

**RELIANCE**

**NIPPON LIFE  
INSURANCE**

A RELIANCE CAPITAL COMPANY



**RNL  
GUARANTEED  
MONEY  
BACK  
PLUS**

**Reliance Nippon Life Guaranteed Money Back Plus**

A Non-Linked Non-Participating Individual Savings Life Insurance Plan

**UIN: 121N181V01**

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What Does  
**GUARANTEE**  
Means to You?

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Refer to the Sales Brochure and Policy Document for further details



**GUARANTEE =**

Security



Striking Balance



Living Your Dreams



Peace of Mind



Better Planning

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Bring Home the  
essence of  
**GUARANTEED  
RETURN**  
with Triple Protection

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• PRESENTING •



**RNL  
GUARANTEED  
MONEY  
BACK  
PLUS**

**Reliance Nippon Life Guaranteed Money Back Plus**

A Non-Linked Non-Participating Individual Savings Life Insurance Plan





## Triple Protection Benefit

Immediate support for urgent needs, premium waiver for family relief, and guaranteed financial security for future goals



## Increasing Moneyback Benefits

Structured payouts in the last four years of the policy before maturity to provide consistent liquidity



## Flexible Premium Payment

Flexibility to pay premium for a limited period of 5/7/8/10/12/15 years



## Flexible PT-PPT Options

Customizable options to align the plan with diverse customer financial goals.



## Tax Savings

Enjoy tax benefits in line with current tax laws



## Maturity Benefit

Receive Sum Assured on Maturity and Guaranteed Loyalty Addition as lumpsum on maturity



