



INVEST | INSURE | LOAN | PAY | TRAVEL | WEALTH

we salute our brave soldiers As a token of respect and offer them job opportunities to grow their wealth, assistance in **Filing ITR, Re-Employment, and other Financial Services** to help them get maximum benefits by virtue of being a defense, paramilitary, and police personnel, on production of valid identity and dependant cards.

GROUP COMPANIES

- SPECTRUM INSURANCE BROKING (P) LTD.
- SPECTRUM TRAVEL O TECH (P) LTD.
- SPECTRUM INSURANCE DISTRIBUTION LTD.
- SPECTRUM JNB FOUNDATION
- SPECTRUM WEALTH MANAGEMNET (P) LTD.
- REAL FINCORP (P) LTD.

OUR WEBSITES

- www.spectruminvest.in
- www.spectruminsurance.in
- www.spectrumfinance.in
- www.spectrumpay.in
- www.spectrumtravel.in
- www.spectrumwealth.in
- www.spectrumprime.in
- www.spectrumfoundation.in



SPECTRUM INSURANCE BROKING (P) Limited

Reg. Office: 1104,11th Floor, GD-ITL Tower, B-08, NSP, Pitampura, Delhi-110034
License No.809, | CIN: U66000DL2021PTC380280, | www.spectruminsurance.in
Email: care@spectruminsurance.in | Contact No: 9711266266, 011-47049019



All in one for Our Defence We Vow To Protect Who Protect Us



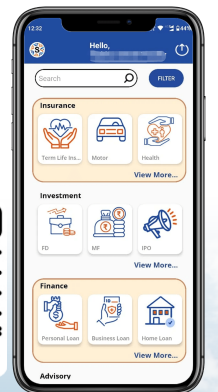
Yoddha is associated with Spectrum Fintech and has initiated a progress towards the armed and paramilitary forces to build a dedicated team of professionals who are not agents but are employees



who also provide services to the servicemen and ex-servicemen to achieve their financial goals. We are presenting our wonders to becoming financially strong with Spectrum **Invest, Insure, Loan, Pay, Travel, Wealth, and Prime.**

Our Precious Numbers

- 27,000+ Policy Holders (21600+ Unique customers)
- 251 Cr + Cumulative Premium
- 800 Cr+ Sum Assured
- 9000+ Pincode Presence of Customer



Powered By:-



And Many More...

Spectrum Invest Product

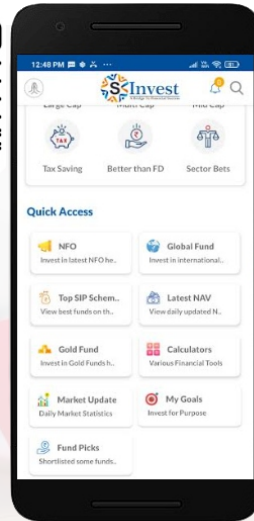


WAY TO BECOME CROREPATI

Spectrum Invest is on a mission to empower Defence and Paramilitary Forces Personnel to grow and become wealthier with the smart strategies of Investment We offer a diverse range of investment solutions designed to meet unique goals

Spectrum Benefits

- To get higher return Upto 11%
- To get higher tax-free return
- To get return better than FD
- To get your consolidated investment report
- To get your consolidated insurance report
- To know capitalism/dividend on your investment



Risk Profiling

Know Your Risk Appetite Before Investing

Goal-Based Planning

Set Your Goal Plan And Achieve Just Like That

INVEST RS. 1000/- MONTH AND ECOME CROREPATI

INVEST NOW

◆ **INSTALL APP NOW (SPECTRUM INVEST)**

1. Visit www.spectruminvest.in 2. select Buy Now 3. Complete the Journey

Powered By:-



And Many More...

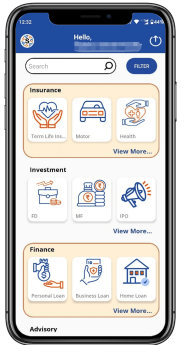
SPECTRUM PRIME

Membership Benefit- BASIC

- Assistance in Tax Planning & Filing ITR for self and claim settlement.
- Risk Profiling & Financial Planning to meet Future Goals Knowledge on various Govt. Schemes (DSP/PMSP/Rakshak/others)
- Planning for Higher/Tax-free Returns on Your Investments
- Earning options for dependents and retired persons

How to Apply :-

- Download Spectrum Prime App from Playstore & Sign up
- Visit www.spectrumprime.in
- Choose Your Membership Plan



MEMBERSHIP FEES

₹499/-

INVEST RS. 1000/- MONTH AND ECOME CROREPATI



Benefits	Sum Insured
Hospitalization Expense For Injury	Rs. 1,00,000
Medical Evacuation	Rs. 50,000
Loss of checked-in-Baggage	Rs. 5,000
Delay of checked-in-Baggage	Rs. 1,000
Common carrier/ Public carrier Delay	Rs. 5,000
Personal Accident	Rs. 5,00,000
Trip Cancellation	Rs. 10,000
Trip Interruption & Curtailment	Rs. 10,000

*T & C APPLY

Powered By:-



And Many More...

