

“I have ensured he grows to live life on his own terms.”

**RELIANCE**  
Nippon Life Insurance



## Reliance Nippon Life Lifelong Savings

A non-linked, participating, endowment plus whole life insurance plan.



### Key benefits

#### Flexible Cover Options

- ▷ **Standard Cover:** Get a lump sum amount on maturity and a life cover during the Policy Term
- ▷ **Extended Cover**
  - i. Get a lump sum amount on maturity and a life cover during the Policy Term
  - ii. Get an extended life cover for whole of life after the Policy Term

#### Savings with the comfort of guarantees

At the end of the Policy Term, receive

- ▷ **Accrued Guaranteed Additions:** 4% of Base Sum Assured during the first five Policy Years
- ▷ **Guaranteed Maturity Benefit:** Sum of Base Sum Assured and Accrued Guaranteed Additions
- ▷ **Bonuses:** Enhance your guaranteed savings through simple reversionary bonuses that accrue every year during the Policy Term starting from 6<sup>th</sup> Policy Year, along with a terminal bonus, if any

#### Pay as you like

- ▷ Choose how long you want to pay – For 10 years (Limited Pay) or the entire Policy Term (Regular Pay)
- ▷ Choose your premium payment frequency – Yearly, Half-yearly, Quarterly or Monthly

#### Liquidity: Loan facility is available during the Policy Term to meet unforeseen needs

#### Tax benefits: Avail tax benefits on the premiums paid and benefits received, as per applicable Income Tax Laws



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Over 1 Crore lives insured<sup>1</sup> | Over 8,000 outlets<sup>2</sup> | Top 3 Most Trusted Life Insurance Brand<sup>3</sup> | 95.01% Claim Settlement Ratio<sup>4</sup>

### How does the plan work?

#### Let's take an example

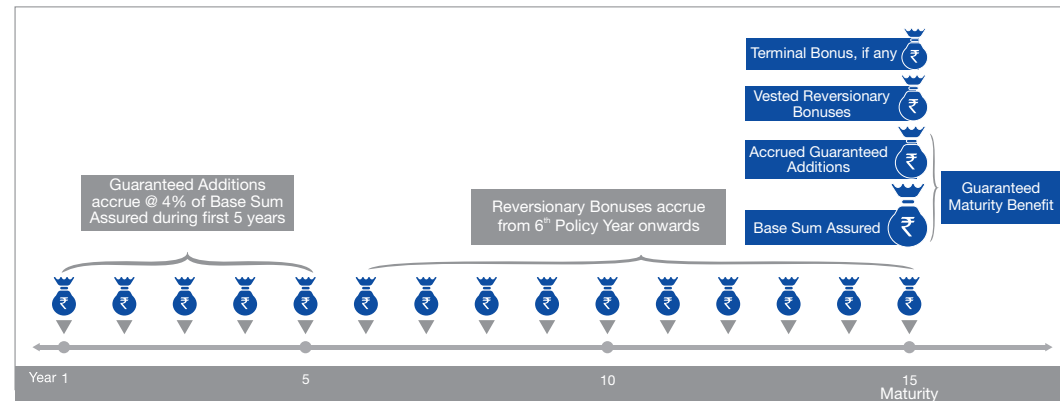
##### Example 1: Standard Cover Option

Raman, aged 35 years, aims to save for his child's higher education and to protect his family during his earning years. He opts for Reliance Nippon Life Lifelong Savings, and

- ▶ Selects the Standard Cover Option with Policy Term of 15 years and Base Sum Assured of ₹3,00,000
- ▶ Pays an annual premium of ₹23,823 p.a. (exclusive of taxes) for the entire term of 15 years (Regular Pay), assuming that he is in good health
- ▶ Guaranteed Additions of ₹12,000 p.a. accrue in the policy during first five Policy Years i.e. a total of ₹60,000
- ▶ Guaranteed Maturity Benefit which is equal to Base Sum Assured and all Guaranteed Additions payable will be ₹3,60,000
- ▶ The maturity payouts are enhanced through Simple Reversionary Bonuses and Terminal Bonus, if any

**Scenario I:** If Raman, i.e. the Life Assured, survives till the end of the Policy Term, he receives

Benefits	Amount (₹) @ 8%	Amount (₹) @ 4%
Base Sum Assured	3,00,000	3,00,000
Accrued Guaranteed Additions	60,000	60,000
Vested Reversionary Bonuses	1,05,000	37,500
Terminal Bonus	13,125	4,688
<b>Total Benefit</b>	<b>4,78,125</b>	<b>4,02,188</b>



**Scenario II:** In case of unfortunate demise of Raman at the end of 10<sup>th</sup> Policy Year

Benefits	Amount (₹) @ 8%	Amount (₹) @ 4%
Sum Assured on Death	3,60,000	3,60,000
Vested Reversionary Bonuses	52,500	18,750
Terminal Bonus	3,281	1,172
<b>Total Death Benefit</b>	<b>4,15,781</b>	<b>3,79,922</b>

The values shown in Example 1 above are for illustration purpose only, based on assumed investment returns of 8% and 4%.

