

“A disciplined approach ensured that I could give my daughter the perfect wedding she had always dreamed of.”

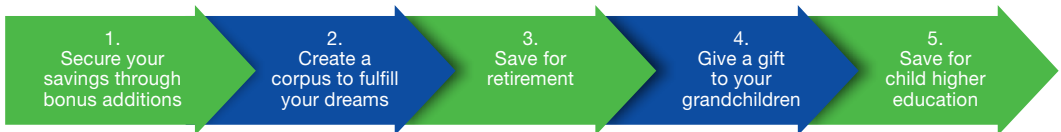
**RELIANCE**

Nippon Life Insurance



## Reliance Nippon Life Endowment Plan (Regular Premium)

A non-linked, participating, non-variable, endowment plan



### Key benefits

- ▶ **Savings:** Get lump sum of Sum Assured and vested bonuses on maturity of the policy, subject to 100.1% of the total premiums paid
- ▶ **Protection for your family:** In case of unfortunate demise of the Life Assured, nominee will receive: Maximum of
  - ▷ 10 times of Annualised Premium or Base Sum Assured plus vested bonus OR
  - ▷ 105% of all the premiums paid
- ▶ **Flexibility**
  - ▷ Choose Policy Term from 10 to 25 years as per your convenience
  - ▷ Avail loan facility to meet your financial needs
- ▶ **Tax benefits:** Get tax benefits on investment and on returns, 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>



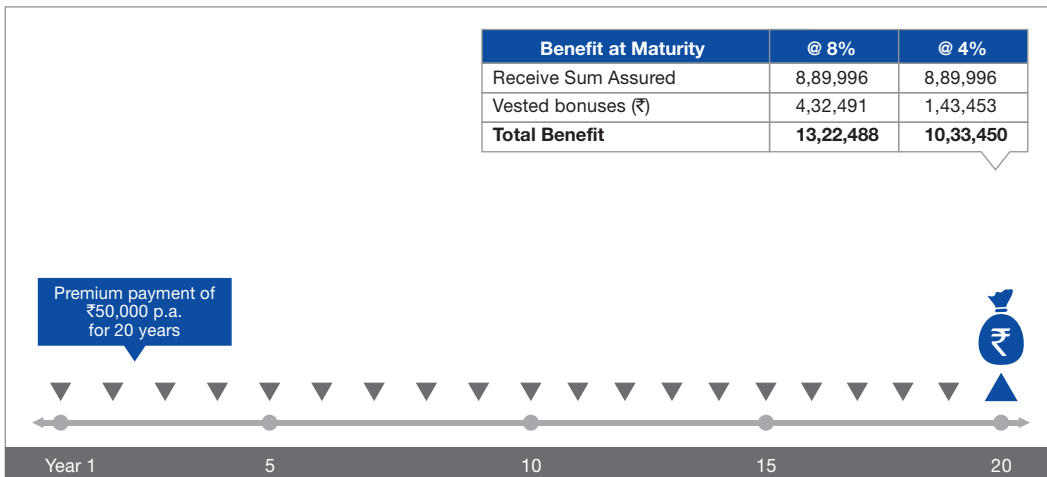
## How does the plan work?

### Let's take an example

Vinod, aged 30 years, opts for Reliance Nippon Life Endowment Plan (Regular Premium) and,

- ▶ Chooses a Policy Term of 20 years, and Sum Assured amount of ₹8,89,996
- ▶ Pays an annual premium of ₹50,000 p.a. (exclusive of taxes) assuming that he is in good health
- ▶ Receives Maturity Benefits at the end of the Policy Term
- ▶ In the event of death, nominee will receive a death benefit which includes the bonuses

**Scenario I:** If Vinod, i.e., the Life Assured survives till maturity:



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

**Scenario II:** In case of unfortunate demise of Vinod, his nominee receives a lump sum amount as death benefit.

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

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