

## Savings Plans

Savings plans help you build a disciplined habit of saving money while also providing life insurance protection. You invest for a fixed period, and at maturity, you receive a **guaranteed lump sum payout**, which can be used for family security, future goals, or emergencies.

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### ✓ Simple Example

Suppose you are 30 years old and choose a savings plan for 15 years. You invest **₹3,000 per month**.

- Your total investment: **₹5,40,000**
  - At maturity, you receive a **guaranteed lump sum**, for example **₹7,50,000–₹8,00,000** (depending on the plan and benefits).
  - During the policy term, your family is protected with **life cover**.
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### ✓ How It Works – Step by Step

Stage	What Happens
<b>1. Choose Goal &amp; Term</b>	Decide why you are saving – future security, down payment, education, or wealth building.
<b>2. Regular Premium Payment</b>	Pay premium monthly, quarterly, half-yearly, or yearly.
<b>3. Guaranteed Growth</b>	Your savings accumulate through guaranteed returns, bonuses, or additions.

<b>4. Life Cover Protection</b>	Your family gets a payout if anything happens to you during the policy term.
<b>5. Maturity Benefit</b>	At the end of the policy term, you receive a <b>lump sum payout</b> .

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### ✓ Key Benefits

- ✓ Guaranteed returns at maturity
  - ✓ Life insurance protection included
  - ✓ Low-risk and stable savings option
  - ✓ Ideal for disciplined financial planning
  - ✓ Tax benefits under **80C & 10(10D)** as per law
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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 long-term <b>regular income</b>
2.	Wants <b>guaranteed wealth</b> for future
3.	Wants <b>guaranteed short-term savings plan</b>

4.	Wants <b>high guaranteed returns</b>
5.	Wants <b>return of premium + savings + life cover</b>

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