**ABC Bank**

🟦 Mutual Fund – Wealth Premium (Annual Investment)

The Wealth Premium Mutual Fund is a high-end investment product tailored for seasoned investors seeking aggressive capital growth. With a Net Asset Value (NAV) of $500 and a substantial initial minimum investment of $10,000, this fund is designed for individuals with a higher risk appetite and long-term financial goals. The fund operates on an annual investment cycle, making it suitable for those who prefer a hands-off approach while still aiming for significant returns.

Rated ‘A’ for performance, the Wealth Premium fund offers an impressive expected return of 12% annually. However, investors should be mindful of the 2% tax implication and a 1% exit load if funds are withdrawn prematurely. The 3-year lock-in period ensures capital stability and allows the fund to optimize returns through strategic asset allocation. This product is ideal for wealth accumulation, retirement planning, or long-term wealth preservation.

🟦 Mutual Fund – Value Delux (Monthly Investment)

The Value Delux Mutual Fund is a more accessible option for investors looking to build wealth gradually through monthly contributions. With a lower NAV of $150 and a minimum SIP amount of just $500, it caters to young professionals and middle-income investors who prefer disciplined, incremental investing. The initial investment requirement is modest at $2,000, making it a practical entry point into mutual fund investing.

This fund carries a ‘B’ performance rating and offers a respectable 9% expected return, which aligns well with market averages for balanced mutual funds. The tax implication is relatively low at 1%, and the exit load is just 0.5%, making it a cost-effective option. With a 1-year lock-in period, it provides liquidity and flexibility, making it suitable for medium-term goals like education funding or home down payments.

🟨 Debt – Elite Prime (Quarterly Investment)

The Elite Prime Debt Instrument is a premium fixed-income product designed for conservative investors who prioritize capital preservation and steady returns. With a NAV of $300 and a quarterly investment structure, it offers a balanced approach to income generation. The initial investment starts at $5,000, with a SIP option of $2,500, making it suitable for both individual and institutional investors.

Rated ‘A’ for performance, this product delivers a solid 10% expected return, which is competitive in the debt market. The 2% tax implication and 1% exit load are standard for such instruments, and the 2-year lock-in period ensures that the fund can manage interest rate risks effectively. This product is ideal for retirees, risk-averse investors, or those looking to diversify their equity-heavy portfolios.

🟧 Insurance – Term Premium (Quarterly Premium)

The Term Premium Insurance Plan is a robust protection-oriented product offering life coverage with a quarterly premium structure. With a NAV of $100 and a minimum premium of $1,000, it is designed for individuals seeking comprehensive term insurance with predictable payment schedules. This plan is particularly beneficial for families looking to secure their financial future against unforeseen events.

With an ‘A’ performance rating and a 7% expected return, this plan not only provides life coverage but also includes a modest investment component. The 1% tax implication is minimal, and there is no exit load, making it a flexible and cost-effective option. The 5-year lock-in period ensures policy continuity and long-term protection. It’s ideal for primary earners and those with dependents.

🟧 Insurance – Life Delux (Monthly Premium)

The Life Delux Insurance Plan is an entry-level life insurance product with a focus on affordability and accessibility. With a NAV of just $50 and a minimum premium of $100, it is tailored for individuals new to insurance or those with limited disposable income. The monthly premium structure allows for easy budgeting and consistent coverage.

Although it carries a ‘C’ performance rating and a modest 5% expected return, the plan has no tax implication or exit load, making it a straightforward and transparent product. The 3-year lock-in period ensures policyholders remain committed while building a safety net. This plan is ideal for young adults, students, or low-income earners seeking basic life insurance coverage.

🟩 Securities – Classic Delux (Quarterly Investment)

The Classic Delux Securities Plan is a high-growth investment product designed for investors with a strong risk appetite and a focus on capital appreciation. With a NAV of $200 and a quarterly investment model, it offers a structured approach to investing in market-linked securities. The initial investment requirement is $3,000, with a SIP option of $1,000, making it accessible yet impactful.

Offering a high expected return of 14%, this product is rated ‘B’ for performance, indicating strong but slightly volatile returns. The tax implication is higher at 5%, and the exit load stands at 2%, reflecting the product’s aggressive nature. With a 2-year lock-in period, it is best suited for investors who can withstand short-term market fluctuations in pursuit of long-term gains. This plan is ideal for portfolio diversification and wealth maximization.

🟦 Mutual Fund – Growth Navigator (Bi-Annual Investment)

The Growth Navigator Mutual Fund is a dynamic equity-focused product designed for investors aiming to capitalize on mid- to long-term market growth. With a NAV of $250 and a bi-annual investment option, it balances active management with strategic timing. The initial investment starts at $7,500, and SIPs can begin from $2,000, making it suitable for professionals and entrepreneurs with moderate to high risk tolerance.

