

Sabka Bima, Sabka Bharosa Insurance Bill



Universal
coverage
focus



Customer-first
safeguards



Simplified
claim
processes



Stronger
distributor
regulations



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From the Editorial Desk

Dear Readers and Friends,

New Year Greetings to you and your loved ones.

We are pleased to present our 16th quarterly edition of “Ingenious Magazine” for January 26 to March 26 by the alumni of Foundation Course in Financial Planning (FCFP) 1st, 2nd and 3rd Batch from Gopast Centre for Learning Pvt. Ltd., under the able guidance of our Guru Shri Gopinath Radhakrishnan Sir.

Ingenious Magazine is a part of the Quarterly Inscriptions Series, thoughtfully curated by Shri Gopinath Radhakrishnan Sir. This edition brings together an insightful collection of articles that explore the landscape of financial products, along with timely insights, updates, and research-backed perspectives on the broader economy, finance, and insurance sectors.

We are thankful, grateful and blessed for your consistent support and motivation till date and wish the same support from you all ahead too. We also invite all the participants to contribute with their articles on a regular basis to help us build an enlightened platform.

Wishing you all a happy reading.

Warm regards,

Mrs. Savita Pillai On behalf of the Organizing Committee

Alumni – FCFP 2022, 2023 & 2024

DATA CENTRE

Rates are Latest/Previous. Green Colour indicates increase. Red Colour indicates Decrease. Only Single Value Indicates No Change.

Latest Policy Rates (Source RBI website) as at 01:30 pm on 01-01-2026 Latest/ last Issue							
Policy Rates		Reserve Ratios		Exchange Rates		Lending / Deposit Rates	
Policy Repo Rate	5.25% 5.50%	CRR	3.00% 3.75 %	INR / 1 USD	89.9792 88.6788	Base Rate	8.35%-10.00% 8.50% - 10.30%
Standing Deposit Facility Rate	5.00% 5.25%	SLR	18.00 %	INR / 1 GBP	121.2476 119.4851	MCLR (Overnight)	7.80% - 7.95% 7.80% - 8.00%
Marginal Standing Facility Rate	5.50% 5.75%			INR / 1 EUR	105.6915 104.3649	Savings Deposit Rate	2.50%
Bank Rate	5.50% 5.75%			INR / 100 JPY	57.4200 60.2300	Term Deposit Rate > 1 Year	5.85% - 6.60%
Fixed Reverse Repo Rate	3.35%						

Money Market 01.01.2026	
Lates/Last Issue	
Call Rates	4.60% - 5.75% 4.75% -5.85% *
* as on 30.09.2025	
Government Securities Market	
5.91% GS 2028	5.8602% #
6.01% GS 2030	6.3208% 6.2068% #
6.48% GS 2035	6.6001% #
6.68% GS 2040	7.0016% 6.9707% #
7.24% GS 2055	7.2615% 7.1979% #

Money Market 01.01.2026	
Lates/Last Issue	
Government Securities Market	
91 day T-bills	5.2579% 5.4881%
182 day T-bills	5.4755% 5.5899%
364 day T-bills	5.5387% 5.5999%
* cut-off at the last auction	
# as on 31.12.2025	

Capital Market	
S&P BSE Sensex	85220.60 80267.62
Nifty 50	26129.60 24611.10
* as on 31.12.2025	

GDP DATA (US\$ MILLION)

	Country/Territory ↕	IMF (2025) ^[6] ↕
	World	117,165,394
1	 United States	30,615,743
2	 China ^[n 1]	19,398,577
3	 Germany	5,013,574
4	 Japan	4,279,828
5	 India	4,125,213
6	 United Kingdom	3,958,780
7	 France	3,361,557
8	 Italy	2,543,677
9	 Russia	2,540,656
10	 Canada	2,283,599
11	 Brazil	2,256,910
12	 Spain	1,891,371
13	 Mexico	1,862,740
14	 South Korea	1,858,572
15	 Australia	1,829,508

ECONOMIC DATA	INDIA		USA	
	Previous Issue	Current Issue	Previous Issue	Current Issue
INFLATION	2.07% Aug 2025	0.71% Nov 2025	2.90% Aug 2025	2.70% Nov 2025
INTEREST RATE (Repo & Fed)	5.50% Oct 2025	5.25% Dec 2025	4.25% Sep 2025	3.75% Dec 2025
10 Y Bond Yields	6.52% 01.10.25	6.61% 02.01.26	4.11% 02.10.25	4.17% 02.01.26
GDP Annual Growth	7.8% Jun 2025	8.2% Sep 2025	2.1% Jun 2025	2.3% Sep 2025

Latest Small Savings Schemes Rates 01.01.2026 to 31.03.2026 (Unchanged)

Instrument	Rates Previous	Rates Latest	Compounding Frequency
Savings Deposit	4	4	Annually
1 Year Time Deposit	6.9	6.9	Quarterly
2 Year Time Deposit	7.0	7.0	Quarterly
3 Year Time Deposit	7.1	7.1	Quarterly
5 Year Time Deposit	7.5	7.5	Quarterly
5 Year Recurring Deposit	6.7	6.7	Quarterly
Senior Citizen Savings Scheme	8.2	8.2	Quarterly & paid
Monthly Income Account	7.4	7.4	Monthly & paid
National Savings Certificate	7.7	7.7	Annually
PPF	7.1	7.1	Annually
Kisan Vikas Patra	7.5 (Matures in 115 months)	7.5 (Matures in 115 months)	Annually
Sukanya Samridhi	8.2	8.2	Annually

The Retirement Income Matrix – A Journey from Survival to Significance

Retirement is not an end — it's a sacred transition from earning to meaning.

It is when life asks: "Have you merely lived long, or have you lived well?"

Just as the Vedas describe the four stages of life — **Brahmacharya (learning), Grihastha (duty), Vanaprastha (detachment), and Sannyasa (liberation)** — retirement marks our passage into **Vanaprastha**, where wealth must serve peace, purpose, and posterity.

“धनं मूलं सर्वेषां सुखानाम्”

Dhanam moolam sarveshām sukhānām

“Wealth is the root of all forms of happiness — but only when used with wisdom.”

1. CORE EXPENSES – The Foundation of Peace (आत्मरक्षा धर्मः)

(Food • Clothing • Housing • Transportation • Insurance • Taxes)

These are the necessities that uphold dignity.

Just as a tree draws nourishment from its roots, one's retired life draws stability from **guaranteed income** — income that flows even when one cannot work.

