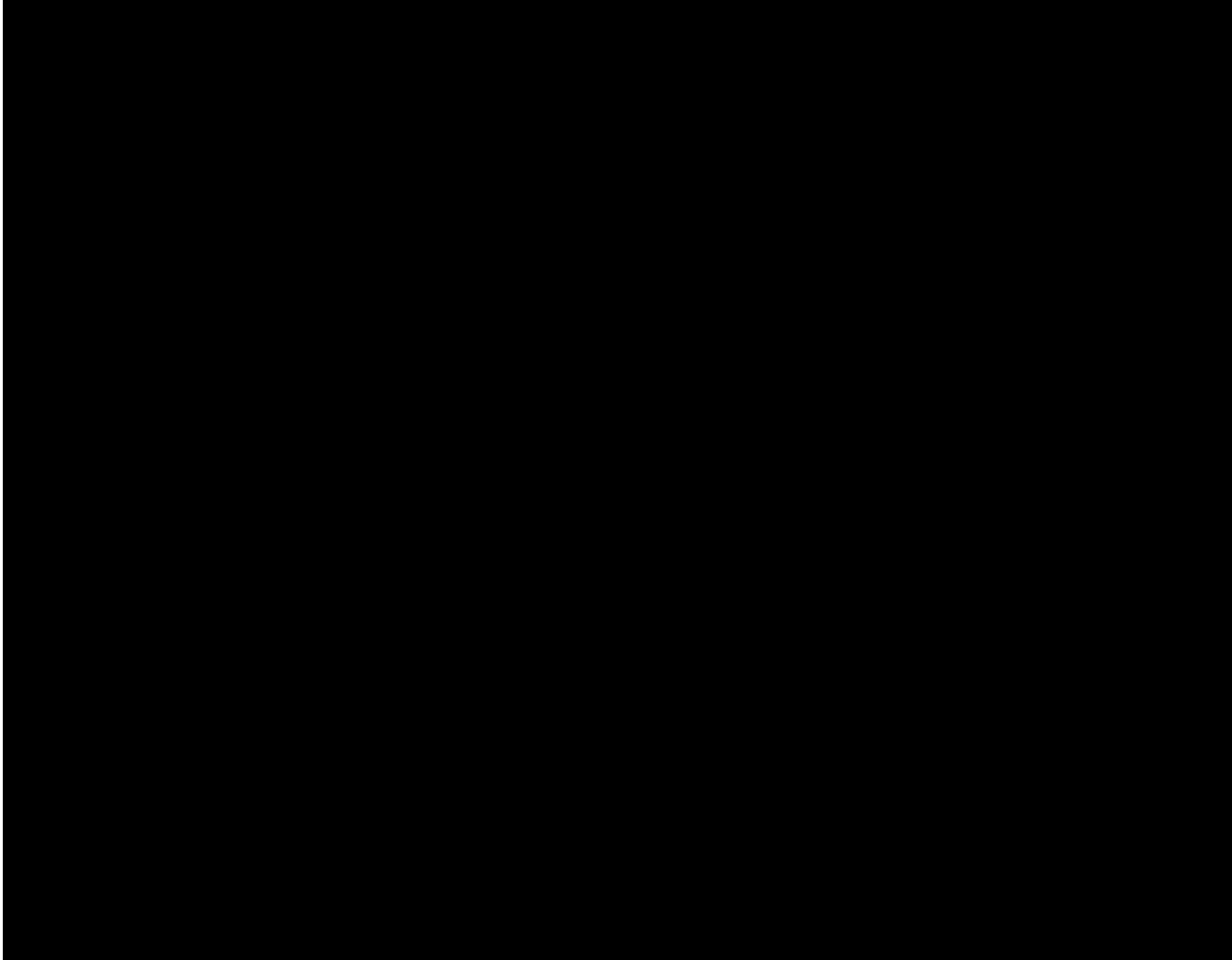


# Financial savings and investments

Pehal- A Max Life CSR initiative

# Video- Savings and investments



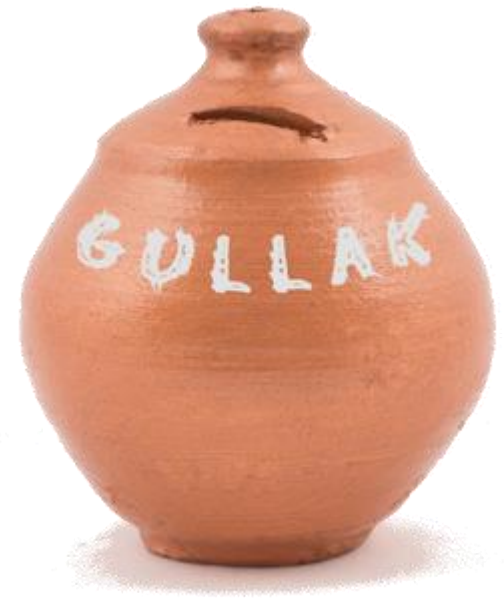
# Various investment options

There are many investment options to increase your savings:

- Saving accounts
- Fixed Deposits
- Mutual Funds
- Insurance- Life and Health



- Most common, easy and safe means of saving money
- Available with Government, Banks and Post Offices
- Good for short term investment
- Assured returns though relatively lower interest rates
- Withdrawals allowed at any time
- Supported with Govt. guarantee

