# Vinosha Portfolio ULIP Plans

1. ULIP is the acronym for Unit Linked Insurance Plan. A ULIP is the combination of investment and insurance. Within this plan, the policyholders can make the premium payment annually or monthly. One part of the premium amount is used to provide a life insurance cover and the remaining sum is invested.

2. In these plans, the investments are subjects to the risks associated with the capital market. The policyholder bears the investment risk on his/her investment portfolio. Hence, it is recommended to make an investment choice basis the needs along with the risk appetite.

3. Another factor that has to be taken into consideration by the policyholder is the future needs of the invested funds. Moreover, a unit linked plan is much more transparent. The charges including fund management charges, allocation charges etc. are clearly stated upfront.

4. Unit Linked Insurance Plan also allows its investors to switch their investment from debt to equity and vice-versa, without running from pillar to post and any worries of being charged.

5. ULIP plans were first introduced in India by Unit Trust of India (UTI) in 1971. This was followed by ULIP offerings from Life Insurance Corporation in 1989. Initially, a lot of investors shied away from investing in ULIPs due to the high charges associated with this insurance-investment product. However, in the recent times, major life insurance providers including Bajaj Life, HDFC, ICICI Pru, and Edelweiss Tokio.

# How To Decide Which ULIP is Better

- Analysis of Personal Investment Goals.
- Decide Insurance Objectives.
- Decide Investment Goals.
- Compare ULIPs.
- Flexibility.
- Evaluate Risk Profile and Financial Stability.
- Understand Different Charges Levied.
- Be Well-Versed with the Features and Benefits of a ULIP Plan.
- Check the Performance of the Plan.
- Solvency Ratio.
- Claim Settlement Ratio.
- Performance of ULIP Funds.
- Investment Strategies Offered.