

ULIP FAQ

Explain Wheel of Life Portfolio Strategy?

Wheel of Life Portfolio Strategy:

This strategy provides the policyholder with "Years to maturity based portfolio management"

The policyholder can opt for this portfolio strategy at the commencement of the policy or can switch to this portfolio strategy at any subsequent policy anniversary by giving a 30-day advance written notice to the Company

If the policyholder has opted for this portfolio strategy at the commencement of the policy, the regular premium and the top up premium, if any, would be allocated in the funds mentioned (namely Blue Chip Equity Fund, Equity Growth Fund II, Accelerator Mid-Cap Fund II, Bond Fund and Liquid Fund) in the proportion as mentioned in the table below, depending on the outstanding years to maturity

If the policyholder has switched to this portfolio strategy at any subsequent policy anniversary:

The Company will reallocate the regular premium fund value and top up premium fund value, if any, among equities, debt and cash in the proportion mentioned in the table below, depending on the outstanding years to maturity of the policy

The regular premiums and the top up premiums, if any, would also be allocated in the funds mentioned (namely Blue Chip Equity Fund, Equity Growth Fund II, Accelerator Mid-Cap Fund II, Bond Fund and Liquid Fund) in the proportion mentioned in the table below, depending on the outstanding years to maturity of the policy

On each policy anniversary, the company will reallocate the regular premium fund value and top up premium fund value, if any, among various funds in the proportion based on the outstanding years to maturity of the policy.

The regular premiums and top up premiums, if any, paid in that particular policy year will also be allocated in the same proportion.

All allocation and de-allocation of units shall be based on the prevailing unit price. This will ensure that a balance is maintained between the policyholder's "years to maturity" and level of risk on investments to optimize the returns

Years to Maturity	Proportion in following three funds (%)			Total	Bond Fund (%)	Liquid Fund (%)
	Bluechip Equity Fund	Equity Growth Fund	Accelerator Mid-cap Fund II			
20	20	50	30	100	0	0
19	30	50	20	100	0	0
18	30	50	20	100	0	0
17	30	50	20	100	0	0
16	30	50	20	100	0	0
15	40	40	15	95	5	0
14	40	40	10	90	10	0
13	40	40	5	85	15	0
12	40	40	0	80	20	0
11	40	35	0	75	25	0
10	40	30	0	70	30	0
9	40	25	0	65	35	0
8	40	20	0	60	40	0
7	40	15	0	55	45	0
6	40	10	0	50	50	0
5	40	0	0	40	55	5
4	30	0	0	30	60	10
3	20	0	0	20	65	15
2	10	0	0	10	70	20
1	0	0	0	0	80	20