

RELIANCE

NIPPON LIFE
INSURANCE

A RELIANCE CAPITAL COMPANY



RNL
NISHCHIT
BHAVISHYA

Reliance Nippon Life Nishchit Bhavishya

A Non-Linked Non-Participating Individual Savings Life Insurance Plan
Taaki apki koi khwaish adhuri na reh jaye

Key benefits of Reliance Nippon Life Nishchit Bhavishya



Choice of two plan variants to suit your needs



Increasing Benefits to balance the increasing cost of living



High death cover during premium payment term



Enhanced Protection through choice of riders



Flexibility to pay for a limited period of 10 or 12 years and enjoy benefits for the entire policy term



Tax Benefits as per the prevailing tax laws

Reliance Nippon Life Nishchit Bhavishya at a glance

The plan offers a choice of two plan variants at inception of the policy.

Variant 1: This variant provides income benefit post premium payment term along with a lump sum maturity benefit.

Variant 2: This variant provides two money back payouts at 4th and 8th year before the income benefit starts from the 12th year and a lumpsum benefit is also paid at maturity.

The plan variant once selected, cannot be altered subsequently during the policy term.

Eligibility Criteria

Minimum Age at Entry ¹ (in years)	5 years			
Maximum Age at Entry ¹ (in years)	50 years			
Premium Payment Term – PPT (in years)	10		12	
Policy Term – PT (in years)	30	35	36	42
Maximum Age at Maturity ¹ (in years)	80	85	86	92
Premium Payment Frequency	Yearly, Half-yearly, Quarterly, Monthly			

¹All the references to age are based on age last birthday.

The product shall be available for both online and offline sale.

Premiums will vary depending upon the plan variant chosen, age, PPT and PT.

Illustrated Benefits

Variant 1

Example : Mr. Ankit is a 35-year-old IT professional and purchases **Reliance Nippon Life Nishchit Bhavishya** to secure his future milestones for the years to come.

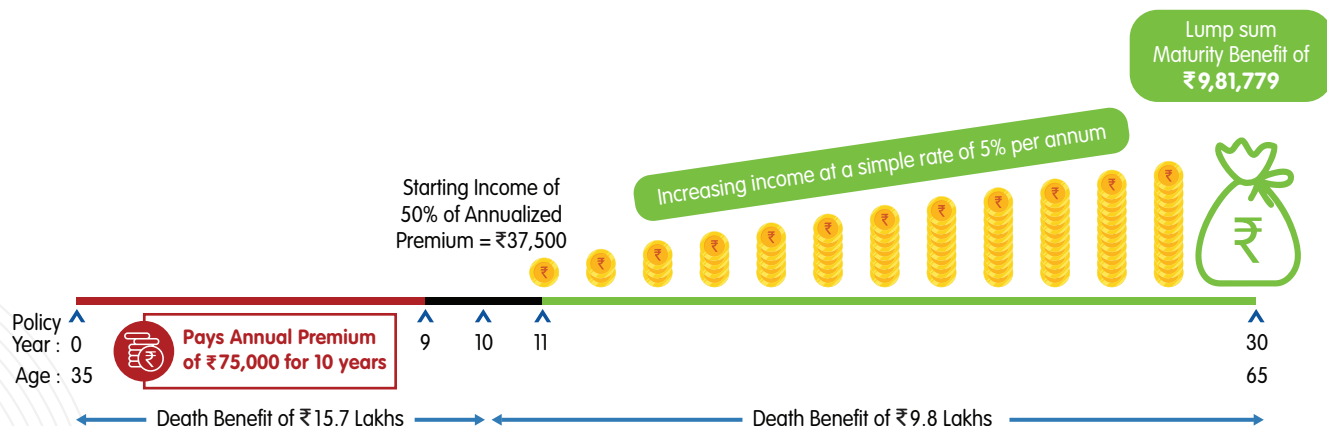
Premium Payment Term	10 years
Policy Term	30 years
Annual Premium	₹75,000
Base Sum Assured	₹7,85,423

Mr. Ankit enjoys a life cover of ₹15,70,846, two times the Base Sum Assured, during the Premium Payment Term and of ₹9,81,779 for rest of the Policy Term to keep his family financially secured.

He would receive Income Benefit from 11th year to 29th year, provided all dues premiums have been paid. The starting income shall be of ₹37,500 at the end of 11th year and it would keep on increasing at a simple rate of 5% per annum. He uses the yearly increasing income for regular cashflow needs and to cope up with the inflation.

