

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

Insurance

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

Term Cover + Monthly SIP

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

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