## Guaranteed Loyalty Addition

Enjoy assured returns on your investment for up to 25 years



## Enhanced Protection

Customize your coverage with a selection of optional Riders for added security

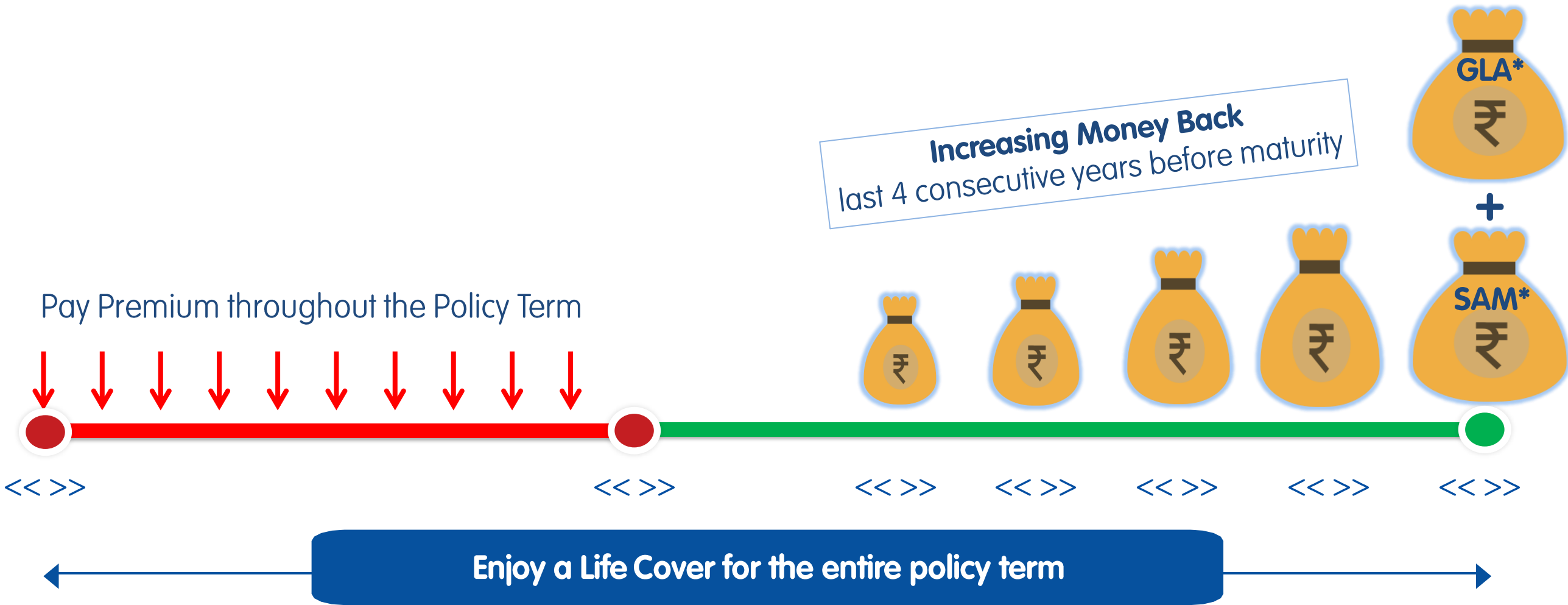


# How does the Plan work?

Refer to the Sales Brochure and Policy Document for further details

Scenario: Maturity

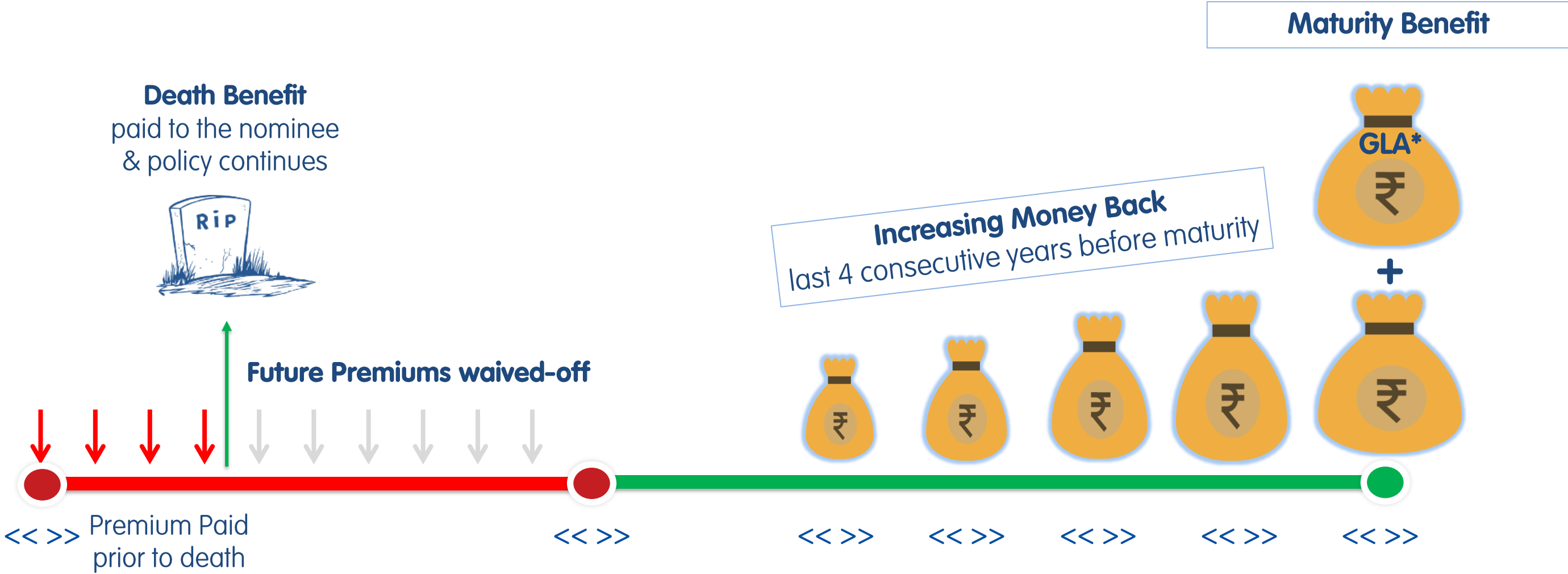
Maturity Benefit



\* GLA – Guaranteed Loyalty Addition | SAM – Sum Assured on Maturity



Scenario: Death



\* GLA – Guaranteed Loyalty Addition | S.A. – Sum Assured on Maturity

Parameter	Minimum	Maximum
Entry Age <sup>1</sup>	18 years	55 years
Maturity Age	33 years	75 years
Annualized Premium	Rs. 24,000	No Limit
Premium Payment Term & Policy Term	<b>PPT</b>	<b>Policy Term</b>
	5, 7, 8 and 10 years	15 to 25 years
	12 years	17 to 25 years
	15 years	20 to 25 years
Premium Payment Frequency	Yearly, Half-yearly, Quarterly and Monthly	
Coverage For	All Individuals (Male   Female   Transgender) Transgenders shall be covered as per the Board Approved Underwriting Policy of the Company	

<sup>1</sup>All the references to age are based on age last birthday.  
The product shall be available for both online and offline sale.

## Benefits in detail

Refer to the Sales Brochure and Policy Document for further details



Money Back Benefit as a percentage of Base Sum Assured, as mentioned below, will be payable on survival of the life assured at the end of last four policy years immediately prior to the last policy year, provided the policy is In-force i.e. all due premiums have been paid under the policy.

Policy Year	Money Back Benefit (% of Base Sum Assured)
Policy Term – 4	10%
Policy Term – 3	15%
