ULIPs(Unit Linked Insurance Plans) are investment along with insurance.They offer tax benefits and teaches you that how to invest our money.Have you ever think that what if we could invest and get insurance on one plan,this is what ULIPs is about,it helps to grow your money while being financially protected.

In this article,you will get to know about ULIPs'tools like NAV,ULIPs tools and other financial tools

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"Investing in ULIPs is a massive decision but just doing it it step one only doesn't comlplete it,you need to track your ULIPs performance as well to ensure that if it aligns with your financial goals."

Factors affecting ULIPs performance:

ULIP returns are not fixed,they kept on changing based on several factors.Understanding these factors will make you realise about better investment decisions.

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*Market conditions:

Since ULIPs are market linked,stock and market trends have a big impact on it.

*Fund selection:

While selecting funds,you should choose depending upon your risk appetite and financial goals.you can choose from debt,balanced funds if you're ready for it.Equity funds have higher potential returns but carry a higher risk,whereas debt funds carry lower risk but with more returns.

*Switching funds:

You can switch funds through which you can transfer your current funds linked to the policy to the another fund of your choice.

*Returns from funds:

ULIP doesn’t take the guarantee of returns as it fluctuates based on the market performance,in which it can higher and lower returns.It offers a blend of investment and insurance so you should be aware of the risks in it.

*Flexibility of withdrawal:

ULIPs offer some withdrawal flexibility after 5-year lock,allowing partial withdrawals, but with limitations, before lock on period withdrawals are not permitted.

Best strategies to manage your ULIP in a better way:

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*Set clear goals:

Decide whether you want an investment for your upcoming generations,or for some big investment you want to do for your children.

*Be Aware if the charges:

Understand deductions like management fees to avoid unnecessary losses.

*Consider tax benefits:

It’s important to know that ULIPs perimium are tax deducted upto 1.5 lakh a under under 80 C of income tax.

*Review regularly:

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[3] IRDAI - Guidelines on ULIPs:Guidelines on ulip

