

Make your special dream come true



make the right choice with

Canara HSBC Oriental Bank of Commerce Life Insurance

Dream Smart Plan

- Flexible Premium Payment Term
- Loyalty Additions
- Liquidity through Partial Withdrawal

Ask the Manager
for **Life Insurance** solutions



Purchase of any insurance products by a bank's customer is purely voluntary and is not linked to availment of any other facility from the bank.

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

CANARA HSBC ORIENTAL BANK OF COMMERCE LIFE INSURANCE DREAM SMART PLAN

Your future is defined by your dreams for yourself and your loved ones. You would like to ensure that nothing comes in the way of achieving these dreams - buying the perfect house for your family or enrolling your child in a college abroad. Whatever the dream maybe, you would not want to compromise financially for any of these important milestones in your life.

At Canara HSBC Oriental Bank of Commerce Life we understand the importance of realizing your dreams. Hence our Dream Smart Plan with its flexible features has been designed to help you plan your financial requirements so that you have the means to fund your dreams, with no compromises.

KEY FEATURES OF OUR DREAM SMART PLAN

Flexible Premium Payment Term: You can choose a premium paying term (10 years or more) to suit your earning capacity and your life stage

Loyalty Additions: 1% of your fund value added by way of additional allocation of units at the end of 15th policy year to boost your investments

Additional Flexibilities under the plan:

- Choose your life cover:** You have the flexibility to choose your life cover based on your protection needs. Also, you have the option of increasing or decreasing your sum assured to match your requirements anytime during the policy term
- Investment funds:** Invest in up to five fund options – ranging from 0% to 100% equity exposure, to match your appetite towards investment risks and returns
- Switching/Redirection:** Switch between the fund options to take advantage of market movements or change in risk attitude
- Liquidity:** Partial withdrawals to help you meet unplanned contingencies
- Tax benefits⁷:** You may be entitled for tax benefits under Section 80C and section 10(10D), as per the Income Tax Act, 1961.

DREAM SMART PLAN AT A GLANCE	
Entry age (Life Assured)	Minimum: 7 years
	Maximum: 60 years
Maximum Maturity Age	80 years
Policy Term	20 years (fixed)
Premium Payment Term	Minimum : 10 years
	Maximum : 20 years
Annual Premium	Minimum: Rs 25,000
	Maximum: No limit
Sum Assured	Minimum:
	For ages below 45 years: 10 x Annual Premium
	For ages 45 years to 60 years: 7 x Annual premium
	Maximum: No maximum limit, subject to underwriting

SMART STEPS TO REALIZE YOUR DREAMS

- Choose the premium amount and the number of years of payment.
- Choose your Sum Assured under this plan.
- Choose from five fund options depending upon your risk appetite. Your investible premium will be invested in debt and equity markets through the fund options chosen by you.
- You can pay your annual premiums through cheque, demand draft, ECS, direct debit or standing instruction to your bank account.
- Complete the proposal form and submit it with the initial premium and required documents.
- Once your proposal is accepted as per our underwriting requirements, the policy will be issued and sent to you.
- You will be required to pay premiums every year for the premium payment term as chosen by you.
- You can avail the flexibilities provided in the plan as per your need, after issuance of your policy.
- On periodic basis, the Company will notify you about your unit account summary.

Illustrative Example

Mr. Mehta, age 40 chooses to pay annual premiums as shown below. He opts for a Sum Assured of 10 times the annual premium and a premium paying term of 10 years. The table below shows maturity values for multiple scenarios assuming annual gross investment return of 4% and 8% with 100% investment in Balanced Plus Fund.

Annual Premium (₹)	Sum Assured (₹)	Assuming Gross Investment Return(₹) for a 20 year term (₹)	
		4%	8%
30,000	3,00,000	3,96,479	7,23,911
75,000	7,50,000	9,91,197	18,09,777
1,00,000	10,00,000	13,21,597	24,13,035
2,50,000	25,00,000	33,03,991	60,32,589
5,00,000	50,00,000	66,09,097	1,20,66,408

The assumed rates of return (4% p.a. and 8% p.a.) shown in the above illustrative example 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 service tax and cess (@14%).

