**Marketing of Financial Services**

**April 2023 Examination**

**Q1. Develop a Public Relations campaign for IRDA to create awareness about Life**

**Insurance and to educate policyholders about their rights. (10 Marks)**

**Ans 1.**

**Introduction**

Today's globe teems with changes and uncertainties in the outdoor atmosphere. Many people are exposed to several insurance coverage risks and are unaware of their rights as owners of policies. It is essential to remember that the policyholders are not subjected to these risks to ensure they can be protected against losses. Their properties and properties are exposed to many possibilities at any level. It is virtually difficult to stay clear of all such risks. However, its reduction is feasible as some monetary instruments prevail in the financial market that can control these types

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**Q2. Your client wants to invest in Mutual Funds that rebalance the portfolio between equity and debt. Explain how it could be beneficial for your client to invest in such funds. (10 Marks)**

**Ans 2.**

**Introduction**

A mutual fund can be defined as a financial tool that swimming pools different investors. A mutual fund, as we discussed above, is an economic tool that sustains even more than one kind of security.

A mutual fund is a financial device that purchases different kinds of safety and securities to ensure that the risk can be split, like equity, debt, etc. Mutual funds take care of the funds to ensure that the financiers' cash is sound and risk-free and risk is prevented. Mutual fund

**Q3. You are a Financial Planner. Your client Arpit (age 35 years) works with an IT company earning Rs. 18 lakhs per annum. His wife Ritu (age 32 years) is a homemaker. They have one daughter Prema (age 4 years). The couple requires your help to make few financial decisions. (You can make any assumptions to further build up your case.)**

**a. Arpit wants to buy a Pure Risk Life Insurance cover of Rs 1.5 crore. He is confused whether he should buy a ULIP, Endowment or a Term Plan. Recommend the product best suited for his requirement. (5 Marks)**

**Ans 3a.**

**Introduction**

Life insurance is defined as a contract between an insurer and an insurance policyholder, where the insured is assured of obtaining an amount of cash in exchange for costs, upon the death or death of the insured or after a particular period. In possible life insurance, an insurer pays costs for a particular term, and in return, he is provided with life cover. This life cover safeguarded the

**b. Arpit has expressed his desire to retire by the age of 55. Design a retirement plan for him. (5 Marks)**

**Ans 3b.**

**Introduction**

All of us recognize that everyone has to retire sooner or later. Some individuals retire with adequate money so that they can take care of themselves and their spouses. On the other hand, some retire with absolutely nothing in hand, indicating they retire empty-handed. While we are