

LOWER COSTS, QUICKER GAINS

New insurers have kept allocation charges low.

Company	Plan	Allocation charges	
		Year I	Year II
HDFC Standard life	Young Star Plus	60.00%	1.00%
Max New York Life	Life Maker Platinum	60.00%	20.00%
Kotak Life	Flexi Plan	65.00%	4.38%
ICICI Prudential Life	LifeTime Plus	25.00%	25.00%
Tata AIG Life	Invest Assure II	40.00%	20.00%
SBI Life	Unit Plus II	25.00%	7.50%
IDBI Fortis	Wealthsurance	3.25%	3.25%
Future Generali	Future Sanjeevani	22.00%	7.50%
Aegon Religare	Star Child	10.00%	3.00%
HSBC Canara Life	Unit-linked Whole of Life	25.00%	4.00%

Source: Mint research