Death Benefit

In the unfortunate event of your death,

- a. Before the age of 60 years, your nominee will receive the higher of
 - i. Sum assured less withdrawals, if any, in the preceding two years, or
 - ii. Fund value, or
 - iii. 105% of all premiums paid excluding service tax
- b. At 60 years of age or above, your nominee will receive the higher of
 - i. Sum assured less withdrawals, if any, after attaining 58 years of age, or
 - ii. Fund value, or
 - iii. 105% of all premiums paid excluding service tax

Death benefit will be equivalent to the Proceeds of Discontinuance Policy Fund (DPF) in case your policy monies are moved to DPF due to Discontinuance. (For more details on Discontinuance, please refer section 3 of Key Features)

Maturity Benefit

On survival till end of policy term, the fund value will be paid to you.

Loyalty Additions

Loyalty Additions will be made at the end of the 15th policy year in the form of extra allocation of units to your fund to the extent of 1% of your fund value.

Increase/Decrease of Sum Assured

You can choose to alter your Sum assured based on your changing life stage needs, from the sixth policy year onwards. This flexibility is available to you once every policy year subject to a maximum of three times during the policy term, if all due premiums have been paid as on date of request. There will be no change in your annual premium as a result of the Increase/ Decrease in Sum Assured opted by you.

Partial Withdrawal

To take care of any unforeseen liquidity crunch, you can make partial withdrawals from your policy without completely surrendering it. Partial withdrawals are allowed from the sixth policy year. Partial Withdrawal charges are as detailed in the 'Charges section'.

The minimum withdrawal amount is Rs 10,000 and the maximum is such that the fund value after withdrawal does not fall below 120% of the first year premium. If the life insured is a minor, partial withdrawals will be allowed from the first policy anniversary post the minor attaining 18 years of age.

Investment Fund options

You can choose from a range of 5 funds to cater to your investment needs. You can choose to allocate your premiums to any, all or a combination of the funds as per your risk appetite.

The investment and risk profile of each fund is described below:

Fund Name	Fund Philosophy	Asset Allocation		Risk Profile
Equity II Fund	To generate long-term capital appreciation from active management of a portfolio invested in diversified equities.	Equity	60%-100%	High
		Debt Securities	-	
		Money Market	0%-40%	
Growth Plus Fund	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	0%-40%	
Balanced Plus Fund	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	0%-40%	
Debt Plus Fund	To earn regular income by investing in high quality debt securities.	Equity	-	Low to Medium
		Debt Securities	60%-100%	
		Money Market	0%-40%	
Liquid Fund	To generate reasonable returns commensurate with low risk and a high degree of liquidity.	Equity	-	Low
		Debt Securities*	0%-60%*	
		Money Market	40%-100%	

*Debt Securities under Liquid Fund will comprise only of short-term securities.

Available flexibilities under your investment fund options:

- **Premium Redirection** - You can opt to modify the allocation of future premiums once in a policy year. In case this option is not availed, it cannot be carried forward to the next policy year. The revised allocation proportion will apply to your subsequent premiums.
- **Switching** - You can opt to switch your investments from one investment fund to another at any point of time. You can either switch a percentage of your investments or an absolute amount. The minimum amount that you can switch is Rs. 10,000. The first 6 switches in a policy year are free of charge. Any unutilized free switch, however, cannot be carried forward to the next policy year.

Surrender/Discontinuance³ -

Insurance plans are long-term by nature. Therefore you are expected to continue paying regular premiums for the premium paying term as chosen by you. If the policy is surrendered within the first 5 policy years, the surrender value (fund value less applicable surrender charges) will be transferred to the discontinued policy fund and will earn at least a minimum guaranteed interest rate of 4% or as decided by IRDAI from time to time. The proceeds of the discontinuance policy will be paid to you only after completion of the 5th policy year.

If the policy is surrendered after completion of 5 policy years, the fund value will be paid immediately and the policy will be terminated and life cover ceases immediately upon surrender of the policy.

In case you are unable to continue paying premiums on your policy the treatment of such policy shall be as per section 3 of the Key Features given below.

The investment and risk profile of discontinued policy fund will be as follows:

Fund Name	Fund Philosophy	Asset Allocation		Risk Profile
UL Discontinued Policy Fund^	To generate reasonable returns on funds from discontinued policies determined in accordance with the Regulations	Equity*	-	Low
		Govt. Securities*	60%-100%*	
		Money Market*	0%-40%*	

^ Only available in case of discontinuance of a policy during the first five policy years.

