium Payment Term only, provided due premium has been paid. STO cannot be opted once all Premiums payable under the Policy have been paid.
- Any amount remaining in other than STO Funds will continue to remain invested in those Funds. Switching can be done among the Unit Linked Funds which are not STO Funds .
- STO can be opted out at any time during the Premium Payment Term, which shall be effective from the following Monthly Policy Anniversary.
- STO cannot be exercised simultaneously with either RPO or AFR except for SSO (other than last 4 Policy Years) SWO (other than post completion of 10 years PPT) and MWO (other than post completion of 10 years of PT). If You have opted for SSO then during the last 4 Policy Years, STO will cease and SSO will become operational. Similarly, if the Policyholder has opted for SWO / MWO, STO will cease when SWO / MWO becomes operational.

- vi. The following requests will lead to cessation of the STO from the next Monthly Policy Anniversary:
 - o Request for change in Premium payment mode or request for Premium redirection; or
 - o Request to activate AFR, RPO SWO (post completion of 10 years of PPT), MWO (post completion of 10 years of PT) or SSO (during the last 4 Policy Years only); or
 - o Request for partial withdrawal from Source STO Fund; or
 - o Request for switch into or from any of the STO Funds while STO is operational;
- vii. Once the STO ceases, all future premiums will automatically be invested in Target STO Fund unless specified otherwise.
- viii. Request for STO cannot be made after the death of the Life Assured under Cover Option 2 (Care Option).

2. Return Protector Option (RPO)

This option enables you to take advantage of the equity market by protecting your gains from the future equity market volatility. Through RPO, your entire Premium net of applicable charges is invested into any one of either Large Cap Advantage Fund or India Multi-Cap Equity Fund or Equity II Fund or Emerging Leaders Equity Fund, as opted by You ('RPO Fund and gains made from RPO Fund are automatically transferred to a lower risk Debt Fund so as to create a more stable sequencing of investment returns during the Policy Term.

RPO shall be subject to the following conditions:

- i. While RPO is operational, the entire Premiums net of applicable charges ("Net Invested Amount") are invested into any one of either Large Cap Advantage Fund or India Multi-Cap Equity Fund or Equity II Fund or Emerging Leaders Equity Fund ("RPO Fund"), as opted by You. Once opted, the RPO Fund cannot be changed.
- ii. This option gives the flexibility to choose any fixed flat target appreciation percentage in multiple of 1 within a range of 5% to 15% ("Target Appreciation"). Once chosen, it cannot be changed while the RPO is operational.
- iii. This option can be chosen only at the Policy Commencement Date. While RPO is operational, the Fund Value in the RPO Fund will be tracked on every business day against the Net Invested Amount in RPO Fund as on date. In the event, where the gain from the RPO Fund becomes equal to or more than the Target Appreciation, then such gain will be transferred to the Debt Fund at the prevailing Unit Price. In case the gain from the RPO Fund is less than the Target Appreciation, the Fund Value will continue to remain in the RPO Fund.
- iv. RPO will continue to be active in Reduced Paid-up status.
- v. RPO cannot be exercised simultaneously with either STO or AFR except SSO (other than last 4 policy years) SWO (other than post completion of 10 years of PPT) and MWO (other than post completion of 10 years of PT). If SSO is opted, then only during the last 4 policy years, RPO will stop and SSO will become operational. Similarly, if the Policyholder has opted for SWO / MWO, RPO will cease when SWO / MWO becomes operational.
- vi. The request for Premium redirection, switching and partial withdrawals will result in cessation of RPO.
- vii. Once RPO is opted out or RPO ceases to exist subject to conditions stated above, then it cannot be re-opted again during the Policy Term.
- viii. Once the RPO ceases, all the future Premiums will continue to be invested into RPO Fund unless a request for Premium redirection is made.
- ix. RPO will not be applicable once the Policy moves into Discontinuance before the end of Lock-in Period. However RPO will automatically become operational on revival of the Policy.

3. Auto Funds Rebalancing (AFR)

If you wish to maintain allocation of your savings in a specific proportion across different Unit Linked Funds, irrespective of market movements, you can do so through Auto Funds Rebalancing. Once opted, after every 3 months, it automatically rebalances the allocation of your savings in various Unit Linked Funds to the allocation proportions chosen by you.

For example, if you wish to stay invested in the ratio of 50: 25 : 25 in Equity II Fund, Balanced Plus Fund and Debt Fund; then at the end of every 3 months starting from the date of commencement of Auto Funds Rebalancing, your total Fund Value shall be rebalanced as per the chosen ratio of 50 : 25 : 25 in Equity II Fund, Balanced Plus Fund and Debt Fund.

- i. You can avail this option at inception or at any time later during the Policy Term.
- ii. AFR will cease to exist in case a switch or premium redirection is exercised.

