



iL PULSE

Your monthly window into smarter, **digital-first** insurance

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Hi, I am Professor **RIA**
Welcome back to another
fresh edition of IL Pulse.

I EMPOWER YOU TAKE ACTION



This Independence Day, let me begin with a simple question:

WHAT DOES FREEDOM MEAN TO YOU?

Perhaps it is choosing a career that feels right, even when it is not the obvious choice. Perhaps it is speaking up with confidence, starting again after a difficult year, supporting the people you love, or finally making a decision you had been postponing.

Freedom rarely looks the same from one life to another. Yet beneath these different answers sits one simple idea: freedom is the ability to choose confidently, and without fear. Sometimes, it isn't about big decisions at all; it's about the small everyday choices that many people still struggle to make.



So this Independence Day, let us bring the idea of freedom closer to home.

Let us make it part of the conversations at our dining tables, the habits we teach our children, the decisions we take with our partners, and the preparations we make for ourselves.

Financial confidence does not mean knowing every market term, predicting every expense, or having a perfect plan.

It begins with simpler things:

- 1 Knowing what comes in:**
understanding your income, benefits, and any inflows
- 2 Understanding where it goes:**
reviewing monthly expenses, tracking key spending categories, and noticing patterns
- 3 Asking questions:**
before signing, whether it's a loan, policy or investment; knowing what you're agreeing to before committing.
- 4 Planning for responsibilities:**
preparing for school fees, medical expenses, aging parents, EMIs, and other predictable life moments.
- 5 Making sure essential financial information is accessible:**
 - where documents are stored
 - whom to contact in case of emergency
 - knowing the passwords or access details for accounts (secured properly)
 - awareness of policy numbers, renewals, and nominees
 - having joint visibility of long-term commitments and obligations



Freedom grows when responsibility is shared.

When we understand our money, share responsibility, stay organised, and make informed decisions, we give ourselves something far more powerful than financial stability: the ability to handle life without fear.

And as always, this August edition brings together simple insights, practical nudges, and everyday habits to help you build greater awareness, preparedness, and confidence in your choices.



Pulse of the Month

Freedom Means Different Things to Different People



1

Ask five people what financial freedom means, and you may receive five entirely different answers. One may imagine early retirement. Another may think of a debt-free life. Someone else may simply want to pay an unexpected bill without exhausting all their saving

That is why financial freedom cannot be measured by one income level or investment figure. At every stage of life, it reflects a different need. What remains constant is the confidence to participate, decide, and prepare.



