

“Knowing exactly what I’ll get in the future lets me focus on more important things; like my son’s cricket practice.”

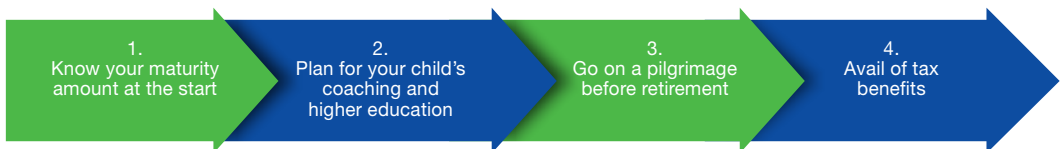
RELIANCE

Nippon Life Insurance



Reliance Nippon Life Fixed Savings

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



Key benefits

► Fixed Regular Additions

Get rewarded with Fixed Regular Additions: 8% in year 1, 9% in year 2, 10% every year from year 3 onwards*, which are payable on the first day of the last Policy Year

► Maturity benefit

At maturity receive the Guaranteed Sum Assured on Maturity which is equal to:

- i. Annualised Premiums x Premium payment term; plus
- ii. Fixed Maturity Addition

► Protection for your family

Get life cover for the entire Policy Term

► Tax benefits

Avail tax benefits, as per the applicable Income Tax Laws

*As a percentage of Annualised Premium

reliancenipponlife.com



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

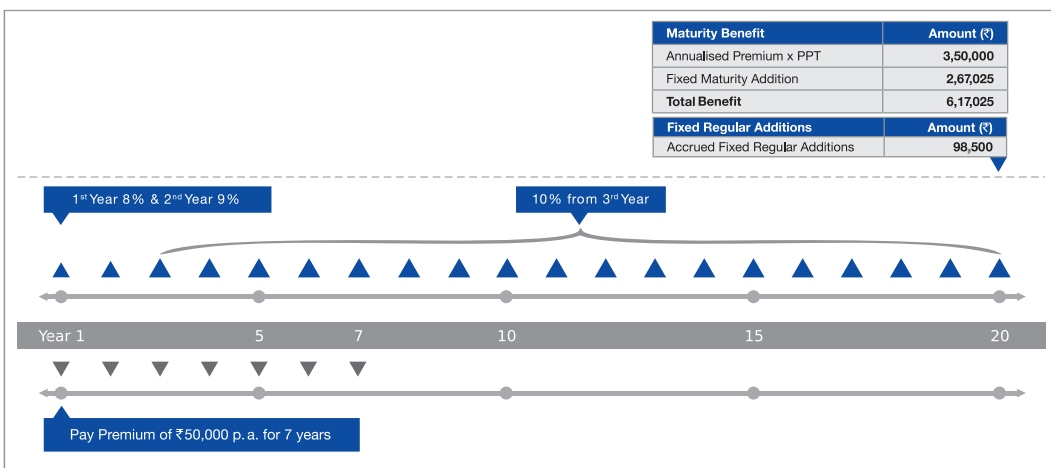
How does the plan work?

Let's take an example

Rahul, aged 30 years, opts for Reliance Nippon Life Fixed Savings and,

- ▶ Selects premium payment term of 7 years, Policy Term of 20 years and pays an yearly premium of ₹50,000 p.a. (exclusive of taxes), assuming that he is in good health
- ▶ Fixed Regular Additions (as a percentage of Annualised Premium) accrue within the Policy, immediately on premium payment
 - ▷ 8% during first Policy Year
 - ▷ 9% during second Policy Year and,
 - ▷ 10% p.a. from third Policy Year onwards
- ▶ On survival till the start of the last Policy Year, Rahul receives the Accrued Fixed Regular Additions
- ▶ At maturity, Rahul receives, the Guaranteed Sum Assured at maturity which is equal to:
 - ▷ Annualised Premium x Premium payment term (PPT)
 - ▷ Fixed Maturity Addition = Maturity Factor x Annualised Premium

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



Scenario II: In the unfortunate event of his demise, his nominee receives a lump sum amount as death benefit

*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 Fixed Savings, 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 decision 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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CIN: U66010MH2001PLC167089. UIN for Reliance Nippon Life Term Life Insurance Benefit Rider: UIN: 121B009V02.

Reliance Nippon Life Major Surgical Benefit Rider: UIN: 121B014V02, Reliance Nippon Life Critical Conditions (25) Rider: UIN: 121B012V02,

Reliance Nippon Life Family Income Benefit Rider: UIN: 121B015V02, Reliance Nippon Life Accidental Death and Total and

Permanent Disablement Rider (Regular Premium): UIN: 121B002V02

UIN for Reliance Nippon Life Fixed Savings: 121N101V01

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