Canara HSBC OBC Life Insurance

aapke vaade, sar aankhon par

"Enjoy unplanned getaways every month"

"Walk with pride every month"

"Send home more love every month"

"Send your little girl a surprise every month"

*Make a Smart Choice for a Guaranteed** Monthly Income*

Canara HSBC Oriental Bank of Commerce Life Insurance

SMART MONTHLY INCOME/- PLAN

Non-linked, Participating Life Insurance Plan

- Get Life Cover for 25 years by paying premium for 15 years only
- Guaranteed** Monthly Income for 15 years, starting 11th year onwards
- Lump sum Benefit by way of Annual and Final Bonus#
- Loan available^ to meet liquidity needs
- Set-off facility to adjust premiums from income receivable

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.

**Conditions Apply: Monthly Income are guaranteed only if premiums are paid as and when due. #Final and Annual Bonuses, if any, are not guaranteed.

^Once the policy acquires a surrender value.

Canara HSBC Oriental Bank of Commerce Life Insurance Smart Monthly Income Plan -
GALLOP TO FULFILL YOUR LIFESTYLE AND RETIREMENT NEEDS

A traditional savings oriented life insurance monthly income with-profit plan

- Guaranteed Monthly Income to meet Lifestyle and Retirement Needs
- Lump Sum benefit by way of bonuses
- Legacy planning for the family through Guaranteed Protection
- Convenience in Premium payment through Set-Off option
- Flexibility by way of Loans

HOW DOES SMART MONTHLY INCOME PLAN HELP - 'GALLOP'?

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 Monthly Income Plan, which will help you **GALLOP** in financial planning for life with complete peace of mind.

- ✓ Get tax free* **G**uaranteed Monthly Income for 15 years to realise your dreams
- ✓ **A**ccumulate Lump Sum money through Annual and Final bonuses to create a pool of money for your loved ones
- ✓ Create a **L**egacy for your loved ones with Life Cover for 25 years
- ✓ Enhance your **L**ifestyle through Guaranteed Income and Bonuses
- ✓ **O**pt for loan flexibility to meet your contingent needs
- ✓ Enjoy convenient **P**remium Payment by adjusting premiums payable with income to be received in year 11-15

**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.*

PLAN AT A GLANCE

Canara HSBC Oriental Bank of Commerce Life Insurance Smart Monthly Income Plan is suitable for you, if your key objective is a secured stream of monthly income for 15 years to supplement your earnings and help in your retirement so that you can **GALLOP** in financial planning for life with complete peace of mind.

Parameter	Description
Entry Age	18 years – 55 years
Maturity Age	43 years – 80 years
Policy Term	25 years
Premium Payment Term	15 years
Premium Mode and Modal Factors	Annual and Monthly Monthly mode will be available only with SI/ECS option. For Monthly mode, the Annual premium needs to be multiplied with a factor of 0.09 to arrive at the monthly premium payable.
Min. Monthly Income/ Min. Premium	Min. Income is ₹2,000 per month (in multiples of ₹100 thereafter) Premium depends on the age, income and premium mode chosen
Max. Premium/ Monthly Income	There is no limit on maximum premium/Monthly Income, subject to underwriting
Sum Assured	100 times the chosen Monthly Income
Death Benefit	The Death Benefit Sum Assured is defined as higher of: a) Sum Assured or b) 10 times the Annualised Premium On death of the Life Assured, a Death Benefit equal to Death Benefit Sum Assured plus added annual bonus (and any interim bonus for the part of the year in which death occurs) and final bonus (if any) subject to at least 105% of the premiums paid by the policyholder (excluding extra premiums, if any) shall be payable to the Nominee. The above Death Benefit shall be payable on death of the Life Assured irrespective of the Income Benefit paid till date of death.
Maturity Benefit	If the life assured is alive and the policy is in force on the maturity date, the company shall pay all added annual (simple reversionary) bonuses, and final (terminal) bonus (if any).
Guaranteed Income Benefit	Monthly Income for 15 years - payable every month from the end of 121st policy month (not the calendar month) from the date of policy commencement up to the end of Policy Term.
High Sum Assured Rebate	This plan offers rebate on the premium payable, if Sum Assured is higher than or equal to ₹3,00,000:

Sum Assured (₹)	Rebate on Premium (per ₹1000 of Sum assured)
<3,00,000	0.00
⩾ 3,00,000 to < 4,00,000	3.00
⩾ 4,00,000 to < 5,00,000	4.00
⩾ 5,00,000 to < 6,00,000	5.00
⩾ 6,00,000 to < 9,00,000	6.00
⩾ 9,00,000	7.00

Bonuses are added in this plan provided you pay premiums as and when due. The bonuses will be declared at the end of every financial year based on the company's experience in the with-profit fund managed by the company. Once added to the policy the bonus is guaranteed to be payable either on death or on maturity, whichever is earlier.

a) Annual Bonus (simple reversionary bonus): This bonus will be added every year based on the profits emerging from the with-profit fund managed by the company and is payable either on death or maturity, whichever is earlier. Annual Bonus is expressed as a percentage of Sum Assured. Please note that an interim bonus for the part of the year in which death occurs may also be payable.

b) Final Bonus (terminal bonus): The policy may also receive Final Bonus (if any), expressed as a percentage of Sum Assured.

There is no guarantee on the amount of future bonuses and these will be declared at the sole discretion of the company. Hence, the bonuses in this plan may vary from time to time.

Tax benefits: 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.

HOW DOES SMART MONTHLY INCOME PLAN WORK?

Let us understand this through the case study of Arun, who is 45 years old, has 2 kids, aged 10 and 7. Although his present income is sufficient to meet his and his family's current needs, he wants to ensure a guaranteed source of supplemental income of ₹10,000 per month in case his mainstream income is insufficient. Through his desired supplemental income, he will be sure to:

- ✓ **Meet** children's needs as they grow up,
- ✓ **Enhance** lifestyle by upgrading his household assets,
- ✓ **Maintain** lifestyle during retirement years and
- ✓ **Create** a corpus as a legacy for his family

- **Step 1:** He chooses Guaranteed Monthly Income = ₹ 10,000.

  Sum Assured = ₹10 Lacs (100 times Guaranteed Monthly Income)

- **Step 2:** He chooses to pay premiums Annually. Basis his age, Sum Assured and the mode of premium payment, he needs to pay ₹ 103,000 per annum (before applicable taxes).

- **Step 3:** Arun has now safeguarded his family through a guaranteed Life Cover. His family is assured of receiving the following death benefit in case of his unfortunate demise.

  Death Benefit Sum Assured, which is higher of

  a) Sum Assured or

  b) 10 times Annualized Premium

  Plus Annual Bonuses added till date of death (and any interim bonus for the part of the year in which death occurs) along with the final bonus (if any)

  The death benefit will be at least equal to 105% of {all premiums paid till date of death less extra premiums paid, if any}. Please note that the above benefit is irrespective of any of the survival benefits already paid to Mr. Arun

- **Step 4:** Provided all the premiums are paid as and when due, regular Annual Bonuses added to the policy will be payable either on death or maturity, whichever is earlier. Further, Arun may be eligible for Final Bonus, if any.

- **Step 5:** Provided premiums are paid as and when due and Arun survives, he will start receiving the chosen Guaranteed Monthly Income after completion of 10 policy years.

To summarize, the key dates (for example) he should keep in mind are:

Policy starts	15th December, 2013
Premiums are due on	15th December every year till year 2027
1st monthly income	15th January, 2024
Last monthly income	15th December, 2038

HOW IS ARUN'S FAMILY PROTECTED?

