

**Virtual Training Session on Wealth Accumulation through ULIPS & Guaranteed Return Products –
Program ID- CPL28 (On 25th July, 2023)**

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 one's 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 Guaranteed return products 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.

The TOPICS to be covered in this program are:

Sr. No	TOPIC	TAKE AWAY
1	Introduction	Setting the tone
		Savings Vs Investments
		Simple Vs Compound Interest-The power of Compounding
2	Risk and Return	Risk free returns -Market returns
		Risk and Return -Deeper insights
		Investor types basing on Risk Tolerance
3	Portfolio Management	Different asset classes, Equity, Debt and fixed income Instruments
		Understanding of diversification-its merits
		IRR, CAGR meaning with examples
		Principles of Portfolio Management- Practical cases: Some Case studies
4	Wealth accumulation	What is wealth creation and accumulation
		Why Wealth accumulation is necessary-
		Wealth accumulation needs of C
		Various Risks in life- Safe guarding through Life Insurance

5	Pitching of ULIPs	ULIPs, their features as un-bundled/transparent products
		Instrument for wealth creation + Life Insurance over a long term
		Flexibility of switching among asset classes
		Partial withdrawal facilities
		Tax treatment
		Some examples to see how ULIPs advantages over other similar asset class
6	Guaranteed Return products	What are guaranteed in Guaranteed returns products?
		product benefits over long term
		Safe guarding life risk
		Tax treatment
7	Objections Handling techniques	Objections Why What
		Objections are welcome-The Objection Handling techniques
		Emotional connect with the Client on how life Insurance stands by for the risks in life
		Paving way for building Trust

Participants 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
One Day	25 th July 2023	10.00 hrs. - 17.00 hrs.	6 Hours

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

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

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

Programme Coordinator:

Mr. Krishnamohan Y, (Email id: ykmohan@iii.org.in , Contact no. 022 - 26544202)

For enrolment and technical support call	Mr. Vivek Rane	022-26544297	Ms Vrushali Nagawekar	022-26544266
	Ms. Nilambari Bagde	022-26544234	Ms Jayashri Salian	022-26544324
	Ms. Snehal Vartak	022-26544251	Ms. Sneha Pednekar	022-26544290
			Ms. Mrunal Satam	022-26544216