For a Homemaker

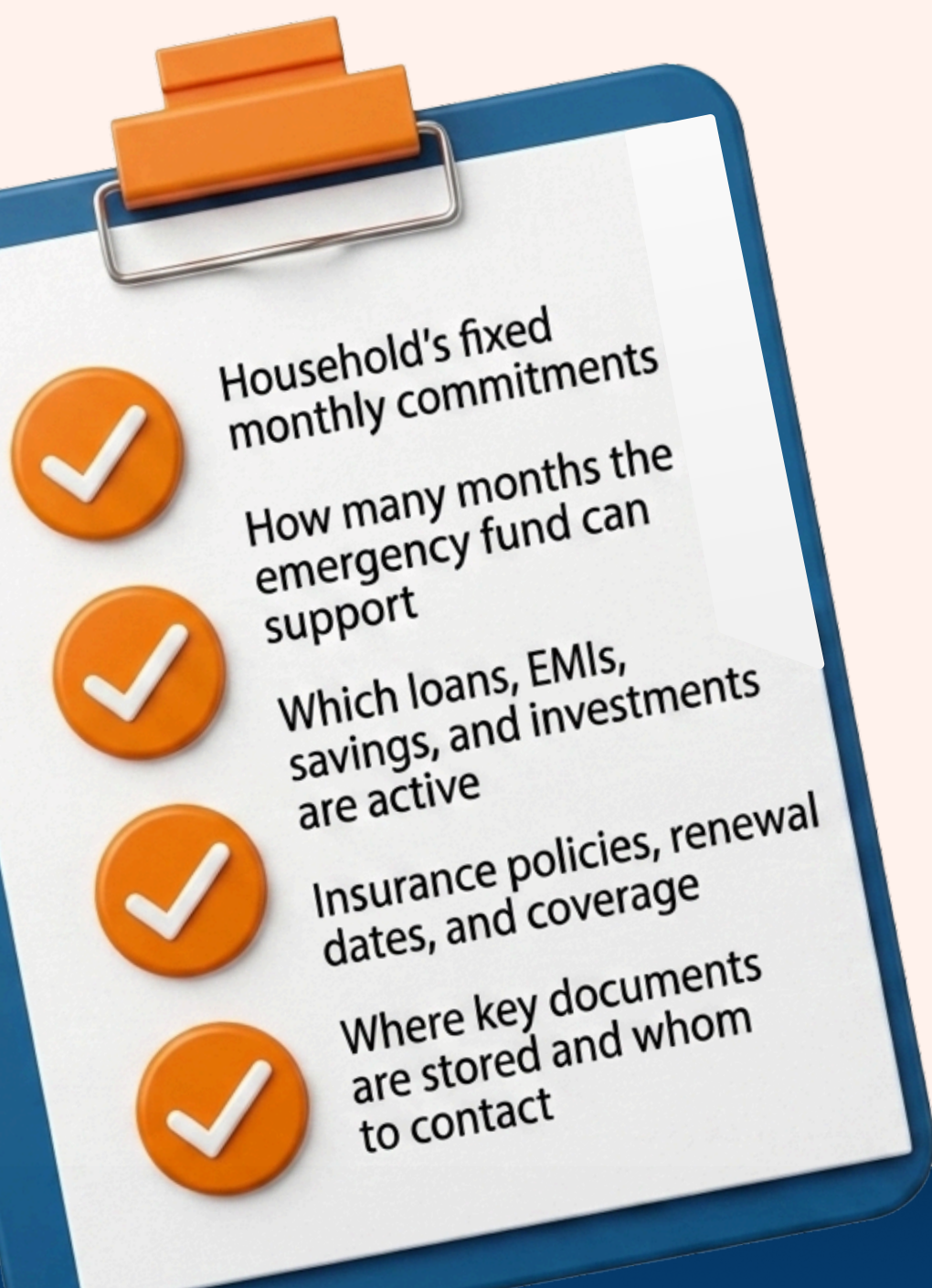
Freedom may Mean Having a Voice in Household Finances

A homemaker may already manage one of the most complex budgets there is: **THE HOUSEHOLD.**

Groceries, school expenses, medical needs, utility bills, celebrations, and unexpected repairs all pass through the household budget. Yet, someone may manage these expenses every day without being included in larger conversations about savings, investments, loans, or insurance.

However, managing daily expenses without this visibility creates responsibility without real financial agency. Participation begins when every adult in the household can access and understand the larger financial picture.

Complete a five-point household finance check. Every adult should know:



FREEDOM IN ACTION

Set aside **30 minutes** this month for a complete family-finance walkthrough. No jargon. No assumptions. Just names, documents, due dates, information access, and questions.

EXPLORE MORE





For a Young Adult

Freedom may Mean Learning Before Lifestyle Expands

The first salary can feel like a door opening. There are long-postponed purchases to make, people to treat and, perhaps, a first trip paid for entirely on your own. In 2025, an estimated 1.52 billion people travelled internationally, nearly 60 million more than in 2024 [SOURCE](#)



The numbers reflect how deeply people value the freedom to explore. Building a travel fund, having a **trusted insurance travel buddy** can help young earners enjoy that freedom without disrupting other financial priorities.

A small, regular amount can build discipline before commitments increase. Learning the difference between a need and a passing want, paying bills on time, understanding credit, and making suitable investments after proper research can lead to more secure choices later.

The aim is not to remove every pleasure from the present. It is to make sure the future receives a share too.

A young adult can begin by:

- ✓ Separating essential expenses from optional spending
- ✓ Saving a fixed amount soon after receiving an income
- ✓ Creating an emergency buffer
- ✓ Learning how basic investments work
- ✓ Avoiding debt taken only to maintain appearances
- ✓ Reviewing digital transactions and subscriptions regularly

FREEDOM IN ACTION

Use a simple three-part salary plan: everyday needs, future goals, and guilt-free spending. The proportions can change. The habit of assigning a purpose to money is what matters.