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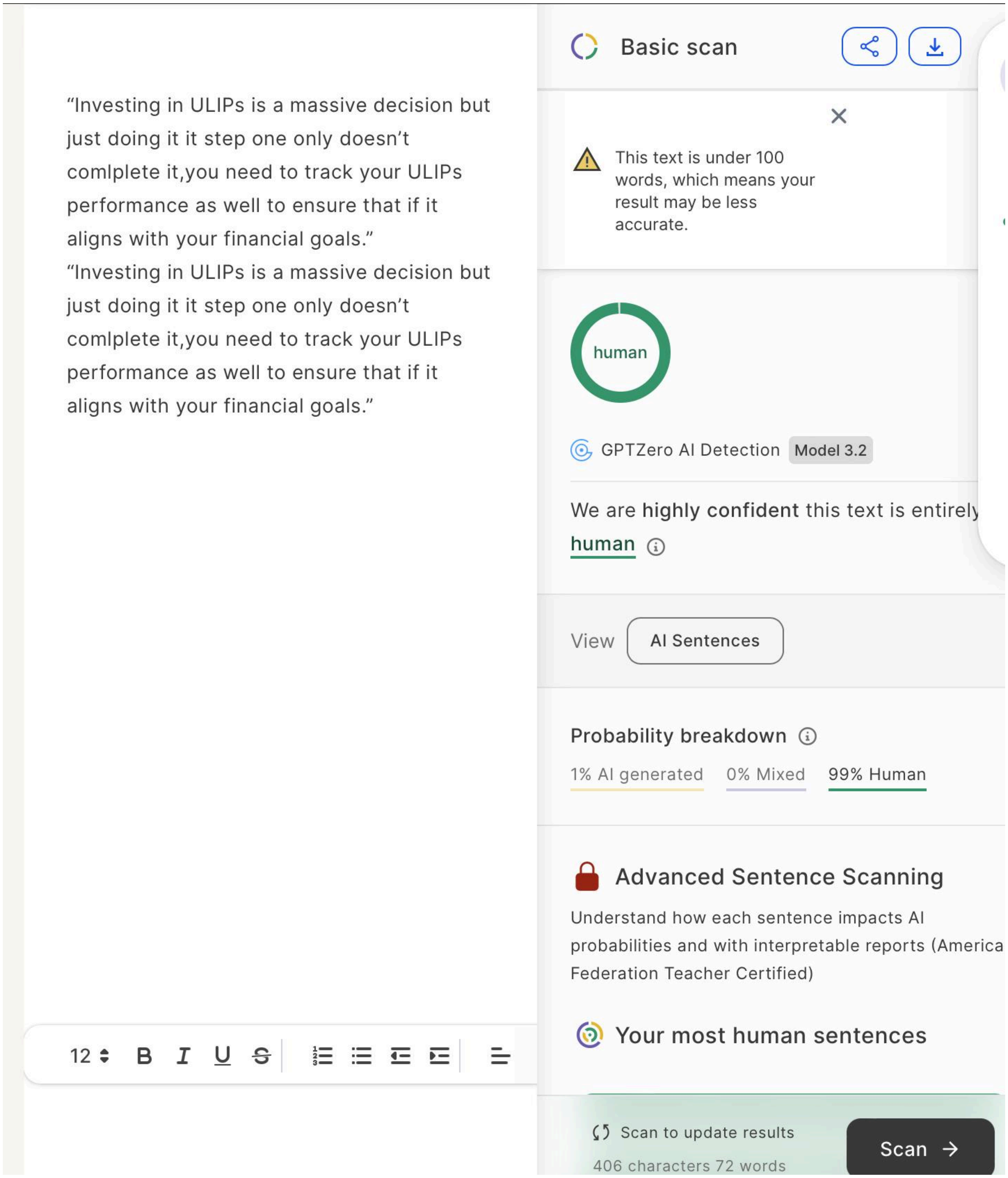
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