

FREQUENTLY ASKED QUESTIONS

1. What does Automatic Transfer Strategy (ATS) offer?

While investing in a debt fund normally assures you of fairly consistent returns, equities have the potential to create wealth. But the Unpredictability in equity funds can be quite a deterrent when you make a choice. To combine the best of both worlds, we present Automatic Transfer Strategy. Through ATS you can regularly switch a fixed sum of your investment at a monthly frequency from Preserver to Maximiser, R.I.C.H., Multiplier or Flexi Growth. All you need to do is to give us a one-time instruction to do so.

2. Who can benefit from ATS?

If you have investments or plan to invest in debt oriented funds at the same time want to have a little exposure in equity funds by investing regularly with out taking much of a risk. You may opt for an ATS from debt fund into equity fund.

3. What is the minimum transfer amount?

The minimum transfer amount for effecting ATS as per the minimum switch amount applicable on your policy.

4. Do I have a choice of the transfer date?

You can opt for a transfer date of either 1st or 15th of every month. If the 1st or the 15th of the month is not a valuation day, then the next working days NAV would be applicable.

5. How exactly is the transfer effected?

To effect the ATS, the required number of units will be withdrawn from Preserver fund at the applicable unit value, and new units will be created in the Maximiser, R.I.C.H., Multiplier or Flexi Growth fund(s) applicable unit value.

6. What is the duration of ATS?

If ATS is opted for, then the same will be regularly processed till the end of the policy term or until we are notified through a written communication to discontinue the same.

7. When does ATS become inapplicable?

- The value of the transaction amount is less than the minimum amount allowed (please refer to point 3 above).
- Preserver Fund value is less than the transfer amount requested in ATS instructions.
- If the policy has lapsed.

8. Is normal switching allowed during the ATS period?

The switches offered to you are an additional flexibility over and above the ATS. If you choose to move funds other than ATS, you can utilize the FOUR Free switches available to you per policy year. For any additional switch in a policy year, a charge of Rs. 100/- per switch will be levied.

9. Is there an extra charge for the Automatic Transfer Strategy (ATS) option? Especially after 4 switches are completed?

ATS is being provided to you at no extra cost!

10. Can I opt for the ATS in between the term of the plan? Can I change the amount of ATS?

Yes, you can choose to opt for ATS even after the policy issuance. Modifications are possible only by terminating the current ATS request and by providing a fresh request.

Customer Service Helpline

Call Centre time : 9.00 A.M. to 9.00 P.M. Monday To Saturday (except on National Holidays)

State	Number	State	Number
Andhra Pradesh	98495-77766	Maharashtra (Mumbai)	98925-77766
Chattisgarh	98931-27766	Maharashtra (Rest)	98904-47766
Delhi	98181-77766	Punjab	98159-77766
Goa	98904-47766	Rajasthan	98292-77766
Gujarat	98982-77766	Tamil Nadu (Chennai)	98408-77766
Haryana (Karnal)	98961-77766	Tamil Nadu (Rest)	98944-77766
Haryana (Faridabad)	98181-77766	Uttar Pradesh (Agra, Bareilly, Meerut, Varanasi)	98973-07766
Karnataka	98455-77766	Uttar Pradesh (Kanpur, Lucknow)	99352-77766
Kerala	98954-77766	Uttaranchal	98973-07766
Madhya Pradesh	98931-27766	West Bengal (Kolkatta)	98313-77766

For all other cities kindly call our Customer Service Toll Free Number 1-800-22-2020

Kindly call our Customer Service Toll Free Number 1-800-22-2020 from your MTNL or BSNL line

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Communication Address

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