[EXPLORE MORE](#)



For Parents

Freedom may Mean Preparing Without Putting Life on Hold

Parents often plan in several directions at once. School fees, healthcare, ageing parents, a home loan, and everyday family needs can easily push retirement planning to the bottom of the list. However, responsibilities rarely disappear completely. School fees may become college expenses, while home loans may eventually lead to eldercare costs. Waiting for a responsibility-free phase may mean starting too late.

The goal is to build security for life after work without making the present feel permanently postponed.

What parents can do:

- ✓ **Treat retirement savings as a monthly commitment:**
Set aside a fixed share of income before allocating money to discretionary expenses
- ✓ **Keep retirement funds separate:**
Avoid repeatedly using this pool for education, holidays, home upgrades, or other short-term goals
- ✓ **Automate contributions:**
Schedule the transfer close to salary day so saving does not depend on what remains at month-end
- ✓ **Increase savings with income:**
Review the contribution annually and raise it whenever salaries or household earnings grow
- ✓ **Check future readiness once a year:**
Review the retirement corpus, expected post-retirement expenses, insurance, nominations, and any remaining financial gap
- ✓ **Protect the present too:**
Keep a realistic amount for holidays, hobbies, celebrations, and personal goals so planning for later does not take all the joy out of today

FREEDOM IN ACTION

Choose one future responsibility and write down its likely timeline, current preparation, and next realistic step. A named plan often feels lighter than a vague worry.

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For Children

Freedom Begins with Everyday Money Conversations

Children encounter money long before they earn it. They notice how adults respond to prices, whether purchases are planned, and whether money is discussed calmly or only during moments of stress.

Financial awareness can begin through simple, age-appropriate experiences:

- ✓ **Explain the difference between a need and a want**
- ✓ **Encourage children to save for something they value**
- ✓ **Let them help plan a small family purchase**
- ✓ **Discuss why comparing price and quality matters**
- ✓ **Show them that money represents time, work, and choices**
- ✓ **Encourage generosity alongside saving**
- ✓ **Teach them to divide pocket money into “spend,” “save,” and “share” jars**

FREEDOM IN ACTION

At the next family purchase, invite your child to help set a budget and compare two options. The conversation matters more than whether the cheaper option wins.

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For Senior Citizens

Freedom can be Dignity, Clarity, and Continued Independence

Later in life, financial freedom may mean being able to manage regular expenses without dependence, access funds safely, and make one's own choices with dignity. Organising becomes especially important because scattered documents, unfamiliar digital processes, or information known only to younger members can create avoidable stress.

What financial freedom can look like:

- ✓ **Freedom from confusion:** Maintain one clear financial summary covering bank accounts, pensions, investments, insurance policies, nominations, renewal dates, and important contacts
- ✓ **Freedom from dependence:** Learn the digital tasks used most often, enable transaction alerts, and retain offline bank and insurer contact details for support when needed
- ✓ **Freedom with dignity:** Choose trusted family members who can assist when required, while ensuring that no financial decision is made without your knowledge and consent
- ✓ **Freedom from avoidable risk:** Never share passwords, PINs, CVVs, or OTPs, even with someone claiming to represent a bank, insurer, or government authority.

KNOW YOUR SERVICE PROVIDERS.

FREEDOM IN ACTION

Create one easy-to-read financial information sheet and review it with a trusted family member. Store it securely and avoid writing passwords, PINs, or OTPs on it.

EXPLORE MORE



Family support should make financial life easier without taking control away. True independence means being informed, included, and respected in every decision.

At the same time, financial freedom is not only about being aware about existing finances or growing wealth. It is also about protecting what has already been built.

At ICICI Lombard, protection is seen as an essential part of this journey towards financial freedom, helping individuals and families stay prepared so that life's uncertainties do not interrupt their progress.

Savings may support future goals, while insurance can help prevent an unexpected medical expense, accident, or loss from disrupting those goals entirely. Together, planning and protection create the confidence to keep moving forward.



Professor RIA's Nudge



A financially aware family is not one in which everyone knows every minute detail. It is one in which no one is deliberately left out of the conversation.