Purpose: To protect oneself from dependence, fear, or compromise.

Funding:

1) Lifetime Pension (Annuity plans – Jeevan Shanti, Jeevan Akshay) Passive and Guaranteed income. One can depend on it throughout lifetime.

2) Rental or interest income from secure assets (Semi Active Income). One can depend on it may be up to the age 70-75 years.

Small emergency corpus for medical and maintenance needs

This stage represents **“Sthirata” — stability.**

When the foundation is firm, peace blossoms naturally.

“सुरक्षा एव शान्तेः कारणम्”

Surakṣā eva śānteḥ kāraṇam

“Security is the cause of peace.”

2. JOY EXPENSES – The Blossoming of Life (जीवने आनन्दः)

(Travel • Hobbies • Entertainment • Gifts)

After a lifetime of duties, this stage is **reward**, not indulgence.

It’s the time to see the Himalayas, to feed the birds, to give sweets to grandchildren, to attend weddings without calculating cost — to live, not merely exist.

This is the ‘**Karmaphal Bhoga**’ stage — reaping the fruits of what we sowed with sacrifice.

Funding:

- 1) Dividends or interest from existing capital
- 2) Maturity proceeds from endowment or money-back plans
- 3) Systematic withdrawals from conservative investments

The purpose here is not extravagance but **emotional fulfillment** — the joy of **daan, sneh, and sangati** (giving, love, and togetherness).

“त्यागेनैके अमृतत्वमानशुः” — Isha Upanishad

“Through the spirit of giving, one attains immortality.”

When joy flows freely, gratitude multiplies.

3. LEGACY – The Continuity of Values (संपत्ति से संस्कार तक)

(Heirs • Charities)

The final stage of wealth is not possession — it is **transmission**.

Legacy is not what we leave **for** people, but what we leave **within** them.

It is the living proof that we did not just earn money — we earned blessings.

Funding:

- 1) Life Insurance proceeds and unutilized assets
- 2) Real estate, gold, or deposits earmarked for heirs or causes
- 3) Charitable bequests, trusts, or donations

In this stage, we become **custodians of continuity**.

Just as the Ganga flows from the Himalayas nourishing generations unseen, one’s legacy flows beyond death — a stream of love, values, and responsibility.

“अयम निजः परो वेति गणना लघुचेतसाम् ।

उदारचरितानां तु वसुधैव कुटुम्बकम् ॥”

Mahopanishad

“For the noble-hearted, the whole world is one family.”

This is the spirit of legacy — extending care beyond the self.

The Philosophy Behind the Pyramid

Layer	Essence	Purpose	Emotional Truth
Core	Stability	To protect life’s dignity	Peace through predictability
Joy	Celebration	To honour life’s journey	Happiness through gratitude
Legacy	Continuity	To nurture life beyond self	Immortality through love

A meaningful retirement is not about withdrawal — it’s about awakening.

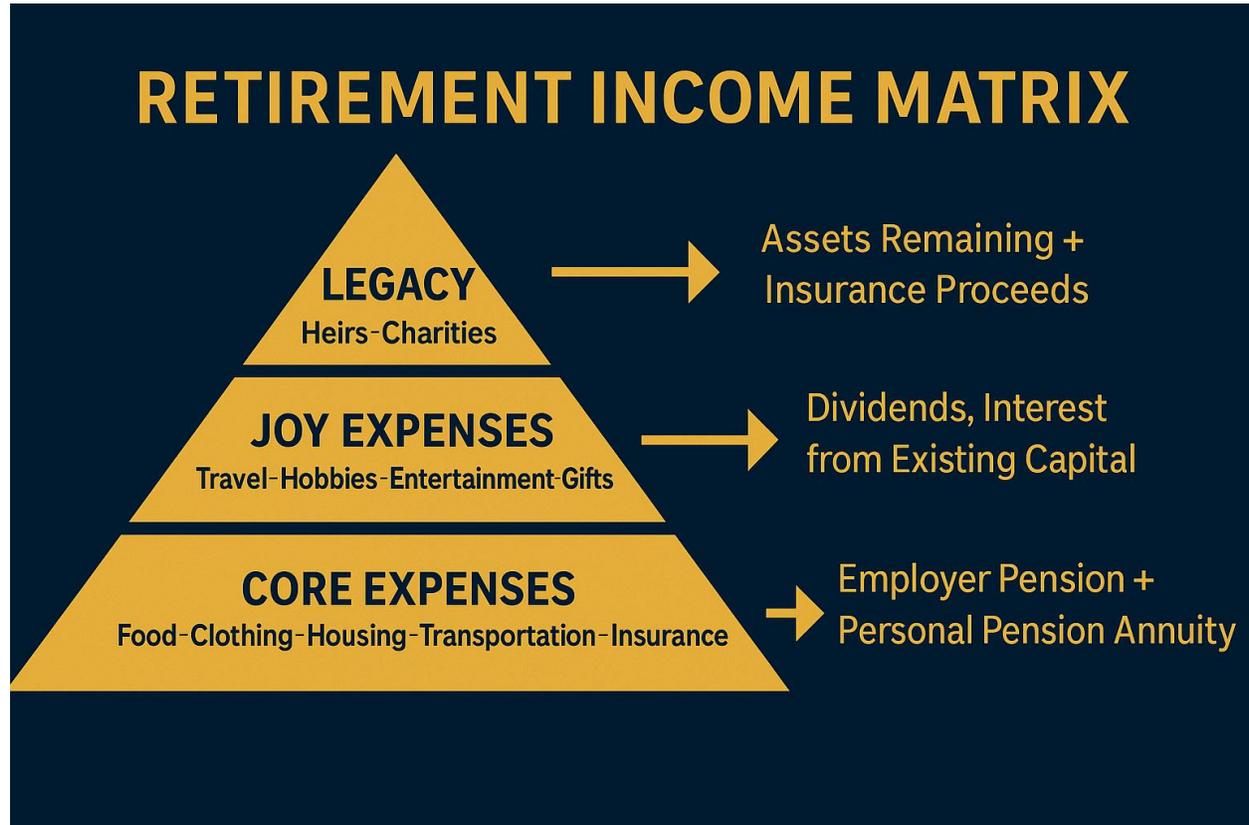
It’s about turning wealth into wellbeing, earnings into empowerment, and insurance into assurance that our family and our values will live on.

“धर्मेण धनं प्राप्यते, धनात् सुखं, सुखात् शान्तिः।”

“Through righteousness comes wealth, through wealth comes happiness, through happiness comes peace.”