* These are subject to revision as guided by Regulator from time to time

Surrender/discontinuance charge will be applied as shown in the 'Charges' section below. There will be no surrender/discontinuance charge if surrender request is received after completion of at least five policy years or policy is discontinued after at least five policy years

Tax Benefit⁷ : You may be entitled for tax benefits under Section 80C and Section 10(10D), as per the Income Tax Act, 1961

WHAT ARE THE CHARGES UNDER MY DREAM SMART PLAN?

Premium Allocation Charge will be deducted upfront and will be levied through reduced premium allocation to the fund.

Policy Year	Allocation Charge
1	8.40%
2-3	6.40%
4-10	5.40%
11 th year onwards	Nil

Fund Management Charge [FMC]

Fund management charge of 1.35% p.a. will be charged on all funds except Liquid fund where the FMC will be 0.80% p.a. and Discontinued Policy Fund where the FMC will be 0.50% p.a. FMC for the Liquid Fund may be revised up to 1.35% p.a., subject to IRDAI approval. It will be deducted on daily basis from the Fund before calculation of the NAV.

Policy Administration Charge will be 0.05% per month on the annual premium during the first five policy years.

Thereafter it will increase by 20% every five years. This charge will be deducted at monthly policy anniversary the life of the policy. However, there will be an absolute cap of Rs 416.67 per month on the policy administration charge.

Surrender/ Discontinuance Charge:

Policy is surrendered/ discontinued during the policy year	Surrender/ discontinued charges with annual premium up to Rs. 25,000/-	Surrender/Discontinuance charges with annual premium above ₹25,000/-
1	Lower of 20% * (AP or FV) subject to maximum of ₹3,000/-	Lower of 6% * (AP or FV) subject to maximum of ₹6,000/-
2	Lower of 15% * (AP or FV) subject to maximum of ₹2,000/-	Lower of 4% * (AP or FV) subject to maximum of ₹5,000/-
3	Lower of 10% * (AP or FV) subject to maximum of ₹1,500/-	Lower of 3% * (AP or FV) subject to maximum of ₹4,000/-
4	Lower of 5% * (AP or FV) subject to maximum of ₹1,000/-	Lower of 2% * (AP or FV) subject to maximum of ₹2,000/-
5 and onwards	Nil	Nil

(AP – Annual premium; FV – Fund Value)

Notwithstanding the information provided in the table, there will not be any surrender/discontinuance charges for a surrender/discontinuance request received by the Company after the 5th policy anniversary.

Mortality Charge: Mortality rates applicable under the plan are as mentioned below: (₹ per 1000)

Age	30	40	50	60
Male	1.170	2.053	5.244	13.073
Female	1.159	1.593	3.816	10.294

Switching Charge

- The first 6 switches in any given policy year will be free of charge.
- Subsequent switches will attract a charge of Rs. 250 per switch.

This charge can be revised to maximum ₹ 500, with prior approval of IRDAI.

Partial Withdrawal Charge

- The first four partial withdrawals in any given policy year will be free of charges.
- Subsequent withdrawal will attract charges of Rs 250 per withdrawal.

This charge can be revised to maximum ₹ 500, with prior approval of IRDAI.

Miscellaneous Charge will be recovered on account of medical expenses in case of increase of sum assured, subject to a maximum of ₹ 3,000. This charge can be revised to maximum ₹ 5,000 with prior approval of IRDAI

All charges are exclusive of service tax and cess, as applicable and amended from time to time which will be borne by the policyholder. Also all these charges except premium allocation & Fund Management charge will be deducted through cancellation of units.

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%.

At Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited, our aim is to provide you with a transparent range of life insurance products backed by excellent customer service and thereby, to make life simple for you.

KEY FEATURES

1. In this contract, the definition of age used is age last birthday (l.b.d.)
2. Grace period: You have a period of 30 days from the due date to pay your premiums, during which your life insurance cover will continue.
3. Discontinuance:

Date of discontinuance of the policy:

The date on which insurer receives the intimation from the insured or policyholder about discontinuance of the policy or surrender of the policy or on the expiry of the notice period, whichever is earlier

Minimum Guaranteed Interest Rate: means the rate applicable to the discontinued policy fund 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 percent per annum.

Proceeds of the discontinued policy: means the discontinued policy fund value on the date the policy has discontinued, after addition of interest computed at the minimum guaranteed interest rate. The excess income earned in the discontinued policy fund over and above the minimum guaranteed interest rate shall also be apportioned to the discontinued policy fund value in arriving at the proceeds of the discontinued policies and shall not be made available to the shareholders.

