

RELIANCE

NIPPON LIFE
INSURANCE

A RELIANCE CAPITAL COMPANY

RNL Immediate Annuity

UIN: 121N012V02

Product Presentation

Reliance Immediate Annuity Plan

RELIANCE

NIPPON LIFE
INSURANCE

Convert
your
earnings in
to regular
income

Get regular
income
(Annuity) for
your entire
life

Leave
behind a
legacy for
your family

Live life to
the fullest
even after
retirement

Receive tax
benefits



Key USPs of the product

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One Time Payment

Pay premium only once



Whole Life Guaranteed Income

Get guaranteed whole life income (Annuity)



Flexibility

Choose your annuity option and annuity frequency



Ease of Enrollment

No medical tests required

Annuity Options

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Annuity Option	Annuity payment to the policyholder	Payment to nominee
Life Annuity	Throughout the life	Not applicable
Life Annuity with return of Purchase price	Annuity is paid throughout the life of the Policyholder	On death of the Policyholder, the Purchase Price is paid to the Nominee of the Policyholder
Life Annuity guaranteed for 5, 10 or 15 years and payable for life thereafter	<ul style="list-style-type: none">❑ Annuity is payable for a guaranteed period of 5, 10 or 15 years (as chosen at inception)❑ Thereafter for life of the policyholder	Only in the event of death of the Policyholder during the guaranteed period, Annuity is paid to the Nominee till the end of the guaranteed annuity payout period. Thereafter, the policy is terminated.

Eligibility Criteria

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Parameters	Minimum Limits	Maximum Limits
Age at entry (yrs)	20 (last birthday)	80 (last birthday)
Purchase price (Rs.)	1,00,000 (excluding applicable taxes & levies)	No limit
Annuity installment(Rs.)	1,000	No limit
Annuity mode	Annual, Semi Annual, Quarterly, Monthly	

How does this plan work?

Let us see an Example...

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Anil aged 55 wants to secure his retirement years. He wants a plan that will offer him Regular Income for the rest of his life, by paying a single Lump Sum in premium.

He chooses to buy RNL Immediate Annuity Plan and pays a single premium of Rs. 10,00,000

Depending on the plan option chosen and frequency of annuity opted for, he will receive the benefits as given in the below table:

Benefits Payable

Annuity Type	Yearly	Half Yearly	Quarterly	Monthly
Life Annuity	72,430	36,845	18,538	6,136
Life Annuity with Return of Purchase Price on Death	56,260	28,605	14,378	4,741
Life annuity guaranteed for 5 years	72,140	36,680	18,450	6,106
Life annuity guaranteed for 10 years	71,320	36,245	18,228	6,030
Life annuity guaranteed for 15 years	70,210	35,665	17,930	5,929

All amounts illustrated are exclusive of applicable taxes & levies | *These benefits are payable under RNL Immediate Annuity Plan. The Annuity amount is as per current annuity rates. The actual annuity amount will depend on the prevailing annuity rates at the time of purchase of immediate annuity plan. Once the annuity is bought, the rates remain guaranteed for life | # The values shown above are from Reliance Nippon Life Classic Plan II and are for illustration purpose only, based on assumed gross investment returns of 8% p.a. & 4% p.a. on unit fund. These are not guaranteed returns and are not the upper or lower limit of what one might get in this Policy

Sample Annuity Rates

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Life Annuity

Vesting Age (Years)	Corpus			
	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs
45	32,405	64,810	97,215	1,29,620
50	34,020	68,040	1,02,060	1,36,080
55	36,215	72,430	1,08,645	1,44,860
60	39,200	78,400	1,17,600	1,56,800

Life Annuity with ROP

Vesting Age (Years)	Corpus			
	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs
45	28,220	56,440	84,660	1,12,880
50	28,180	56,360	84,540	1,12,720
55	28,130	56,260	84,390	1,12,520
60	28,055	56,110	84,165	1,12,220

All amounts illustrated are exclusive of applicable taxes & levies.

These benefits are payable under RNL Immediate Annuity Plan. The Annuity amounts shown are as per current annuity rates. The actual annuity amount will depend on the prevailing annuity rates at the time of purchase of immediate annuity plan. Once the annuity is bought, the rates remain guaranteed for life.

This presentation is for Internal Communication only

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UIN for RNL Immediate Annuity - 121N012V02

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Thank you for
your time.