So, when we plan for retirement, let us remember —

“Build income not just for living, but for loving, giving, and leaving behind light.”



Let me explain the scientific way to recommend a retirement planning to our revered clients and prospects-

The E.A.S.E. Process (Envision–Analyze–Solutions–Evaluate) is indeed one of the most elegant frameworks for holistic financial and retirement planning. It aligns perfectly with the values we

often share — dignity, freedom, and confidence. Let's explore each step deeply, both rationally and emotionally, with relatable examples that resonate with Indian retirees and families.

Step 1: ENVISION — See the Life Before We See the Numbers

“A goal without a vision is just a wish.”

Before we talk about money, we must talk about life — because money is only meaningful when it serves life's purpose.

Objective:

Help clients envision their ideal retired life. Not as an end, but as a new chapter of contribution, reflection, and joy.

Ask questions like:

“How do you want your typical day to look after retirement?”

“Who are the people you want to spend time with?”

“What gives you a sense of meaning and joy — travel, service, spirituality, or family gatherings?”

Example:

Mr. and Mrs. Ghosh, aged 55, said they want to travel on pilgrimages twice a year, maintain a small garden, and contribute to an orphanage. Their vision isn't just income — it's independence with purpose.

So, at this stage, you help them paint the picture — because when vision is clear, decisions become simpler.

Thought:

“यथा दृष्टि तथा सृष्टि।”

Yathā dr̥ṣṭi tathā sṛṣṭi — “As the vision, so is the creation.”

Step 2: ANALYZE — Understanding Reality with Empathy

“Numbers tell the story — but understanding tells the truth.”

Now that we know what life they want, we examine where they are today.

Objective:

Analyze their current resources, future liabilities, and risk appetite. This includes:

Income streams (salary, pension, rental, business)

Expenses (core, joy, and legacy, as you beautifully framed before)

Assets and liabilities

Insurance and protection coverage

Taxation impact and inflation sensitivity

Example:

You find that Mr. Ghosh’s savings are mostly in real estate and FDs — FDs highly illiquid and both are inflation-sensitive. Their current portfolio may not sustain 25 years of retirement without erosion.

Through analysis, you reveal hidden risks like:

Longevity risk: Living longer than your income

Inflation risk: Expenses rising faster than returns

Health risk: Medical costs draining corpus

So, analysis converts vague fears into clear facts — the first step to empowerment.

Insight:

“ज्ञानं बन्धनमोक्षाय।”

Jñānam bandhanamokṣāya — “Knowledge is what frees us from bondage.”

Step 3: SOLUTIONS — Building the Bridge Between Dream and Reality

“Strategy is the art of turning vision into reality.”

Once we understand the client’s goals and gaps, we should design customized solutions — a blend of safety, liquidity, and growth.

Objective:

To craft a financial architecture that ensures lifetime income, peace, and legacy.

Possible Solutions for Retirement:

Guaranteed Pension Plans (Jeevan Akshay, Jeevan Shanti): For lifetime assured income.

Endowment and Money-back Plans: For predictable returns with insurance cover.

Health Insurance & Critical Illness Cover: To safeguard against medical emergencies.

Balanced Mutual Fund or SWP: For supplementary inflation-adjusted income.

Whole Life Insurance: As a “love transfer tool” — ensuring family continues the same standard of living.

Example:

You advise Mr. & Mrs. Ghosh to:

Convert a portion of their FD corpus into an annuity plan for guaranteed lifetime income.

Keep an emergency fund equal to 12 months’ expenses.

Buy a health plan with critical illness coverage.

Create a legacy corpus through whole life insurance to support their generations, charity or chosen orphanage.

This stage gives them confidence and clarity. They start seeing their financial plan as a reflection of their values — not just numbers.

Thought:

“कर्मण्येवाधिकारस्ते मा फलेषु कदाचन।”

Karmanyeva adhikaraste mā phaleṣu kadācana — “Focus on the right actions; the results will follow.”

Step 4: EVALUATE — Continuous Care, Not One-time Advice

“A plan is only as good as its review.”

Life changes. Goals evolve. Markets shift. The client’s mindset matures. Hence, the financial plan must breathe and adapt.

Objective:

To review progress regularly, refine strategies, and realign with changing needs.

Evaluate every year:

Are their expenses matching projections?

Has inflation impacted purchasing power?

Are health conditions or family responsibilities shifting?

Can surplus be redirected to legacy or joy goals?

Example:

After two years, the Ghoshes’ son settles abroad. Now, they decide to reduce property holdings and increase annuity and philanthropic funds. Their plan evolves from security to significance.

This stage is where advisors become lifelong partners — not product sellers, but guardians of peace.

Wisdom:

“परिवर्तनं प्रकृतेः धर्मः।”

Parivartanam prakṛteḥ dharmah — “Change is the law of nature.”

The Essence of the E.A.S.E. Process

Step	Action	Outcome	Emotion
Envision	Define the life you want	Purpose	Inspiration
Analyze	Understand where you stand	Awareness	Clarity
Solutions	Bridge the gap	Structure	Confidence
Evaluate	Evolve with time	Adaptability	Assurance

Final Reflection:

