

“Some people spend their whole lives working. I’ve planned for an early retirement, in just 10 years.”

RELIANCE

Nippon Life Insurance



Reliance Nippon Life Pension Builder

A non-linked, participating, deferred pension plan.



Key benefits

- ▶ Build your retirement corpus by paying premium for five years, seven years, ten years or throughout the Policy Term
- ▶ Boost your retirement savings with regular simple reversionary bonus and terminal bonus, if any
- ▶ At retirement, get guaranteed regular income for whole of life*
- ▶ Choose your Policy Term based on when you want to retire
- ▶ Protect your family with a lump sum amount or guaranteed income, in case of unfortunate death
- ▶ Avail tax benefits on investment and on returns, as per the applicable Income Tax Laws

How does the plan work?

Let's take an example

Kiran (Life Assured), aged 35 years, works as an Area Manager in a private organisation. He opts for Reliance Nippon Life Pension Builder with a Sum Assured of ₹5,00,000, Policy Term of 20 years and premium payment term of 10 years. The annual premium applicable (after deducting the High Sum Assured Discount) is ₹51,695 (excluding Service Tax and cess). He nominates his wife Kirti as a beneficiary, in case of his unfortunate demise.

*Conditions apply

reliancenipponlife.com



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

Vesting Benefit at the end of the 20th year will be Sum Assured + Vested Simple Reversionary Bonus + Terminal Bonus, if any. This is subject to a minimum of 105% of all the premiums paid (excluding any extra mortality premium, Service Tax and education cess), if any.

Kiran has following options at Vesting

- ▶ Option to commute to the extent allowed as per prevailing Income Tax Laws (currently 1/3rd of the Vesting Benefit can be commuted) and to utilise the balance amount to purchase immediate annuity from Reliance Nippon Life Insurance Company at the prevailing Annuity Rate; or
- ▶ To utilise the entire proceeds to purchase a Single Premium deferred pension plan from Reliance Nippon Life Insurance Company; or
- ▶ To extend the accumulation period/deferment period under the same plan, provided the policyholder's current age is below 55 years and maximum age at vesting is not more than 75 years

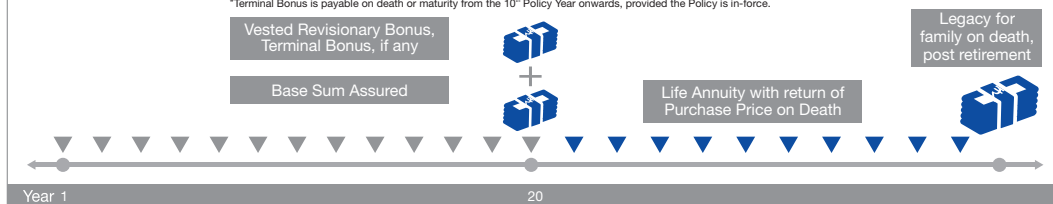
Scenario I: Kiran, survives till vesting and utilises the entire corpus to purchase Immediate Annuity Plan with Life Annuity with Return of Purchase price option from Reliance Nippon Life Insurance Company

Benefit at Vesting	@ 8%	@ 4%
Sum Assured (₹)	5,00,000	5,00,000
Vested Simple Reversionary Bonus** (₹)	3,50,000	1,00,000
Terminal Bonus*** (₹)	2,80,000	80,000
Total Benefit (₹)	11,30,000	6,80,000
Annuity Amount p.a* (₹)	63,574	38,257
Lumpsum on death post retirement (₹)	11,30,000	6,80,000

*Immediate Annuity Purchase Price considered for calculation of the Annuity Amount p.a. is exclusive of Service Tax and cess, if any.

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

***Terminal Bonus is payable on death or maturity from the 10th Policy Year onwards, provided the Policy is in-force.



Scenario II: Unfortunately Kiran, dies at the end of eighth Policy Year; Kirti will be entitled to

Benefit on death	@ 8%	@ 4%
105% of Total Premiums paid (excluding Service Tax and cess) (₹)	4,34,238	4,34,238
Vested Simple Reversionary Bonus** (₹)	1,40,000	40,000
Total Death Benefit (₹)	5,74,238	4,74,238

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

Kirti has following options

- ▶ Receive entire proceeds of death benefit as a lump sum: or
- ▶ Utilise the proceeds of death benefit, fully or partly, for purchasing an Annuity at the then prevailing rate from Reliance Nippon Life Insurance Company

*Guaranteed income through Immediate Annuity Plan from Reliance Nippon Life Insurance Company Limited, on the date of vesting. 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 Pension Builder, 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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Reliance Nippon Life Insurance Company Limited (formerly known as Reliance Life Insurance Company Limited) (IRDAI Registration No. 121)

Registered Office
H Block, 1st Floor, Dhirubhai Ambani Knowledge City,
Navi Mumbai, Maharashtra - 400 710, India.

Corporate Office
Reliance Centre, Off Western Express Highway,
Santacruz East, Mumbai - 400 055.

Fax No: +91 22 3303 5662

Call us: (022) 3033 8181 (Local call charges apply) or 1800 3000 8181 (Toll Free) (between 9 am to 6 pm from Monday to Saturday)

Email us: rnlife.customer.service@relianceada.com

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