

reliance

NIPPON LIFE
INSURANCE
A RELIANCE CAPITAL COMPANY

— SURAKSHA BHI, — SURAKSHIT BHAVISHYA BHI



RELIANCE NIPPON LIFE SUPER SURAKSHA PLUS

A Non-Linked Non-Participating Individual Pure Risk /Savings Life Insurance Plan



RNL Super Suraksha Plus

A Term Plan for Mass India

UIN: 121N149V01

We all have promises to keep....



**LIFE is full of
responsibilities**

**towards our
family, our dreams**

**and the future we
envision**

But there is always a big IF

LIFE

- **What IF something unexpected happens?**
- **What IF your family's financial security is at risk?**
- **What IF you are not there to fulfill your promises?**



— the uncertainty we cannot ignore.

Why Term Insurance Plan?

LIFE EXPECTANCY HAS GONE UP BUT SO HAS
THE DEATH AMONG YOUNG ADULTS

DEATH OF YOUNG ADULTS



INCREASED
1.36 TIMES

GROWTH IN TERM PRODUCT

SURGE IN ADOPTION

30% y-o-y
among individuals
earning ₹10-40 lakhs
annually.

AVERAGE COVER SIZE

20% past 2 yrs
reaching nearly ₹2
crore in this segment.

WHY BUY NOW

NEEDS

NEEDS CHANGE THROUGHOUT LIFE



FAMILY
SECURITY



CHILD'S
EDUCATION



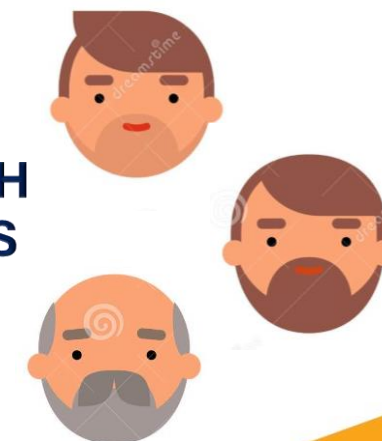
CHILD'S
MARRIAGE




RETIREMENT

RATES

PREMIUM RATES INCREASE WITH
AGE, HEALTH & OTHER FACTORS



A man with a beard and glasses, wearing a white shirt and a blue tie, is sitting at a desk with a laptop. He is pointing his right index finger towards the laptop screen. The background is a soft, light blue gradient.

Life is Expensive, but Death
can be even more costly
for the family.

**DON'T LEAVE YOUR
LOVED ONES
UNPROTECTED**

• PRESENTING •



**RNL
Super
Suraksha
Plus**

RELIANCE NIPPON LIFE SUPER SURAKSHA PLUS

A Non-Linked Non-Participating Individual Pure Risk /Savings Life Insurance Plan

Two plan Variants

- Life
- Life Plus

Return of Premium Option

Enhanced Coverage Benefit Option for 4 Life-stage events

Lower Premium for Women Lives every year

Instant Claim Payout of ₹ 1 Lacs on death of LA

Multiple Death Benefit Payout Options combining Income and Lumpsum

Early Exit for Limited Pay Option

Additional Coverage through Accident, Disability & CI Riders

FY Premium Discounts:

- Online Discount
- Employee Discount
- Salaried Discount

A man in a dark suit is seen from behind, pointing his right hand towards a wall covered in various business-related sketches and icons. The wall features a large upward-pointing arrow with 'WWW' above it, a pie chart, a bar chart, a lightbulb, a car, a house, a laptop, a cloud, and the word 'CLOUD'. Other visible text includes 'TEAM', 'internet', 'MARKETING', 'SUCCESS', and 'TEAM'. There are also several smaller charts and diagrams scattered across the wall.

How does the Plan work?

Illustration - Plan variant 1: Life Option

Mr. Rajesh, is a 30-year-old salaried individual, recognizes the importance of protection in his fast-paced life and wants to be fully prepared for any unexpected events. Therefore, he decides to purchase Reliance Nippon Life **Super Suraksha Plus**.