If the due installment of premium has not been paid by the premium due date, a grace period of 30 days would be given to you. In case the premium due is not received within the grace period, the Company shall send a notice within a period of 15 days from the date of expiry of grace period to you to exercise the following options within a period of 30 days of receipt of the notice, hereby referred to as the notice period: **A. Discontinuance of premium during the lock-in period**

In this case you shall exercise one of the following options:

- i. Revival of policy within a period of two years from the date of discontinuance of the policy
- ii. Complete withdrawal from the policy without any risk cover.

Till you exercise your option or up to the expiry of notice period, whichever is earlier the policy is deemed to be in force with risk cover

On the date of discontinuance of the policy, the fund value less applicable discontinuance charge shall be transferred to the discontinued policy fund and life cover ceases.

If you exercise option A (ii) within the notice period, the policy will be treated as surrendered and the surrender provisions as elaborated earlier will be applicable. If you do not exercise any of the options within the notice period of thirty days, treatment of such policy shall be in accordance with A(ii) above

A 1.If you exercise option A (i) and your policy completes two years of revival period at the end of the lock-in period: Provided that where the policy is not revived, the proceeds of the discontinued policy shall be refunded at the end of the lock-in period.

A2. If you exercise option A (i) and your policy does not complete two years of revival period at the end of the lock-in period: The company shall send you a notice 45 days before the end of the lock-in period to exercise one of the below options within a period of thirty days of receipt of such notice:

- i. Revive the policy immediately;
- ii. Revive the policy within the two year revival period (from the date of discontinuance of the policy)
- iii. Payout the proceeds at the end of the lock-in-period
- iv. Payout the proceeds at the end of the revival period

If you do not exercise any of the options within the notice period of thirty days, the treatment of such policy shall be, by default, in accordance with A 2(iii) above.

If you exercise option A2 (ii) , then the fund value shall continue to remain in the discontinued policy fund till the policy is revived or up to the end of the revival period whichever is earlier. If the policy is not revived within the revival period, the proceeds of the discontinued policy shall be paid out to you at the expiry of revival period.

B Discontinuance of premium after the lock-in period:

In this case you shall exercise one of following options:

- i. Revival of policy within a period of two years from the date of discontinuance of the premium
- ii. Complete withdrawal from the policy without any risk cover
- iii. Convert the policy into paid-up policy, with the paid-up sum assured in accordance with Section 113(2) of the Insurance Act, 1938 i.e. sum assured multiplied by total number of premiums paid to the original number of premiums payable. The sum assured applicable for a paid up policy shall be the paid-up sum assured.

Till you exercise your option or up to the expiry of notice period, whichever is earlier the policy is deemed to be in-force with risk cover

If you exercise option B (ii) within the notice period, the policy will be treated as surrendered and the surrender provisions as elaborated earlier will be applicable. If you do not exercise any of the options within the notice period of thirty days, the treatment of such policy shall be, by default, in accordance with B(ii) above.

If you exercise option B(i) and the policy is not revived, and surrender request has been received, the fund value of the policy, as applicable, shall be refunded at the end of the revival period or at the end of Policy term, whichever is earlier. The policy is deemed to be in force with risk cover until the expiry of revival period or end of Policy Term whichever is earlier

For the revival of discontinued or paid up policy, please refer point no 4 given below.

4. Revival :

The revival period means a period of 2 consecutive years during which period the policy can be revived by you.

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

- A policy can be revived any time before the maturity date, if any, within the revival period of 2 years.
- Revival shall be subject to the underwriting as per Company's board approved underwriting guidelines.

- The revival of the policy will be effective after company's approval is communicated.

Revival of a discontinued policy during the lock-in period:

If you choose to revive the discontinued policy, the policy can be revived by restoring the risk cover along with the investments made in the segregated funds as chosen by you, out of the discontinued policy fund, less the applicable charges.

At the time of revival, the company:

- shall collect all due and unpaid premiums without charging any interest or fee.
- may levy policy administration charge and premium allocation charge as applicable during the discontinuance period. No other charges shall be levied.
- shall add back to the fund, the discontinuance charges deducted at the time of discontinuance of the policy.
- shall reinstate all the policy benefits.

