

“Day-to-day business requirements make it hard to upgrade my shop. Now, I have guaranteed an annual facelift.”

RELIANCE

Nippon Life Insurance



Reliance Nippon Life Future Income

A non-linked, participating life insurance plan.



Key benefits

► Savings and Income

- ▷ Receive an annual income at the end of every year after the premium payment term till Policy maturity
- ▷ On maturity of the Policy receive a lump sum benefit to fulfill your dreams

► Flexibility: Choose to pay premiums for a term of 7 to 12 years

► Protection for your family

- ▷ Get life cover for the entire Policy Term
- ▷ Option to enhance your protection cover through riders

► Liquidity: Choose to avail of a loan anytime during your Policy Term

► Tax benefits: Avail tax benefits on premiums paid and on benefits received, as per applicable Income Tax laws

How does the plan work?

Let's take an example

Nikhil, aged 30 years, is a self-employed individual and is looking for a plan which can provide him a lump sum every year which he can utilise towards renovating his store or upgrading his lifestyle. Nikhil opts for Reliance Nippon Life Future Income with a Base Sum Assured of ₹3,00,000 and Policy Term 20 years, assuming he is in good health, he pays a premium of ₹28,302 p.a. (excluding taxes) for 10 years.

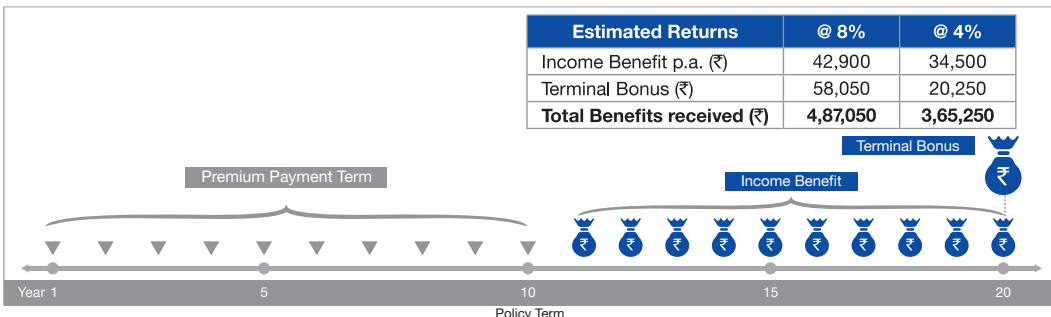
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Over 1 Crore lives insured¹ | Over 8,000 outlets² | Top 3 Most Trusted Life Insurance Brand³ | 95.01% Claim Settlement Ratio⁴

Scenario I: If Nikhil survives till maturity, he receives benefits as mentioned below:

- ▶ Simple Reversionary Bonus will accrue during the premium payment term
- ▶ At an estimated return of 8% the vested Simple Reversionary Bonuses shall be ₹1,29,000
- ▶ Base Sum Assured along with the vested Simple Reversionary Bonuses shall be used to provide an annual income at the end of every subsequent Policy Year after premium payment term i.e. (Base Sum Assured + vested Simple Reversionary Bonus) x Income Benefit Factor
- ▶ For Policy Term of 20 years, Income Benefit factor is 10%, thus Income Benefit payable at the end of every Policy Year after premium payment term at an estimated return of 8% shall be (3,00,000 + 1,29,000) x 10% = ₹42,900
- ▶ At Maturity, Nikhil will receive a lump sum benefit of ₹1,00,950 (last installment of Income Benefit along with the Terminal Bonus)



Scenario II: In case of unfortunate demise of Nikhil at the end of the 8th Policy Year (during the premium payment term)

Benefits	@ 8%	@ 4%
Sum Assured on Death (₹)	3,00,000	3,00,000
Vested Reversionary Bonus (₹)	1,03,200	36,000
Terminal Bonus (₹)	15,480	5,400
Total Death Benefit (₹)	4,18,680	3,41,400

Scenario III: In case of unfortunate demise of Nikhil in the 13th Policy Year (after the premium payment term): he would have already received two installments of Income Benefit

Estimated Returns	@ 8%	@ 4%
Income Benefit p.a. (₹)	42,900	34,500
Total Income Benefits received (₹)	85,800	69,000

The benefit payable on death after the premium payment term shall be

Benefits	@ 8%	@ 4%
Sum Assured on Death (₹)	3,00,000	3,00,000
Vested Simple Reversionary Bonus (₹)	1,29,000	45,000
Terminal Bonus (₹)	35,475	12,375
Total Benefit	4,64,475	3,57,375
Less: Simple Reversionary Bonuses already paid as a part of income benefit (2 installments)	25,800	9,000
Total Death Benefit (₹)	4,38,675	3,48,375

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

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 Future Income, 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 decisions 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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