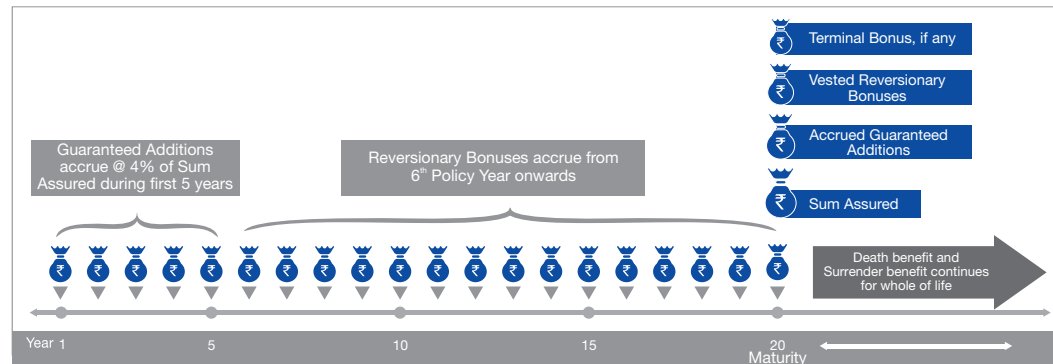
## Example 2: Extended Cover Option

Ravi, aged 30 years, wants to save for his old age while also creating a legacy for his family. He opts for Reliance Nippon Life Lifelong Savings, and

- ▶ Selects the Extended Cover Option, Policy Term of 20 years and Base Sum Assured of ₹5,00,000
- ▶ Pays an annual premium of ₹33,335 p.a. (exclusive of taxes) for the entire term of 20 years (Regular Pay), assuming that he is in a good health
- ▶ Guaranteed Additions of ₹20,000 p.a. accrue in the policy during first five Policy Years i.e. a total of ₹1,00,000
- ▶ Guaranteed Maturity Benefit which is equal to Base Sum Assured and all Guaranteed Additions payable will be ₹6,00,000
- ▶ The maturity payouts are enhanced through Simple Reversionary Bonuses and Terminal Bonus, if any
- ▶ Gets a life cover even after the Policy Term i.e. during the extended period, equal to the higher of the Base Sum Assured or 105% of the Annualised Premiums paid as on the date of death

**Scenario I:** If Ravi, i.e. the Life Assured, survives till at the end of the Policy Term, he receives

Benefits	Amount (₹) @ 8%	Amount (₹) @ 4%
Base Sum Assured	5,00,000	5,00,000
Accrued Guaranteed Additions	1,00,000	1,00,000
Vested Reversionary Bonuses	2,62,500	93,750
Terminal Bonus	49,219	17,578
<b>Total Benefit</b>	<b>9,11,719</b>	<b>7,11,328</b>



## Scenario II:

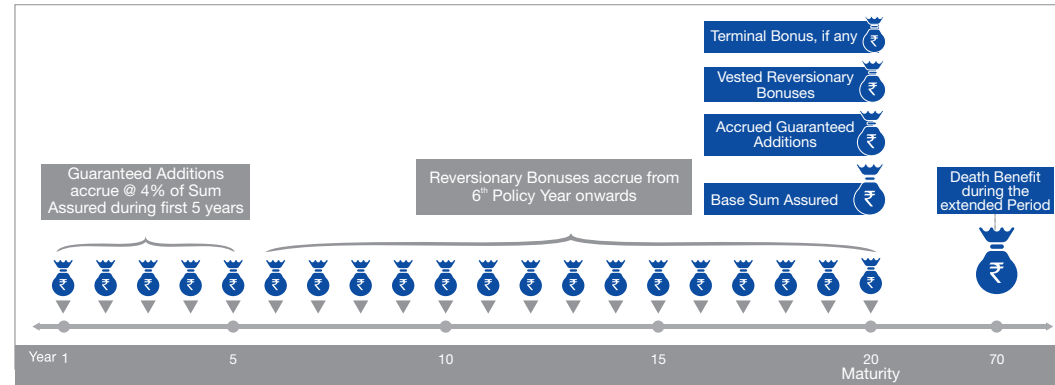
- ▶ **Death during the Policy Term:** In case of unfortunate demise of Ravi at the end of the 11<sup>th</sup> Policy Year (at age 40 years)

Benefits	Amount (₹) @ 8%	Amount (₹) @ 4%
Sum Assured on Death	6,00,000	6,00,000
Vested Reversionary Bonuses	1,05,000	37,500
Terminal Bonus	7,875	2,813
<b>Death Benefit paid to the nominee</b>	<b>7,12,875</b>	<b>6,40,313</b>

The values shown in Example 2 above are for illustration purpose only, based on assumed investment returns of 8% and 4%.

- ▶ **Death after the Policy Term:** In case of an unfortunate demise of Ravi in the 70<sup>th</sup> Policy Year (at age 100 years), the nominee shall receive the lump sum death benefit of ₹7,00,035, which is higher of the Base Sum Assured and 105% of total Annualised Premiums paid as on the date of death

This amount is in addition to the Maturity Benefit which was given to Ravi at the end of the 20<sup>th</sup> Policy Year.



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