Revival of a discontinued policy or being made paid-up after the lock-in period:

If you choose to revive the discontinued policy or wish to revive the paid-up policy, the company:

- shall collect all due and unpaid premiums without charging any interest or fee.
- may levy premium allocation charge as applicable during the discontinuance period. No other charges shall be levied.
- shall reinstate the original sum assured for a paid-up policy
- shall reinstate all the benefits

5. The policyholder (proposer) and the life assured can be different individuals in this plan. However, under this plan all benefits (death and survival) are linked to the life of the life assured and there is no contingency on the life of the proposer/policyholder. In case the proposer/policyholder dies prior to the life assured then the responsibility for premium payment will lie with the life assured or the guardian of the life assured (in case the life assured is a minor). Further, if premiums are not paid due to death of the proposer/policyholder, then the policy may be discontinued on the expiry of the notice period as described in the discontinuance clause (point 3) above.

6. Unused free partial withdrawals cannot be carried forward to the next policy year. There will be no surrender charge levied in case of auto termination of policy. Refer point 18 for Auto termination clause.

7. 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

8. The assumed rates of return (4% p.a. and 8% p.a.) shown in the benefit illustration 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 at maturity shown in the illustration are net of service tax and applicable cess.

9. Request for any alteration in sum assured should be given at least 60 days prior to policy anniversary and will be effective only from the policy anniversary following the date on which you have made your request. Option to increase the Sum Assured is not available for minors or persons above 50 years of age. Increase/decrease in sum assured is subject to underwriting acceptance.

10. Risk commencement date under this plan will be the later of (i) date of acceptance of risk by the Company and (ii) date of realization of proposal deposit by the Company.

11. Net Asset Value (NAV) calculation: NAV shall be calculated on all Business Days in accordance with the Authority's guidelines in force from time to time. As per the present guidelines in force, NAV is computed as follows: $\{(\text{Market Value of investment held by the fund} + \text{Value of Current Assets}) - \text{Value of Current Liabilities \& provisions, if any}\} / \text{Number of Units existing on Valuation Date (before creation/redemption of Units)}$

12. First premium will be allocated at the NAV of the date of commencement of the policy. In case of premium received by outstation cheques, the NAV of the realization date or due date, whichever is later, will be allocated.

13. Transaction requests (including renewal premiums, switches, partial withdrawals 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 from time to time.

14. The premium due can be accepted if it is paid within the same financial year in which it becomes due. The premium shall be allocated on the due date even if it has been received in advance.

15. There is no provision of loan on the policy.

16. Assignment and Nomination are permitted under this policy as per Section 38 and Section 39 respectively of the Insurance Act, 1938 as amended from time to time.

17. Suicide exclusion: No benefit is payable except fund value as on the date of death along with any charges recovered subsequent to date of death if death of life assured occurs due to suicide or attempted suicide within 12 months of the date of inception or date of revival of the policy.

18. Free look period: The policyholder has the right to cancel the policy within 15 days from the date of receipt of the policy document, in case he/she does not agree with the terms and conditions of the policy. If the policyholder cancels the policy during free look period, the Company will refund the fund value on the date of cancellation plus the un-allocated premium (if any) plus any charge deducted by cancellation of units, after deducting proportionate risk charges and expenses incurred on medicals and stamp duty

19. Auto termination: At any time after the policy completes five policy years, in case the fund value after such withdrawals becomes equivalent to or falls below one year's regular premium due to poor market performance, the policy will automatically terminate and the Fund Value will be payable to the policyholder.

20. **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.

21. **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.**

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 Dream Smart Plan is only the name of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns
- The various funds offered and fund management options under this contract are the names of the funds and options and do not in any way indicate the quality of these plans, their future prospects and returns. The SFIN (Segregated Fund Index Number) for: Equity II Fund is ULIF00607/01/10EQUYIIFND136, Growth Plus Fund is ULIF00913/09/10GROWTPLFND 136, Balanced Plus Fund is ULIF01013 /09/10BLNCDPLFND136, Debt Plus Fund is ULIF01115 /09 /10 DEBTPL FUND 136, Liquid Fund is ULIF00514/07/08LIQUIDFUND136 & Discontinued Policy Fund is ULIF01319/09/11POLDISCFND136.
- Please know the associated risks and the applicable charges, from your sales representative or the intermediary or policy document or the insurer
- Unit Linked Life Insurance products are different from traditional insurance products and are subject to risk factors
- The premium paid in Unit Linked life 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 the fund and factors influencing the investment market. The policyholder is responsible for his / her decisions
- Unit Linked Funds are subject to market risks and there is no assurance or guarantee that the objective of the investment fund will be achieved
- 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

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



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