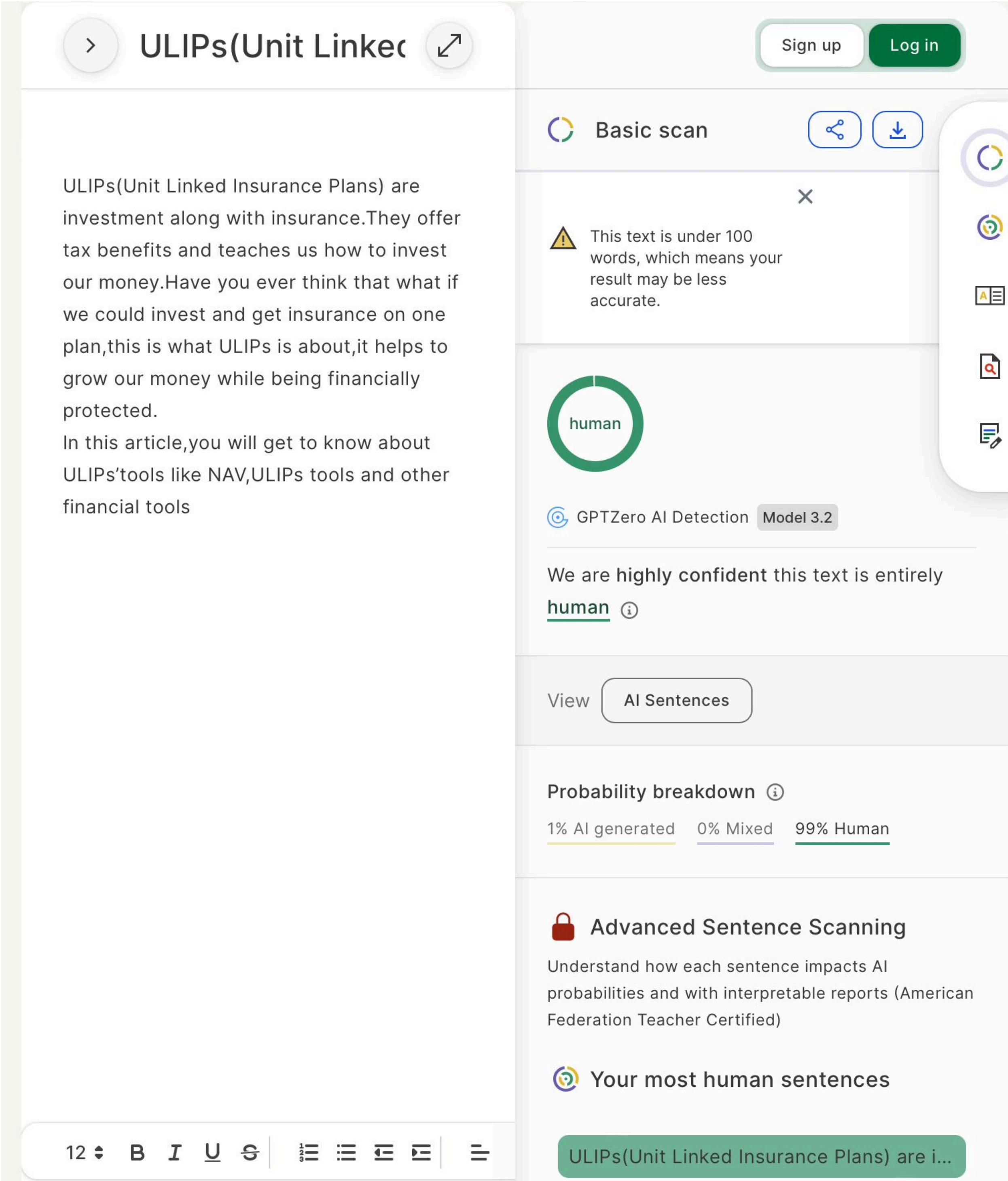
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