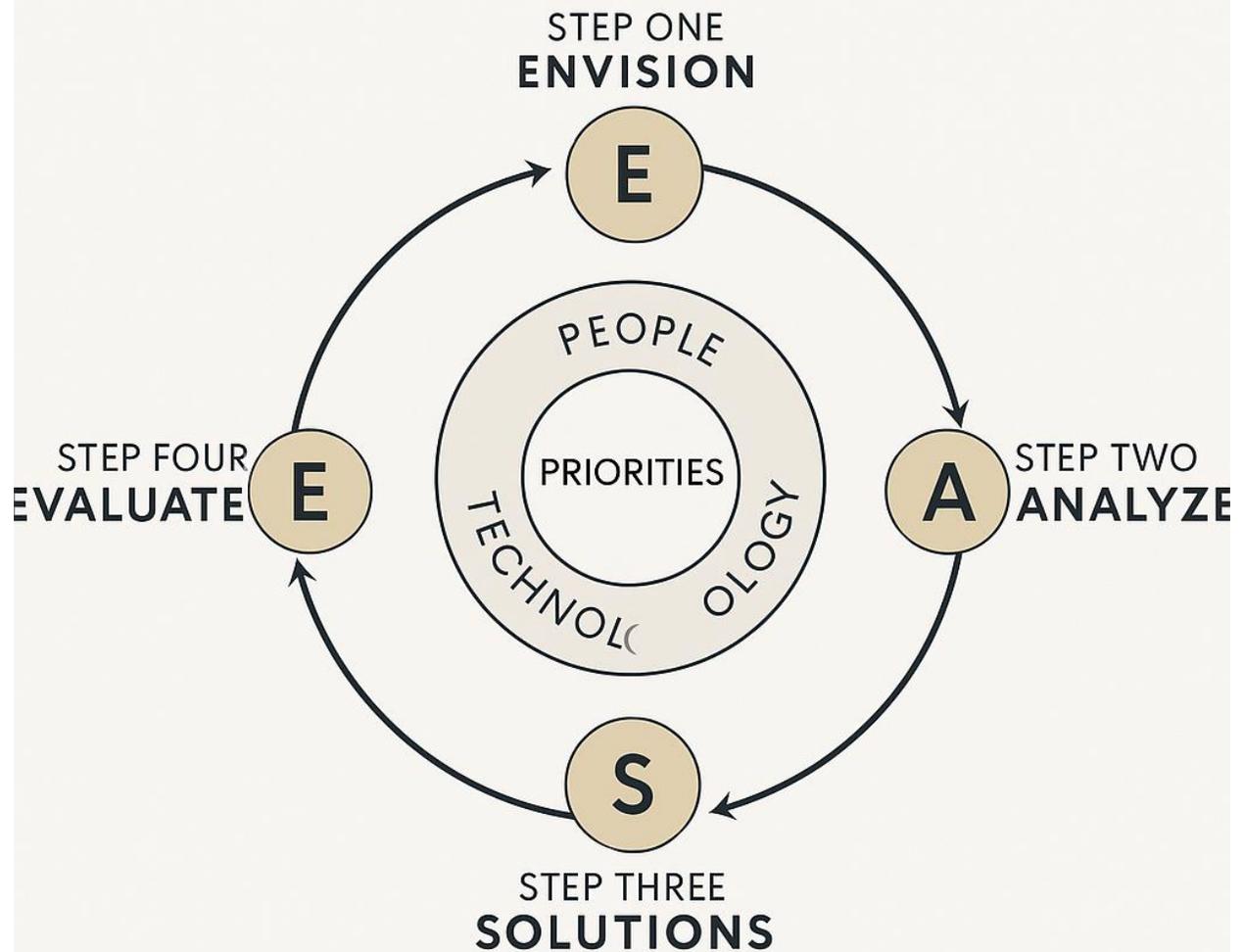
A great retirement plan does not end with a cheque — **it begins with a conversation about life.**

And the E.A.S.E. process is that sacred dialogue between **dream and discipline, emotion and economics****, **freedom and foresight.**

“शान्तिः प्राप्ता न वित्तेन, शान्तिः प्राप्ता विवेकतः।”

Peace is not achieved by wealth, but by wisdom in using it.

