**Tax Insurance and Retirement Planning**

**April 2023 Examination**

**Q1. After COVID 19, there is an increase in the customer base of insurance buyers, being Sales Manager of Max Life Insurance you have to conduct several seminars on the purpose, needs, and benefits of Insurance using real-life examples to convert customers, also explain the different kinds of Life Insurance products available in the market. (10 Marks)**

**Ans 1.**

**Introduction**

Covid- 19 changed into a significant setback for the world economy. The sector went through this pandemic, and many lost their loved ones due to Covid-19. People suffered a lot both in phrases of health and finance. Hospitals had been completely booked, and there were no beds for the sufferers. People detected with Covid-19 were admitted to the hospitals for some days, due to which the clinic bills have peaked. This brought about a hole in the eyes of the people. It brought about havoc in the people's budgets as they no longer anticipated this pandemic. There may be a surprising rise in the sales of insurance regulations as it is clear to the people

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**2. Being a portfolio manager, what risk mitigation strategies you would adopt to avert the risk of securities? (10 Marks)**

**Ans 2.**

**Introduction**

We all are afraid of investment risks. It consists of fear of threats to financial assets as all the belongings in the market are hazardous, especially economic securities. The father of price investing, Benjamin Graham, once stated that successful investing is managing risk, not ignoring it.

Yes, we have to understand funding risks. However, we can reduce them by way of handling them efficiently. Now a thought comes to our mind how can we do that? When we are seeking success in our investment

**3. Mr. Murli wants his daughter to go to Harvard University for an Masters in BDS, with a tuition fee of 30 lakh rupees due at the time of admission. His daughter just started graduation and will graduate in four years. Murli plans to invest in securities that provide a return of 12% per year, so he can receive 30 lakh rupees after four years. Kindly suggest what amount Murli should invest in mutual funds right now, so he should receive 30 lakh after four years.**

**a. What amount should Murli should invest today? (5 Marks)**

**Ans 3a.**

**Introduction**

In investing, an investor's essential benefit is the compounding of cash. It is magic and even called the eighth surprise of the sector by veteran buyers. However, each investor can only revel in this benefit if it is everyone's cup of tea. To compound our cash, we must invest in securities and live within the marketplace for as

**b. Suggest which type of life insurance policy should be purchased by Murli for his daughter. (5 Marks)**

**Ans 3b.**

**Introduction**

Education coverage may be defined as insurance to facilitate learners to complete their education. Education plans are of bureaucracy- investment and endowment-linked rules. With a savings account, there are sure insurance blessings to which endowment policies are similar. On the other hand, policies that are of the investment-related category help us to