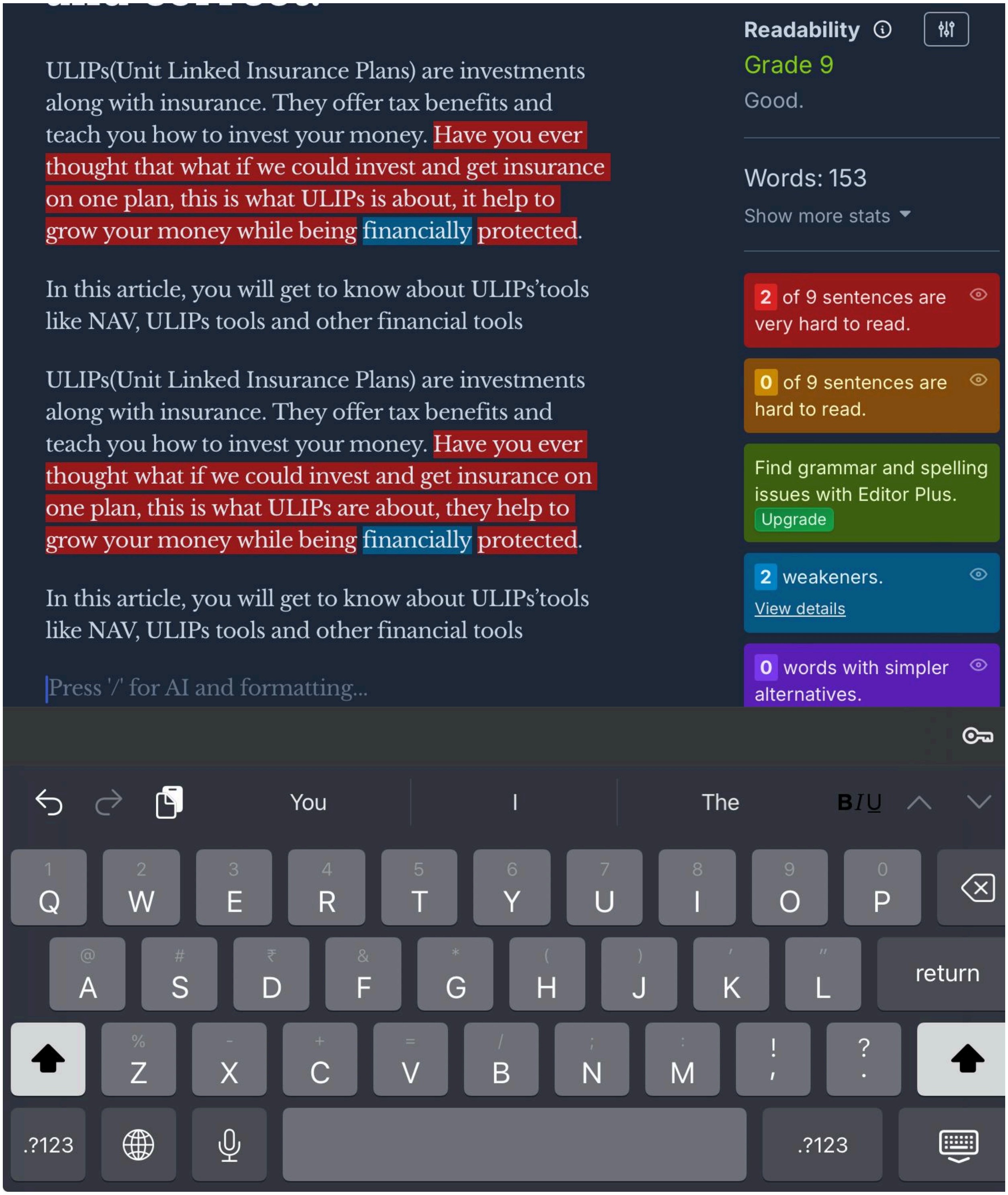
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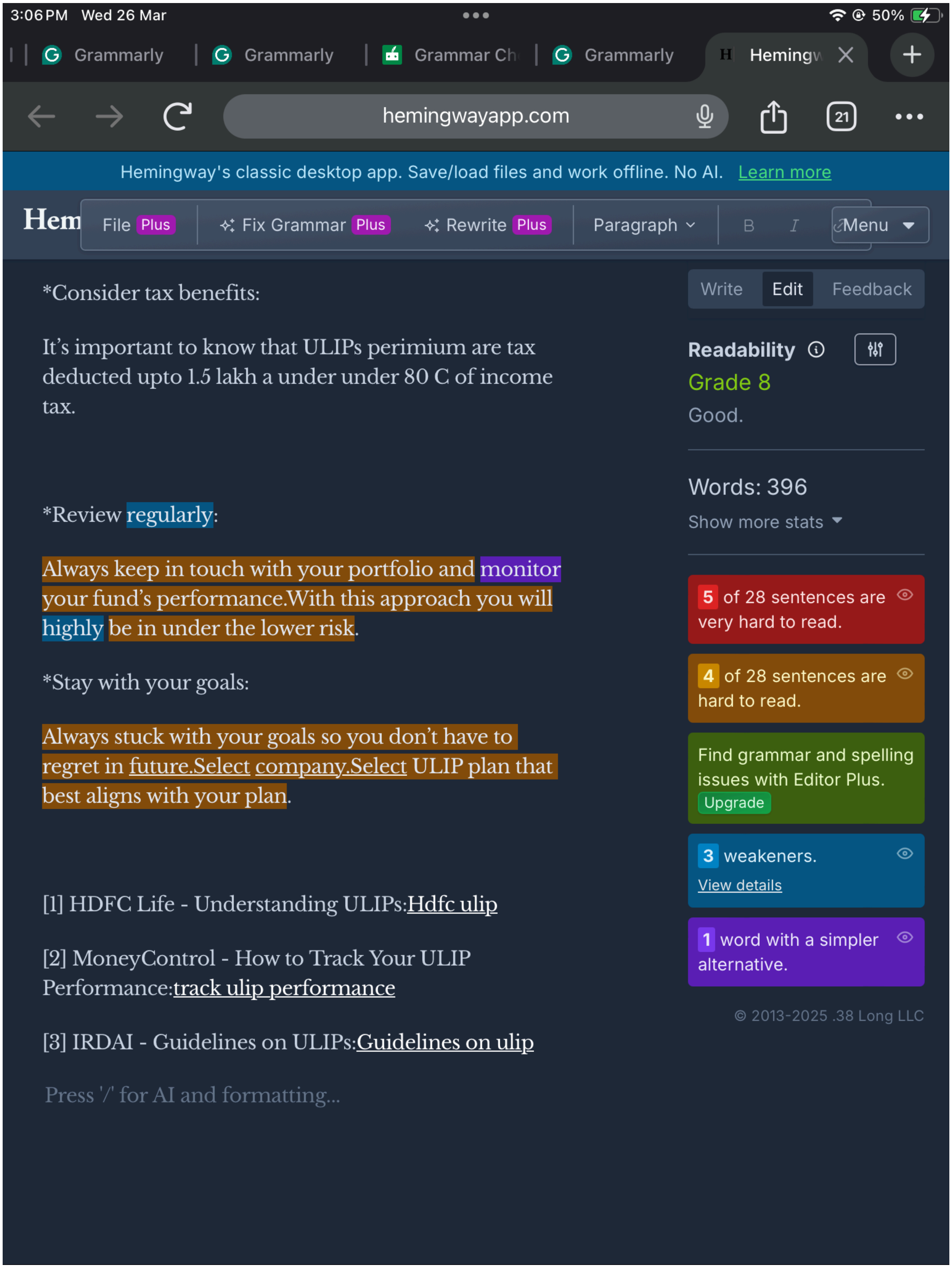

