


# LIFE INSURANCE – MORE THAN JUST A DEATH BENEFIT



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# WHAT IS LIFE INSURANCE?

- A financial agreement between you and the insurance company.
- Not only for death benefit – it provides protection and growth.
- Offers financial help in life and after death.
- Supports wealth creation, tax savings, and family security.
- Helps fund children's education and marriage.
- Acts as a backup fund during emergencies.
- Can provide regular income after retirement.
- Allows you to borrow against your policy.
- Gives peace of mind knowing your family's future is safe.

# KEY BENEFITS (BEYOND DEATH COVER)

- **Income Protection** – Ensures family can meet daily needs even if income stops.
- **Retirement Planning** – Builds a fund to give income after retirement.
- **Wealth Creation** – Combines savings with investment returns for future goals.
- **Loan Protection** – Pays outstanding loans in case of death.
- **Tax Benefits** – Save money under Sections 80C & 10(10D) of Income Tax Act.
- **Emergency Fund** – Acts as a backup in case of job loss or crisis.
- **Children's Education** – Ensures funds for child's school and college.
- **Marriage Planning** – Provides savings for children's wedding expenses.

# LIVING BENEFITS OF LIFE INSURANCE

- **Money-back Plans** – Get part of the sum assured at regular intervals.
- **Critical Illness Cover** – Receive a lump sum if diagnosed with major illness.
- **Maturity Benefit** – Get the full amount at the end of the policy term.
- **Loan Against Policy** – Borrow money against your policy without surrendering it.

# WHY START EARLY?

- **Lower Premiums** – The earlier you start, the cheaper it is.
- **More Coverage** – Get higher coverage for less money when young.
- **Longer Protection** – Coverage lasts for a longer period.
- **Better Returns** – Longer investment period increases maturity amount.

# MY ROLE AS YOUR INSURANCE GUIDE

- I help you understand the right plans for your needs.
- I guide you to secure your life, family, and future.
- Assist in choosing the best combination of protection and investment.
- Provide personal support in claims and policy management.
- Help you plan for children's education and marriage goals.
- Advise on tax-saving strategies through insurance.
- Support in creating a retirement income plan.
- Monitor your policy to ensure it meets your changing needs.
- Provide updates on new insurance products and benefits.

# SECURE YOUR LIFE, SECURE YOUR FUTURE

- Life Insurance is not an expense – it is an investment in peace of mind.
- Act now to protect your family and build your wealth.
- Contact me for a free consultation.
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