Rajesh M-30 yrs | Policy Term - 50 yrs | PPT – 50 yrs | Base SA - ₹ 1 Crore | Annual Premium 1st Yr – ₹ 14,656 & 2nd Yr - ₹ 15,427

In case of an unfortunate event of death, the nominee will receive a death benefit of ₹ 1 crore as lumpsum benefit.

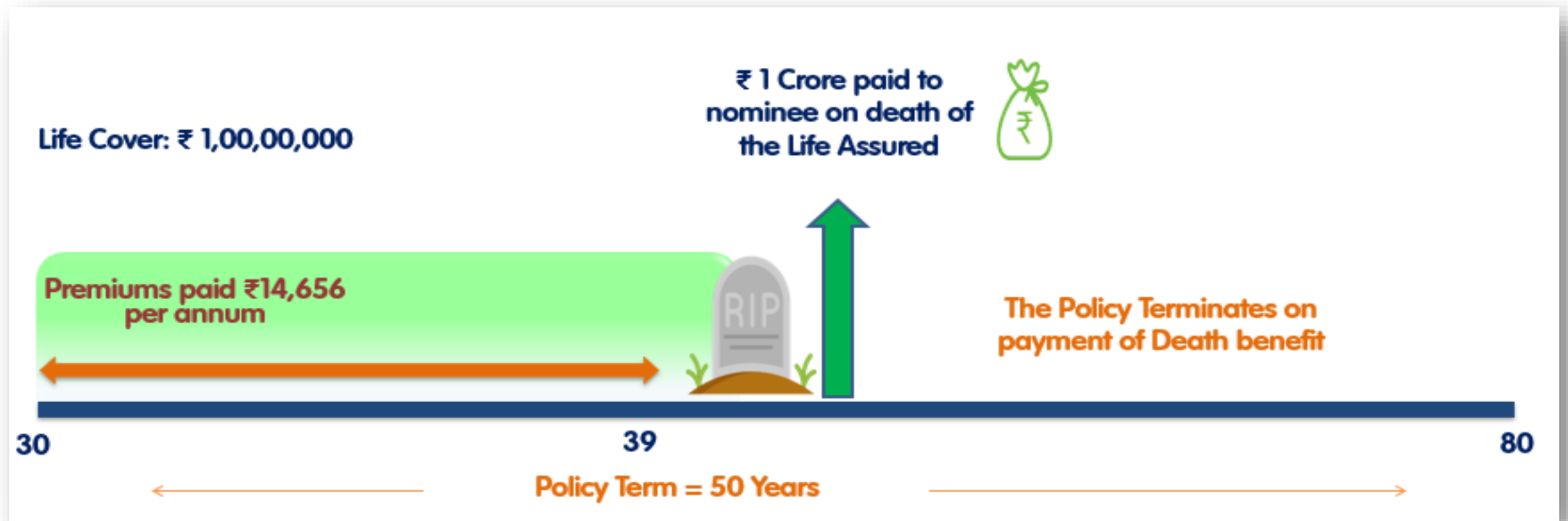


Illustration - Plan variant 2: Life Plus Option

Scenario 1 :

Mr. Ramesh, is a 35-year-old salaried individual, recognizes the importance of protection in his fast-paced life and wants to be fully prepared for any unexpected events. Therefore, he decides to purchase Reliance Nippon Life **Super Suraksha Plus**

Ramesh M-35 yrs | Policy Term - 40 yrs | PPT – 40 yrs | Base SA - ₹ 1 Crore | Annual Premium at inception – ₹ 32,692

In case of an unfortunate event of death, the nominee will receive a death benefit of ₹ 1 crores as lumpsum benefit.

