

“I’m happy to be the one who pays at the reunion.”

RELIANCE

Nippon Life Insurance



In this policy investment risk is borne by policyholder.

Reliance Nippon Life Smart Pension Plan

A unit linked, non-participating, pension plan



Key benefits

- ▶ **Build an adequate retirement corpus**
 - ▷ Choose a Policy Term from 10 to 30 years, as per your convenience
 - ▷ Get equity participation along with the comfort of capital guarantee
 - ▷ Enhance your retirement corpus through loyalty additions
 - ▷ Increase your retirement fund with any extra lump sum as Top-ups, whenever available
- ▶ **Decide when you want to retire**
 - ▷ Choose vesting age from 45 to 75 years, as per your ease
 - ▷ Extend your retirement age, as per your need
 - ▷ Receive regular income, as per annuity chosen by you
 - ▷ Fulfill your immediate needs with tax-free withdrawal of 1/3rd of the accumulated corpus upon retirement
- ▶ **Protect your family:** Get a minimum guaranteed amount, based on the total premiums paid in case of any eventuality
- ▶ **Avail tax benefits:** Get tax benefits on investment and on returns, as per 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

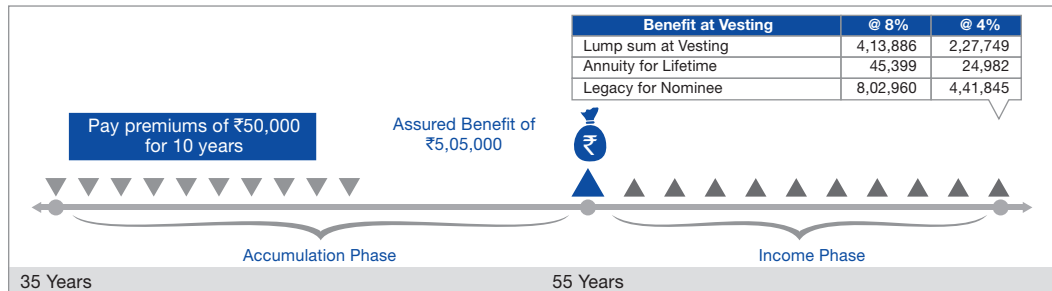
How does the plan work?

Let's take an example

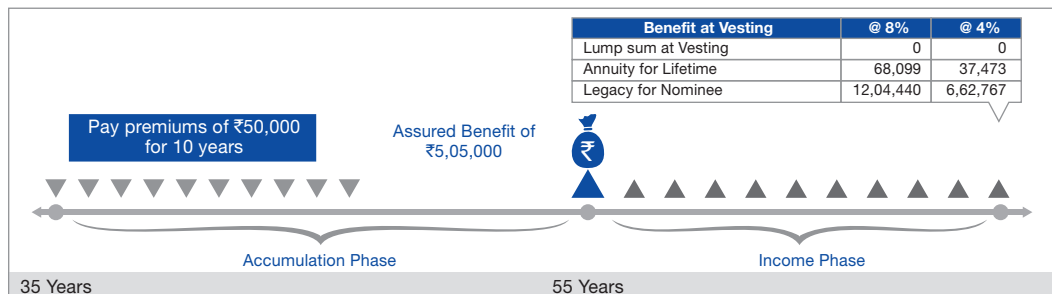
Amar, aged 35 years, opts for Reliance Nippon Life Smart Pension Plan and,

- ▶ Selects premium payment term of 10 years with 20 years Policy Term and pays an annual premium of ₹50,000 p.a.
- ▶ Enjoys equity participation of upto 20% with a minimum guarantee of ₹5,05,000 on vesting
- ▶ Loyalty additions will be accrued in his policy account
- ▶ On vesting, Amar has 2 options
 - ▷ Option 1: Commute upto 1/3rd of the Fund Value and purchase annuity guaranteed for lifetime from the balance amount
 - ▷ Option 2: Utilise the entire Fund Value to purchase annuity guaranteed for lifetime
- ▶ In the unfortunate event of his demise, his nominee receives the death benefit

Option I: Commute upto 1/3rd of the Fund Value and purchase annuity guaranteed for lifetime from the balance amount



Option II: Utilise the entire Fund Value to purchase annuity guaranteed for lifetime



The values shown in options 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 Smart Pension 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. Life Equity Fund 3 (SFIN:ULIF04201/01/10LEQUITYF03121), Life Pure Equity Fund 2 (SFIN:ULIF04601/01/10LPUEQUITY02121), Make in India Fund (SFIN:ULIF06924/03/15LMAKEINDIA121), Life Balanced Fund 1 (SFIN:ULIF00128/07/04LBALANCE01121), Life Corporate Bond Fund 1 (SFIN:ULIF02310/06/08LCORBOND01121), Life Money Market Fund 1 (SFIN:ULIF02910/06/08LMONMRKT01121). *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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