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Body & Mind

The Freedom of Peace of Mind



IL Pulse
August Edition

2

Imagine it is 3:12 in the morning. The house is quiet, but your mind is busy calculating.

What if there is a medical emergency?

What happens if an income pauses?



How long will it take to clear the debt?

Are the school fees covered?

The numbers may change from person to person, but the feeling is familiar: **uncertainty can make tomorrow arrive before tonight is over.**

Financial stress does not remain neatly inside a bank statement. It can follow us into sleep, distract us during conversations, shorten our patience, and make even manageable decisions feel heavier.

Medical costs, family responsibilities, debt are common sources of worry because each carry both a financial and an emotional weight.

This does not mean every anxious thought can be solved with a spreadsheet. It means that uncertainty often becomes easier to carry when it is given a name, a next step, and a support system.

1

Turn a Cloud of Worry into One Clear Question

“Everything feels uncertain” is difficult to act on. “I do not know how many months our emergency savings can cover” is a question you can begin answering.

Write down the worry, separate what is known from what is assumed, and identify the smallest useful action.



2

Share the Mental Load

Financial responsibility becomes emotionally exhausting when one person must remember every due date, document, renewal, and contingency. A shared calendar, a monthly check-in, or a simple family information sheet can help distribute both knowledge and pressure.



3

Create a Pause Between Fear and Action

Stress can push people towards rushed borrowing, impulsive investing, or ignoring a problem until it grows. When possible, pause. Verify the information. Read the terms. Speak to a qualified professional for decisions that need expert guidance.

A little time and clarity can protect you from choices made only to end the discomfort of the moment.



4

Notice What Preparedness Changes Emotionally

An emergency fund cannot prevent an emergency. An organised policy file cannot prevent unforeseen illness. A repayment plan cannot remove debt overnight.

Yet each can reduce the number of unknowns surrounding the situation. That emotional breathing space is a gamechanger. It helps people think, ask for help, and make decisions with less panic and more confidence.



We often pursue financial freedom because we imagine it will make us happy later. However, peace of mind is itself a form of freedom, and one of the most easily overlooked forms of wealth.

Professor RIA's Nudge



Peace of mind does not always begin with solving everything. Sometimes, it begins with knowing the next step and who can help you take it.

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Eat Smart

Building Healthy Habits Without Breaking the Budget

3



Does healthy eating really require imported superfoods, subscription meal plans, and a shelf full of supplements? If a routine is too expensive to continue next month, can it sustain long-term health?

Online wellness trends can make ordinary food appear inadequate. Yet dal, chana, rajma, eggs, curd, seasonal vegetables, fruit, millets, peanuts, and home-cooked meals have supported Indian diets for generations.

Financial freedom also means choosing food based on what suits your health, family, and budget instead of following every trend simply because it is popular.

Let the Season Plan the Menu

Local, seasonal produce is often more affordable and easier to find. Begin with what is abundant locally rather than planning the meal around an imported ingredient.

A practical plate could include:

- A seasonal sabzi
- Dal, chana, rajma, eggs, curd, paneer, soy, fish, or chicken as a familiar protein source
- Rice, roti, or millets according to preference
- Fruit or another locally available addition



Reclaim the “**Detox**” Drink

The body already has organs that perform detoxification. So, there is no need to buy expensive drinks that promise dramatic cleansing. Homemade drinks can make regular hydration more enjoyable while supporting sustained hydration:



Lemon-mint water:

Add lemon slices and thoroughly washed mint leaves to water

Chaas with roasted jeera:

Blend curd with water, roasted jeera, and a small amount of salt

Cucumber-mint water:

Add cucumber slices and mint leaves to chilled water



Their value lies in supporting hydration, not in offering anything dramatic.

Spend on Consistency, Not Novelty

Plan a few reliable breakfasts, carry simple snacks such as fruits or roasted chana, and reuse ingredients across meals to reduce waste. Before spending on the next wellness trend, ask:

- Can I find the ingredients easily?
- Will my family eat this regularly?
- Does it fit our monthly food budget?
- Is it replacing a balanced meal without a clear reason?
- Am I choosing it for my health or because it is popular online?



Freedom includes being able to care for your health without feeling pressured to purchase every new product associated with wellness. The most effective health investments often begin in your home kitchen.