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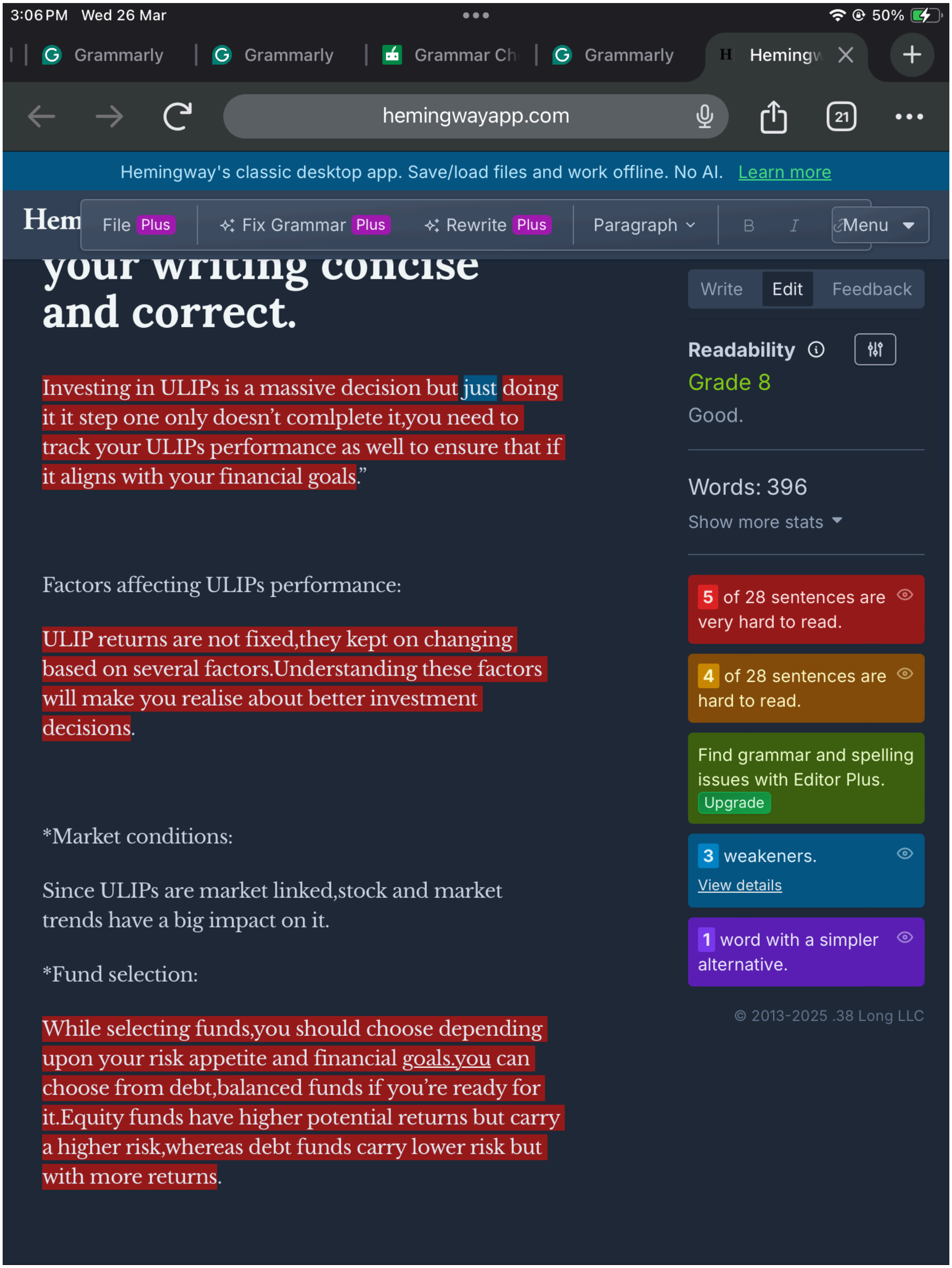
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