

## Child Plans

Child insurance plans are designed to secure your child's future by combining **goal-based savings + life protection**. These plans ensure that your child's education and career dreams continue, even if something happens to you.

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### ✓ Simple Example

Let's say your child is 5 years old. You invest **₹4,000 per month for 15 years**.

- Total investment: **₹7,20,000**
  - At maturity, you receive a **lump sum of ₹10,00,000–₹12,00,000** (depending on plan benefits)
  - If something happens to you during the term:
    - ✓ Child gets immediate financial support
    - ✓ Future premiums are paid by the company
    - ✓ Maturity amount still goes to the child
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### ✓ How It Works – Step by Step

Stage	What Happens
1. Start Early	Choose plan based on child's future goal – education, career, marriage.
2. Save Regularly	Pay premiums monthly or yearly during the policy term.

<b>3. Guaranteed Security</b>	Life cover ensures your child stays financially protected.
<b>4. Waiver of Premium</b>	If the parent is no longer around, the company continues the policy.
<b>5. Goal Achievement</b>	Child receives maturity or milestone payouts at the right time.

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### **Key Benefits**

-  Guaranteed financial support for child's future
  -  Life cover ensures child's dreams stay protected
  -  Waiver of future premium benefit
  -  Lump sum payout at maturity
  -  Tax benefits under **80C & 10(10D)**
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### **Choose the Right Plan Based on Your Need**

<b>S.No.</b>	<b>Which statement matches your goal</b>
1.	Wants <b>market-linked high returns</b> for child's future
2.	Wants <b>100% guaranteed payout</b> for child education

3.	Wants <b>investment + flexibility + insurance</b>
4.	Wants <b>premium waiver + policy to continue after death</b>
5.	Wants <b>secure college fees planning</b>
6.	Wants <b>potentially higher growth over 10–15 years</b>

Reply with 1, 2, 3, 4, 5, or 6 to get your personalized plan recommendation.