Always remember, true wellness is built through consistency, not by following expensive trends. Preventive habits can support long-term wellbeing and may help reduce avoidable health risks. However, even consistent routines cannot always prevent every health concern.

*Through **ICICI Lombard’s #HealthFirst** program, health policyholders can call **18002666** to consult a doctor at no extra cost if they feel unwell or are unsure about symptoms. This kind of early support can help address concerns before they escalate, offering reassurance when it is needed most.*



Professor RIA’s Nudge



If a health habit is too expensive or complicated to repeat, it is unlikely to protect your wellbeing for long. Choose the habit your real life can sustain.

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Drive Wise

The Freedom to Move
with Confidence



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The first solo drive after receiving your licence. The late-night airport pickup. The weekend visit to parents. The commute that makes work possible. Mobility gives shape to independence in ways we often notice only when it is interrupted.

A vehicle may give us the freedom to move, but maintenance helps protect that freedom. Ignoring a tyre, brake warning, renewal date, or small mechanical issue may save time today but lead to a much larger expense tomorrow.



The Cost of “Later”



Tyres:

Incorrect pressure and worn tread can affect grip, braking, and fuel use. Check pressure regularly, inspect for cuts or bulges, and do not ignore uneven wear.



Brakes:

Squealing, vibration, a soft pedal, or increased stopping distance deserve prompt attention. Waiting can increase both repair costs and road risk.



Fuel-efficiency habits:

Sudden acceleration, harsh braking, unnecessary idling, excessive load, and neglected servicing can increase fuel consumption. A smoother driving style is often kinder to both the vehicle and the monthly budget.



Insurance renewal:

A missed renewal can leave a protection gap. Keep reminders well ahead of the due date and review whether the cover still matches how the vehicle is used.



Responsible driving:

Seat belts, helmets, safe speeds, patient lane changes, and a phone kept out of hand are not only safety choices. Every incident prevented can protect lives, time, income, and household finances.

Good driving is not just safer. It is often cheaper. The habits that reduce risk also reduce avoidable wear, fines, fuel use, and disruption. The freedom to move confidently comes from staying prepared, not taking chances.

*Prevention reduces risk, but it cannot account for every road incident, theft, weather event, or breakdown. This is where thoughtful preparation makes a difference. The right motor insurance, supported by add-on which are subject to payment of additional premium, like **ROADSIDE ASSISTANCE** ensures that when situations go beyond your control, reliable help is available to get you moving again with minimal disruption.*

EXPLORE MORE →





Small Habits, Big Protection

Independence Starts
with Preparedness

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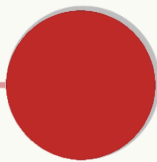
Many people pursue financial freedom by trying to earn more. That goal definitely matters. Yet preparedness can create just as much confidence because it helps protect the choices those earnings make possible.

The difficult part is that preparedness rarely feels urgent on an ordinary day. Documents can be organised next weekend. Nominees can be checked later. Emergency contacts can be updated when there is still time. *Then an unexpected moment arrives, and “later” becomes “right now.”*



Take ten minutes this weekend for a quiet independence check.

Your Financial Freedom Checklist



Done

Readiness check



Emergency fund reviewed



Nominees checked and updated where necessary



Important financial and insurance documents organised



Family informed about essential financial information



Insurance policies and renewal dates reviewed



Emergency contacts updated



Digital banking alerts and security features enabled



Trusted contact knows how to find essential information if required

Across this edition, freedom has taken different forms. Yet the common thread is **CONTROL**: understanding important decisions before they become urgent and knowing where to turn when circumstances change



Today, protection goes beyond reacting to emergencies.

It includes:



Staying informed



Acting early and



Having access to help when you need it.

Ultimately, financial resilience comes from being able to respond without losing control of the wider plan. The strongest form of independence is not having every answer beforehand. It is being prepared for life's questions.



Professor RIA's Nudge



Preparedness is a form of care you practise in advance. Ten calm minutes today can save your family many difficult ones later.

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Did You Know?