Policy Term – 2	20%
Policy Term – 1	25%

## Maturity Benefit:

On survival of the life assured till the end of the policy term, provided the policy is in-force i.e. all due premiums have been paid, the following benefits will be payable:

- Sum Assured on Maturity; plus
- Accrued Guaranteed Loyalty Addition

Where Sum Assured on Maturity is equal to 50% of the Base Sum Assured.

The policy shall terminate on payment of Maturity Benefit in full.

# Guaranteed Loyalty Addition

Guaranteed Loyalty Addition (GLA) will accrue at the end of every policy year during the policy term, provided all due premiums have been paid under the policy. GLA is expressed as a percentage of the Base Sum Assured and would increase by a simple rate of 2% every four (4) policy years during the policy term as given in the table below.

Accrued GLA as applicable shall be paid on policy maturity at the end of the policy term.

Guaranteed Loyalty Addition Rate as a percentage of Base Sum Assured											
Policy Term / Policy Year	15	16	17	18	19	20	21	22	23	24	25
1 to 4	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
5 to 8	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%
9 to 12	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%
13 to 16	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%
17 to 21			10%	10%	10%	10%	10%	10%	10%	10%	10%
21 to 24							12%	12%	12%	12%	12%
25											14%
Total	72%	80%	90%	100%	110%	120%	132%	144%	156%	168%	182%



In case of the unfortunate death of the life assured during the policy term, provided the policy is In-force i.e. all due premiums have been paid, the following benefits shall be payable to the claimant(s) immediately on death of the life assured:

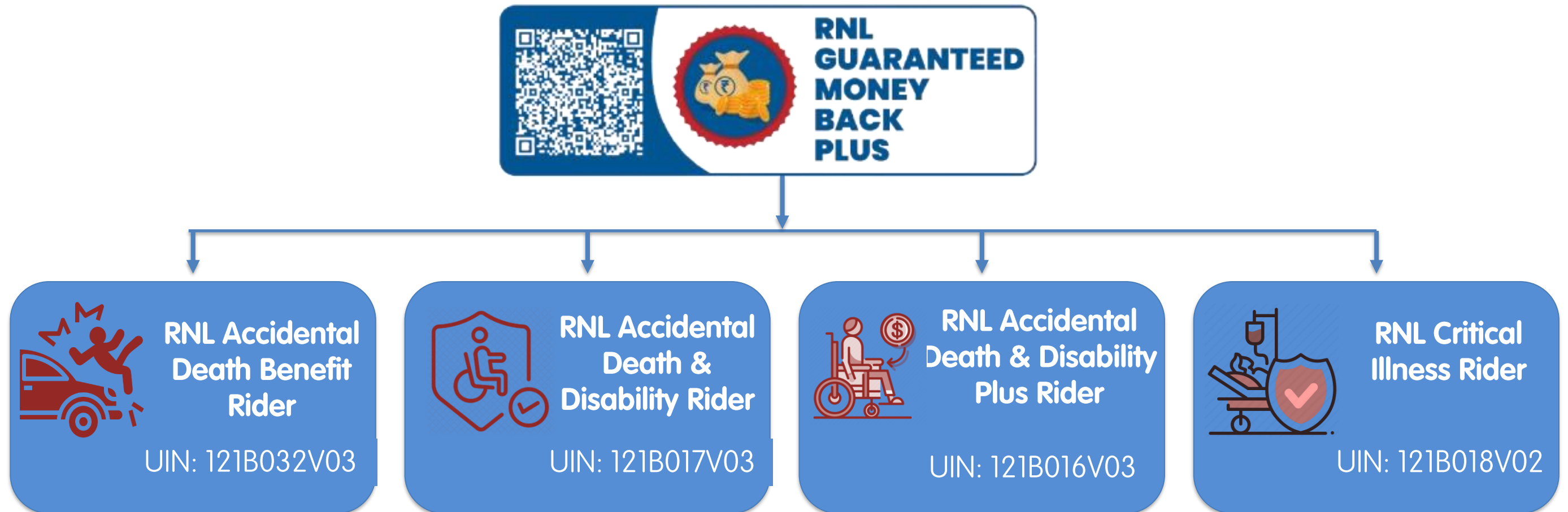
Higher of:

- Sum Assured on Death; and
- 105% of Total Premiums Paid as on the date of death of the life assured

Where, Sum Assured on Death is higher of 10 times the Annualized Premium and Base Sum Assured.





The risk cover under the policy will terminate on death of the life assured.

In addition, the policy will continue, and the beneficiary/claimant will continue to receive the Money Back Benefit and Maturity Benefit as and when due, without requirement to pay future premiums, as would have been the case had the life assured been alive and would have been paying the premiums due.



**Flexibility to choose ANY ONE of the three available Accidental Riders, along with the option to add a Critical Illness (CI) Rider for enhanced protection.**

Riders may be selected at the inception of the Policy or on any subsequent Policy Anniversary subject to the Rider Terms and Conditions. The riders mentioned above can only be added to the Policy on the Policy Anniversary, provided that the Company has not withdrawn the specific rider and it is still available for sale.

<div>GET</div> <div>₹ 10 Lacs cover</div> <div>Base Plan</div> <div></div> <div>GIVE</div> <div>Premium: ₹ 1 Lacs</div>	<div>GET</div> <div>₹ 10 Lacs + ₹ 30 Lacs = ₹ 40 Lacs cover</div> <div>ADB Rider</div> <div></div> <div><div>30 L @ ₹3,000 only</div><div>4x</div></div> <div>GIVE</div> <div>Premium: ₹ 1 Lacs + ₹ 3000 only</div>	OR	<div>GET</div> <div>₹ 10 Lacs + ₹ 10 Lacs = ₹ 20 Lacs cover</div> <div>ADD Rider</div> <div></div> <div><div>20 L @ ₹2,290 only</div><div>2x</div></div> <div>GIVE</div> <div>Premium: ₹ 1 Lacs + ₹ 2290 only</div>	+	<div>GET</div> <div>₹ 10 Lacs + ₹ 10 Lacs = ₹ 20 Lacs cover</div> <div>CI Rider</div> <div></div> <div><div>20 L @ ₹2,509 only</div><div>4x</div></div> <div>GIVE</div> <div>Premium: ₹ 1 Lacs + ₹ 2509 only</div>
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# Sales Pitches







## Scenario 1

Rajat aged 30, is a businessman. He is married and blessed with a daughter Shreya last year.

Being a loving father, he intends to secure Shreya's future by planning for her future that will provide her with a guaranteed income in growth years along with a substantial amount at maturity.

To meet his goal, he buys RNLIC GMB Plus with a PPT of 10 years with a Policy Term of 21 years and Annual Premium of ₹ 1 Lacs.





