

## Insurance vs. Term Cover With Annual SIP Comparison For Mr Dummy

### Insurance

<b>Annual Premium</b>	₹ 1,00,000
<b>Sum Assured / Death Benefit</b>	₹ 25,00,000
<b>Policy Term</b>	20 Years
<b>Assumed Rate Of Return</b>	5.00 %
<b>Expected Maturity Value</b>	₹ 34,71,925

### Term Cover + Monthly SIP

<b>Sum Assured / Death Benefit</b>	₹ 25,00,000
<b>Term Policy Premium</b>	₹6,000
<b>Monthly SIP Amount</b>	₹ 7,833
<b>Total Annual Outlay</b>	₹ 1,00,000
<b>Time Period</b>	20 Years
<b>Assumed Rate Of Return</b>	12.00 %
<b>Expected Fund Value</b>	₹72,05,549

\* Mutual fund investments are subject to market risks, read all scheme related documents carefully. Returns are not guaranteed. The above is for illustration purpose only.

Report Date : 15/04/2022