

SECURITY BLANKET

How guaranteed income life insurance can strengthen your financial portfolio

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Inclusion of a Guaranteed Income Life Insurance Plan in your portfolio is a wise move, offering you and your loved ones not only protection but also consistent, reliable growth throughout the year to achieve the desired financial liberation.

The beauty of a new (financial) year lies in the opportunity to start afresh, and integrating a guaranteed income plan can help provide the assurance you need to pursue your dreams and aspirations with confidence. Whether you are preparing for a big milestone, building wealth, securing your retirement, or simply looking to safeguard your future, a Guaranteed Income Life Insurance Plan can be the cornerstone of your financial success.

Path to financial stability

A Guaranteed Income Life Insurance Plan combines the benefits of life insurance and savings, ensuring that you receive a predetermined pay-out at maturity for the defined period, regardless of market fluctuations. You can choose the premium amount and frequency, premium payment term, policy term, pay-out period and income frequency and guaranteed income options. Simply put, pay for fewer years, enjoy income longer, and secure life cover for yourself and your loved ones during the policy term.

Key features:

Guaranteed incomes: These plans offer a guaranteed income, which can vary, depending on premium amount & frequency, premium payment term,



policy term, pay-out period & income frequency and guaranteed income options. The fixed, secured income allows you to plan your financial goals with

confidence. Guaranteed plans adapt to life changes, offering flexible pay-outs to meet the evolving financial needs. The product is especially designed for those seeking an assured income in the future.

Maturity benefits: Is there a better feeling than knowing that you have a secure financial future, and that your loved ones are taken care of? During pay-out period, you receive a regular income and 110% of the total premiums paid at the end of the pay-out period.

Death benefits: These plans come with a built-in life insurance. It offers financial protection and safety net for your loved ones, in the case of your demise during the policy term. Some plans come with optional add-ons, such as an accident benefit rider. They offer additional financial support in the case

of demise or disability resulting from an accident. This feature enhances the plan's coverage, ensuring that policyholders and their families are safeguarded against unforeseen circumstances.

Take the time this year to make your financial security a priority. Consider how you can create a financial legacy for yourself and your loved ones, while ensuring your investments grow steadily.

A Guaranteed Income Life Insurance Plan isn't just about incomes; it's about peace of mind. Lay a strong foundation for the future, one where you can feel confident about achieving your goals and weathering any uncertainties that may lie ahead.

(The author is President & Chief Distribution Officer, SBI Life Insurance)