- iii. AFR, RPO and STO cannot co-exist. AFR will also cease to exist when SSO becomes operational. Any request to opt for STO or RPO or SSO (during the last 4 Policy Years) will be considered as a request to opt out of AFR and post such request, AFR will cease to exist.
- iv. AFR will continue to be active in Reduced Paid-up status.
- v. If partial withdrawal is made while AFR is operational, AFR will be exercised on the balance of the Fund Value. Similarly, if SWO/ MWO is operational when AFR is operational, AFR will be exercised on the balance of the Fund Value.
- vi. Request for AFR cannot be made after the death of the Life Assured under Cover Option 2 (Care Option).

4. Safety Switch Option (SSO)

As the Policy nears maturity, you may want to avoid market volatility and safeguard your funds. For this, you can opt for Safety Switch Option (SSO) (at inception or later on in the Policy Term but at least four years before the maturity date) and your funds will get shifted systematically to the relatively low risk Liquid Fund at the beginning of each of the last 4 years of the Policy as per the following schedule:

At start of Policy Year	Fund allocation in funds "Other than Liquid Fund"*	Liquid Fund Allocation
T-3	70%	30%
T-2	40%	60%
T-1	10%	90%
T	0%	100%

*Amounts in "Other than Liquid Fund" mean total Fund Value with respect to the Policy in Large Cap Advantage Fund, Emerging Leaders Equity Fund, India Multi-Cap Equity Fund, Equity-II Fund, Growth Plus Fund, Balanced Plus Fund and Debt Fund.

Where "T" is Policy Term.

When the Safety Switch Option becomes operational, the Company shall allocate your existing funds to Liquid Fund only if the existing allocation in the Liquid Fund is less than the respective percentage of allocation as specified above. For rebalancing, the total fund value (including amounts in Liquid Fund and other investment funds) will be considered. The amounts, if any in the "Other than Liquid Fund" category will remain in the same proportion both before and after the SSO related rebalancing.

SSO shall be subject to the following conditions:

- i. The Safety Switch Option will be available only in Cover Options 1 (Life Option) and 2 (Care Option). However, request for SSO cannot be made after the death of the Life Assured under Cover Option 2 (Care Option).
- ii. There will be no charges when units are auto re-balanced from "Other than Liquid Funds" to "Liquid Fund" as a result of SSO being operational.
- iii. Where SSO is operational, switching in or out of the Liquid Fund will cause the SSO to cease.
- iv. If partial withdrawal is made while SSO is operational, SSO will be exercised on the balance of the Fund Value. Similarly, if SWO / MWO is operational when SSO is operational, SSO will be exercised on the balance of the Fund Value.
- v. Where SSO is operational, a request for redirection of Premium will make the SSO ineffective.

- vi. SSO can be opted if any of STO / RPO / AFR are operational, however during the last 4 policy years when SSO gets operational, STO / RPO / AFR will cease to exist. Any request to activate STO / RPO / AFR in the last 4 policy years will make the SSO ineffective.
- vii. SSO will continue to be active in Reduced Paid-up status.

Flexibilities in your Plan

1. Milestone Withdrawal Option (MWO):

MWO is a systematic partial withdrawal facility. In this option, at the end of the 10th Policy Year and every 5th year thereafter (excluding the milestone coinciding with the Policy maturity date), 20% of the available fund value on the date of payment will be given to the Policyholder subject to Life Assured attaining 18 years of age as on the date of the payout.

The availability / operation of this option will be subject to the following conditions:

- i. The MWO payout will be paid by redeeming units from the funds in the same proportion as the Fund Value in each fund and will be redeemed at the unit price applicable on the date of each MWO payout.
- ii. Only one of 'Milestone Withdrawal Option' or 'Systematic Withdrawal Option' can be exercised in a Policy. Either of the two options can be chosen and changed up to anytime before the payout starts. Once the payout from either of the options has started, the Policyholder cannot switch his withdrawal option or opt for other withdrawal option at the same time. Policyholder can opt out of this option at anytime even after the withdrawals have started but will not be allowed to opt for other withdrawal option available in the Plan.
- iii. Resultant Fund Value after any withdrawal should be at least 120% of the Annualized Premium payable in a year at inception of the Policy in case of Regular / Limited Premium policies and at least 25% of the Single Premium in case of Single Premium policies. If any of these conditions are triggered at any of the times at which a withdrawal is due under this feature no MWO payout will be made and future withdrawals under MWO will be stopped. If the customer wants to re-activate this option, he / she will have to give a fresh request for the same.
- iv. Only You can select this option at the Policy inception or anytime later in the Policy Term. However, if death happens after selecting this option under Cover Option 2 (Care Option), this option will be exercised at the stipulated time.
- v. MWO feature can be re-activated or stopped anytime during the Policy Term. However, any re-activation or stopping of this feature will take place only from the milestone Policy Anniversary following the receipt of the request for the same.
- vi. MWO feature can be exercised even if SSO or AFR is operational. Post MWO payout(s), the SSO or AFR option will work on the balance (remaining) fund available in the policy account.
- vii. Where STO / RPO is operational, the same shall cease once MWO becomes operational.
- viii. MWO feature can be opted when the Policy is in Reduced Paid-up state.
- ix. MWO cannot be exercised during the Settlement Period.
- x. Exercising this option does not attract any charge.