E.A.S.E. FRAMEWORK FOR FINANCIAL PLANNING

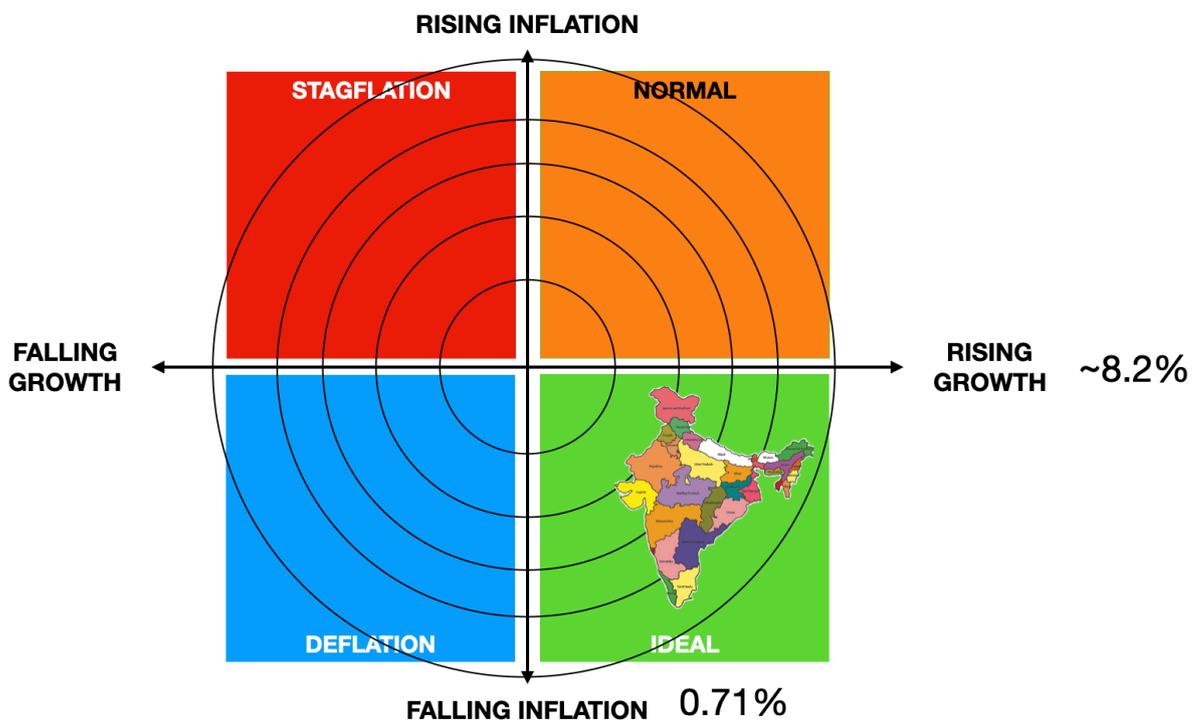


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The Amrit Kaal for India

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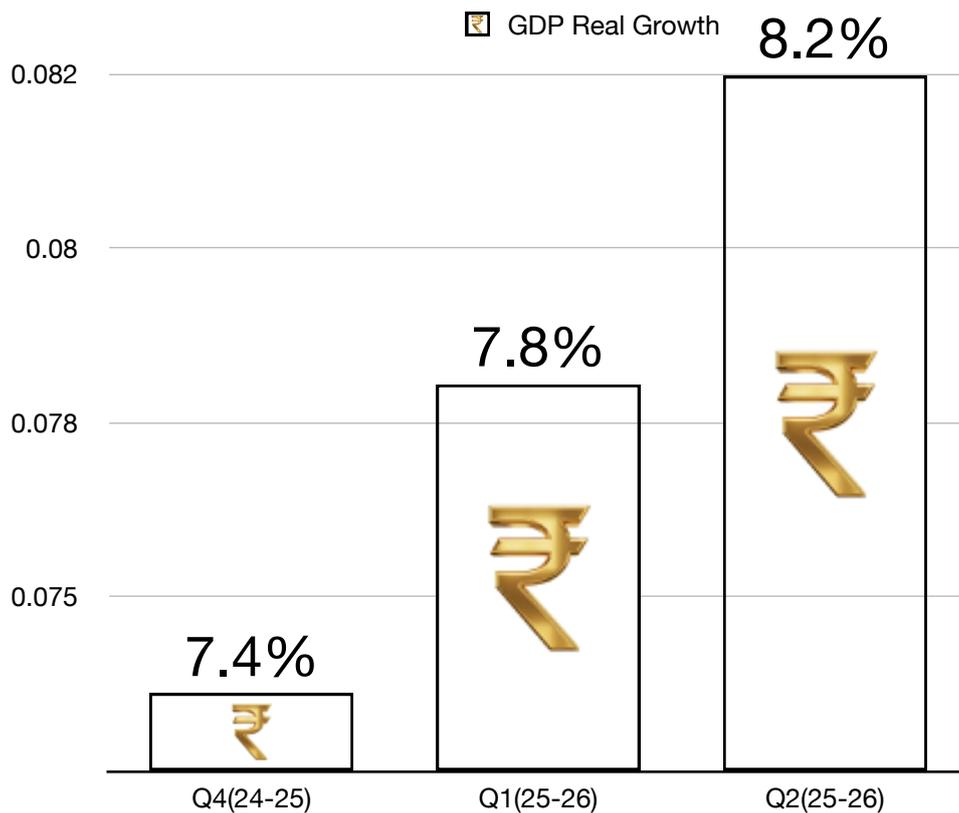
Economic conditions Of Nations



In our July2025 issue I had explained the four Macro economic conditions. Deflation, Stagflation, Normal and Ideal. In our October2025 issue I had explained about the resilient nature of India and how India is capable of overcoming its adversities and still progress in the context of Tariffs and sanctions by the USA.

As we enter the new calendar year 2026, India has moved into what is called as the Goldilocks period in economy.

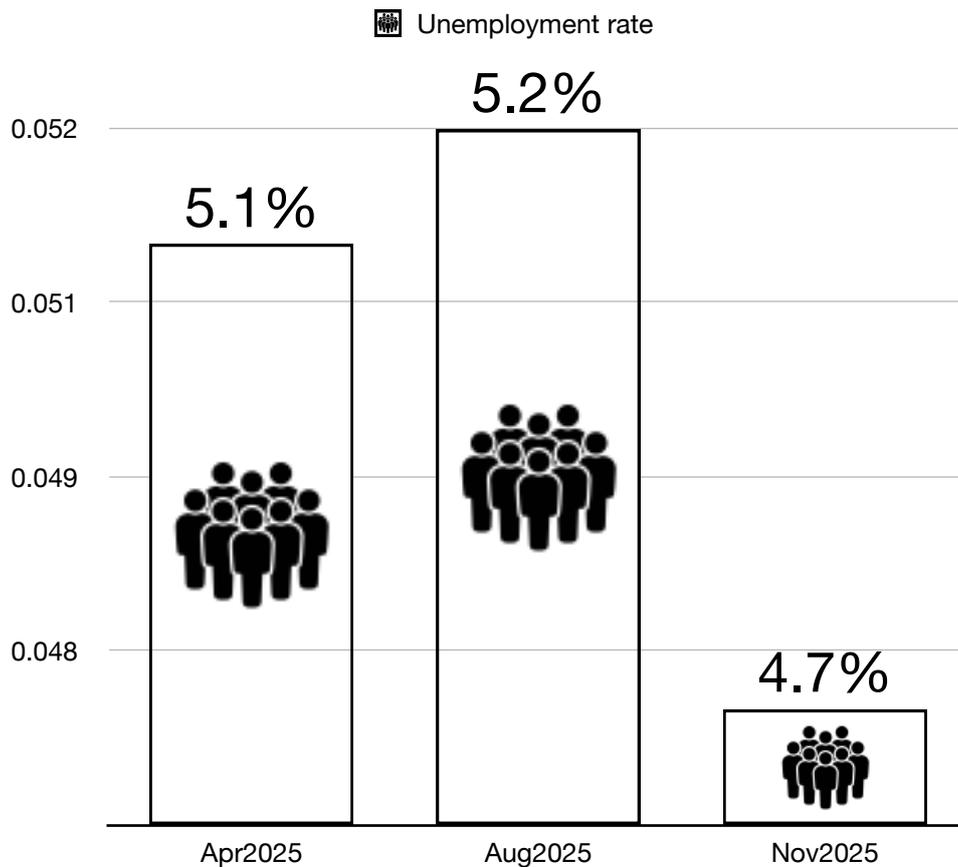
The Amrit Kaal of India has begun. This condition in economy is called GOLDILOCKS period. This is an economic condition where the Economy growth is good and stable and at the same time the inflation is well under control (at desirable levels).



As per IMF's World Economic Outlook Report of April 2025, India with a GDP of USD 4.18 had surpassed Japan to become the world's fourth-largest economy and is poised to displace Germany from the third rank in the next 2.5 to 3 years with projected GDP of USD 7.3 trillion by 2030. The growth momentum further surprised on the upside, with **GDP expanding to a six-quarter high in Q2 of 2025-26**, reflecting India's resilience amid persistent global trade uncertainties. Domestic drivers-led by robust private consumption-played a central role in supporting this expansion.

