

### ■ Conversation Summary

**1. You:** suggest me good life insurance

**Agent:** Based on your age and income, I'd recommend the following life insurance products:

- **\*\*SecureLife Plan\*\***: This policy offers a death benefit and tax savings under Section 80C. It's a great option for long-term protection and family security.

- **\*\*InvestLife ULIP\*\***: This Unit Linked Insurance Plan combines life insurance coverage with market-linked returns, providing long-term growth potential. It's a good fit for your moderate risk appetite and ■30,000/year budget.

Both options can help fulfill your financial goals and risk appetite. Let me know if you'd like more information on either!

**2. You:** give detailed description of both the policies

**Agent:** Of course, I'd be happy to provide more details about the SecureLife Plan and InvestSmart ULIP:

1. **\*\*SecureLife Plan (Life Insurance)\*\***: This policy is designed to provide financial security to your family in your absence. It offers a death benefit equal to the sum insured, ensuring your loved ones receive a lump-sum amount that can help them maintain their standard of living. Additionally, premiums paid towards this policy are eligible for tax benefits under Section 80C of the Income Tax Act. This policy also offers optional riders like critical illness cover, which provides a lump-sum payment if you're diagnosed with a critical illness.

2. **\*\*InvestSmart ULIP (Unit Linked Insurance Plan)\*\***: This policy offers the dual benefits of investment and insurance. It invests your premium in a mix of equity and debt funds, aiming for long-term growth. The funds' performance is linked to the market, so they may offer higher returns than traditional insurance products. Moreover, you can switch between funds as per your risk appetite and market conditions. The policy also provides a life cover, ensuring your family's financial security in your absence.

Both these policies are suitable for your moderate risk appetite and long-term growth goals, and they fit within your ■30,000/year budget. Please let me know if you need more information or if you'd like to discuss other options.