

Insurance, investment and saving for emergencies are the three core elements of any sound financial plan. Traditionally, customers are advised to keep these elements separate from each other to provide the necessary commitment to each. However, not everyone has the time and skills to manage their financial portfolio optimally. For such customers, Unit Linked Insurance Plans (ULIP) provide an effective way to participate in the market as well as an insurance cover to deal with uncertainties of life (From Financial Express September 29, 2021 17:39 IST).

Wealth accumulation is a discipline process of accumulating assets to achieve certain meaningful goals. Without a clear goal, wealth accumulation is no different with wealth hoarding, produces more stresses and anxieties at latter part of ones life.

COI has created Virtual Training (CVT) Rooms to conduct training program in a cost-effective manner for participants to equip themselves academically at their respective locations.

### **Program Objectives:**

In this program we deal with the concept of wealth accumulation and wealth creation through Life Insurance investment products viz ULIPs and Annuities and how these products are comparable and many times superior to other Financial Instruments.

This session gives a detailed understanding to the PARTICIPANTS of how to pitch these products with the prospects/clients as an asset class in their portfolios. This program creates another weapon in the armory of the Advisors.

**Program Contents:** The TOPICS to be covered in this program are:

Sr. No	TOPIC	TAKE AWAY
1	Introduction	<ul style="list-style-type: none"> <li>Setting the tone</li> <li>Savings Vs Investments</li> <li>Simple Vs Compound Interest-The power of Compounding</li> </ul>
2	Risk and Return	<ul style="list-style-type: none"> <li>Risk free returns -Market returns</li> <li>Risk and Return -Deeper insights</li> <li>Investor types basing on Risk Tolerance</li> </ul>
3	Portfolio Management	<ul style="list-style-type: none"> <li>Different asset classes, Equity, Debt and fixed income Instruments</li> <li>Understanding of diversification-its merits</li> <li>IRR, CAGR meaning with examples</li> <li>Principles of Portfolio Management- Practical cases: Some Case studies</li> </ul>
4	Wealth accumulation	<ul style="list-style-type: none"> <li>What is wealth creation and accumulation</li> <li>Why Wealth accumulation is necessary-</li> <li>Wealth accusation needs of C</li> <li>Various Risks in life- Safe guarding through Life Insurance</li> <li>ULIPs, their features as un-bundled/transparent products</li> </ul>

## Virtual Training Session on Wealth accumulation through ULIP & Annuities, Program ID – CPL12 (On: 8th February, 2024)

5	Pitching of ULIPs	<ul style="list-style-type: none"> <li>Instrument for wealth creation + Life Insurance over a long term</li> <li>Flexibility of switching among asset classes</li> <li>Partial withdrawal facilities</li> <li>Tax treatment</li> <li>Some examples to see how ULIPs advantages over other similar asset class</li> </ul>
6	Annuity products	<ul style="list-style-type: none"> <li>Annuity market- extent &amp; Depth</li> <li>Types of Annuities</li> <li>Annuitisation of ULIP Products</li> <li>Tax Treatment</li> <li>Retirement planning through Annuities</li> </ul>

**Participant's Profile:** This program is intended for Advisors, Team Managers of advisors of all life Insurance distribution channels, for gaining knowledge of selling these special class of Life Insurance products.

Duration	Date	Time (IST)	Hours
1 Day	8 <sup>th</sup> February, 2024	10.00 hrs. – 17.00 hrs.	06.00 Hours

**Course Fees:** Rs.3540/- (Rs.3000/- + 9% CGST + 9% SGST)

**How to enroll:** [Click here for Registration](#) and any help/queries please mail to [college\\_insurance@iii.org.in](mailto:college_insurance@iii.org.in)

**Certificate of Participation:** Online Certificate in PDF format will be issued to all the participants.

### **Program Coordinator:**

**Mr. Judhajit Sen, Faculty, (Email id: [j.sen@iii.org.in](mailto:j.sen@iii.org.in))**

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