2. Partial Withdrawals

- i. This product allows the Policyholder to make partial withdrawals from 6th policy year onwards free of charge provided all due Premiums for first 5 policy years have been paid and the Life Assured has attained the age of 18 years.
- ii. Partial withdrawals can be made in multiple of Rs. 1,000. The minimum partial withdrawal amount allowed is Rs. 5,000. The maximum partial withdrawal amount allowed is such that the Fund Value immediately after the partial withdrawal is at least 120% of the Annualized Premium payable in a year at inception of the Policy in case of Regular / Limited Premium policies and at least 25% of the Single Premium in case of Single Premium policies. Any number of partial withdrawals can be made in a Policy Year.

- iii. Partial Withdrawals can be exercised even if SSO or AFR is operational. Post partial withdrawal, the SSO or AFR option will work on the balance (remaining) fund available in the policy account. However, where STO is operational, partial withdrawals from the Liquid Fund shall not be permitted. Any partial withdrawal request from the Liquid Fund will result in cessation of STO.
- iv. Partial withdrawals are not allowed during the Settlement Period or when the RPO is operational as well as not allowed post the death of Life Assured in case Cover Option 2 (Care Option) is chosen. Unlike other cover options, Sum Assured payable on death under Cover Option 2 (Care Option) is not reduced by the partial withdrawals made by the Life Assured prior to his / her death.

3. Systematic Withdrawal Option (SWO)

SWO is a systematic partial withdrawal facility. Under this option, a pre-decided percentage of the fund value will be withdrawn and paid to the Policyholder at a chosen frequency for the remainder of the Policy Term. The Policyholder can choose for SWO option at inception or anytime during the Policy Term provided the outstanding Policy Term is at least 5 years. The availability / operation of this option will be subject to the following conditions:

- i. Premium Payment Term has to be greater than or equal to 10 years.
- ii. Life Assured should have attained 18 years of age at the time of payout.
- iii. Policyholder can choose from 1% to 12% of the Fund Value to be withdrawn in a Policy Year.
- iv. The withdrawals under SWO will start from 11th Policy Year onwards or the Policy Anniversary immediately following the SWO request, whichever is later.
- v. The withdrawals will be payable in arrears in yearly, half yearly, quarterly or monthly mode as chosen by the Policyholder where the annual percentage chosen for SWO will be split equally across a Policy Year depending upon the frequency. As an example, if a Policyholder chooses an SWO percentage of 12% for a Policy Year at monthly frequency, then every month, 1% of the Fund Value will be withdrawn and paid to the Policyholder once the SWO has become operational.
- vi. Resultant Fund Value after any withdrawal should be at least 120% of the Annualized Premium payable in a year at inception of the Policy. Further, the minimum SWO payout should be at least Rs. 1,000. If any of these conditions are triggered at any of the times at which a withdrawal is due under this feature, the withdrawal will not be affected, no payout will be made and future withdrawals under SWO will be stopped. If the customer wants to re-activate this option, he / she will have to give a fresh request for the same.
- vii. SWO feature can be re-activated or stopped anytime during the Policy Term provided that for re-activation, the outstanding Policy Term is at least 5 years. However, any re-activation or stopping of this feature will take place only from the Policy Anniversary following the receipt of the request for the same.
- viii. Only one of 'Milestone Withdrawal Option' or 'Systematic Withdrawal Option' can be exercised in a Policy. Either of the two options can be chosen and changed up to anytime before the payout starts. Once the payout from either of the options has started, the Policyholder cannot switch his withdrawal option or opt for other withdrawal option at the same time. Policyholder can opt out of this option at anytime even after the withdrawals have started but will not be allowed to opt for other withdrawal option available in the Plan.
- ix. SWO percentage can be changed anytime during the Policy Term, even after SWO has become operational. The change in percentage will be effective from the next Policy Anniversary following the receipt of the request for the same.
- x. The SWO payout will be payable till the end of the Policy Term or till the Policyholder terminates the option, subject to conditions applicable for this feature being fulfilled.
- xi. The SWO payout will be paid by redeeming units from the funds in the same proportion as the Fund Value in each fund and will be redeemed at the unit price applicable on the date of each SWO payout.
- xii. SWO feature will be available for all the Cover Options. However, request for SWO cannot be made after the death of the Life Assured under Cover Option 2 (Care Option).
- xiii. SWO feature can be exercised even if SSO or AFR is operational. Post SWO payout(s), the SSO or AFR option will work on the balance (remaining) fund available in the policy account.
- xiv. If RPO / STO is operational, the same shall cease once SWO becomes operational.
- xv. SWO feature can be opted when the Policy is in Reduced Paid-up state.

xvi. SWO cannot be exercised during the Settlement Period or during the last 5 Policy Years.

xvii. Exercising this option does not attract any charge.

