

“Increasing returns let me invest in both – my family and my business.”

RELIANCE

Nippon Life Insurance



Reliance Nippon Life Smart Cash Plus Plan

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

1. Gift yourself a periodic bonus in the future
2. Renovate your home
3. Take off on an overseas adventure
4. Upgrade your lifestyle
5. Get life insurance with the benefit of liquidity

Key benefits

- ▶ **Guaranteed Liquidity**
 - ▷ Get guaranteed Money Back Benefits every 3 years, starting from the 4th Policy Year
 - ▷ Enjoy Money Back Benefits that increase with every payout
- ▶ **Boost your Savings:** At maturity, you will receive:
 - ▷ A Maturity Benefit equal to the Sum Assured
 - ▷ High Sum Assured Additions, if any
 - ▷ Vested bonuses, if any
- ▶ **Protection for your family:** Get life cover of at least 10 times the Annualised Premium for the entire Policy Term
- ▶ **Pay as you like:** With Yearly, Half-yearly, Quarterly and Monthly premium payment modes
- ▶ **Tax benefits:** Get tax benefits on investment and on returns, as per the applicable Income Tax Laws

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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

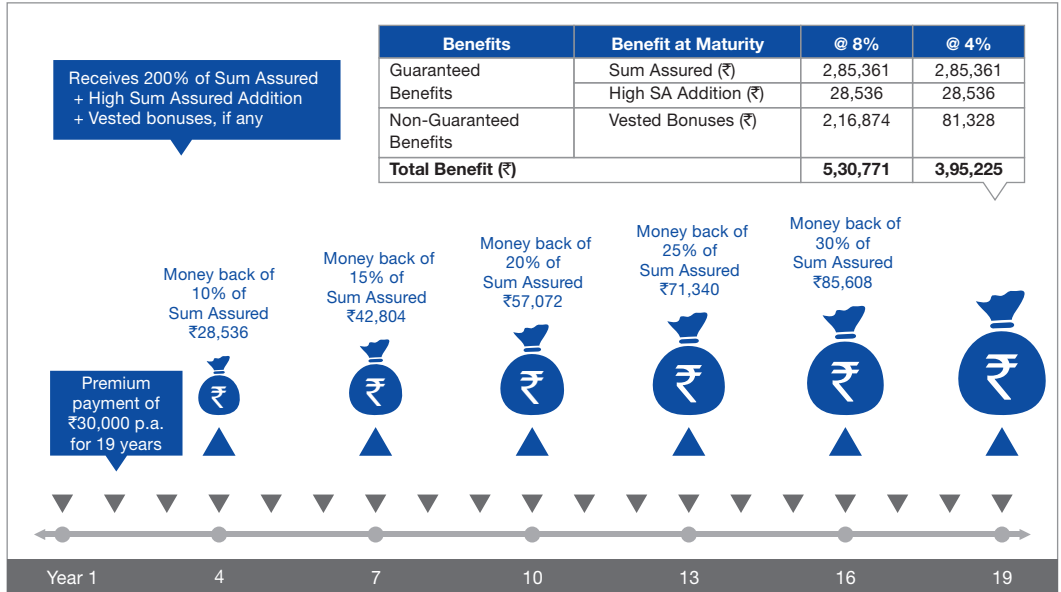
How does the plan work?

Let's take an example

Arvind, aged 30 years, opts for Reliance Nippon Life Smart Cash Plus Plan and,

- ▶ Selects a Policy Term of 19 years and Sum Assured amount of ₹2,85,361
- ▶ Pays an annual premium of ₹30,000 p.a. (exclusive of taxes), assuming that he is in good health
- ▶ Enjoys increasing Money Back benefits every 3 years starting from the 4th Policy Year
- ▶ Receives High Sum Assured Additions and Vested Bonus, if any, at maturity
- ▶ In the unfortunate event of his demise, his nominee receives a lump sum amount as Death Benefit

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



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

Scenario II: In case of unfortunate demise of Arvind during the Policy Term, nominee receives a lump sum amount as Death Benefit.

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. 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.

Beware of spurious phone calls and fictitious/fraudulent offers. IRDAI clarifies to public that 1. IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. 2. IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

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