

“Cricket, music, health or education,
I only choose a specialist for my child.”

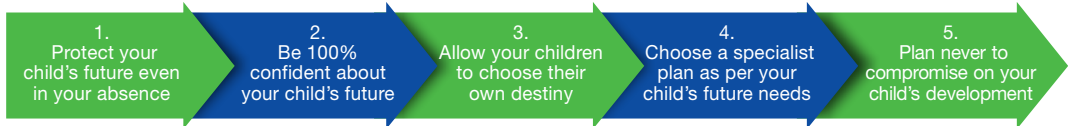
RELIANCE

Nippon Life Insurance



Reliance Nippon Life Education Plan

A non-linked, non-participating, specialist insurance plan for your child's education.



Key benefits

▶ Guarantee your child's future

- ▷ Receive guaranteed benefits at maturity of the policy, even in your absence

▶ Choose your benefit Payout Option

- ▷ **Self Starter:** A single lump sum payout to fuel your child's ambition
- ▷ **Post Graduation Degree:** 2 annual payouts for your child's post graduation degree
- ▷ **Professional Degree:** 4 annual payouts for your child's professional degree
- ▷ **Career Starter:** 5 annual payouts to fund your child's higher education and provide a career launch pad

▶ Protect your child's future even in your absence

- ▷ On death, all future premiums are waived and the plan benefits continue
- ▷ Choose between two Death Benefit options
 - Option I** - 100% of Death Benefit as an immediate lump sum on death
 - Option II** - 50% of Death Benefit as a lump sum on death and remaining as an income for the next 10 years
- ▷ Enhance protection through riders at a minimal cost

▶ Pay as you like: Choose how long you want to pay – 5, 7, 10 years or Regular Premium

▶ Liquidity: Avail loan facility to meet unforeseen needs

▶ Tax benefits: Avail tax benefits, as per the applicable Income Tax Laws

reliancenipponlife.com



Over 1 Crore lives insured¹ | Over 8,000 outlets² | Top 3 Most Trusted Life Insurance Brand³ | 95.01% Claim Settlement Ratio⁴

How does the plan work?

Let's take an example

Rohan, aged 30 years, opts for Reliance Nippon Life Education Plan to start planning for his 10-month old infant, Rahul. Rohan understands that his son, Rahul, needs a comprehensive education plan to take care of all education related expenses such as initial admission, tuition fees in subsequent academic years and funds to cover expenses after completion of education. This is how his future plan looks like

Policy Term	Premium Payment Term	Base Sum Assured	Death Benefit Option	Payout Option
18 years	7 years	₹2,49,270	Option II	Career Starter

- ▷ Pays an annual premium of ₹35,000 p.a. (exclusive of taxes), assuming that he is in good health
- ▷ Gets Base Sum Assured, accrued Guaranteed Additions and accrued Guaranteed Maturity Additions after end of the Policy Term as per the Payout Option selected

► Maturity Benefit

- ▷ Rohan, i.e. Life Assured, survives till maturity of the policy and his son, Rahul, attains an age of 18 years
- ▷ With "Career Starter" benefit Payout Option, Rahul will receive the following 'Maturity Benefit'

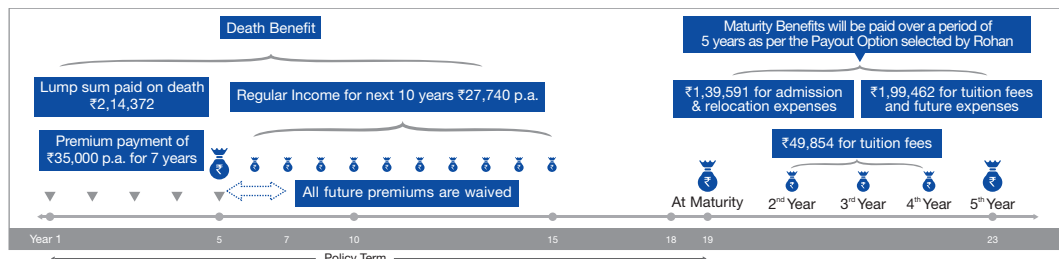
► Death Benefit

In case of Rohan's unfortunate demise during the 5th Policy Year, the Death Benefit amount payable is ₹4,28,744. Rohan opted for Death Benefit Option II. Hence, this amount can be utilised to support his family in the following manner

- ▷ 50% of Death Benefit as an immediate lump sum on Death i.e. ₹2,14,372
- ▷ Remaining Death Benefit amount will be paid as an annual income for next 10 years, with each installment equal to 12.94% of 50% of total Death Benefit, i.e. ₹27,740 p.a.
- ▷ Rahul will also receive all policy benefits to complete his education as planned by his father

Maturity Benefit for Career Starter Payout Option	
Benefit Structure	Amount (₹)
At Maturity: 20% of the BSA + GA	1,39,591
2 nd Year: 20% of the BSA	49,854
3 rd Year: 20% of the BSA	49,854
4 th Year: 20% of the BSA	49,854
5 th Year: (20% of the BSA + GMA) X 132.76%	1,99,462
Total Maturity Benefit (A)	4,88,615

Death Benefit	
Benefit Structure	Amount (₹)
50% of Death Benefit as a lump sum	2,14,372
50% of Death Benefit will be paid every year for next 10 years	27,740
Total Payouts on Death (B)	4,91,772
Total Death Benefit (A+B)	9,80,387



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 Education 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. ¹Since inception. ²Includes agent offices and premium collection outlets. ³Voted as one of the 'Most Trusted Brands' in the Life Insurance category according to Brand Equity's Most Trusted Brands Survey, 2015. ⁴The 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. ⁵Voted as one of the top corporate brands according to The Economic Times Best Corporate Brands Survey, 2015.

Beware of spurious phone calls and fictitious/fraudulent offers. IRDAI clarifies to public that 1. IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. 2. IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

Reliance Nippon Life Insurance Company Limited (formerly known as Reliance Life Insurance Company Limited) (IRDAI Registration No. 121)

Registered Office
H Block, 1st Floor, Dhirubhai Ambani Knowledge City,
Navi Mumbai, Maharashtra - 400 710, India.

Corporate Office
Reliance Centre, Off Western Express Highway,
Santacruz East, Mumbai - 400 055.

Fax No: +91 22 3303 5662

Call us: (022) 3033 8181 (Local call charges apply) or 1800 3000 8181 (Toll Free) between 9 am to 6 pm from Monday to Saturday

Email us: rnlife.customerservice@relianceeda.com

Visit us: www.reliancenipponlife.com

Like us on Facebook: www.facebook.com/RelianceNipponLifeInsurance

Follow us on Twitter: @relnipponlife