

Wealth Creation Plans

Wealth creation plans are designed to help you grow your money faster over the long term by investing in market-linked funds while also providing life insurance protection. These plans offer flexibility, higher growth potential, and are ideal for long-term wealth building.

✓ Simple Example

Suppose your age is 32 and you invest **₹10,000 per month for 15 years** in a wealth plan.

- Total investment: **₹18,00,000**
 - Expected return at maturity: **₹30,00,000 to ₹38,00,000** (depending on market performance and selected funds)
 - Life cover protects your family during the policy term
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✓ How It Works – Step by Step

Stage	What Happens
1. Start Investing	You choose your premium amount and policy duration based on your financial goals.
2. Fund Allocation	Money is invested in equity, debt, or balanced funds as per your risk profile.
3. Wealth Growth	Your investment grows with market performance and compounding over time.

4. Flexibility Options	You can switch between funds, top-up your investment, or make partial withdrawals.
5. Maturity Payout	At maturity, you receive your accumulated fund value.

Key Benefits

-  High growth potential compared to traditional plans
 -  Market-linked returns to build long-term wealth
 -  Life insurance coverage included
 -  Flexible fund switching options
 -  Partial withdrawal option for emergencies
 -  Tax benefits under **80C & 10(10D)** as per tax laws
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Choose the Right Plan Based on Your Need

S.No.	Which statement matches your goal
1.	Wants guaranteed wealth without risk
2.	Wants high returns and flexible premium options

3.	Wants long-term wealth + fund switch flexibility
4.	Wants tax-free maturity
5.	Wants life cover + investment
6.	Wants premium waiver option

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