

# ULIP FAQ

## What is the Difference between Wheel of life portfolio strategy and Investor Selectable portfolio strategy?

**Investor selectable Portfolio Strategy:** If you want to allocate your premiums based on your personal choice and decision, you can opt for this strategy. Bajaj Allianz iGain III Insurance Plan offers you choice of seven (7) funds to suit your investment needs

**Those are:**

- ▶ Equity Growth Fund
- ▶ Accelerator Mid-Cap Fund II
- ▶ Pure Stock Fund
- ▶ Asset Allocation Fund
- ▶ Blue-chip Equity Fund
- ▶ Bond Fund
- ▶ Liquid Fund

**Wheel of Life Portfolio Strategy:**

- ▶ We provide you with "Years to maturity based portfolio management".
- ▶ At the commencement of the Policy, your premium (regular premium and top up premium, if any) would be allocated in various funds in the proportion as mentioned below.
- ▶ On each policy anniversary, we will reallocate your fund value among various funds in the proportion based on your outstanding years to maturity.
- ▶ The premiums (regular premium and top up premium, if any) paid in that particular policy year will also be allocated in the same proportion.
- ▶ All allocation & re - allocations of units shall be based on the prevailing unit price.
- ▶ This will ensure that a balance is maintained between your "years to maturity" and level of risk to your investments to optimize the returns
- ▶ The rates of allocation/reallocation of your premium /fund value into various funds based on your outstanding years to maturity will be as follows:

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Years to Maturity	Proportion in following three funds (%)				Total	Bond Fund (%)	Liquid Fund (%)
	Bluechip Equity Fund	Equity Growth Fund II	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	