

“We’ll never have to cut down on our lifestyle. Even when we retire.”

RELIANCE

Nippon Life Insurance



### With Reliance Nippon Life Bluechip Savings Insurance Plan



#### Key benefits

- ▶ **Savings:** Get a lump sum at maturity of your Policy, equal to the sum of:
  - ▷ Base Sum Assured
  - ▷ Guaranteed Additions (equal to 7% of Base Sum Assured every year during the premium payment term<sup>1</sup>)
  - ▷ Vested Reversionary Bonuses and Terminal Bonus, if any
- ▶ **Protection for your family**
  - ▷ Get life cover for the entire Policy Term
- ▶ **Pay as you like**
  - ▷ Choose how long you want to pay – 5, 7 or 10 years
  - ▷ Choose your premium payment frequency – Yearly, Half-yearly, Quarterly or Monthly
- ▶ **Liquidity**
  - ▷ Avail loan facility to meet unforeseen needs
- ▶ **Tax benefits**
  - ▷ Avail tax benefits, as per applicable Income Tax Laws

[reliancenipponlife.com](http://reliancenipponlife.com)



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?

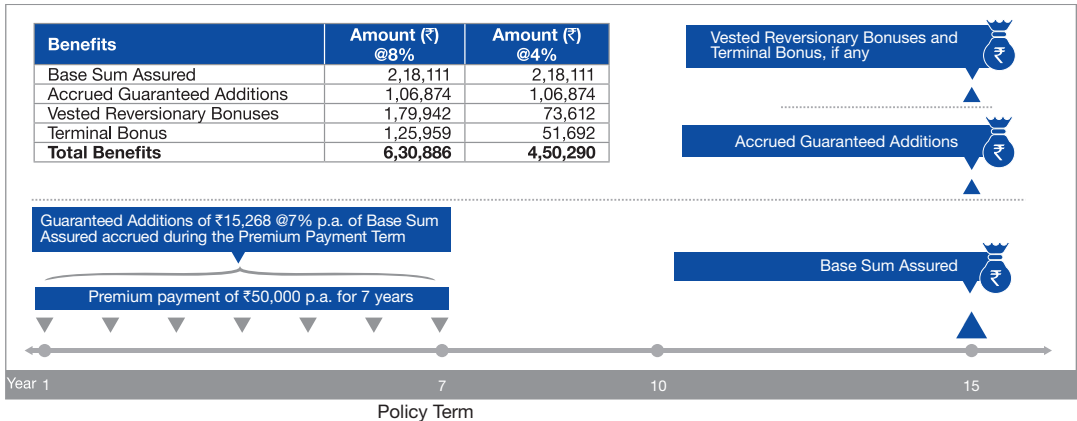
### Let's take an example

- ▶ Ravi, aged 35 years, opts for Reliance Nippon Life Bluechip Savings Insurance Plan and chooses to pay an annual premium of ₹50,000 p.a. (exclusive of taxes and assuming that he is in good health), for a premium payment term of 7 years and Policy Term of 15 years
- ▶ For this scenario the following table will be applicable:

Policy Term	Premium Payment Term	Base Sum Assured	Level of life cover (Death Benefit Option)
15 years	7 years	₹2,18,111	Option 10x

- ▶ In this case the premium rate is 229.24 per ₹1000 of Base Sum Assured. Hence, the Base Sum Assured for this policy is  $(1000 \times 50,000) / 229.24 = ₹2,18,111$
- ▶ Gets sum of Base Sum Assured, Accrued Guaranteed Additions, Vested Reversionary Bonuses and Terminal Bonus, if any, at the end of the Policy Term
- ▶ In the unfortunate event of his demise during the Policy Term, his nominee will receive a lump sum amount as death benefit.

### Scenario I: Ravi, i.e. the Life Assured, survives till maturity:



### Scenario II: In case of unfortunate demise of Ravi at the end of 3<sup>rd</sup> Policy Year.

Ravi has paid premiums of ₹1,50,000 in 3 Policy Years, while his nominee receives:

Nominee Receives	Amount (₹) @8%	Amount (₹) @4%
Sum Assured on Death*	5,00,000	5,00,000
Vested Reversionary Bonuses	35,988	14,722
Terminal Bonus	0	0
<b>Total Benefits</b>	<b>5,35,988</b>	<b>5,14,722</b>

\*Where Sum Assured on Death is the highest of Annualised Premium x 10, Base Sum Assured and Guaranteed Sum Assured on Maturity. Please refer to the section on death benefit for further details.

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

\*Conditions apply. Tax laws are subject to change, consulting a tax expert is advisable. This product leaflet gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. For more details, this leaflet should be read in conjunction with the sales brochure and policy exclusions. For further details on all the conditions, exclusions related to Reliance Nippon Life Bluechip Savings Insurance Plan, please contact our insurance advisors. Trade logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited & Nippon Life Insurance Company and used by Reliance Nippon Life Insurance Company Limited under license. \*Since inception. †Includes agent offices and premium collection outlets. ‡Voted as one of the 'Most Trusted Brands' in the Life Insurance category according to Brand Equity's Most Trusted Brands Survey, 2015. ††The claim settlement ratio of 95.01% for the FY 2015-16 is arrived at as a percentage of the total number of claims settled and total number of claim decided by the Company during the year. †††Voted as one of the top corporate brands according to The Economic Times Best Corporate Brands Survey, 2015.

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