



Can Investment Replace Need of Insurance

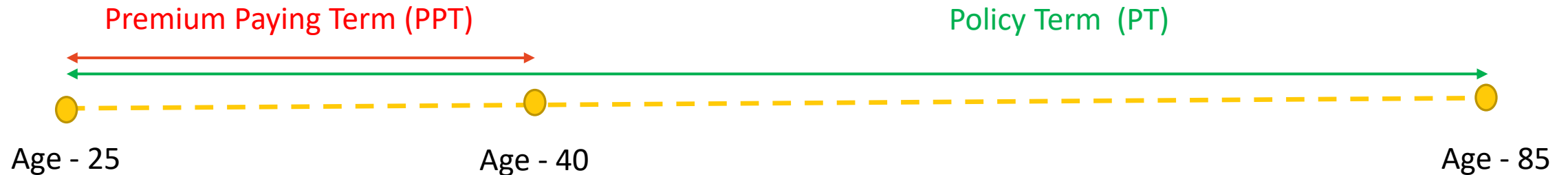
Insurance Policy		Equity Investment	
Age of policyholder	35	Age of Investor	35
Premium Paying Term	25 Years	Investment Period	25 Years
Premium Per Month	1,772	Investment Per Month	1,772
Total Premium Paid	5,31,450	Total Investment	5,31,450
Sum Assured	2,00,00,000	Returns @ 12%	30,16,910

It can be seen from the above illustration that, a term insurance policy, in the case of the untimely death of an individual, can provide better financial support to the beneficiary. In this case, it is more than 6.5 times!!



Term Insurance: Financial Protection to Your Loved Ones!!

A simple Illustration



A person of age 25 procures term insurance of 2 Crore. He opts to pay yearly premiums for 15 years (age 40) and get coverage for 60 years (age 85). In this case, if the person dies untimely before the age of 85, the nominee will get the death benefit (sum assured of 2 Crore). However, if he survives the policy term he or his nominee will not get the death benefit and the policy will be closed.

Please note that the Premium paying term (PPT) and Policy Term (PT) may be chosen based on the financial liabilities and the premium will vary based on age, gender, PT, and PPT.