Small Facts, Bigger Freedom

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6

- 1 Awareness has not yet Become Understanding for Everyone
SEBI's Investor Survey 2025 found that 63% of Indian households were aware of at least one securities-market product. However, only 36% of investors demonstrated high-to-moderate market knowledge in the survey. [SOURCE](#)

Awareness opens the door, but informed participation requires continued learning.

- 2 Financial Literacy is for Every Life Stage
The Reserve Bank of India provides tailored financial-literacy material for schoolchildren, self-help groups, senior citizens, farmers, and small entrepreneurs. Its resources are available in 13 regional Indian languages, reinforcing that financial understanding is not meant for one age, income group, or profession.

[SOURCE](#)

- 3 Financial Knowledge Gaps Can Also be Gender Gaps
SEBI's 2025 survey observed lower market knowledge and participation among female investors than among male investors. Making financial conversations inclusive is therefore not a symbolic gesture. It is a practical step towards greater independence.

[SOURCE](#)





Stories Around Us

Real Stories of Freedom and Support

7

Freedom is often shaped by the moments when people feel informed enough to decide, prepared enough to respond, and supported enough to move forward.

This month, let's delve into what freedom means to the team at ICICI Lombard

“

Thank you very much for your **prompt support and assistance** throughout this process.

I sincerely appreciate your efforts in reviewing and approving my claim on priority. Your **timely support** helped me during a very difficult situation, especially while I was awaiting discharge from the hospital.

Thank you once again for your **cooperation, understanding,** and continuous support.

- ICICI Lombard Customer

I would like to express my sincere gratitude and appreciation to your entire team for the exceptional support provided.

From the evening until well past midnight, your team **worked tirelessly** and efficiently to resolve the conflicts and issues that arose during the insurance approval process. Your dedication, **prompt coordination**, and **commitment** ensured that the claim was processed successfully, allowing my wife to be discharged from the hospital without further delay.

Please extend our heartfelt thanks to everyone involved. The dedication demonstrated by your team reflects the **highest standards of customer service** and reinforces our confidence in ICICI Lombard Insurance. We deeply appreciate your willingness to **go above and beyond** your regular working hours to support us when we needed it the most.

- ICICI Lombard Customer



Your Fun Corner

Let's Engage

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Most Popular Responses from the previous IL Pulse edition

Trends that readers are most excited about in 2026:

- AI tools that save time
- Sleep and health tracking
- Emergency preparedness and protection



Find the Building Blocks of Freedom

Freedom is often built through small things: a plan, a safer habit, a clearer choice, or support at the right time.

Find the 10 words related to freedom hidden across, down, or diagonally in the grid.



A	W	A	R	E	N	E	S	S	Q	L	M
X	C	H	O	I	C	E	R	B	N	V	K
S	A	V	I	N	G	S	K	U	D	E	T
H	R	M	Q	W	C	J	P	D	X	S	S
Z	E	L	V	N	B	C	H	G	W	U	A
Q	T	A	R	M	K	D	Z	E	C	P	E
V	B	J	L	H	N	Q	Y	T	M	P	E
C	X	R	D	T	V	B	N	K	J	O	T
G	U	K	A	P	H	D	W	L	C	R	Y
F	A	M	I	L	Y	N	Q	C	B	T	Z
D	H	J	K	F	U	T	U	R	E	A	C
P	L	A	N	X	S	M	V	Q	R	E	B



Bonus thought:

Which of these words feels most closely connected to freedom for you right now?

Your answer



This Independence Day, let freedom mean more than the absence of limits. Let it mean the presence of choice: the choice to understand, participate, prepare, recover, and move forward with confidence.

Freedom is not just about earning more. It is about understanding more, preparing better, and participating confidently in the decisions that shape your future. And when life does not go according to plan, it is about knowing that support is within reach.

And with this, we come to the end of this month's edition of IL Pulse. Tell us what stayed with you, what made you pause, and what you would like to explore in the next edition.

But before you go, tell us what freedom means to you.

Share one choice, habit, or conversation that has made you feel more independent. The most popular response shall be published in the next edition of IL Pulse.

Share your thoughts, we're listening!



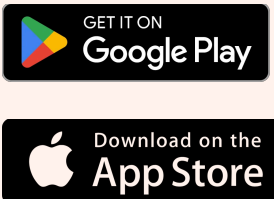
Name

Contact Number

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