In case of Arun's unfortunate demise (say in 3rd month of policy year 5), Smart Monthly Income Plan protects Arun's family as follows:

1. Death Benefit Sum Assured of ₹10,30,000,
   which is higher of (Sum Assured: ₹10,00,000 and 10 times Annualised Premium: ₹10,30,000)
2. Annual Bonuses added till policy year 5 and the final bonus (if any)

Please note:

1. The death benefit will be at least 105% of all premiums paid till date of death less extra premiums paid, if any.
2. Post payment of death benefit, his policy stands terminated.
3. Outstanding Loan Amount and interest thereon, if any will be adjusted from death benefit payable to Arun's family.

CAN ARUN SET-OFF HIS PREMIUMS PAYABLE FROM INCOMES RECEIVABLE?

The plan offers Arun a unique facility for his convenience, which is the **'Set-Off'** option. It allows him to adjust his premiums payable from the monthly incomes receivable.

In above case of Arun, who opts for Set-Off option at inception, it will get triggered when he needs to pay 11th year premium. Thus, his 12 monthly incomes receivable in year 11 will be used to adjust his due premium at beginning of year 11. The working of this adjustment is as follows:

- **Step 1:** Assess the yearly income payable:

  The guaranteed monthly income scheduled is ₹ 10,000. Thus, the total income in year 11 is ₹ 120,000.

- **Step 2:** Assess the number of monthly incomes required to cover for premium due and recover the premium due.

  To pay ₹103,000, a little more than 10 months income will be utilised. Hence, after 10 months of income, ₹ 3,000 is the balance amount to be recovered. Hence, the monthly income paid at the end of 11th month will be ₹ 7,000 (₹ 10,000 - ₹ 3,000).

  Please note that the above calculation does not take into account the applicable taxes, which will be applicable as per prevailing tax laws.

- **Step 3:** Pay rest of the incomes as planned.

  For 12th month, he will receive ₹ 10,000 as planned income.

- **Step 4:** At the due date of next premiums i.e., 12th, 13th, 14th and 15th year, Step 1 to Step 3 will be followed to Set-Off premiums from Monthly Income payable.

After the 15th year (which is end of premium payment term), he will start receiving the chosen monthly income for the remaining 10 years as survival benefit.

Please note that Arun can opt-in/opt-out of the "Set-Off" facility either at inception or anytime later but at least 6 months prior to start of monthly income payout, provided no loans are outstanding at the time of opting in. Further, if Set-Off option is opted in prior to availing the loan, the same shall automatically be disabled, in case Arun opts for a loan.

WHAT ARE THE OTHER BENEFITS FOR ARUN IN SMART MONTHLY INCOME PLAN?

Flexibility through Loans: To meet any contingent need before the income starts, Arun may avail of the loan facility in this plan, once the policy acquires a Surrender Value.

The minimum loan amount he can avail is ₹ 20,000 and the maximum should not exceed 80% of prevailing Surrender Value at that time.

Please note that loan facility will not be available once he starts receiving the monthly income. Further, if Arun is not able to repay the Outstanding Loan Amount and interest thereon (if any) by the time he starts receiving monthly incomes; such incomes will be used to adjust his Outstanding Loan Amount and interest thereon (if any).

HOW ARE ARUN'S DREAMS IMPACTED, IF HE STOPS PAYING PREMIUMS?

Smart Monthly Income plan is a traditional plan intended for long term savings and benefits. We strongly advise that the policy should be continued throughout the defined policy term to realise the full benefits. Early exit should not be opted for unless there is no other alternative available, as it will impact the policy value and intended goals may not be realised. We advise that policy loan can be availed (as per terms and conditions) to manage liquidity needs.

Please refer below to understand the impact of discontinuance of premium in this plan:

1. If all due premiums have not been paid for first three policy years: In this case, his policy will lapse at the expiry of grace period of 30 days and the insurance cover will cease immediately. In such case, if death occurs after the grace period but before the end of the revival period, Early Exit Value, if any, shall be payable and the policy shall terminate.
2. If all due premiums have been paid for at least first three policy years:
   a) His policy will acquire a Paid-up value at the expiry of grace period of 30 days and continue with such Paid-up value till maturity or death, whichever is earlier.
   b) He will not be eligible for future bonuses as long as his policy is in Paid-up state. However, the bonuses already added to his policy before policy going Paid-up will remain guaranteed.
   c) He will not be eligible to avail of the loan after policy going Paid-up.