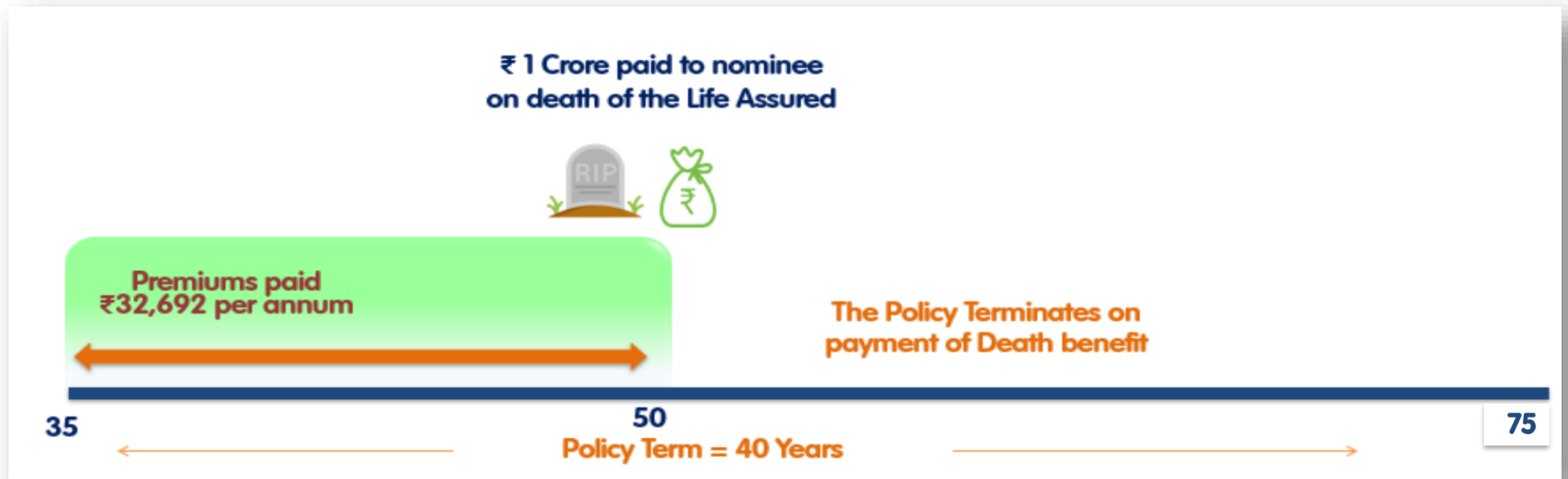
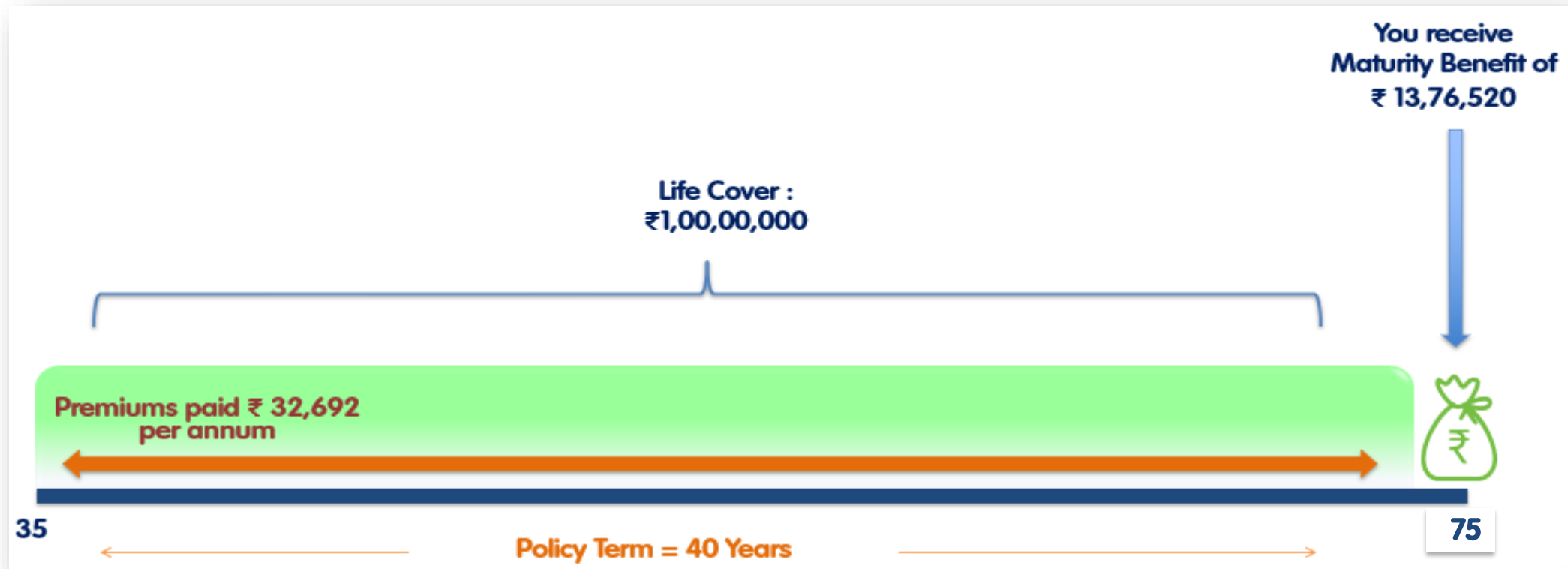