Real gross value added (GVA) expanded by 8.1%

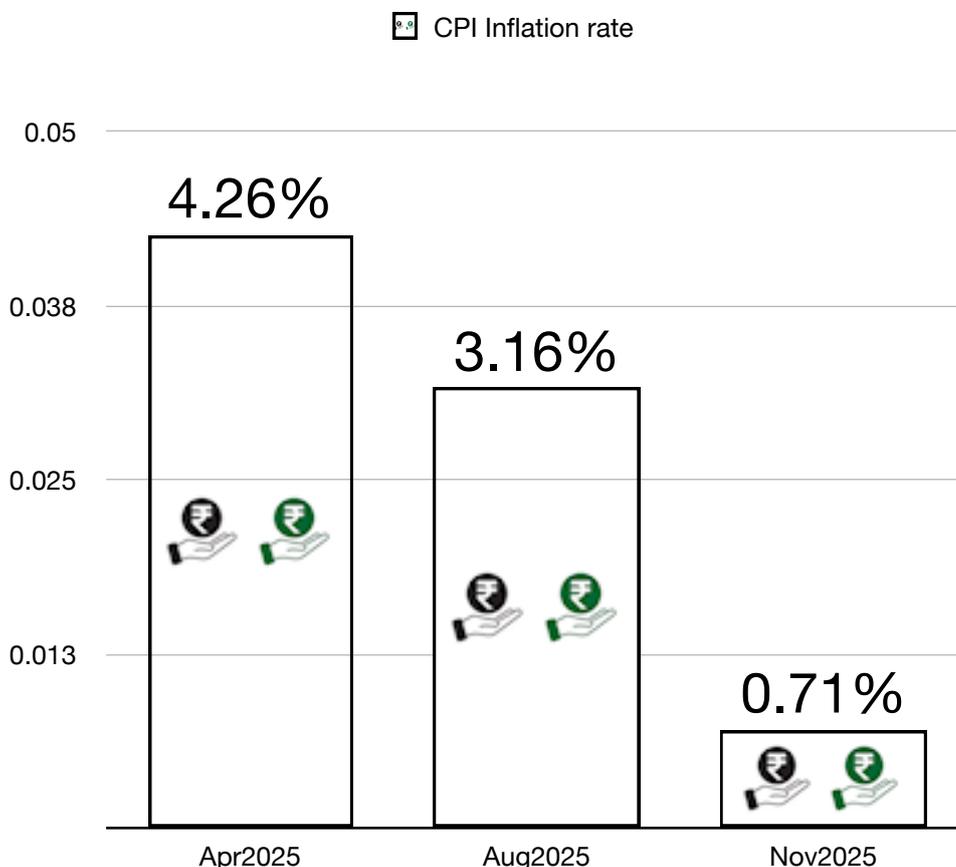
Unemployment on a Downward Trajectory



Consumer price index (CPI) is the change in the price of a basket of goods and services that are typically purchased by specific groups of households. In 2025.

In the backdrop of evolving macroeconomic and financial developments, RBI has reduced **the policy repo rate by 25 basis points to 5.25% with a neutral stance**. It signals growth-inflation balance, owing to a benign inflation outlook on both headline and core level, that continues to provide the policy space to support the growth momentum. The overall inflation path in 2025 reaffirmed the

effectiveness of India's inflation-targeting framework, with CPI outcomes remaining comfortably within the RBI's prescribed band throughout most of the year.

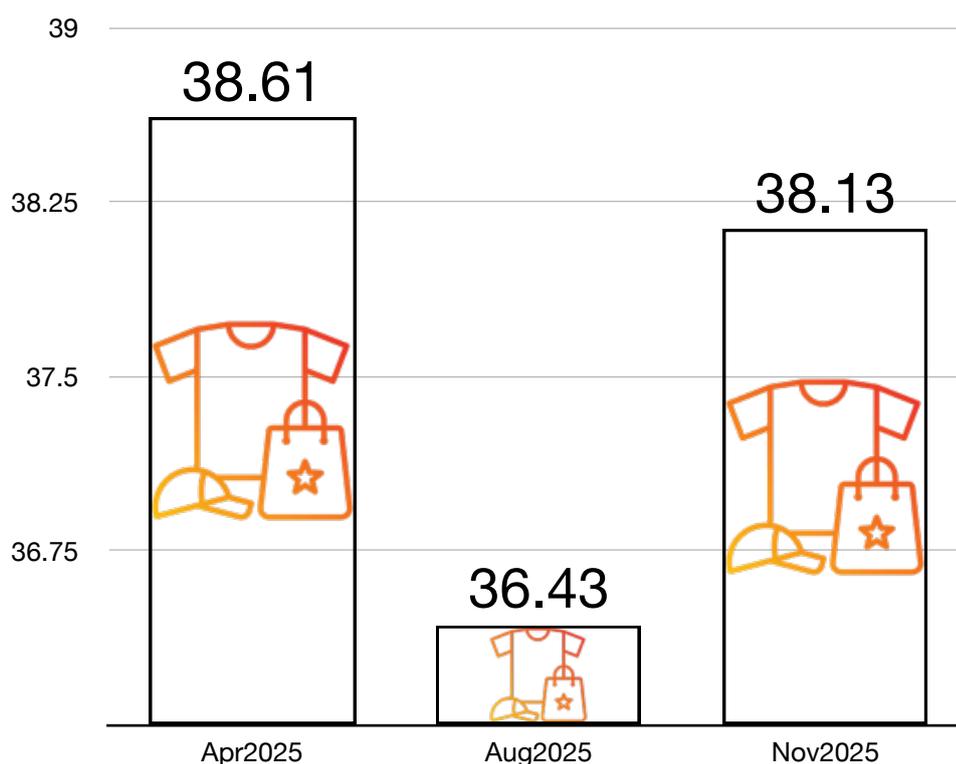


Trade Performance Improves

In **January 2025**, India's foreign trade started the year on a solid footing with total exports (merchandise and services combined) estimated at **US\$ 74.97 billion**, registering a growth of **9.72 %** over January 2024. By **June 2025**, cumulative exports (April-June 2025) reached **US\$ 210.31 billion** (up 5.94%), while non-petroleum exports also maintained a positive momentum. These early and mid-year trends demonstrated steady export expansion and diversified external demand. By **November 2025**, the year's trade trajectory reflected sustained external sector engagement.

India's **merchandise export performance in 2025** strengthened across major product groups and global markets. In the beginning, with exports valued at **US\$ 36.43 billion in January 2025**, Indian exporters

Merchandise export in Billions US\$



The merchandise commodities which contributed to the resilient export growth in 2025 were cashew, marine products, other cereals, electronic goods, engineering goods and petroleum products, experiencing more than 10% growth in 11 years.

By strengthening trade partnerships with the **United Kingdom, Oman, and New Zealand** in 2025, India broadened its global export footprint and enhanced access to emerging markets for its exports. Since January, 2025 India boosted its trade with **China, Hong Kong, Brazil, Italy, France, Australia, United Arab Emirates, Belgium, Germany** and many others, while focusing on trade diversification.

