

“I’m relieved that things won’t crash tomorrow even if I’m not there.”

RELIANCE

Nippon Life Insurance



Reliance Nippon Life Term Plan

A non-linked, non-participating, term insurance plan



Key benefits

- ▶ Choose adequate protection cover based on your needs
- ▶ Purchase insurance cover at an affordable premium
- ▶ Ensure your loved ones are secured in case of an eventuality
- ▶ Enjoy tax benefits as per applicable 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

Ramesh, aged 35, is a software professional who lives with his wife, Geeta, a homemaker and a lovely 5 year old daughter, Renuka.

Ramesh's family recently moved into their own house. They are delighted that their long cherished dream has finally become a reality. However, Ramesh has to pay a considerable home loan EMI and is worried about the repayment of such a large loan in case of an eventuality, given that his wife and young daughter are financially dependent on him. Also, he is concerned about how to take care of their other financial needs, if he is not around.

He shares his concerns with his friend, Sumit, who suggests that he should take a life cover from Reliance Nippon Life Insurance. Ramesh opts for Reliance Nippon Life Term Plan. He covers himself in following three easy steps:

Step 1: He selects the Insurance Cover (Sum Assured) and gets a quote from our representative.

Step 2: He fills up the application form along with his personal and health details, and submits it along with a cheque for the premium payable.

Step 3: Subsequently, required medical tests are conducted.

Based on his application, the policy gets issued with the applicable life cover.

Ramesh is now relieved as he has adequately secured himself against unforeseen events.

3 years later:

Ramesh meets with an unfortunate accident and passes away. It takes his wife, Geeta, some time to come to terms with the reality that Ramesh is no longer around and she alone has to take care of their daughter, Renuka. Geeta approaches the nearest branch of Reliance Nippon Life Insurance with Ramesh's Policy Document.

The branch's customer care executive helps her in completing the necessary claim forms, gives her the acknowledgement immediately, and forwards the documents to the Claims Department.


Geeta is worried about how she will provide for her family's needs and Renuka's education expenses. However, within a few days, the claim amount cheque of Ramesh's Reliance Nippon Life Term Policy is delivered to Geeta at her home.


She is overwhelmed with relief. While her emotional gap can never be filled, she can now provide for Renuka's education and marriage, as planned with Ramesh.


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 Term 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. 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.


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