This fund is rated ‘A’ for performance and offers an expected return of 11%, reflecting its diversified exposure to U.S. and global equities. With a 1.5% tax implication and a 1% exit load, it remains competitive in its category. The 2-year lock-in period allows fund managers to optimize returns through tactical asset allocation. It’s ideal for investors seeking growth with a structured investment rhythm.

🟨 Debt – Stable Yield Bond Fund (Monthly Investment)

The Stable Yield Bond Fund is a low-risk, income-generating product tailored for conservative investors and retirees. With a NAV of $120 and a low entry point of $1,000, it offers monthly investment flexibility and consistent returns. SIPs can start from just $250, making it accessible to a wide range of investors.

Rated ‘B+’, this fund delivers a steady 6.5% expected return, with minimal tax implications (0.5%) and a negligible exit load of 0.25%. The 1-year lock-in period ensures short-term liquidity while maintaining portfolio stability. It’s ideal for those seeking predictable income, such as retirees or individuals saving for short-term goals.

🟧 Insurance – Health Shield Plus (Annual Premium)

Health Shield Plus is a comprehensive health insurance product that combines medical coverage with investment-linked benefits. With a NAV of $80 and an annual premium starting at $2,000, it offers extensive coverage for hospitalization, critical illness, and wellness benefits. It also includes a top-up investment component that grows over time.

Rated ‘A-’ for performance, the plan offers a 6% expected return on the investment portion, with no exit load and a 1% tax implication. The 4-year lock-in period ensures policy continuity and long-term health security. This product is ideal for families and individuals looking for a hybrid of protection and savings.

🟩 Securities – Tech Titans Equity Plan (Monthly Investment)

The Tech Titans Equity Plan is a high-growth, sector-specific investment product focused on U.S. and global technology stocks. With a NAV of $350 and a minimum investment of $5,000, it targets investors with a strong appetite for innovation-driven returns. SIPs start at $1,500, and the plan is structured for monthly contributions.

Offering an expected return of 16% and rated ‘A’ for performance, this plan is designed for aggressive investors. It carries a 6% tax implication and a 2.5% exit load, reflecting the high-risk, high-reward nature of the tech sector. The 3-year lock-in period allows for market cycles to play out, making it ideal for long-term capital appreciation.

🟦 Mutual Fund – Sustainable Future Fund (Quarterly Investment)

The Sustainable Future Fund is an ESG-focused mutual fund designed for environmentally and socially conscious investors. With a NAV of $180 and a quarterly investment model, it supports companies with strong sustainability practices. The initial investment starts at $3,000, and SIPs begin at $750, making it accessible to a wide demographic.

Rated ‘A-’ for performance, the fund offers an expected return of 8.5%, with a 1% tax implication and a 0.75% exit load. The 2-year lock-in period allows fund managers to invest in long-term green initiatives and clean energy projects. This fund is ideal for investors who want to align their financial goals with their values while still earning competitive returns.

🟨 Debt – Floating Rate Income Fund (Monthly Investment)

This fund is tailored for investors seeking protection against interest rate volatility. With a NAV of $130 and a minimum investment of $2,500, the Floating Rate Income Fund adjusts its yield based on prevailing interest rates, offering a hedge in rising rate environments. SIPs start at $500.

Offering a stable 7.5% expected return, the fund is rated ‘B+’ and carries a 1% tax implication with a 0.5% exit load. The 1.5-year lock-in period ensures portfolio stability. It’s ideal for income-focused investors who want to maintain purchasing power in a fluctuating rate environment.

🟧 Insurance – Smart Retirement Shield (Annual Premium)

Smart Retirement Shield is a hybrid insurance product combining life coverage with a retirement corpus builder. With a NAV of $90 and an annual premium starting at $3,000, it’s designed for individuals aged 35–55 planning for a secure post-retirement life.

Rated ‘A’ for performance, it offers a 6.8% return on the investment component, with a 1% tax implication and no exit load. The 10-year lock-in period ensures disciplined savings and long-term protection. It’s ideal for professionals and business owners looking to secure both their family and future income.

🟩 Securities – Global Diversifier ETF Plan (Bi-Annual Investment)

This ETF-based plan offers exposure to a diversified basket of global equities, including emerging markets, developed economies, and thematic sectors like AI, biotech, and clean energy. With a NAV of $400 and a bi-annual investment structure, it’s designed for globally minded investors. The minimum investment is $6,000, with SIPs starting at $2,000.