The Paid-up value will be calculated as follows:

Death Benefit

Reduced death benefit payable on the death of the policyholder =

Death Benefit Sum Assured * (Number of premiums paid / Total Number of premiums payable) + Annual bonuses added under the policy till the policy acquired Paid-up status.

On payment of the death benefit, the policy shall terminate.

Income Benefit

Reduced Monthly Income = (Monthly Income chosen by the policyholder at policy inception) * (Number of premiums paid / Total Number of premiums payable)

Maturity Benefit

Please note that if Arun survives, all added annual (simple reversionary) bonuses (before policy going Paid-up) will be paid to him at maturity only. No bonuses (including Final (terminal) bonus, if any) will be added to the policy in future, unless the policy is revived.

He may choose to revive the policy, by paying all his due premiums and applicable interest thereon within 2 years from the due date of first unpaid premium. Please refer to Revival clause in Key Terms and Conditions for more details.

SAMPLE ILLUSTRATION

"Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your Insurer carrying on life insurance business. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable returns then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance."

Let's understand the benefits of this plan for Arun through the following table:

To recap, he is 45 years old, Male, looking for guaranteed monthly income of ₹10,000. He also needs a life cover of at least ₹1,000,000.

			Guaranteed Benefits			Non-Guaranteed Benefits	
Policy Year	**Age at the beginning of the year**	**Annualised Premium (₹)**	**Death Benefit (₹)**	**Annual Income## (₹)**	**Surrender Value (₹)**	**Accumulated Bonus at an assumed investment return of 4% p.a. (₹)**	**Accumulated Bonus at an assumed investment return of 8% p.a. (₹)**
1	45	1,03,000	10,30,000	-	-	-	30,000
2	46	1,03,000	10,30,000	-	-	-	60,000
3	47	1,03,000	10,30,000	-	92,700	-	90,000
4	48	1,03,000	10,30,000	-	2,06,000	-	120,000
5	49	1,03,000	10,30,000	-	2,57,500	-	150,000
6	50	1,03,000	10,30,000	-	3,09,000	-	180,000
7	51	1,03,000	10,30,000	-	3,60,500	-	210,000
8	52	1,03,000	10,30,000	-	4,28,480	-	240,000
9	53	1,03,000	10,30,000	-	5,00,580	-	270,000
10	54	1,03,000	10,30,000	-	5,76,800	-	300,000
11	55	1,03,000	10,30,000	1,20,000	5,37,140	-	330,000
12	56	1,03,000	10,30,000	1,20,000	5,01,600	-	360,000
13	57	1,03,000	10,30,000	1,20,000	4,70,180	-	390,000
14	58	1,03,000	10,30,000	1,20,000	4,42,880	-	420,000
15	59	1,03,000	10,30,000	1,20,000	4,19,700	-	450,000
16	60	-	10,30,000	1,20,000	3,30,600	-	480,000
17	61	-	10,30,000	1,20,000	2,41,500	-	510,000
18	62	-	10,30,000	1,20,000	1,52,400	-	540,000
19	63	-	10,30,000	1,20,000	63,300	-	570,000
20	64	-	10,30,000	1,20,000	-	-	600,000
21	65	-	10,30,000	1,20,000	-	-	630,000
22	66	-	10,30,000	1,20,000	-	-	660,000
23	67	-	10,30,000	1,20,000	-	-	690,000
24	68	-	10,30,000	1,20,000	-	-	720,000
25	69	-	10,30,000	1,20,000	-	-	750,000
					Final Bonus at Maturity	-	8,00,000
					Total Bonus	-	15,50,000

Annualized premium mentioned above is exclusive of applicable taxes.