How to Book :-

- Visit www.spectrumtravel.in
- Book Ticket As Per Your Requirement (Bus, Flight, Hotel)

Digital Dukan Ab Hua Asaan

Digital Ban Kar Kamaye Crore (Opportunity For All)

What We Provide

- Partnership opportunities to earn more while sitting at home or Fauji Camps
- Start earning by working Part Time or Full Time
- One App, Multiple Services :
 - > Digital Suite
 - > Bill Payments
 - > Banking Services
 - > Essential Services

We Give Preference to Dependent Working/Retired Force Personnel War Heroes, Martyr's Families In Our Recruitment

How to Earn

- Download Spectrum Pay App from Playstore & Sign up
- Visit www.spectrumpay.in
- Choose Services As Per Your Requirement



SPECTRUM WEALTH

Manage Your Wealth With Spectrum Experts



Our Financial Check Up

(Introductory Offer-Free Of Cost)
Your Path To Financial Fitness Start With A check-Up



Client Fact Finder (Fees Applicable)

Confused What's Important ? We Guide You To Understand Your Priority In Achieving Your Financial Goals



Financial Goal-Best Planning

(Introductory Offer-Free Of Cost)
Turning Ambitions Into Achievements Through Financial Goals



Quick Financial Planning (QFP)

Your Financial Dreams, Mapped Out In No Time

How to Apply

- Visit www.spectrumwealth.in
- Choose Services As per Your Requirement

LOAN

Loan That Can Make Your Dreams Come True

A loan isn't just a financial tool, it can be a means to secure happiness and well-being of your family. With a home loan, you can provide your loved ones with a new and improved lifestyle. Personal/Education loans can pave the way for a brighter future for your children, ensuring they have the best of opportunities. These financial resources can also contribute to the Dream Wedding, your children deserve.

Get Loans Easily To Meet Your Needs

 HOME LOAN 8.40% <small>T&C Apply</small>	 LOAN AGAINST PROPERTY 11.25% <small>T&C Apply</small>	 VEHICLE LOAN 8.82% <small>T&C Apply</small>
 PERSONAL LOAN 11.05% <small>T&C Apply</small>	 BUSINESS LOAN 9.75% <small>T&C Apply</small>	 Credit Card Instant Approval with No Annual Fees <small>T&C Apply</small>
 EDUCATION LOAN 8.15% <small>T&C Apply</small>	 GOLD LOAN 8% <small>T&C Apply</small>	

Powered By:-



WHY SPECTRUM FINANCE?

Our expertise simplifies the loan search, so you can secure the perfect financing solution tailored to your unique needs.

Paperless Process

Less Documentation

Safe And Secure

Available For All Time

How To Get Loan ?

- Step 1** Visit www.spectrumfinance.in **Step 3** Select the loan
Step 2 Get the Loan

Our Soldiers, True Heroes, Backed By Our Yoddhas

We offer a flexible approach to your insurance portfolio. With access to both the public and private sectors, we negotiate competitive rates, maximizing your coverage scope. As a direct insurance broker, we prioritize **Representing customers, not insurers**. Our services, free of charge, include comprehensive coverage for corporate, institutional, group, and retail needs. Additionally, we provide risk management services, suggesting ways to minimize your risk exposure.

Motor Insurance (Save Upto 75%)

Secure Your Motor Vehicles With Cashless Benefits

Health Insurance

Get Health insurance Now To Avoid Unnecessary Stress Over Medical life insurance

Term Life Insurance (Zero Cost Insurance*)

Don't Think Too Much of Family's Future. Save Them With Term Life insurance

Cyber Insurance

Say No To Cyber-Attack With Cyber Insurance

Easy Insurance For A New Bharat



- Payment of the sum assured on permanent disability or death of the Parents/Proposer, with a subsequent **Premium waiver**
- Maturity payment upon policy completion
- **Triple Sum Assured** on accidental death, and **Double Sum Assured** on natural death
- The policy includes suicide coverage with a **Zero Cost Term Life**
- **Guaranteed Return**
- Provide coverage for **War-Like Situations, Terrorism, Snake Bites, PF Malaria, And Related Fatalities**

Term Life Insurance For Defence And Paramilitary Personnel

GET IT NOW

Get 5 Lakh TERM LIFE INSURANCE at ₹ 2190*/- Yearly

*T & C Apply

Enroll Now

Step 1 Scan The QR Code **Step 2** Visit www.spectruminsurance.in
Step 3 Click On Term Life For Defence

Start Early To Get Benefits

A (0 yrs)	B (5yrs)	C (10 yrs)	Start Child's Future Planning
22 yrs	22 Yrs	22 Yrs	Child's Maturity Age
22	17	12	Years To Save
5000	5,000	5,000	Investment Per Month (Rs)
3,593,598	2,187,015	1,229,720	Corpus At Age 22 yrs
5,000	8,150	14,585	Investment Per Month For Same Maturity (35 Lac)
2,363,878	957,295	2,363,873	Power of Starting Early
(A-C)	(B-C)	A-C	Years To Save

- Investment should be for a long-term to get compounding benefits
- All the investment plan for children must have premium waiver benefits
- The earlier you start the bigger would be the corpus created

DELAY CHILDREN FINANCIAL PLANNING CAN COST YOU RS.30 LAKHS!

Parents prioritize their children's future, seeking the best in every aspect. Setting clear goals, from education to business ventures, is the first step. This planning stems from concerns about inflation and future financial stability

Goal	Proposed age(Yrs)	Time Left to save (yrs)	Current Cost (₹)	Projected cost	Saving Req. per/mon
BBA	18	17	4,50,000	12,11,448	1,833
MBA	22	21	12,00,000	4,079,476	3,618
MARRIAGE	25	24	18,00,000	72,88,083	4,401
Total Saving Per Month					9,852

YOU CAN EASILY EARN LIFE-LONG PENSION FROM ₹ 1 LAKH TO Rs. 1.25 LAKH PER MONTH

Your one time investment of ₹ 50,000/- now in the growth scheme of diversified equity mutual funds can accumulate to around ₹ 1 crore over a period (as per the chart enclosed) on which you can earn around ₹ 1 lakh to ₹ 1.25 lakh per month.