Services exports remained a major pillar of resilience, expanding by **8.65%** to an estimated USD 270.06 billion in April-November 2025 from USD 248.56 Billion in April-November 2024, underscoring India's growing global competitiveness in computer services and business services. Overall, **the export sector continues to reinforce India's economic stability and growth outlook.**

External Sector Shows Resilience

As on November 28, 2025, India's foreign exchange reserves stood at US\$ 686.2 billion, providing a robust import cover of over 11 months.

On the external financing side, Foreign Direct Investment (FDI) captured great momentum during the first half of the year. For the time frame April to September 2025-26 vis-à-vis the same period a year ago; while **Gross FDI grew by 19.4% to US\$ 51.8 billion from US\$ 43.4 billion, Net FDI increased by 127.6% to US\$ 7.7 billion from US\$ 3.4 billion.** The significant increase is attributed to a decline in repatriation, despite a rise in outward FDI.

Together, sustained international confidence along with robust domestic demand, falling unemployment, and easing inflation, position the country well to advance steadily towards its **2047 development goals.**

High-frequency indicators point to sustained economic activity: inflation remains below the lower tolerance threshold, unemployment is on a declining trajectory, and export performance continues to improve. Furthermore, **financial conditions have stayed benign,** with strong credit flows to the commercial sector, while demand conditions remain firm, supported by a further strengthening of urban consumption.

The factors that have contributed to India fast tracking into the Goldilocks period are:

1. The strategical reforms initiatives:

I. Digital Public Infrastructure (DPI): Initiatives like the Unified Payments Interface (UPI) and other digital platforms have formalized the economy, improved efficiency, and democratized credit access for MSMEs.

II. Production-Linked Incentive (PLI) Schemes: These schemes promote domestic manufacturing and attract foreign direct investment (FDI) in key sectors like electronics and pharmaceuticals, helping India integrate into global value chains and diversify supply chains ("China Plus One" strategy).

III. GST Rationalization: The implementation and subsequent rationalization of the Goods and Services Tax (GST) have improved tax compliance and reduced complexity.

2. Demographic Dividend With a large young and expanding workforce, India has the potential for sustained productivity improvements and domestic consumption growth, provided this workforce is productively employed.

3. Resilient External Sector Strong performance in services exports and steady inward remittances have kept the current account deficit modest, supported by a healthy level of foreign exchange reserves that cushions against global shocks.

Significant Initiatives by RBI taken in Dec2025:

- 1) Reducing Repo rates by 0.25%
- 2) Increasing money supply by ~ 1.50 Lakh crores

OMO Auction Details:

The RBI conducted two OMO purchase auctions in December 2025 as part of a plan to inject durable liquidity into the banking system, which was facing a deficit due to tax outflows.

- First Auction (December 11, 2025): The RBI announced an OMO purchase of government securities worth ₹50,000 crore. Against this notified amount, the central bank received bids totaling ₹1,11,615 crore, more than double the amount requested, indicating strong demand.
- Second Auction (December 29, 2025): A second OMO purchase of ₹50,000 crore was also fully accepted by the RBI to manage the ongoing liquidity conditions.

Key Insights:

- The high subscription levels demonstrated the market's significant demand for liquidity and the effectiveness of the RBI's measures in stabilizing market sentiment.
- The auctions successfully injected a total of ₹1 lakh crore of liquidity into the banking system during December 2025, with further tranches scheduled for January 2026.
- While bids for most securities were accepted, the RBI did reject bids for one specific bond (the 7.18% GS 2037 paper) during the December 29 auction as the quoted prices were above market levels.

5Billion USD to INR Swap

The RBI's \$5 billion dollar-rupee swap in December 2025 successfully injected long-term rupee liquidity, seeing overwhelming demand (over \$10B) and achieving its goal of easing financial conditions, lowering borrowing costs, and aiding policy rate transmission, though it temporarily increased rupee weakness expectations, with banks accepting \$5.07B for a 3-year period to boost domestic growth.

How the Swap Worked:

- **Buy-Sell Mechanism:** The RBI bought US dollars from banks and simultaneously sold rupees, injecting rupee liquidity into the system.
- **Reverse in 3 Years:** Banks agreed to sell the dollars back to the RBI after three years, paying a pre-agreed premium (around ₹7.65-₹7.77 per dollar).
- **Goal:** To provide durable liquidity, improve policy rate transmission, and support economic activity without depleting forex reserves.

Key Results & Outcomes:

- **Massive Demand:** The auction saw bids worth \$10.35 billion for the \$5 billion offering, indicating strong market appetite for liquidity.

- Liquidity Injected: The RBI accepted \$5.07 billion, adding significant rupee funds to the banking system.

In essence, the swap was a successful tool for the RBI to manage liquidity and create a supportive financial environment for growth.

What should we (citizens) be doing now to continue to enjoy the ideal macro economic situation?

We must increase our productivity. Each one of us must realise the responsibility cast on our shoulders. We must use the time given to us by God for improving our outputs. Everyone of us in our own way. Keep our celebrations and festivities at the base required level and focus on contributing to our Nation's economy.

Productivity not just in numbers but in terms of excellent quality. Whatever we do, let there be a top quality seal on it. In both the above aspects we can use technology to its best.

Buy indigenous goods. As long as alternate supply to a foreign good matching its quality in India, we will buy only Indian made goods.

Play by rules. Always play by rules. In every single aspect, be it issues of taxes, traffic, civic or fiduciary will abide by the law of this land. This will allow governments to reduce their huge attention in maintaining order and increase focus of providing infrastructure and also a very conducive business environment. This will also attract tourists to our country by millions in numbers. Our tourism industry contains more assets than any other country can boast of. It is far more economical compared to many other destinations in the world.

Encourage Start-ups. Entrepreneurship in a massive scale can provide answers to many issues that even governments find it difficult to address to.

Kindle the Nation first feeling all our compatriots and always keep it atop our minds and hearts

Health Crisis Should not Become a Wealth Crisis.

Author: K. M. S. Sri Ram – Vijayawada.



Why Critical Illness Insurance is NO LONGER OPTIONAL for Working Families.

In today's world, medical science has advanced tremendously. Many life-threatening diseases like Cancer, Heart Attack, Stroke, and Kidney failure are no longer a Death sentence.

But there is another silent danger that follows these illnesses — **Financial Devastation.**

A Health crisis should never turn into a wealth crisis. Unfortunately, for many families, it does.

The Reality We often Ignore:

Most people believe that having Health Insurance is enough.

Yes, Health Insurance pays hospital bills — but does it replace Earned Income?