Illustration - Plan variant 2: Life Plus

Scenario 2 :

In case Life Assured survives till Age 75, He will receive a **Maturity Benefit of ₹13,76,520** & the policy will terminate thereafter.

Ramesh M-35 yrs | Policy Term - 40 yrs | PPT – 40 yrs | Base SA - ₹ 1 Crore | Annual Premium at inception – ₹ 32,692



Parameter		Life Option	Life Plus Option
Entry Age	Minimum	18 years	18 years
	Maximum	60 years	55 years
Maturity Age	Minimum	38 years	38 years
	Maximum	85 years	75 years
Premium Payment Term (PPT)	Limited Pay	5,7,10 and 15 Years	5,7,10,15 and 20 Years
	Regular Pay	Regular Pay	
Policy Term	Limited Pay	Min	PPT + 10 years (Subject to minimum of 20 yrs)
		Max	Subject to maximum maturity age
	Regular Pay	Min	20 years
		Max	50 years
Sum Assured		₹ 50,00,000	
		No Limit, subject to BAUP	
Coverage For		All Individuals (Male Female Transgender)	
		Transgenders shall be covered as per the Board Approved Underwriting Policy of the Company.	

Underwriting Criteria

- Education criteria – SSC and above
- Occupation - Salaried and self-employed only
- Income (Earned income ,i.e. income from Salary/ Self Employed/Business) – Starting from 2.5 Lacs
- Surrogates Applicable

A man in a dark suit is seen from the back, pointing his right hand towards a wall covered in various business-related sketches and icons. The sketches include a bar chart with an upward arrow, a pie chart, a network diagram, a line graph, a lightbulb, a car, a house, a laptop, a cloud, and various charts and graphs. The word 'SUCCESS' is written in large letters, and 'TEAM' and 'internet' are also visible. The background is a light gray color with a city skyline at the bottom.

Benefits in detail

You can choose your level of protection by selecting one of the below benefit options:

1. **Life Option:**

In case of death of the Life Assured during the policy term, provided the policy is in force, death benefit equal to the Sum Assured on Death will be payable as a lump sum to the nominee and the policy shall terminate.

No benefit is given if the Life Assured survives until maturity.

2. **Life Plus Option:**

In addition to the benefits under the Life Option, if the Life Assured survives until maturity, a maturity benefit equal to 100% of the total premiums paid will be paid.

Death Benefit

If the Life Assured passes away, Death benefit as specified below shall be payable to the Claimant(s).

Death Benefit is higher of:

- Sum Assured on Death
- 105% of the Total Premiums Paid as on date of death of Life Assured

Where, Sum Assured on Death is equal to higher of Base Sum Assured or 11 times the applicable Annualized Premium.

Death Benefit Payout Option

The plan offers three Death Benefit payout options; the claimant can choose one at claim stage, else Lumpsum payout will apply by default.

Lumpsum Payout

Entire Death Benefit amount less InstaPayout on Claim, if any, will be payable in lumpsum

Income Payout

- Death Benefit (less InstaPayout, if any) is paid as monthly income.
- Paid for a fixed period of 120 months.
- Starts immediately from date of claim approval.

