





# Advantages of Investing in ULIP

1  **Diversification**  
Invest in a mix of asset classes, including domestic and international stocks, bonds, currencies and commodities.

2  **Low costs**  
Reduce your investing costs with low transaction fee from leading fund houses. Cost effectiveness.

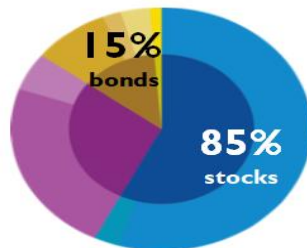
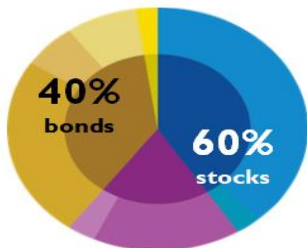
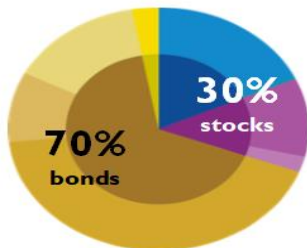
3  **Convenience**  
One investment can give you exposure to many funds of various countries and 100's/1000's of Individual securities.

4  **Professional management**  
Eliminate much of the research, buying, and tracking of securities, as all the Funds are professionally managed.

5  **Suitable for any Category of Investors**  
Conservative – Moderate - Aggressive

Fixed Income ← DIVERSIFICATION → Equities (Stocks)

•Cash •International •Short-term •Intermediate •International •Small-Cap Core •Large-Cap Core



CONSERVATIVE

MODERATE

AGGRESSIVE

← Risk / Reward →