4. Settlement Option:

- i. The Policyholder can opt for the Settlement Option under the Policy anytime after issuance but at least 3 months before the maturity date.
- ii. If You have selected the Settlement Option, the units will not be disinvested on the maturity date of the Policy and the Policy will continue for a period not exceeding 5 years from the date of maturity ("Settlement Period").
- iii. The units will be disinvested periodically as per the frequency chosen at the unit prices applicable on the date of each payout in the same proportion as the value of total units held in the Unit Linked Funds.
- iv. The frequency of payout during the Settlement Period can be monthly, quarterly, half-yearly or yearly which cannot be changed once the Settlement Option is operational.
- v. The first installment will be calculated as the Fund Value as on date of maturity divided by total number of installments basis chosen frequency and Settlement Period. Each further installment will be calculated basis the Fund Value available as on due date of such payout divided by the number of outstanding installments. The last installment will be equal to the Fund Value as available on due date of last payout.
- vi. All the investment risk relating to the fluctuations of unit prices will continue to remain with the Policyholder.
- vii. Switching is allowed during the Settlement Period subject to the conditions as mentioned in the below Section on "Switching".
- viii. During the Settlement Period, risk cover shall be maintained at 105% of all the Premiums Paid up to the date of death. However, under Care Option, where death of the Life Assured has occurred during the Policy Term, no risk cover and no Mortality Charges shall be applicable during the Settlement Period.
- ix. In the event of death of the Life Assured during the Settlement Period, higher of (Fund Value as on the date of intimation of death or 105% of all the Premiums Paid up to the date of death) will be payable and the Policy will terminate.
- x. Partial withdrawals, SWO, MWO, RPO, SSO and AFR are not allowed during the Settlement Period.
- xi. Fund Management Charges and Mortality Charges will continue to be deducted. There are no charges other than Fund Management Charges and Mortality Charges during the Settlement Period.
- xii. Request for Settlement Option cannot be made after the death of the Life Assured under Cover Option 2.
- xiii. At any time during the Settlement Period, the Policyholder can request for full withdrawal to close the account. On the request for withdrawal to close the account, remaining Fund Value shall be paid to the Policyholder and the Policy will terminate.

Additional Flexibilities in the Plan

1. Premium Redirection

This facility allows the Policyholder to modify the allocation of future premiums into the Unit Linked Funds in a different investment pattern from the option exercised previously by the Policyholder.

Premium Redirection is available free of charge and limited to being exercised only once in a Policy Year, and will be affected from the next Premium due date upon receipt of a written request from the Policyholder by the Company.

This option is not allowed post the death of Life Assured in case Cover Option 2 is chosen.

Any request for Premium redirection while RPO / STO / AFR / SSO is operational will be considered as a request to opt out of RPO / STO / AFR / SSO. However, if SSO is opted but not operational, premium redirection can be exercised without impacting SSO.

2. Premium Reduction

After payment of premiums for the first five completed Policy Years, the Policyholder will have an option to decrease the premium payable under the Policy up to 50% of the Annualized Premium, subject to the minimum premium limits as applicable basis the Cover Option opted. Premium reduction shall be subject to the following rules:

- i. Once reduced, the premium cannot be subsequently increased.
- ii. Reduction in premium will not change the Sum Assured multiple under the Policy. However, the SA under the policy will reduce to the extent of reduction in premium.
- iii. This option cannot be exercised when the Policy is in Reduced Paid-up state.
- iv. This option can be exercised only once during the Policy Term.
- v. Exercising this option does not attract any charge.
- vi. This option is not allowed post the death of Life Assured in case Cover Option 2 (Care Option) is chosen.

3. Switching

Switching allows the Policyholder to change the investment pattern during the Policy Term / Settlement Period by moving amounts invested in one fund to other fund(s) that are offered under this product. Switching under this product shall be subject to the following rules:

- i. Switch request can be made in percentage terms or in absolute amounts subject to the condition that the amount being switched must be at least Rs. 5,000.
- ii. There is no limit on the number of switches made in a Policy Year or in any year during the Settlement Period and all the switches are free of charge.
- iii. Where RPO or AFR is operational, any request for switching will be considered as a request to opt out of RPO or AFR.
- iv. If SSO is operational, switching will be allowed subject to below mentioned conditions:
 - a. Switching amongst the funds other than Liquid Fund will not impact SSO.
 - b. Switching into or out of the Liquid Fund will stop SSO.
- v. While the STO is operational, if the Policyholder submits the request for switching into or out of STO Funds then STO will cease. However, switching will be allowed among the Unit Linked fund(s) other than STO Funds.
- vi. Switching is not allowed post the death of Life Assured in case Cover Option 2 (Care Option) is chosen.

4. Change in Premium Payment Mode

The Policyholder can change the premium payment mode by submitting a written request to the Company anytime during the PPT. Such change will be effective from the next Policy Anniversary following the receipt of such request subject to payment of due Premium(s) and minimum limits as provided under the product. The request for change in Premium Payment Mode should be made at least 60 days prior to the Policy Anniversary from which the change shall be effective. Exercising this option does not attract any charge. This option is not allowed post the death of Life Assured in case Cover Option 2 (Care Option) is chosen.