Rated ‘A’ for performance, the plan offers an expected return of 13%, with a 4% tax implication and a 1.5% exit load. The 3-year lock-in period allows for global market cycles to play out. It’s ideal for investors seeking international diversification and long-term capital growth.

🟦 Mutual Fund – AI-Driven Smart Allocation Fund (Monthly Investment)

This cutting-edge mutual fund leverages artificial intelligence to dynamically allocate assets across equities, bonds, and commodities based on real-time market data. With a NAV of $220 and a minimum investment of $4,000, it’s designed for tech-savvy investors seeking optimized returns through automation. SIPs start at $1,000.

Rated ‘A’ for performance, the fund targets a 12.5% return, with a 2% tax implication and a 1% exit load. The 2-year lock-in period allows the AI model to adapt to market cycles and rebalance effectively. Ideal for investors who want a hands-free, data-driven approach to portfolio management.

🟨 Debt – Green Infrastructure Bond (Annual Investment)

This socially responsible debt instrument funds large-scale renewable energy and infrastructure projects across the U.S. With a NAV of $350 and a minimum investment of $10,000, it appeals to ESG-conscious investors. It offers annual payouts and a stable return profile.

Rated ‘A-’, the bond yields 7.2% annually, with a 1.5% tax implication and a 0.75% exit load. The 5-year lock-in period supports long-term infrastructure development. It’s ideal for investors looking to combine stable income with environmental impact.

🟧 Insurance – Digital Nomad Global Health Plan (Quarterly Premium)

Tailored for remote workers and digital nomads, this insurance product offers global health coverage, telemedicine access, and emergency evacuation services. With a NAV of $120 and a quarterly premium of $1,500, it’s designed for mobile professionals.

Rated ‘B+’, the plan includes a 6% return on the investment-linked portion, with a 1% tax implication and no exit load. The 3-year lock-in ensures continuity of coverage. It’s perfect for freelancers, remote employees, and expats.

🟩 Securities – Crypto-Linked Diversified Note (Quarterly Investment)

This innovative structured product offers exposure to a basket of cryptocurrencies and blockchain-related equities, with built-in downside protection. With a NAV of $500 and a minimum investment of $7,500, it’s aimed at high-risk, high-reward investors. SIPs start at $2,500.

Rated ‘B’, the note targets a 15% return, with a 5% tax implication and a 2.5% exit load. The 3-year lock-in period allows for volatility smoothing and capital growth. It’s ideal for investors seeking exposure to digital assets with some risk mitigation.

🟦 Mutual Fund – Millennial Momentum Fund (Monthly Investment)

Targeted at younger investors, the Millennial Momentum Fund focuses on high-growth sectors like fintech, e-commerce, and green tech. With a NAV of $160 and a minimum investment of $1,500, it’s designed for digital-first investors who prefer mobile-first platforms and automated investing. SIPs start at just $300.

Rated ‘B+’, the fund offers an expected return of 10.5%, with a 1% tax implication and a 0.75% exit load. The 2-year lock-in period encourages long-term investing habits. It’s ideal for Gen Z and millennial investors building wealth early in their careers.

🟨 Debt – Inflation-Protected Treasury Fund (Quarterly Investment)

This fund invests in U.S. Treasury Inflation-Protected Securities (TIPS), offering a hedge against inflation. With a NAV of $140 and a minimum investment of $3,000, it’s ideal for conservative investors. SIPs start at $750.

Rated ‘A’, the fund provides a 6.2% inflation-adjusted return, with a 0.5% tax implication and no exit load. The 1-year lock-in period ensures short-term stability. It’s perfect for retirees and income-focused investors concerned about rising living costs.

🟧 Insurance – Family Wealth Builder Plan (Annual Premium)

This hybrid life insurance and investment plan is designed for families planning for education, home ownership, and legacy creation. With a NAV of $200 and an annual premium of $5,000, it includes life cover, child education benefits, and a market-linked investment component.

Rated ‘A’, the plan offers a 7.5% return on the investment portion, with a 1.5% tax implication and no exit load. The 7-year lock-in period supports long-term financial planning. It’s ideal for parents and guardians seeking both protection and wealth accumulation.

🟩 Securities – AI & Robotics Equity Plan (Monthly Investment)

This thematic investment plan focuses on companies leading in artificial intelligence, robotics, and automation. With a NAV of $300 and a minimum investment of $4,000, it’s designed for forward-looking investors. SIPs start at $1,000.

Rated ‘A-’, the plan targets a 14% return, with a 4% tax implication and a 2% exit load. The 3-year lock-in period allows for sectoral growth. It’s ideal for investors seeking exposure to transformative technologies.