**a. Article** - not more than 1 min read as customers will be reading from an app on their mobile devices.

b.       **Supporting Visuals** - Infographics / Short Video / Simple illustrations as reference screenshots will be an added advantage.

Article – **5 Tips to reduce your insurance plan premium**

An insurance plan is a not a debt it is another feather in the cap for your financial investment. An insurance plan gives you financial security and you can secure the life of your loved ones by covering their financial losses in unprecedented times at the price of peanuts which is also known as premium. However, here are some tips to keep the premium costs at par with peanuts.

**Tip 1 – Start in your foundation ages**

Start planning for your old age when you are in your 20s and in good health because the premium of a term insurance plan changes as per the age bracket in which you buy the plan. The more the age, the higher is the risk of fatal danger. So, if you delay buying a term insurance plan, it’s going to dig a hole in your wallet.



**Tip 2 – Make fitness your mantra**

Nobody’s telling you to be a superman but try not being a Seth Rogen either because Wolverine is just a fiction and you may not able to heal yourself from all the frequent debauchery. Medical ailments and physical complications by consuming intoxicating substances may increase your mortality risk thereby increasing your premium



**Tip 3 – Choose like a Marathoner**

Insurance plans with longer coverage tenure which can extend to 40-50 years and the benefit is only under fatal circumstances in that tenure. So buying highest possible coverage duration is advisable. Longer coverage duration = higher probability of claim approvals for nominees + low premium amount



**Tip 4 – Doing it regularly always helps**

Continuity and practice has done no harm to anyone and neither have regular premium payments throughout the tenure of the plan. Choosing regular payments of premium make the investment affordable rather than limited premium payment schemes. Also try yearly or half-yearly options to avail discounts on premiums


**Tip 5 – Comparisons never hurt when it comes to Insurance plans**

People might say comparing only makes you disheartened but not with insurance plans. Comparing your insurance plans with the ones available in the market to suit your needs will save you from being like your neighbor who is always worried about his monthly bills.



Insurance plans are important but doesn’t mean you spend a fortune on them, so choose wisely live well.