Non-Forfeiture Provisions

1. Surrender Benefit

The Policyholder can surrender this Policy at any time. However, the Policy cannot be surrendered post the death of the Life Assured under Cover Option 2 (Care Option). The surrender value payable shall be Fund Value less applicable Surrender Charge, if any. The treatment for surrender will be as mentioned under 'Discontinuance of Premiums' and 'Policy Revival' section.

2. Discontinuance of Premium

A. Discontinuance:

The state of the Policy arising out of the surrender of the Policy or non-payment of the due Premium before the expiry of the Grace Period, whichever is earlier.

Provided that no Policy shall be treated as discontinued on non-payment of the said premium if, within the Grace Period, the Premium has not been paid due to the death of the Life Assured or upon the happening of any other contingency covered under the Policy.

B. Minimum Guaranteed Interest Rate:

The minimum guaranteed interest rate applicable to the Discontinued Policy Fund shall be as declared by the Authority from time to time. The current minimum guaranteed rate of interest applicable to the Discontinued Policy Fund shall be 4 per cent per annum.

C. Lock-in period:

The period of five consecutive completed years from the date of commencement of the Policy, during which period the proceeds of the discontinued policies cannot be paid by the insurer to the Policyholder or to the Life Assured, as the case may be, except in the case of death or upon the happening of any other contingency covered under the Policy.

D. Discontinued Policy Fund (DPF):

The segregated fund maintained by the Company into which Fund Values under policies which are surrendered or where Premium payment is discontinued during the Lock-in Period are credited subject to deduction of Discontinuance Charges, as applicable, to be paid out to the respective Policyholders in accordance with the terms and conditions of this Policy. The Company will levy only Fund Management Charge as mentioned in 'Charges' section. The amounts credited to the Discontinued Policy Fund will earn at least the Minimum Guaranteed Interest Rate. The excess income earned in the Discontinued Policy Fund over and above the Minimum Guaranteed Interest Rate will also be apportioned to the Discontinued Policy Fund in arriving at the proceeds of the discontinued policies and will not be apportioned to the shareholders of the Company.

E. Discontinuance of Policy during Lock-in Period (during first five years):

If the due Premium is not received by the expiry of the Grace Period, the Fund Value less applicable Discontinuance Charge will be transferred to the DPF and the risk cover, if any, under the Policy will cease. On such Discontinuance, the Company shall communicate the status of the Policy within 3 months of the first unpaid premium to the Policyholder and provide the option to revive the Policy within the Revival Period:

- i. In case the Policyholder opts to revive but does not revive the Policy during the Revival Period, the proceeds of the DPF shall be paid to the Policyholder at the end of the Revival Period or Lock-in Period whichever is later and the Policy will terminate upon such payment. In respect of Revival Period ending after Lock-in Period, the Policy will remain in DPF till the end of Revival Period. The FMC of the DPF will be applicable during this period and no other charges will be applied.
- ii. In case the Policyholder does not exercise the option as set out above, the Policy shall continue without any risk cover and the policy fund shall remain invested in the DPF. At the end of the Lock-in Period, the proceeds of the DPF shall be paid to the Policyholder and the Policy shall terminate.
- iii. However, the Policyholder has an option to surrender the Policy anytime and proceeds of the discontinued policy shall be payable at the end of Lock-in Period or date of surrender whichever is later.

Until the expiry of Grace Period, the Policy is deemed to be in-force with benefits and applicable charges continuing as per terms and conditions of the Policy.

For an in force Policy, if a surrender request is received within the first 5 policy years, the Fund Value after deduction of applicable Surrender Charges is transferred to the DPF and the proceeds of discontinued policy shall be refunded to the Policyholder only after completion of Lock-in Period.

F. Discontinuance of Policy after the Lock-in Period (after first five years):

If the Premium is not received by the expiry of the Grace Period, the Policy shall be converted into a Reduced Paid-up Policy, with the Paid-up Sum Assured. The Policy shall continue to be in Reduced Paid-up status. All applicable charges as per terms and conditions of the Policy shall be deducted during the Revival Period. Upon such Discontinuance, the Company shall communicate the status of the policy within 3 months of the first unpaid premium, to the Policyholder and provide the following options:

1) Revive the Policy within the Revival Period;

2) Complete withdrawal of the Policy

- i. In case the Policyholder opts for F (1) above but does not revive the Policy during the Revival Period, the Fund Value shall be paid to the Policyholder at the end of the Revival Period or at the end of the Policy Term, whichever is earlier and the Policy will terminate upon such payment.
- ii. In case the Policyholder does not exercise any of the options as set out above, the Policy shall continue to be in Reduced Paid-up status. The Fund Value shall be paid to the Policyholder at the end of the Revival Period or at the end of the Policy Term, whichever is earlier and the Policy will terminate upon such payment.
- iii. However, the Policyholder has an option to surrender the Policy anytime and Fund Value shall be payable.

