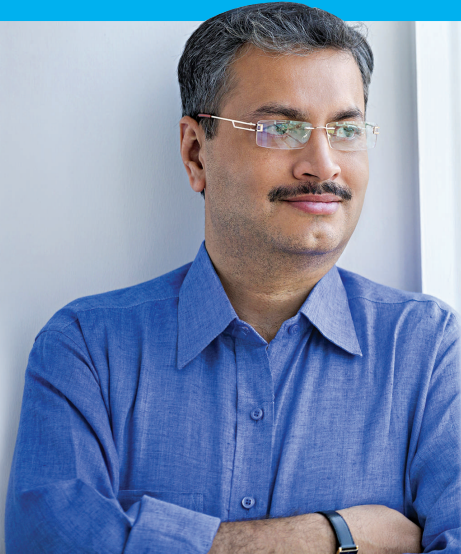


“My business may have ups and downs,
my life after retirement will now be secured.”

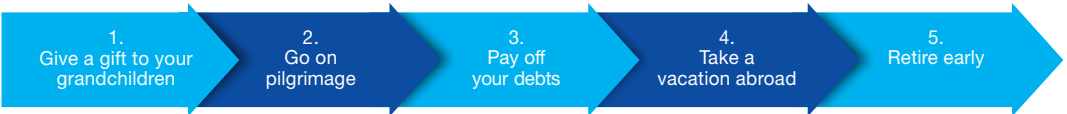
RELIANCE

Nippon Life Insurance



Reliance Nippon Life Fixed Money Back

A non-linked, non-participating, non-variable limited pay money back insurance plan



Key benefits

▶ Get Fixed Benefits

- ▷ Fixed Money Back during the last five years of the plan
- ▷ Fixed Loyalty Additions of 3% of base sum assured accruing every year
- ▷ Guaranteed Maturity Benefit as total accrued Fixed Loyalty Addition

▶ Choose between two plan options

- ▷ **Option A:** Fixed Money Back Benefits and Guaranteed Maturity Benefit will be paid to the policyholder only on survival of the life assured
- ▷ **Option B:** Fixed Money Back Benefits and Guaranteed Maturity Benefit will be paid to the claimant, when due, irrespective of the survival or the death of the life assured and premium payment ceases on death

▶ Choose Protection for your family

- ▷ Get life cover during the entire Policy Term
- ▷ Enhance your protection cover through riders

▶ Flexibility

- ▷ Choose your Policy Term - 15 or 20 years
- ▷ Choose your premium payment term - 5, 7 or 10 years
- ▷ Pay premiums in Yearly, Half-yearly, Quarterly or Monthly mode (ECS)

▶ Tax benefits

- ▷ Avail tax benefits on the premiums paid and benefits received, as per 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?

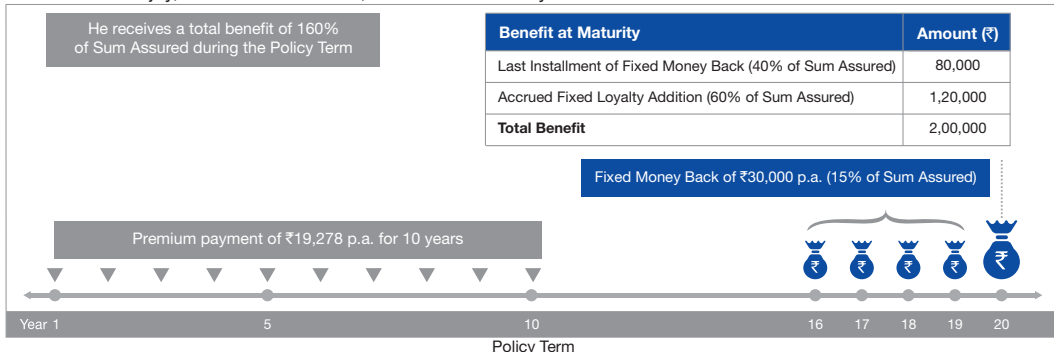
Vijay, aged 30 years, opts for Reliance Nippon Life Fixed Money Back and,

- ▶ Selects Plan Option B, Death Benefit Option 10X with a Policy Term of 20 years, premium payment term of 10 years and Sum Assured amount of ₹2,00,000
- ▶ Pays an annual premium of ₹19,278 p.a. (exclusive of taxes), assuming that he is in good health
- ▶ Receives Fixed Money Back benefits during the last five Policy Years

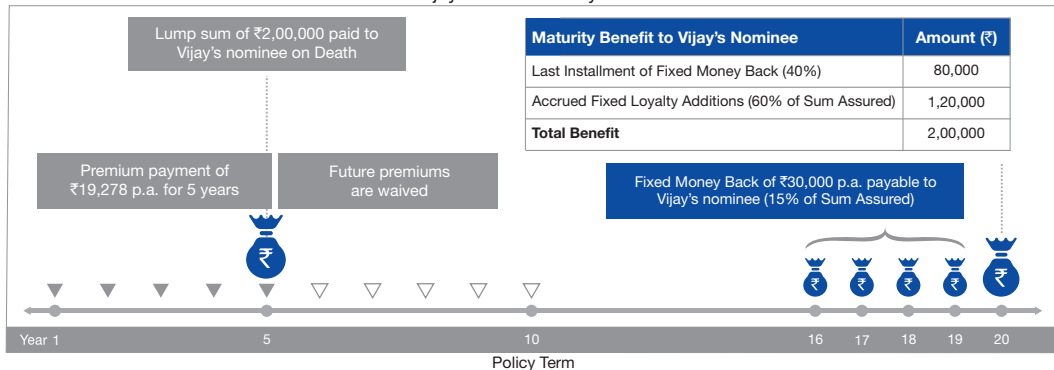
End of Policy Year	16	17	18	19	20
Money Back	₹30,000	₹30,000	₹30,000	₹30,000	₹80,000

- ▶ Get the accrued Fixed Loyalty Additions at maturity of the policy
- ▶ Since he has chosen Option B, in the unfortunate event of his demise during the Policy Term, his nominee will receive the Death Benefit, all the future premiums will be waived and the fixed benefits will continue

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



Scenario II: In case of unfortunate demise of Vijay in the 5th Policy Year



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 Fixed Money Back, 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.

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