

## Secure Your Loved Ones' Future with **Term Life Insurance**

Life is unpredictable. Ensure your family's financial security in your absence with Term Life Insurance.



### What is Term Life Insurance?

- A pure protection plan that provides a financial payout (death benefit) to your beneficiaries in case of your unfortunate demise during the policy term.
- Term Insurance offers high coverage at an affordable premium compared to other life insurance plans.
- Premiums remain fixed throughout the chosen policy term.

### Benefits of **Term Life Insurance**:



#### Financial Security

Provides a lumpsum payout to your beneficiaries to cover expenses, debts, and future financial needs.



#### Peace of Mind

Knowing your loved ones are financially protected brings you peace of mind.



#### Affordable Coverage

Get high coverage at a relatively low cost, making it ideal for young families and working professionals.



#### Flexibility

Choose a policy that offers flexible premium payment options.



#### Tax Benefits

The claim settlement is tax-free u/s. 10(10D).

# Who Needs **Term Life Insurance**?

- Anyone who wants to ensure their family's financial well-being in their absence
- Young families and families having a sole breadwinner
- Individuals with loans or other financial commitments

## Important **Considerations**



### **Policy Term:**

Choose a term that covers your financial responsibilities.



### **Sum Insured:**

Ensure the death benefit adequately covers your family's needs.



### **Riders:**

Consider adding optional riders for additional coverage like accidental death benefit or critical illness benefit.



### **Claim Settlement Ratio:**

Choose a company with a good track record of settling claims efficiently.



Don't delay securing your loved ones' financial security. Talk to us to get a personalised quote and choose a Term Life Insurance plan that meets your needs and budget.