## Pitch

You've made a wise decision to plan for Shreya's future at this age.

With RNL GMB Plus Plan you can ensure a guaranteed money back along with a substantial amount on maturity.

**When Shreya will turn 18,19,20 & 21 years, she will receive a guaranteed moneyback of ₹ 5.48 Lacs in increasing order. On policy maturity, at age 22, she will receive a lumpsum of ₹ 14.26 Lacs.**

**Moreover, Whether you are there or not, these benefits will be provided to Shreya as they are, ensuring her future remains secure**

This will be a perfect planning for Shreya for her crucial years.



How the Plan works?

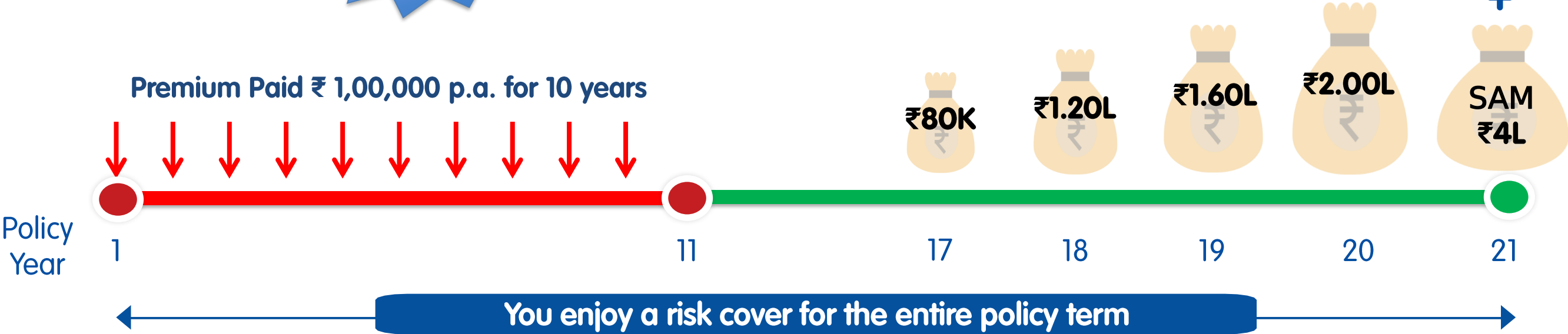
Scenario: Maturity | Male: 30 years | PPT – 10 years | PT - 21 | Premium - ₹ 1Lac | BSA - ₹ 8.01Lac

Give	Get
₹10 Lacs	₹20.19 Lacs

**Total Maturity Benefit**  
₹ 14.58 Lacs paid  
at 21<sup>st</sup> year

IRR  
4.47%

**Total Money Back**  
₹ 5.60 Lacs paid  
from 17<sup>th</sup> to 20<sup>th</sup> year



How the Plan works?

Scenario: Death after paying 4 premiums | Male: 30 years | PPT – 10 years | PT - 21 | Premium - ₹ 1Lac | BSA - ₹ 8.01Lac