Until the expiry of Grace Period, the Policy is deemed to be in-force with benefits and applicable charges continuing as per terms and conditions of the Policy.

For an in force Policy, if a surrender request is received post 5 policy years, the Fund Value shall be payable.

3. Policy Revival

A. Revival:

In case of Discontinuance of the Policy due to non-payment of due premium(s), you can apply for revival of such a Policy by paying all due and unpaid Premiums, within the Revival Period. The Company can revive the Policy either on its original or modified terms and conditions as per underwriting decision.

B. Revival Period:

It means a period of 3 consecutive years from the date of first unpaid premium, during which period you will be entitled to revive the Policy which was discontinued due to the non-payment of Premium.

The Policy shall be revived subject to the conditions mentioned below:

- i. A Policy can be revived any time before the end of the Policy Term and within the Revival Period
- ii. Revival shall be subject to underwriting as per Company's Board Approved Underwriting Policy.
- iii. The revival of the Policy will be effective only after Company's approval is communicated.

C. Revival of a discontinued Policy during the Lock-in Period:

If you choose to revive a discontinued Policy, the Policy can be revived by restoring the risk cover along with the investments made in the Unit Linked Funds as chosen by you, out of the Discontinued Policy Fund. At the time of revival, the Company shall:

- i. Collect all due and unpaid Premiums without charging any interest or fee.
- ii. No charges shall be levied at the time of the revival
- iii. Add back to the Fund Value, the discontinuance charges deducted at the time of discontinuance of the Policy.

D. Revival of a discontinued Policy or being made paid-up after the Lock-in Period (Revival of a Reduced Paid-up Policy):

If you choose to revive the Reduced Paid-up Policy, the Policy can be revived restoring the original risk cover in accordance with the terms and conditions of the Policy. At the time of revival, the Company shall:

- i. Collect all due and unpaid Premiums without charging any interest or fee.
- ii. No charges shall be levied at the time of the revival.

Charges in this plan

1. **Premium Allocation Charges:** No Charge.
2. **Policy Administration Charges:** No Charge
3. **Fund Management Charges:** Following fund management charges will be applicable and deducted on daily basis from the fund before calculation of NAV*

Fund	FMC (p.a)
Emerging Leaders Equity Fund	1.35%
India Multi Cap Equity Fund	1.35%
Equity II Fund	1.35%
Growth Plus Fund	1.35%
Balanced Plus Fund	1.35%
Large Cap Advantage Fund	1.00%
Debt Fund	1.00%
Liquid Fund	0.80%
Discontinued Policy Fund (DPF)	0.50%

The FMC on Discontinued Policy Fund shall be as declared by the Authority from time to time. Currently, the FMC for DPF shall not exceed 0.50% per annum. The FMC on Debt Fund, Large Cap Advantage Fund and Liquid Fund may be revised up to 1.35% p.a., subject to prior approval of IRDAI.

4. **Surrender/ Discontinuance Charges:** Surrender / Discontinuance Charges are levied on the Fund Value on account of Surrender / Discontinuance of the Policy. The Surrender / Discontinuance charges for this product are stated below:

For Regular / Limited Premium policies:

Policy is discontinued during the policy year	Discontinuance Charges for Policies having Annualized Premium up to Rs. 50,000	Discontinuance Charges for Policies having Annualized Premium above Rs. 50,000
1	Lower of 20% * (AP or FV) subject to a maximum of Rs. 3,000	Lower of 6% * (AP or FV) subject to a maximum of Rs. 6,000
2	Lower of 15% * (AP or FV) subject to a maximum of Rs. 2,000	Lower of 4% * (AP or FV) subject to a maximum of Rs. 5,000
3	Lower of 10% * (AP or FV) subject to a maximum of Rs. 1,500	Lower of 3% * (AP or FV) subject to a maximum of Rs. 4,000

4	Lower of 5% * (AP or FV) subject to a maximum of Rs. 1,000	Lower of 2% * (AP or FV) subject to a maximum of Rs. 2,000
5 and onwards	NIL	NIL

For Single Premium policies:

Policy is discontinued during the policy year	Discontinuance Charges for Policies having Single Premium up to Rs. 3,00,000	Discontinuance Charges for Policies having Single Premium above Rs. 3,00,000
1	Lower of 2% * (SP or FV) subject to a maximum of Rs. 3,000	Lower of 1% * (SP or FV) subject to a maximum of Rs. 6,000
2	Lower of 1.5% * (SP or FV) subject to a maximum of Rs. 2,000	Lower of 0.7% * (SP or FV) subject to a maximum of Rs. 5,000
3	Lower of 1% * (SP or FV) subject to a maximum of Rs. 1,500	Lower of 0.4% * (SP or FV) subject to a maximum of Rs. 4,000
4	Lower of 0.5% * (SP or FV) subject to a maximum of Rs. 1,000	Lower of 0.35% * (SP or FV) subject to a maximum of Rs. 2,000
5	NIL	NIL

Note: AP – Annualized Premium, SP – Single Premium, FV – Fund Value

5. Mortality Charges: This charge will be deducted at the beginning of each Policy Month by cancellation of units. The amount of the charge taken each month depends on the Life Assured's age and Sum at Risk.

