

Vinosa Portfolio Money Back Plans

1. Money back policy is a type of life insurance product that allows the insured to receive regular returns, or as a lump-sum amount at a defined point during the policy period. The returns offered under a money back policy can be guaranteed or depend on investment performance, or a combination of both. This allows you to purchase a money back policy that is best-suited for your particular financial goals.

Let's understand how a money back policy works in detail!

2. In the case of the life insured's death, a standard insurance plan pays out a lump sum amount to the nominee of the policy. This is known as the death benefit of life insurance. On the other hand, a money back policy is a form of life insurance policy that allows the insured to receive a portion of the sum assured at regular intervals rather than a lump sum at the end of the policy period. As a result, a money back insurance policy is an endowment scheme with certain liquidity.
3. The amount that is received as payouts with it is known as the 'Survival Benefits'. These are compensated over the policy term, and the remaining sum assured is paid at maturity, along with any vested incentives.

**Here are some reasons that make money back policy suitable
for you:**

- Money back plans combine the benefits of an insurance policy with that of investment, meaning that the policy earns an income for the policyholder rather than simply delivering a lump sum in the event of his or her death.
- These policies include a guaranteed return on investment, as well as annual payouts and insurance coverage, making them an excellent choice for those seeking both security and income.
- As a result, policyholders receive a stable and guaranteed return on investment, as well as the ability to increase their wealth through investment opportunities.
- Depending on your life stage, when you invest, the different types of money back, plans can be smart. For instance, a child money back plan can help you secure their future wisely.
- Investment Strategies Offered.