

“I planned ahead, that’s why I never had to say ‘No’ to my family.”

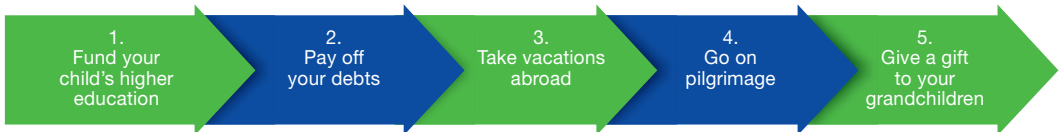
RELIANCE

Nippon Life Insurance



With Reliance Nippon Life’s Guaranteed Money Back Plan

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



Key benefits

- ▶ **Savings & Liquidity:** Get three Guaranteed Benefits:
 - ▷ Guaranteed Money Back during the last 5 Policy Years
 - ▷ Guaranteed Loyalty Additions up to 40% of Sum Assured and
 - ▷ Guaranteed Maturity Addition up to 20% of Sum Assured, at maturity of the Policy
- ▶ **Protection for your family**
 - ▷ Get life cover of at least 10 times the Annualised Premium for the entire Policy Term
 - ▷ Get an additional life cover equal to the Sum Assured in case of accidental death
 - ▷ All future premiums are waived and Guaranteed Benefits continue
- ▶ **Flexibility**
 - ▷ Choose your Policy Term: 15 or 20 years
 - ▷ Pay Regular Premium or Limited Premium
- ▶ **Tax benefits:** Get tax benefits on investment and on returns, 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



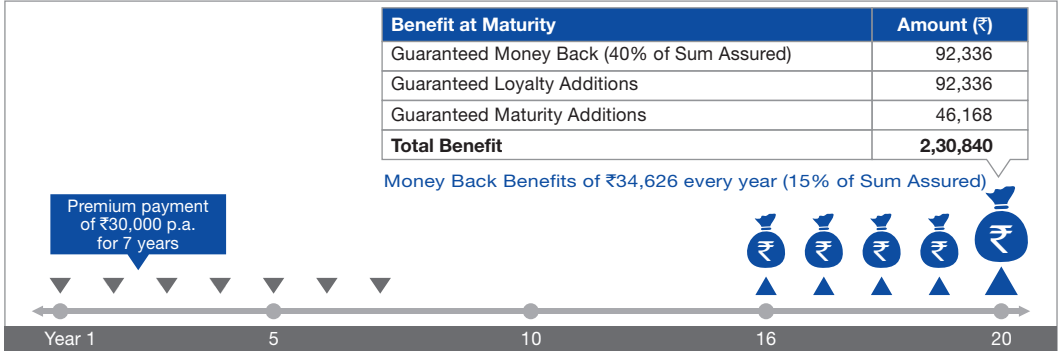
How does the plan work?

Let's take an example

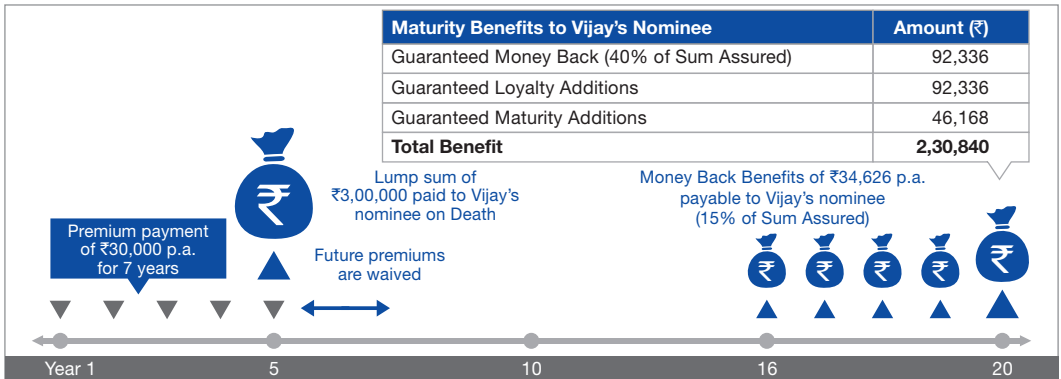
Vijay, aged 30 years, opts for Reliance Nippon Life's Guaranteed Money Back Plan and,

- ▶ Selects a Policy Term of 20 years, premium payment term of 7 years and Sum Assured amount of ₹2,30,840
- ▶ Pays an Annual Premium of ₹30,000 p.a. (exclusive of taxes), assuming that he is in good health
- ▶ Receives Guaranteed Money Back during the last 5 Policy Years plus Guaranteed Loyalty Additions and Guaranteed Maturity Addition at maturity
- ▶ In the unfortunate event of his demise, his nominee receives the Death Benefit, future premiums are waived and the Guaranteed Benefits 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's Guaranteed Money Back 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. *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 decided 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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