*Annual Income = Chosen monthly income x 12

- The death benefit will be at least 105% of {all premiums paid as on death less extra premiums paid, if any}.
- The Company shall ensure that the total maturity benefit (including the income benefits and bonus) is higher than the sum total of all due premiums payable (excluding Goods and Services Tax & applicable cess (es)/levy and extra premium, if any) by the policyholder. The Company has also illustrated above, returns projected at gross interest rates of 4% and 8%.
- Please note that Guaranteed Surrender Value (GSV) shown above is guaranteed. Please refer to the Surrender value section in Key Terms and conditions for the formula and factors of GSV.

KEY TERMS AND CONDITIONS

1. **Methodology for Income Payouts:** The chosen monthly incomes will be paid directly to bank account.

   If at any time, the monthly income payout post Set-Off is less than ₹ 2,000, then the payout frequency will be reduced to next level (i.e. quarterly, semi-annual or annual) such that minimum amount of income paid is greater than or equal to ₹ 2,000. E.g. If due to discontinuance of premium (and policy becoming Paid-up) or deduction of Outstanding Loan Amount and interest thereon or due to premium adjustment as a result of Set-Off option or any other reason, the monthly income payable works out to be ₹ 700, then instead of monthly payments, the income will be paid at quarterly intervals for ₹ 2,100 (₹ 700 x 3). Similarly, if the monthly income payable works out to be ₹ 500, then instead of monthly or quarterly payments, the income will be paid at half-yearly intervals for ₹3,000 (₹500 x 6).

2. **Surrender Value: This is a traditional plan intended for long term savings and benefits. We strongly advise that the policy should be continued throughout the defined policy term to realise the full benefits. Early surrender should not be opted for unless there is no other alternative available, as it will impact the policy value and intended goals may not be realised.**

   Policy acquires a Guaranteed Surrender Value after payment of at least three years' premium.

   The Guaranteed Surrender Value is defined below:

   A*(Sum of Premiums Paid excluding extra premium, if any) + B*(Sum of Bonuses accrued before acquiring paid-up status) — C

   Where **A** & **B** are as provided in the table below and C is defined as Sum of Monthly Incomes already paid, if any.

Year of Surrender	(A) GSV Factor (As % of Sum of Premiums Paid,excluding extra premium, if any)	(B) GSV Factor for Bonus (To be multiplied with Sum of Bonuses accrued before acquiring paid-up status)
3	30%	0.14
4	50%	0.15
5	50%	0.16
6	50%	0.18
7	50%	0.19
8	52%	0.21
9	54%	0.23
10	56%	0.25
11	58%	0.27
12	60%	0.30
13	62%	0.33
14	64%	0.36
15	66%	0.39
16	68%	0.42
17	70%	0.46
18	72%	0.50
19	74%	0.55
20	76%	0.60
21	78%	0.65
22	80%	0.71
23	82%	0.77
24	84%	0.84
25	86%	0.92

The Company may also declare Special Surrender Value (SSV) in future after getting due approval from IRDAI, and higher of GSV or SSV will be paid on surrender. Outstanding Loan Amount and interest thereon, if any, will be deducted from the surrender proceeds.

3. **Early Exit Value:** For policies where at least one full year's premium has been paid but three years' premiums have not been paid, Early Exit Value shall be payable. In case of early exit by the policyholder or non-payment of due premium during this period, the following Early Exit Value shall be paid:

Number of Complete Annualized Premiums Paid	Early Exit Value (As %age of Sum of Premiums paid, excluding extra premium, if any and Goods and Services Tax & applicable cess (es)/levy, if any)
1	10%
2	20%

   The above Early Exit Value will be paid on earliest of

   - Request for termination of the policy by the policyholder; or
   - Death of the policyholder when the policy has lapsed; or
   - End of revival period

4. **Revival:** Request for revival of the policy can be made anytime during 2 years from the date of first unpaid premium. In such a case, all the policy benefits will be restored. Annual bonuses will get added on the revival date as declared during the revival period for all the due premiums paid. After revival, the policy will continue to accumulate future bonuses as planned. If the income payouts have already started before policy going Paid-up, then the loss of monthly incomes during period of revival will be paid at the time of revival through a lump sum payout.