Give	Get
₹10 Lacs	₹10 Lacs + ₹20.19 Lacs = ₹30.19 Lacs

**Total Maturity Benefit**  
₹14.58 Lacs paid  
at 21<sup>st</sup> year

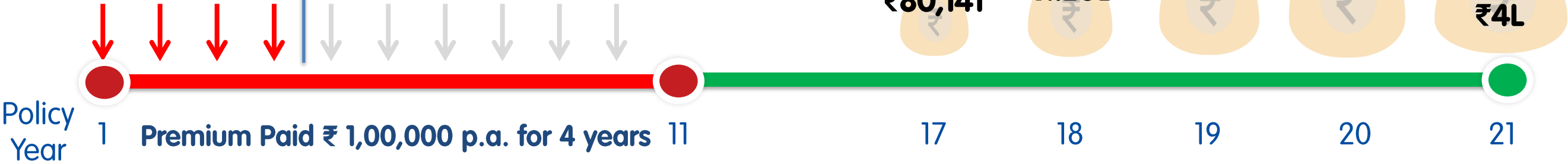
Benefit Continues

**Total Money Back**  
₹5.60 Lacs paid  
from 17<sup>th</sup> to 20<sup>th</sup> year



**Death Benefit**  
₹10 Lacs paid To the nominee  
& policy continues

Future Premiums waived-off



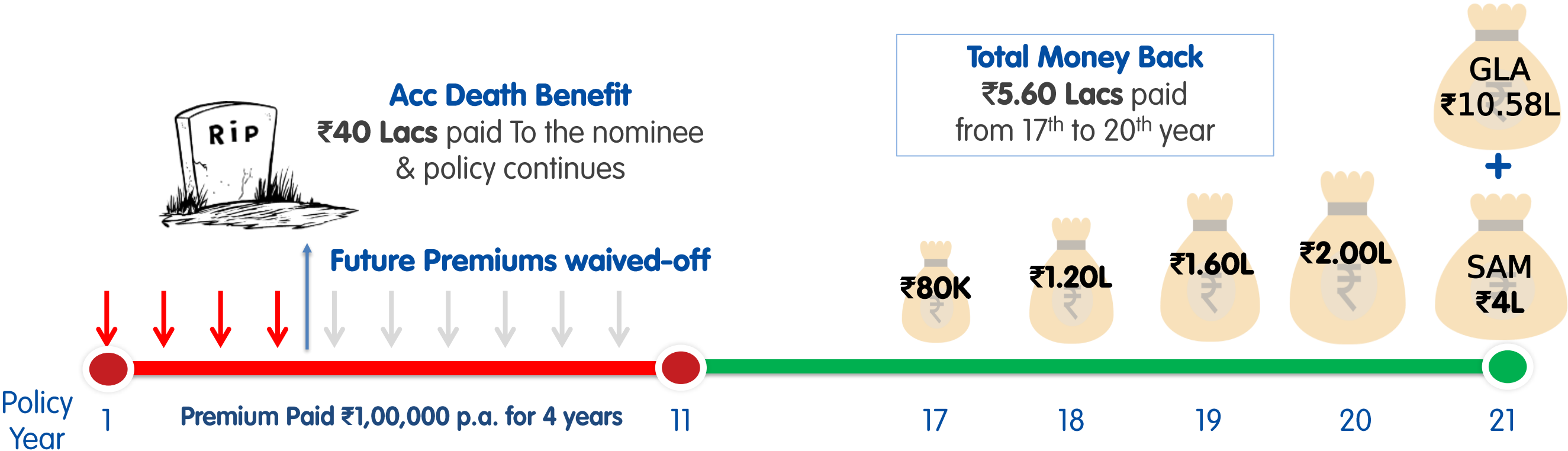
Guaranteed Loyalty Addition will accrue throughout the policy

Rider Benefit: 3% pe 3 Guna extra

Scenario: Accidental Death | Male: 30 years | PPT – 10 yrs | PT - 21 | Premium - ₹ 1Lac | BSA - ₹ 8.01Lac | SAD - ₹ 10Lac | Rider: ADB – 3X SAD | Rider Premium: ₹ 3,060

Give	Get
₹10.30 Lacs	₹10 Lacs + ₹30 Lacs + ₹20.19 Lacs = ₹60.19 Lacs

Total Maturity Benefit  
₹14.58 Lacs paid  
at 21<sup>st</sup> year



~ 3 times of extra protection by adding a premium of 3% additional premium

### **Free Look Period**

You are provided with free look period of 30 days beginning from the date of receipt of Policy Document, whether received electronically or otherwise, to review the terms and conditions stipulated in the Policy Document. In the event You disagree to any of the Policy terms or conditions, or otherwise and have not made any claim, You shall have the option to return the Policy to the Company for cancellation, stating the reasons for the same. You are requested to take appropriate acknowledgement of Your request letter and return of Policy. Irrespective of the reasons mentioned, the Company shall refund the premium paid subject only to a deduction of a proportionate risk premium for the period of cover, if any and the expenses incurred by the Company on the medical examination, if any, and stamp duty charges. The Policy shall terminate on Free Look cancellation.

