

1. ULIP Plan: `A – Investlink`

- **Product name:** A – Investlink
- **Type:** Low-risk, long-term capital protection with steady growth
- **Premium Range:** RM50,000 – RM1,50,000 annually
- **Sum Assured:** 10x of annual premium (RM5,00,000 – RM15,00,000)
- **Investment Split:** 80% Debt Funds + 20% Equity Funds
- **Expected Returns:** 6% – 9% per annum
- **Lock-in Period:** 5 years
- **Best Suited For:**
 - Customers with **low risk appetite**
 - Age group: 35–50
 - Occupation: Salaried / Government employee
 - Attribute Example: Avg Monthly Balance > ₹1L, conservative profile

2. ULIP Plan: `A - Life Wealth premier`

- **Product Name:** A - Life Wealth premier
- **Type:** Moderate-risk, balanced exposure to equity and debt
- **Premium Range:** RM1,00,000 – RM2,00,000 annually
- **Sum Assured:** 12x of annual premium (RM12,00,000 – RM24,00,000)
- **Investment Split:** 50% Equity + 50% Debt
- **Expected Returns:** 9% – 12% per annum
- **Lock-in Period:** 5 years
- **Best Suited For:**
 - Customers with **moderate risk appetite**
 - Age group: 30–45
 - Occupation: Professionals / Business owners

- Attribute Example: High Service Ticket Count (engaged customers), balanced card scores

3. ULIP Plan – `A - Life Infinite`

- **Product Name:** A - Life Infinite
- **Type:** High-risk, equity-focused wealth maximization
- **Premium Range:** RM2,00,000 – RM5,00,000 annually
- **Sum Assured:** 15x of annual premium (RM30,00,000 – RM75,00,000)
- **Investment Split:** 80% Equity + 20% Debt
- **Expected Returns:** 12% – 18% per annum (market-linked)
- **Lock-in Period:** 5 years
- **Best Suited For:**
 - Customers with **high risk appetite**
 - Age group: 25–40
 - Occupation: Entrepreneurs / Investors
 - Attribute Example: Customers with stock exposure > 50%, high card scores, premium lifestyle