   In case a discontinued policy is not revived during the applicable revival period:

   - If all due premiums have not been paid for first three policy years, the policy will be terminated at the end of revival period by paying Early Exit Value (if any).
   - If all due premiums have been paid for at least first three policy years, the policy will continue till maturity at the Paid-up value acquired on the date of premium discontinuance.

5. The risk under this policy shall commence on the date the Company underwrites the risk, subject to realization of full premium. Premiums illustrated are for a healthy individual. You may be required to pay additional premiums if you are assessed accordingly due to health/ other reasons as per our Board approved underwriting policy.
6. **Suicide exclusion:** If the life assured, whether sane or insane, commits suicide, the benefits payable under this policy shall be:
   - If the suicide is committed within one year from the date of inception of the policy and the policy is in-force, 80% of the premiums paid till then, will be refunded.
   - If suicide is committed within one year from the revival date, the Company shall pay an amount, which is higher of 80% of premiums paid till date of death or the surrender value as applicable on date of death.
   - If suicide is committed after one year from the risk commencement date or the date of revival, death benefit shall be payable under this product.
7. **Free look period:** The policyholder has the right to review the policy terms and conditions within 15 days from the date of receipt of the policy document. If the policyholder cancels the policy for non-agreement with any term of the policy during the free look period, the Company will cancel the policy and refund the premiums received after deducting proportionate risk premium and expenses incurred on medicals and applicable stamp duty.
8. The policy would not be sold via Distance marketing.
9. **Nomination and Assignment:** Nomination, as defined under Section 39 of the Insurance Act 1938 as amended from time to time, will be allowed under this plan. Assignment, as defined under Section 38 of the Insurance Act 1938 as amended from time to time, will be allowed under this plan.
10. **Loans:** At the time of applying for a loan, the original policy document has to be submitted by the policyholder to the company and the policy document will remain with the company till repayment of the Outstanding Loan Amount and interest thereon. The policy will be conditionally assigned to the extent of Outstanding Loan Amount. The Outstanding Loan Amount and interest thereon can be paid any time before the income starts. In case of non-repayment till the time income starts, due monthly incomes will be first utilised to adjust the Outstanding Loan Amount and interest thereon. Once repayment of Outstanding Loan Amount and interest thereon is complete, the monthly income will be paid as scheduled. If at any point in time the Outstanding Loan Amount and interest thereon is equal to or more than the prevailing Surrender Value, the policy will be terminated and no surrender value shall be payable to the policyholder. Please note that the "Set-Off" facility will stand withdrawn once loan is availed.
11. Goods and Services Tax & applicable cess (es)/levy, if any will be charged on all premiums as per applicable laws and at rates declared by the Government, subject to amendment from time to time.

Section 41 of the Insurance Act, 1938 (as amended from time to time): (1) 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:

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer. (2) 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.

Section 45 of the Insurance Act, 1938 as amended from time to time will be applicable. For full text of the provisions of this Section, please contact the Insurance 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 leading financial organizations - Canara Bank and Oriental Bank of Commerce, which are two of India's largest nationalized banks in terms of aggregate business, along with 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 Oriental Bank of Commerce: 23%.

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

Canara HSBC Oriental Bank of Commerce Life Insurance Smart Monthly Income Plan is a Participating Non- Linked Plan.

START PLANNING FOR GALLOP, TODAY

The earlier you begin planning, the higher your chances of achieving your dreams.

Smart Monthly Income Plan can help you ensure your desired goals in later stages of life. Speak to your Financial Advisor/Branch Manager to start planning for a better future.

Alternatively, get in touch with us at

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- **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.

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