Please note that if the Policy is opted through Insurance Repository ('IR'), the computation of the said Free look Period will be from the date of the email informing Policy credit in IR.

Any request received for Free look cancellation of the Policy shall be processed and premium refunded within 7 days of receipt of the request.

### **Grace Period**

If you are unable to pay your premium by the due date, you will be given a grace period of 30 days (15 days for monthly frequency). The policy shall remain in-force during the grace period. In case of a valid claim arising during the grace period, but before the payment of due premium, the company shall honor the claim. In such cases, the due and unpaid premium for the policy year will be deducted from any benefit payable

### **Lapse**

The policy shall lapse at the end of the grace period if due premium have not been paid for first policy year in full and the policy has not acquired a surrender value. The policy status will be altered to lapse and the death benefit and rider benefit, if any, will cease immediately. No benefit shall be paid when the policy is in lapsed status.

If a lapsed policy is not revived within the revival period, the policy will terminate on expiry of the revival period.



## Reduced Paid-up

If the policy has acquired a surrender value and no future premiums are paid, the policy may continue as Reduced Paid-up Policy. For a Reduced Paid-up Policy, the benefits under the policy will be reduced as given below:

### Reduced Paid-up Death Benefit

On death of the life assured during the policy term, when the policy is in paid-up status, Paid-Up Sum Assured on Death shall be payable to the claimant(s) immediately on death of the life assured.

The risk cover under the policy will terminate on death of the life assured.

The policy will continue and in addition to above lump sum payable on death, the beneficiary/claimant will continue to receive the Reduced Paid-up Money Back Benefit and Reduced Paid-Up Maturity Benefit as and when due.

Further, total death benefit shall not be less than 105% of the total premiums paid.

### Reduced Paid-up Money Back Benefit

Money Back Benefit as a percentage of Paid-up Sum Assured, as mentioned below, will be payable on survival of the life assured at the end of last four policy years immediately prior to the last policy year.

Policy Year	Money Back Benefit (% of Paid-up Sum Assured)
Policy Term – 4	10%
Policy Term – 3	15%
Policy Term – 2	20%
Policy Term – 1	25%

## Reduced Paid-up (Continued...)

### Reduced Paid-up Maturity Benefit

On survival of the life assured to the end of the policy term, when the policy is in paid-up status, the following benefits will be payable:

- Paid-Up Sum Assured on Maturity; plus
- Accrued Guaranteed Loyalty Addition (GLA)

There will not be any change in the GLA, if any, accrued under the policy up to the date of policy becoming paid-up. After a policy acquires paid-up status, future GLA, if any, shall accrue as Paid-up GLA.

Accrued GLA is equal to accrued GLA during in-force status plus any accrued Paid-up GLA during reduced paid-up status.

The policy shall terminate on payment of maturity benefit.

Where,

- Paid-up Sum Assured on Death = Paid-up Factor x Sum Assured on Death
- Paid-up Sum Assured on Maturity = Paid-up Factor x Sum Assured on Maturity
- Paid-up Sum Assured = Paid-up Factor x Base Sum Assured
- Paid-up GLA = GLA Rate x Base Sum Assured x GLA Reduction Factor
- Paid-up Factor = (Number of premiums paid)/(Number of premiums payable during the PPT)

Please refer Company's official website for GLA Reduction Factor.

### Revival

A policy in lapsed or paid-up condition can be revived within the revival period of five years from the due date of first unpaid premium, but before the policy maturity date. The base plan along with rider benefits, if any can be revived by paying the arrears of premiums along with applicable interest. If the base plan is revived, the rider benefits, if any can be revived by paying the arrears of premiums under the riders with interest at the prevailing revival interest rate.

