

Money Back Plans

Money Back Plans provide **regular payouts during the policy term** along with **life insurance protection** and a **lump sum at maturity**. These plans are ideal for people who want periodic returns instead of waiting till the end of the policy.

✔ Simple Example

If you buy a Money Back Plan for **20 years** with a sum assured of **₹10,00,000**:

- You pay premiums for 20 years
 - You receive **money back every 5 years** as periodic income
 - ✔ 5th year – ₹2,00,000
 - ✔ 10th year – ₹2,00,000
 - ✔ 15th year – ₹2,00,000
 - At maturity (20th year), you receive:
 - ✔ Remaining maturity amount + Bonus
 - Life cover continues throughout the policy term
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✔ How It Works – Step by Step

Stage	What Happens
1. Choose Policy Term	Select 15, 20, or 25-year plan duration.

2. Invest Regularly	Pay premium monthly, quarterly, half-yearly, or yearly.
3. Get Periodic Payouts	Receive guaranteed money at fixed intervals for liquidity needs.
4. Life Cover Protection	Family gets full sum assured if anything happens to you during term.
5. Maturity Benefit	Receive remaining amount + bonus at policy maturity.

✓ Key Benefits

- ✓ Regular money back at intervals
 - ✓ Useful for **education fees, EMIs, or yearly expenses**
 - ✓ Life insurance cover protection included
 - ✓ Guaranteed maturity benefit
 - ✓ Tax benefits under **80C & 10(10D)**
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✓ Choose the Right Plan Based on Your Need

S.No.	Which statement matches your goal
1.	Wants periodic income during plan term

2.	Wants insurance + saving together
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Reply with 1 or 2 to get your personalized plan recommendation.