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Life Insurance Policy an ideal Investment Instrument by [Max York](#)

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Securing the future of our loved ones is the prime concern of every responsible person; life insurance plans give us this assurance and help us in supporting our families financially. Paying premiums at regular intervals is tiring task for a few who feel they can easily earn better returns over their money in some other investment options like FD and secure their family better. This however isn't true practically as the benefits a life insurance company can provide you are unmatched with any other sort of investments.

Assured financial returns: Life insurance guarantees the beneficiaries a fixed amount of money. Hence the policy holder is sure after his death his family will receive a certain amount of money, this isn't possible in case of shares as the stock market is forever changing and the profits aren't the same always. Also if you choose any other investment option, for instance fixed deposits it would be a commitment for a fixed time frame and the benefits can be reaped only after the maturity period. Life insurance plans guarantee the returns as soon as possible after the death of the policy holder so that his family can be given the needed financial support.

Nominal minimal investment: Often shares and stocks have a minimum limit for investing ones money which not every person would be able to afford. But in the case of life insurance the policy buyer can choose a plan as per his capacity and secure his family's future. The premiums payable depend upon the final amount that the beneficiaries would get so the higher the payable amount higher are the premium installments. From a man earning a fixed monthly income to a businessman anyone can opt for a life insurance.

Easy payment options: Life insurance services providers understand that it is difficult for policy holders to pay a lump sum amount in one go and hence they have come up with easy installment options for them. You can choose to pay your premiums in monthly, quarterly or even yearly installments, this helps in reducing the financial burdens as there are other responsibilities too that people are tied up with and cannot avoid. However if you choose any other investment option you need to have the amount ready to be invested at one go which may be difficult at times.

Life insurance thus when compared to other investment options is an ideal instrument to put your money in. along with this it also gives you a sense of relief and eases your worries. Once you opt for life cover you are sure your loved ones will not be left in lurch and will reap the benefits of the seeds you sowed for them.

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