



LaxmiGyaan®

As Stephen Covey takes us through an enriching journey of Dependence to Independence and then Interdependence,

Let us also explore family conversations for financial interdependence!





ABOUT THIS NEWSLETTER

How to read an insurance policy? How to choose an appropriate mutual fund scheme? How to manage documentations amidst our fast lives?

I wish this was taught while we were in school, college or post graduation! None of us can survive without money but for many decades, the process of managing money has been left to our own preference!

Financial Literacy is now a buzz word around us. However, with digital trends making life convenient, many families are living with the MYTH DEMON which is - "I have managed my finances because I have invested & insured myself"! Well, that's not really enough today.

LaxmiGyaan is a Financial Education initiative with 2 focus areas:

- a. building education in the Health Insurance space
- b. building financial education fruitful to women

This newsletter comprises curated content in these 2 areas and is a monthly gift to all our well-wishers & acquaintances whom we truly care for! Enjoy reading, connect to us to share your views and be a part of this effort!



**WARM REGARDS,
PRIYANKA ACHARYA
FOUNDER & FACILITATOR
- LAXMIGYAAN™**



RESOLUTION OF THE MONTH



LAXMIGYAAN RESOLUTION

Take investing decisions only after understanding products completely



NEVER PUT ALL EGGS IN ONE BASKET

Laxmigyaan Articles



We feel one investment, one insurance, one saving tool is enough. We get scared to try different things. But ask yourself, Are you ok with one same Vegetable daily for lunch? NO! What do you need in your lunch and how do we link it to

Finances? SALAD:

Salad is the tasteless component of our food! But it is most important component since it balances our diet!

Similarly, emergency insurance policies are not for giving us Returns, but they balance our finances by becoming an important provision during emergency



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MAIN COURSE:

Your Roti, Dal, Sabzi, Rice is the regular requirement of minerals and proteins in your body. Similarly, you need investments which are for 1-2 years and 5- 6 years: short term and mid term in your portfolio. That would ensure regular incomes. You also need whole life insurance plans which will give you disciplined income regularly after retirement.

DESSERT:

This is our favorite! But takes time to make and we need to make it perfectly for the perfect taste. Similarly, our long term instruments! When you have shares or equity mutual funds or long-term deposits, you need patience. You need to retain your investing for the years you had decided. You cannot have haste or impulse decisions!





HIGHLIGHTS OF MONTH



Speaker at NAARI-WEALTH YEAR 2023

Launched Raksha Bandhan offer on AppCourse

Conducted Independence campaign "Har Ghar LaxmiGyaan"

Access to 10 topics of HarGhar LaxmiGyaan

Choose a Language of your choice (English/Hindi/Gujarati)

₹399/- including Shipping all over India

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A Rakhi gift that your sister will cherish full year

For order contact us on : 91364 91555

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HarGharLaxmiGyaan 10 Topics

- Family Finance: A Team Work
- 7 basics for fine-tuning your finances
- 3 basics of savings accounts
- Reading an insurance policy
- 5 things to check in your Mediclaims
- 3 facts you must know about credit cards, debit cards, and ATM
- 3 Things to know before starting shore Investments
- 5 Things to know before Doing SIPs
- The real worth of gold and real estate investments
- 20 Questions to ask before buying financial products

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Key Statistics

Here is one of the, Top Health Insurance Statistics Of 2023

Health Insurance Coverage-Related Statistics

- Approximately 514 million people across India were covered under health insurance schemes in 2021, which merely covers 37% of the people in the country.

Health Insurance- Articles | forbes.com



FEW KEY CONCEPTS YOU MUST KNOW IN HEALTH INSURANCE:

HEALTH INSURANCE ARTICLE



Waiting Period:

This term is majorly used since healthy individuals are preferred for health Insurance coverage. Yet, companies can't just provide treatment claims from Day 1. Waiting period is usually 2 years in healthy cases and 3 or 4 years in case of pre existing illnesses.

Pre-Existing Illnesses:

Pre-existing illnesses or diseases is the illness that you have before you have purchased the insurance plan. Most of the insurance providers do not offer coverage for pre-existing diseases before the completion of 3 or 4 years of the policy. Accident is not a disease and hence, waiting period is not applicable.



FEW KEY CONCEPTS YOU MUST KNOW IN HEALTH INSURANCE:

HEALTH INSURANCE ARTICLE



Network Hospitals:

All the health insurance providers have tie-up with some hospitals; these hospitals are termed as network hospitals of the insurer. It helps in identifying where will cashless treatment be possible.

Inclusions:

All that is covered in your health insurance policy is considered as the inclusion of your plan. The inclusions are mentioned in the policy documents.

Exclusions:

The exclusions are mentioned in the policy documents and are important to read. There are some exclusions that are common in most of the health insurance plans, such as treatment of AIDS, dental treatment, self-injury, etc. are a few standard exclusions.





MEMORIES OF #BringTheChange MONTH

#Laxmigyaaan..



let **Laxmigyaa**
flow across the
world

#bringthechange



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Presents
Naarivam
Honor The Naari Around U.

Naari - Wealth

Date: 26th Aug 2023, Saturday **Time:** 02:00pm to 05:00pm

Mentor
Mr Deepak Makwana
Founder & CEO : Biztea
Asia's First Ever Continuous Business Learning Venture

Speaker
Amrita Mashar
Financial System Analyst
Professional Trainer, Stock market expert.

Speaker
Mr Mithlesh Chudgar
Performance Coach

Speaker
Priyanka Acharya
Financial Educator | Author | Podcaster

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