For female lives, Mortality Charges will be 3 years rated down as compared to male's Mortality Charges. **Sample standard mortality rates applicable (per annum per Rs. 1,000 of Sum at Risk) in this plan are as follows:**

Age	20	30	40	50
Male	0.878	0.928	1.596	4.214
Female*	0.788	0.887	1.290	3.010

The Mortality Charge shall apply on the Sum at Risk (SAR) which will be computed as follows under different Cover Options:

A. During the Policy Term:

Under Cover Options 1 & 3:

SAR is computed as follows if the Policy is in-force:

The higher of:

- i. Sum Assured less withdrawals⁵ in the preceding two years less Fund Value; or
- ii. 105% of all Premiums paid less Fund Value; or
- iii. Zero.

However, for Reduced Paid-up Policy, the SAR will be computed as follows:

The higher of:

- i. Paid-up Sum Assured less withdrawals[§] in the preceding two years less Fund Value; or
- ii. 105% of all Premiums paid less Fund Value; or
- iii. Zero.

Under Cover Options 2:

SAR is computed as follows for in-force policies:

Max {Sum Assured, 105% of all Premiums paid}

However, For Reduced Paid-up Policy, SAR will be higher of Paid-up Sum Assured or 105% of all Premiums paid.

B. During the Settlement Period:

Under Cover Options 1 & 2 (except for Cover Option 2 where death has occurred during the Policy Term), SAR is computed as the higher of;

- i. 105% of all Premiums paid less Fund Value; or
- ii. Zero

For Cover Option 2 where death has occurred during the Policy Term, SAR will be zero.

[§]Withdrawals here include partial withdrawals as well as withdrawals made under 'Systematic Withdrawal Option' or 'Milestone Withdrawal Option'.

6. Premium Funding Benefit (PFB) Charges (Levied by monthly cancellation of units from the policy unit account): This Charge is only applicable to Cover Option 2 (Care Option).

The PFB Charge will apply on the Present Value of Future Premiums payable by the Life Assured for an inforce Policy. For female lives, Premium Funding Benefit Charges will be 3 years rated down as compared to male's PFB Charges.

No Premium Funding Benefit Charges will apply if the Policy is in Reduced Paid-up state or during the settlement period.

7. Partial Withdrawal Charges: No Charge.

8. Switches Charges: No Charge.

9. Miscellaneous Charges: No Charge

All charges are exclusive of Goods and Services Tax & applicable cess (es)/levy, if any, as applicable and amended from time to time which will be borne by the Policyholder. In case of death of Life Assured under Cover Option 2 (Care Option), all charges except Mortality & Premium Funding Benefit Charges will continue to be deducted during Policy Term. All the charges mentioned above except Fund Management Charge will be deducted through cancellation of units. The Fund Management Charges (except for Large Cap Advantage Fund, Debt Fund & Liquid Fund), Mortality Charges and Premium Funding Benefit Charges mentioned above are guaranteed during the Policy Term.

*Net Asset Value (NAV) calculation: NAV shall be calculated on all Business Days in accordance with the IRDAI's guidelines in force from time to time. As per the present guidelines in force, NAV is computed as follows:

$$\frac{\{(\text{Market Value of investment held by the fund} + \text{Value of Current Assets}) - \text{Value of Current Liabilities and provisions, if any}\}}{\text{Number of Units existing on Valuation Date (before creation/redemption of Units)}}$$

Exclusions

Suicide exclusion: In case of death due to suicide within 12 months from the date of commencement of the Policy or from the date of the revival of the Policy, the nominee of the Policyholder shall be entitled to Fund Value, as available on the date of intimation of death. Further, any charges other than Fund Management Charges recovered subsequent to the date of death of the Life Assured shall be added back to the Fund Value as available on the date of intimation of death. The Policy will terminate upon payment of such benefit amount under all the Cover Options available under the product.