The prevailing revival interest rate shall be equal to 10-year G-sec benchmark effective annual yield as on last working day of the previous financial year, round-up to the next multiple of 25 basis points, subject to a minimum revival interest rate of 7.00% p.a. The revival interest rate will be declared on 1st April and will be applicable for the financial year. The company reserves the right to revise the applicable revival rate of interest at an interval other than annual and/or change in basis of determination of revival interest rate. The policyholder whose policy is in lapsed or paid-up status, in order to revive the policy, may request the company for the revival quote. The revival interest rate for FY 24-25 is 7.25% p.a. compounded yearly. Please contact us to know the prevailing rate of interest for revival of policies.

The revival of the policy and riders, if any, will be subject to company's Board Approved Underwriting Policy.

On revival of the lapsed or paid-up policy, the policy will be eligible for all benefits (without any interest) as applicable for an in-force policy. All due Guaranteed Loyalty Addition will also accrue as applicable to an in-force policy.

If a lapsed policy is not revived within the revival period, then the policy will be terminated at the end of the revival period.

### **Surrender of the Policy**

The policy shall acquire a Surrender Value after completion of first policy year provided one full year premium has been paid.

The Surrender Value payable during the policy term is higher of:

- Guaranteed Surrender Value (GSV) and
- Special Surrender Value (SSV)

### **Guaranteed Surrender Value (GSV)**

The policy shall acquire a Guaranteed Surrender Value if all due premiums have been paid for at least first two consecutive policy years in full.

Guaranteed Surrender Value is calculated as below:

$(\text{GSV Premium Factor} \times \text{Total Premiums Paid}) + (\text{GSV GLA Factor} \times \text{Accrued GLA till date of surrender, if any})$  less Money Back Benefit paid, if any

Please refer the policy document for GSV Premium Factor and GSV GLA Factor.

### **Special Surrender Value (SSV)**

Special Surrender Value shall become payable after completion of first policy year provided one full year premium has been received.

The applicable SSV shall be reviewed annually based on the prevailing yield on 10 Year G Sec and the underlying experience. You are requested to get in touch with Us for the applicable SSV for Your Policy.

If the policy is Surrendered, it cannot be reinstated. The policy will be terminated once it is surrendered. Policy cannot be surrendered after the death of the life assured.



## Loan

- Loan will be available under the policy for up to 70% of the surrender value under the base policy
- The rate of interest on loans for FY 24-25 is 8.75% p.a. compounded yearly.
- For other than in-force and fully paid-up policies, if at any time during the term of the policy, the sum of loan outstanding and unpaid interest on loan outstanding exceeds the surrender value at that time; the policy will be terminated by recovering the loan outstanding amount and unpaid interest amount from the surrender value
- Before payment of any benefit (death, survival, maturity or surrender) for a policy where loan is availed of, the loan outstanding and the interest on loan outstanding will be recovered first and the balance, if any, will be paid.

## Suicide exclusion

In case of death of life assured due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to 80% of the total premiums paid till date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in-force with full or reduced benefits and the policy will terminate.

This product document gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. This brochure should be read in conjunction with the benefit illustration and Policy Terms and Conditions. For further details on all the conditions, exclusions related to Reliance Nippon Life Guaranteed Money Back Plus, please contact our insurance advisors.

Tax laws are subject to change, consulting a tax expert is advisable.

Reliance Nippon Life Insurance Company Limited. IRDAI Registration No: 121 CIN: U66010MH2001PLC167089  
Registered & Corporate Office: Unit Nos. 401B, 402, 403 & 404, 4th Floor, Inspire-BKC, G Block, BKC Main Road, Bandra Kurla Complex, Bandra East, Mumbai– 400051

For more information or any grievance,

1. Call us between 8am to 8pm, Monday to Saturday (except business holiday), on our Toll-Free Number 1800 102 1010 or
2. Visit us at [www.reliancenipponlife.com](http://www.reliancenipponlife.com) or
3. Email us at: [rnlife.customerservice@relianceada.com](mailto:rnlife.customerservice@relianceada.com).
4. Chat with us on Whatsapp number (+91) 7028852700

Unique Identification Number (UIN): Reliance Nippon Life Guaranteed Money Back Plus : 121N181V01

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# Thank You