

“I am leaving behind everything I own, along with a secure future for my children.”

RELIANCE

Nippon Life Insurance



## Reliance Nippon Life Whole Life Income

A non-linked, participating, whole life plan with assured regular income.



### Key benefits

▶ **Get an assured income up to 85 years of age**

▷ Guaranteed Income every year, from the start of the 10<sup>th</sup> Policy Year, as mentioned below:

Base Sum Assured	Guaranteed Income (as a % of Base Sum Assured)
Less than ₹2,50,000	6.00%
2,50,000 and above, but less than 5,00,000	6.50%
5,00,000 and above	6.75%

▷ Cash Bonuses every year, from the start of the 6<sup>th</sup> Policy Year

▶ **Maturity benefit:** Get the Guaranteed Sum Assured on maturity

▶ **Protection for your family:** Get life cover till the age of 85 years

▶ **Pay as you like**

▷ Choose how long you want to pay – 10 or 15 years

▷ Choose your premium payment frequency – Yearly, Half-yearly, Quarterly or Monthly

▶ **Liquidity:** Avail of loan facility during the Policy Term

▶ **Tax benefits:** Avail of tax benefits on the premiums paid and benefits received, as per applicable Income Tax Laws

[reliancenipponlife.com](http://reliancenipponlife.com)



Over 1 Crore lives insured<sup>1</sup> | Over 8,000 outlets<sup>2</sup> | Top 3 Most Trusted Life Insurance Brand<sup>3</sup> | 95.01% Claim Settlement Ratio<sup>4</sup>

## How does the plan work?

### Let's take an example

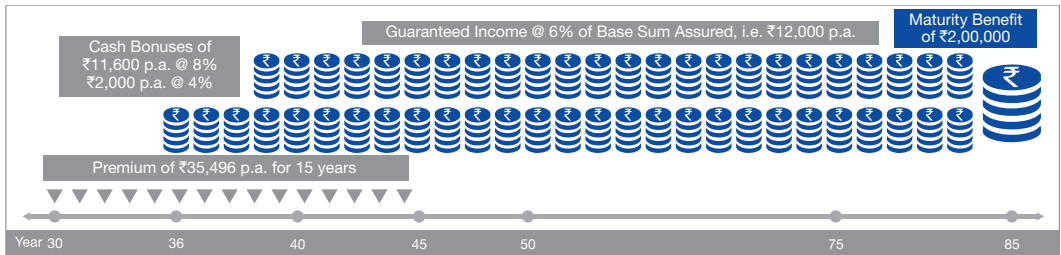
Arvind, aged 30 years, opts for Reliance Nippon Life Whole Life Income and selects a premium payment term of 15 years along with a Sum Assured amount of ₹2,00,000.

Premium Payment Term	Policy Term (up to age 85 years)	Base Sum Assured (₹)
15 years	55 years	2,00,000

- ▶ Pays an annual premium of ₹35,496 p.a. (exclusive of applicable taxes), assuming that he is in good health
- ▶ In this case the premium rate is ₹177.48 per ₹1000 of Base Sum Assured. Hence, the Base Sum Assured for this Policy is  $(1000 \times 35,496) / 177.48 = ₹2,00,000$
- ▶ Gets Guaranteed Income, from the start of the 10<sup>th</sup> Policy Year @ 6% of Base Sum Assured i.e. ₹12,000 every year
- ▶ Gets non-guaranteed Cash Bonuses every year, from the start of the 6<sup>th</sup> Policy Year

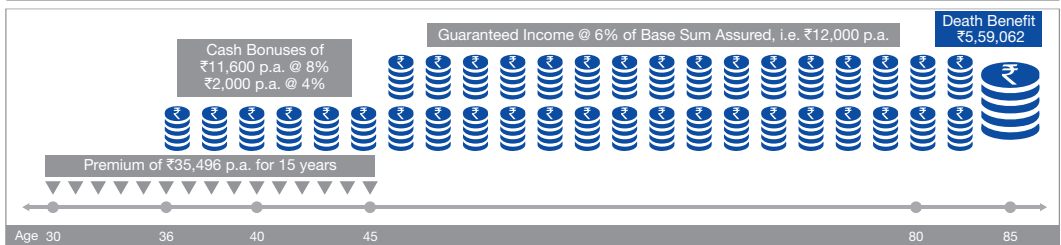
**Scenario I:** Arvind, i.e. the Life Assured, survives till maturity, i.e. up to age 85 years

Total Premiums paid (₹)	5,32,440	
Benefits	Amount (₹) @ 8%	Amount (₹) @ 4%
Total Guaranteed Income	5,52,000	5,52,000
Total Cash Bonus	5,80,000	1,00,000
Maturity Benefit	2,00,000	2,00,000
Total Benefit Received	13,32,000	8,52,000



**Scenario II:** In case of unfortunate demise of Arvind at age 85

Total Premiums paid (₹)	5,32,440	
Benefits	Amount (₹) @ 8%	Amount (₹) @ 4%
Total Guaranteed Income up to age 85 years	5,52,000	5,52,000
Total Cash Bonus up to age 85 years	5,80,000	1,00,000
Death Benefit received by his nominee	5,59,062	5,59,062
Total Benefit Received	16,91,062	12,11,062



The values shown in scenarios 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 Whole Life Income, please contact our insurance advisors. Trade logo displayed above belongs to Aril 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, 1<sup>st</sup> 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.customerservice@relianceada.com](mailto:rnlife.customerservice@relianceada.com)

**Visit us:** [www.reliancenipponlife.com](http://www.reliancenipponlife.com)

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