

ING Life launches a new guaranteed NAV Unit Linked Insurance Product – ING Market Shield



[ING Life India](#), in its 10th year of operations, today launched a new unique **Unit Linked Insurance Product**, which provide the customer the opportunity to participate in the equity market while protecting investments from its downside. The new ULIP, **ING Market Shield** comes with unique benefits, allowing customers to maximize their returns and have adequate protection.

ING Market shield is a unique **guaranteed NAV Unit Linked Life Insurance Plan**. The product invests in both equity and debt and is actively managed on a daily basis through a dynamic asset allocation technique. This process ensures maximum exposure to the stock market, while minimizing the downside risk. Unlike most Highest NAV products available in the market right now, this plan assures the Guaranteed NAV at all times through the term of the policy including Death, Surrender, Partial Withdrawals as well as Maturity benefit. ING Market Shield also ensures highest equity exposure throughout the term of the policy, compared to other products, therefore it is expected to generate a higher return to customers.

ING Market Shield assures higher of the **Guaranteed NAV or Current NAV** applicable for all benefits like partial withdrawals, death benefit, surrender benefits and maturity benefit. For a premium paying term of 5 years the minimum premium payable is Rs. 48,000/-, and for a premium paying term of 10 years or the entire policy term the minimum premium payable is Rs. 36,000/- . The plan offers premium payment in the annual mode, and customers can choose their desired life cover ranging between 10 to 20 times the annual premium. The product targets those investors who want to enjoy the upside of equity participation, while protecting their profits from market fluctuations.

About ING Group

ING is a global financial institution of Dutch origin offering banking, insurance and asset management to over 85 million private, corporate and institutional clients in over 40 countries. With a diverse workforce of approximately 107,000 people, ING comprises a broad spectrum of prominent companies that increasingly serve their clients under the ING brand.

About ING Life

[ING Life India](#), part of the ING Group, entered the private life insurance industry in India in September 2001. The company has issued over 1 million policies and is staffed by over 7000 employees. ING Life India has an infused capital of over Rs. 1450 crores. It is a joint venture between ING Insurance International B.V. (26%) and Exide Industries (50%). Other shareholders hold 24%. Headquartered in Bangalore, ING Life India is currently present in 220 cities. In addition, the company distributes its products in several parts of the country through its partner's presence.

ING Life India distributes its products through two channels: the Tied Agency Force and the Alternate Channel. The Tied Agency force comprises over 33,000 ING Life Advisors, spread



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across the country. The Alternate Channels business within ING Life India is a fast growing distribution channel, including the Bancassurance model (ING Vysya Bank), and others such as Referral Banks, and Corporate Agents

Source: Press Release by ING Vyasya Life Insurance [HERE](#)