

# **RNL Immediate Annuity**

UIN: 121N012V02

**Product Presentation** 

# **Reliance Immediate Annuity Plan**



Convert your earnings in to regular income

Get regular income
(Annuity) for your entire

Leave behind a legacy for your family

Live life to the fullest even after retirement

Receive tax benefits



# **Key USPs of the product**





### **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**

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> <li>Annuity is payable for a guaranteed period of 5, 10 or 15 years (as chosen at inception)</li> <li>Thereafter for life of the policyholder</li> </ul>	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**

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...





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 I # 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**



### **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.

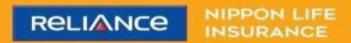
These benefits are payable under RNL Immediate Annuity Plan. The Annuity amounts shown are as per current annuity rates. The actual annuity amount will depend on the prevailing annuity rates at the time of purchase of immediate annuity plan. Once the annuity is bought, the rates remain guaranteed for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

#### **Disclaimers**

This product presentation gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. This product presentation should be read in conjunction with the sales brochure, benefit illustration and policy exclusions. For further details on all the conditions, exclusions related to Reliance Nippon Life Immediate Annuity (UIN-121N012V02), please contact our insurance advisors. Tax laws are subject to change, consulting a tax expert is advisable. Trade logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited & Nippon Life Insurance Company and used by Reliance Ni on Life Insurance Company and Limited under license.







# Thank you for your time.