At maturity, he receives a guaranteed lumpsum maturity benefit of ₹9,81,779 through which he plans to take a post retirement foreign trip.

Mr. Ankit's Benefits	Amount (in ₹)
Total Income Benefit in 19 years (A)	10,33,125
Fixed Loyalty Addition (B)	1,96,356
Base Sum Assured (C)	7,85,423
Maturity Benefit (D=B+C)	9,81,779
Total Benefits Received (A+D)	20,14,904
Total Premiums Paid	7,50,000



The Premium mentioned above is for a healthy male and is exclusive of any loadings and taxes.

Variant 2

Example : Mr. Gupta is a 35-year-old father, self-employed, wants to secure his business cashflow needs for years to come. He purchases **Reliance Nippon Life Nishchit Bhavishya** and pays a premium of ₹75,000 for 10 years and enjoys the life cover and guaranteed benefits throughout the Policy Term.

Premium Payment Term	10 years
Policy Term	30 years
Annual Premium	₹75,000
Base Sum Assured	₹6,99,040

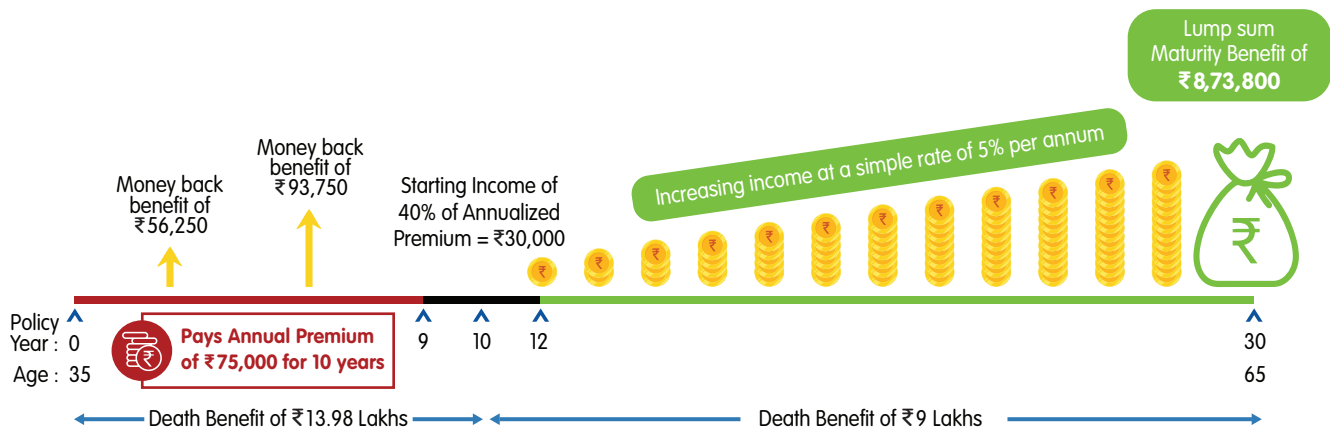
Mr. Gupta enjoys a life cover of ₹13,98,080, two times the Base Sum Assured, during the Premium Payment Term and of ₹9,00,000 for rest of the Policy Term to keep his family financially secured.

He receives two money back payouts of ₹56,250 and ₹93,750 at the end of 4th and 8th policy year respectively, which he uses to clear small scale debts.

He would receive Income Benefit from 12th year to 29th year, provided all dues premiums have been paid. The starting income shall be of ₹30,000 at the end of 12th year and it would keep on increasing at a simple rate of 5% per annum. He uses this income for his business cashflow needs.

At maturity, he receives a guaranteed lumpsum maturity benefit of ₹8,73,800 which he uses to expand the business.

Mr. Gupta's Benefits	Amount (in ₹)
Total Income Benefit (A)	7,69,500
Money Back Benefits (B)	1,50,000
Fixed Loyalty Addition (C)	1,74,760
Base Sum Assured (D)	6,99,040
Maturity Benefit (E = C+D)	8,73,800
Total Benefits Received (A+B+E)	17,93,300
Total Premiums Paid	7,50,000



The Premium mentioned above is for a healthy male and is exclusive of any loadings and taxes.



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This product leaflet gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. This leaflet should be read in conjunction with the Benefit Illustration and Policy Terms And Conditions. For further details on all the conditions, suicide exclusion related to Reliance Nippon Life Nishchit Samrudhi, 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 Nippon Life Insurance Company Limited under license.

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