Other Terms & Conditions

- 1. Where Life Assured is a minor:** Where the Policy has been issued on the life of a minor, the Life Assured (i.e. the minor in this case) and the Policyholder will be different at the date of commencement of the Policy. The risk cover of the Life Assured shall start immediately from the date of commencement of the Policy. The Policy shall automatically vest on the Life Assured immediately on his / her date of completion of 18 years of age and the Life Assured would be the holder of the Policy from such date, subject to assignment, if any. Till such time that the Life Assured and the Policyholder are different, all benefits (death and survival) are linked to the life of the Life Assured and there is no contingency on the life of the Policyholder. In the event of death of the Life Assured in minority, all the proceeds under the Policy would go to the Policyholder and the Policy will terminate.
- 2. Free-Look Option:** If the Policyholder does not agree with the terms and conditions of the Policy, he / she shall have the option to request for cancellation of the Policy by returning the original Policy Document along with a written request stating the reasons for non-acceptance to the Company within the free-look period of 15 days (30 days in case the Policy is sourced through Distance Marketing Mode) from the date of receipt of the Policy Document.
If the Policyholder opts for cancelling the Policy during the free-look period, the Company will refund the Fund Value as on the date of such cancellation plus the charges deducted by cancellation of units. This amount will be paid subject to deduction of the proportionate risk premium for the period of cover, stamp duty charges and expenses incurred on medicals (if any).
Distance Marketing Mode pertains to the sale of the product through a mode other than personal interaction.
- 3. Grace period:** You have a period of 30 days for Annual, Half Yearly and Quarterly Mode of Premium payment and 15 days for Monthly Mode of Premium payment from the due date to pay your Premiums, during which life insurance cover will continue.
- 4. Auto termination:** At any time during the Policy Term after the completion of the Lock-in Period provided that first 5 Policy Years Premium have been paid, if on any monthly Policy anniversary, the Fund Value is insufficient to deduct monthly charges due to cancellation of units, or becomes equal to zero, then this Policy shall terminate automatically. The remaining Fund Value (if any) as on the date of such termination shall be payable to you. However this will not apply once future premiums are being funded by the Company as per Cover Option 2 (Care Option).
5. First premium will be allocated at the NAV on the date of commencement of the Policy.
6. Transaction requests (including renewal Premiums, switches, partial withdrawals, surrender etc.) received before the cutoff time of 3.00 pm will be allocated the same business day's NAV and the ones received after the cutoff time of 3.00 pm will be allocated next business day's NAV. The cutoff time will be as per IRDAI guidelines as amended from time to time.
7. There is no provision of loan in this plan.
- 8. Tax Benefit:** Tax Benefits under the Policy 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.
- 9. Assignment/ Nomination Requirements: Assignment and Nomination are permitted under this Plan as per Section 38 and Section 39 respectively of the Insurance Act, 1938 as amended from time to time.**

10. Prohibition of Rebate (Section 41 of the Insurance Act, 1938 as amended from time to time): No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

11. Non-Disclosure Clause (Section 45 of the Insurance Act, 1938 as amended from time to time): Fraud and Misrepresentation would be dealt with in accordance with the provision of Section 45 of the Insurance Act, 1938 as amended from time to time. For full text of the provisions of this Section, please contact the Company or refer to the Policy contract of this product on our website www.canarahsbclife.com.

ABOUT US

Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited is a company formed jointly by three financial organizations - Canara Bank, Punjab National Bank, and HSBC Insurance (Asia Pacific) Holdings Limited

The shareholding pattern of the Joint Venture is - Canara Bank: 51%, HSBC Insurance (Asia Pacific) Holdings Limited: 26% and Punjab National Bank: 23%.

Our aim is to provide you with a range of Life Insurance products backed by customer service and thereby, making your life simpler.

DISCLOSURES AND RISK FACTORS:

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 Invest 4G is only the name of the unit 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. The SFIN (Segregated Fund Index Number) for: Large Cap Advantage Fund is ULIF02109/06/20LARCPADFND136, Emerging Leaders Equity Fund is ULIF02020/12/17EMLEDEQFND136, India Multi-Cap Equity Fund is ULIF01816/08/16IMCAPEQFND136, Equity II Fund is ULIF00607/01/10EQUYIIFND136, Growth Plus Fund is ULIF00913/09/10GROWTPLFND136, Balanced Plus Fund is ULIF01013/09/10BLNCDPLFND136, Debt Fund is ULIF00409/07/08INDEBTFUND136, Liquid Fund is ULIF00514/07/08LIQUIDFUND136 and Discontinued Policy Fund is ULIF01319/09/11POLDISCFND136.
- Please know the associated risks and the applicable charges, from intermediary or Policy document issued by the insurance company.
- Unit Linked Insurance products are different from the traditional insurance products and are subject to the risk factors.
- The premium paid in Unit 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.
- 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 policyholder can know the value of policy wise units as per the FORM D02 through a secured login on the Canara HSBC Oriental Bank of Commerce Life Insurance Company's website - www.canarahsbclife.com

Canara HSBC Oriental Bank of Commerce Life Insurance Invest 4G is a Unit Linked, Individual Life Insurance Savings Plan.



**Canara HSBC Oriental Bank of Commerce
Life Insurance Company Limited (IRDAI Regn. No.136)**

Registered Office:

Unit No. 208, 2nd Floor, Kanchenjunga Building,
18 Barakhamba Road, New Delhi - 110001

Corporate Office:

139 P, Sector 44, Gurgaon -122003, Haryana (India)
Corporate Identity No.: U66010DL2007PLC248825

Website: www.canarahsbclife.com

Call: 1800-103-0003/1800-180-0003, **Missed Call:** 0124-6156600

SMS: 9779030003

Email: customerservice@canarahsbclife.in

BEWARE OF SPURIOUS/FRAUD PHONE CALLS !

- **IRDAI is not involved 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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