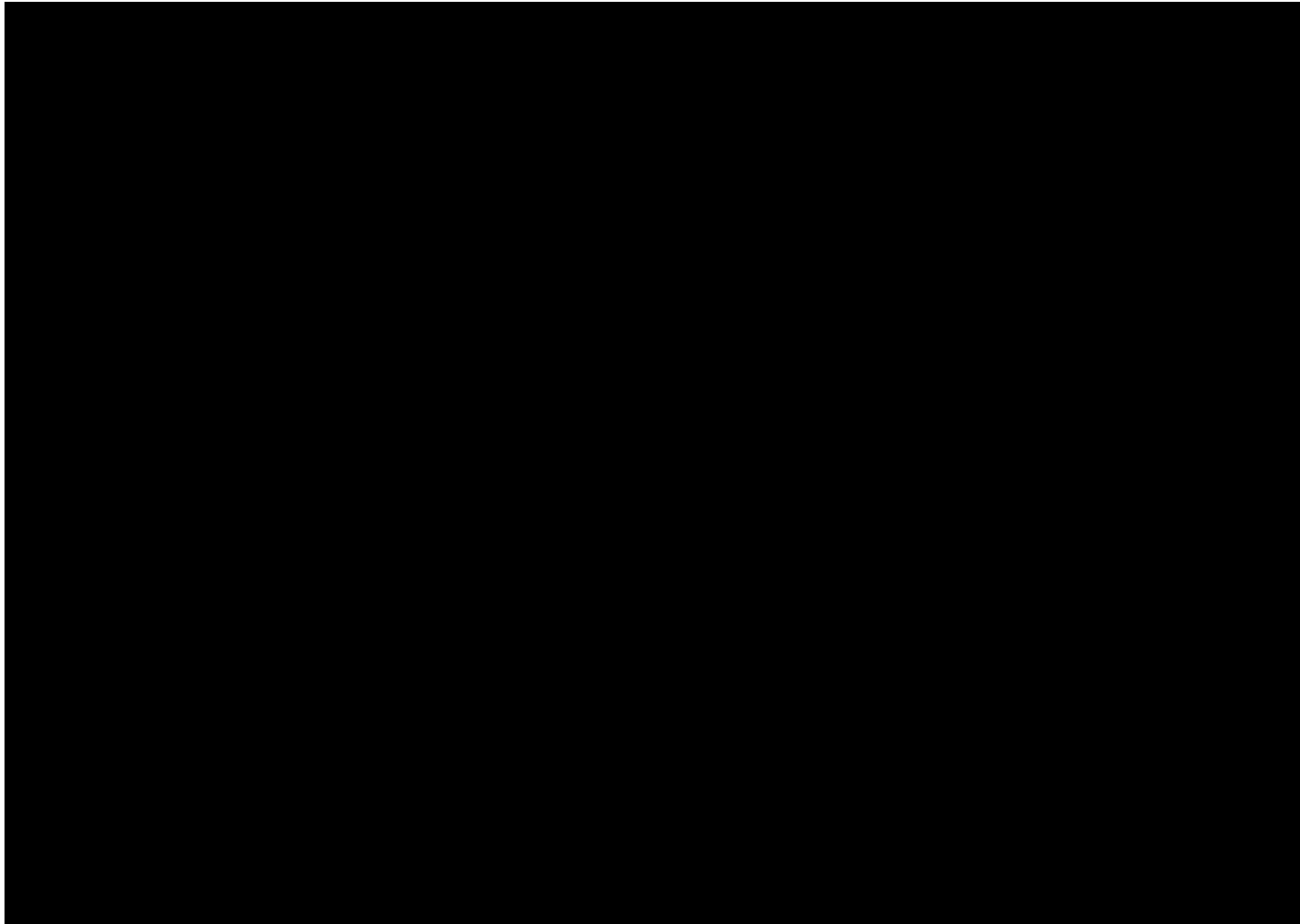


# Fixed Deposits available from Banks

**Fixed deposits (FD) and Recurring deposits (RD) are among the best ways to invest your idle savings and have them work for you.**

- They give fixed returns with **safety of money invested**. Banks pay you a fixed interest at a specific frequency till the term or on maturity.
- In **FD you invest a lumpsum amount** and the entire money earns interest for one year. But in a **RD you invest monthly**, hence the 1<sup>st</sup> instalment earns interest for 12 months period, the 2<sup>nd</sup> for 11 months, 3<sup>rd</sup> for 10 months and so on. Due to this variation FD is able to fetch a higher maturity amount as compared to RD.
- When you do not have a lumpsum to invest and can save a defined amount from your income every month, RD is a more viable product.
- But when you have a lumpsum to invest then FD is a wiser choice.





- Money pooled from various investors
- Invested in different funds- Diversification
- Professionally invested and managed by fund managers
- No barrier on withdrawals
- Offers higher interest rates than saving accounts
- Government regulated
- No predictable returns
- Attracts charges and fees



- A unique saving and protection tool
- Protects families from financial losses due to sudden death or health ailments
- Considered as base of any financial planning
- Offer wide variety of Products to help individuals save along with protection, along with moderate returns\*
- Best tool to mitigate life uncertainties and create long term savings and protection
- Helps save income tax



*\*product specific*

**Recurring deposit is a form of**

- a. Monthly deposit   b. Quarterly deposit   c. Half yearly deposit

**In Mutual Funds the funds are managed by**

- a. An individual Investor   b. Group of investors   c. Fund Managers

**Insurance is a unique**

- a. Saving tool   b. Protection tool   c. Saving and protection tool

**Bank saving account offers**

- a. High Liquidity   b. Long term savings   c. Tax savings

**Health Insurance compensate financial losses occurred due to**

- a. Job loss   b. Medical ailments   c. Untimely death

**Thank you**

## ***Disclaimer***

**This document is strictly for internal circulation and / or training purposes. Any unauthorized use of the same including as customer communication and/or in the solicitation process is prohibited. Max Life Insurance Company Limited is not liable for any loss incurred by anyone for any action(s) taken basis the content of this document.**