Does it pay **EMIs, Rent, Children's Education Fees, Travel Expenses, Special Nutrition, or Long-Term recovery costs..?**

The answer is **NO**.

This is where Critical Illness Cover becomes essential.

Medical Bills are Visible.
Income loss is Invisible - but more Dangerous.

What Is Critical Illness Insurance.?

Critical Illness insurance provides a **lump-sum payout** when a person is diagnosed with any listed major illness such as:

Cancer 🧡

Heart attack ❤️

Stroke 🧠

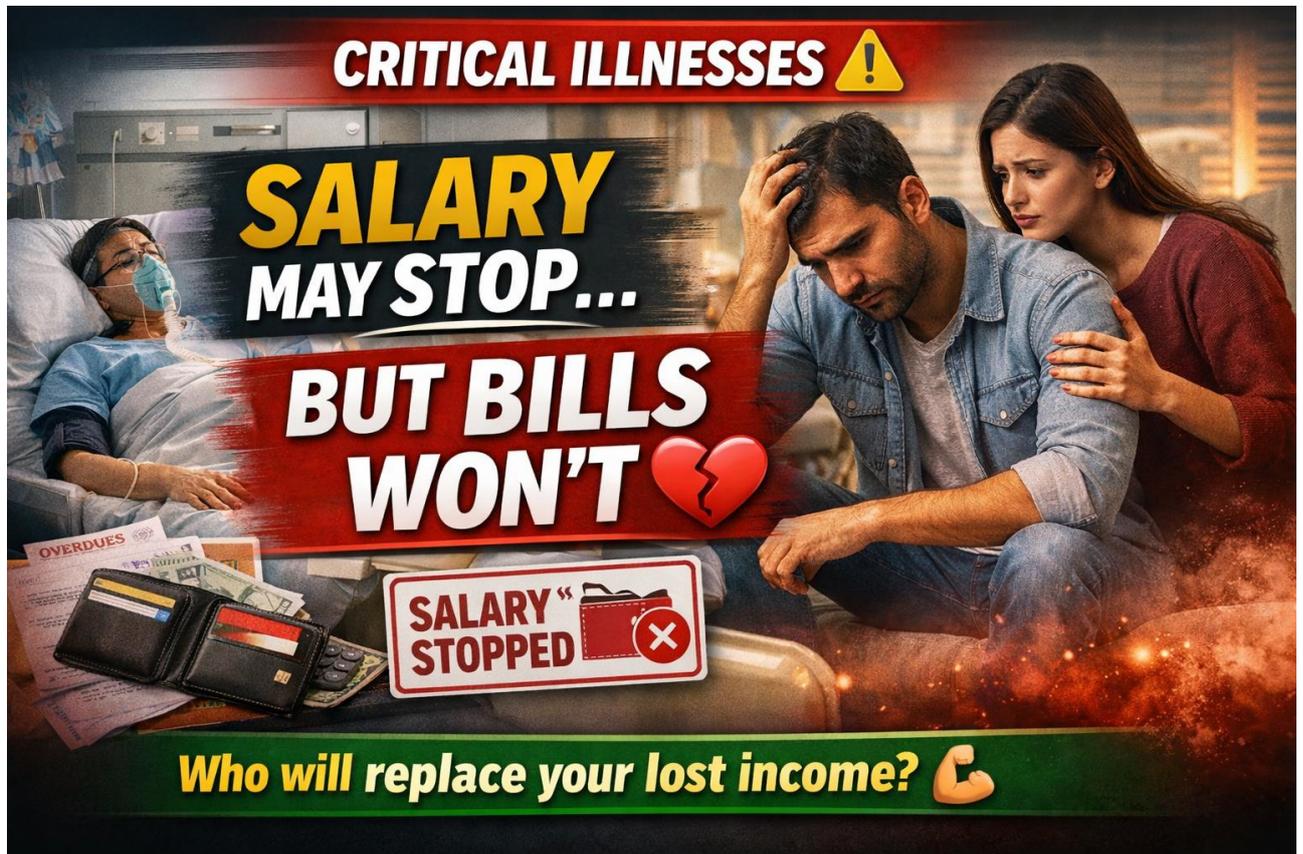
Kidney failure 🍲

Major organ transplant 🫁 🍲 ❤️ 🧠

The amount is paid once, immediately after diagnosis, irrespective of actual Medical Bills. You receive the Money directly in your Bank Account.

Why Lump-Sum Matters More Than Hospital Bills..?

Critical illnesses don't just affect the body — they affect income, career, and family stability.



During treatment and recovery:

Salary may stop completely

Business income may reduce or collapse

One family member may need to quit work to provide care

A lump-sum payout helps you:

Replace lost income

Pay EMIs and household expenses

Fund advanced or alternate treatments

Focus on recovery without financial stress.

Rising Risk at a Younger Age:

Doctors today are seeing Heart attacks, strokes, and cancers 10–15 years earlier than before.

Earlier, critical illnesses were associated with old age.

RISING HEALTH PROBLEMS ⚠️

RISING ↑
RISK

AT A YOUNGER AGE!

🔥💔❤️🧠🎗️💉

Heart Attack, Stroke, Cancer, Diabetes
in 30s to 40s 💔🏥

Heart Attack, Stroke, Cancer, Diabetes in 30s to 40s 💔

Today, due to stress, Lifestyle habits, Pollution, and Food patterns, people in their 30s and 40s are being diagnosed.

Taking a Critical Illness cover early means:

Lower premium

Higher coverage

Peace of mind for decades

Critical Illness Cover + Health Insurance = Complete Protection

Think of it this way:

Health insurance pays the Hospital Bills.

Critical illness insurance pays YOU.

Together, they ensure that:

Treatment continues smoothly.

Family lifestyle is protected.

Life savings remain intact.

A Real-Life Example That Opened My Eyes:

A very close friend of mine is going through one of the toughest phases of his life.

His wife, just 28 years old, a working professional, was diagnosed with cancer.

Like most families, they were emotionally shaken.

But financially, they were prepared.

He had:

₹20 lakhs Health Insurance.

₹25 lakhs Critical Illness Cover.

What That ₹25 Lakhs Really Meant:

That money helped them:

Replace lost income during treatment.

Pay rent, EMIs, and household expenses.

Manage travel, special nutrition, and post-treatment care.

Focus completely on recovery — not on money.

Final Thought:

A health crisis can happen to anyone — even at Age 28.

But a wealth crisis is preventable.

Illness cannot be planned.

But financial protection can be.

Plan when life is normal — because protection is priceless when it's not.

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