Lumpsum + Monthly Income

- Death Benefit (after InstaPayout, if any) can be split into lumpsum + monthly income, as per claimant's choice.
- At least 25% of the post-InstaPayout amount must be taken as monthly income.
- Monthly income is paid for a fixed period of 120 months.
- Payments start immediately from the date of claim approval.

$$\text{Monthly Income} = \frac{\text{Remaining Death Benefit} \times i \times (1+i)^{119}}{((1+i)^{120} - 1)}$$

where, i = interest rate = $(1 + (\text{Benchmark Rate} - 1\%))^{(1/12)} - 1$

Benchmark Rate is equal to RBI Bank Rate & Remaining Death Benefit = Death Benefit less Insta Payout, if any, less Lumpsum Benefit (if any).

Monthly income is based on the Benchmark interest rate at the time of claim approval, reviewed quarterly and adjusted only if it changes by 50 bps or more. Once payouts start, no changes are allowed, but claimants may commute future income into a lumpsum at the same rate.

If Life Assured dies after 3 policy years or revival date (whichever is later):

- An accelerated benefit of ₹1 lakh is paid within 2 working days, subject to submission of all mandatory documents.
- The remaining Death Benefit is paid after claim approval.

For accidental death after 1 policy year, InstaPayout is also applicable, if the policy is in force.

InstaPayout – Conditions at Claim Intimation

- Benefit is payable only if the policy is in-force at the time of death of the Life Assured.
- If the claim is rejected due to fraud, misstatement, or suppression of material facts (as per Section 45 of the Insurance Act), the claimant must refund the InstaPayout, failing which legal action may be taken.
- InstaPayout is not applicable on Rider benefits, if any.

For Life Plus variant

- On survival of the Life Assured till the end of the policy term, provided the policy is in force, the Sum Assured on Maturity which is equal to 100% of Total Premiums Paid shall be payable.

For Life Variants

- No benefit is payable on maturity.

Enhanced Coverage Benefit Option (ECBO)

- Increase coverage at key life milestones without additional underwriting.
- Available under Life Variant – Regular Premium policies only.
- Additional premium is payable; it revises both Annualized Premium and Total Premiums Paid.

Life Stage Events	Maximum Additional Base SA (% of original Base Sum Assured)	Maximum Additional Base Sum Assured allowed
First Marriage	25%	INR 25,00,000
Birth/Legal adoption of 1st child	25%	INR 25,00,000
Birth/Legal adoption of 2nd child	25%	INR 25,00,000
Home Loan taken by Life Assured (after issuance of the policy)	50% or Loan Amount (whichever is lower)	INR 50,00,000

- Total increase in Base Sum Assured (BSA) is **capped at 100% of the original BSA** at policy inception.
- Option must be exercised within 180 days of the life event (or loan disbursement for home loan).
- Only primary loan applicants can avail this benefit for home loans; the increased BSA can be reduced later up to the added amount.

Life Variant

- Under the Life variant, if premiums are discontinued, the policy will lapse after the grace period, and death and rider benefits will cease. No benefits will be paid if the policy is lapsed. If not revived within the revival period, the policy will terminate, and the Early Exit Value (if applicable) will be paid to the Policyholder.

Life Plus Variant

- If the due premium for the first policy year is not paid in full, the policy will lapse at the end of the grace period, and no benefits will be paid. If the policyholder discontinues premium payment after fully paying for the first policy year, the policy will continue as a reduced paid-up policy with reduced benefits.

For Reduced Paid Policies:-

Benefit payable on Death

- In the event of death of the Life Assured during the policy term the claimant would receive the Paid-up Sum Assured on death as mentioned below. The Paid-up Sum Assured on death will further be subject to a minimum of 105% of Total Premiums Paid. The benefit payable will be applicable under Life Plus Variant only.

Benefit payable on Maturity

- On survival to the end of policy term i.e. on maturity, Paid-up Sum Assured on maturity is paid and policy terminates.
- Paid-up Sum Assured on Death = Sum Assured on Death multiplied by Paid-up Factor
- Paid-up Sum Assured on Maturity = 100% of Total Premiums Paid
- Where, Paid-Up Factor = $\frac{\text{Number of Premiums Paid}}{\text{Total Number of Premiums Payable}}$

Surrender Benefit

For Life Variant

- The policies under this variant does not acquire any Surrender Value.

For Life Plus Variant

- 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)] as defined below.

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.

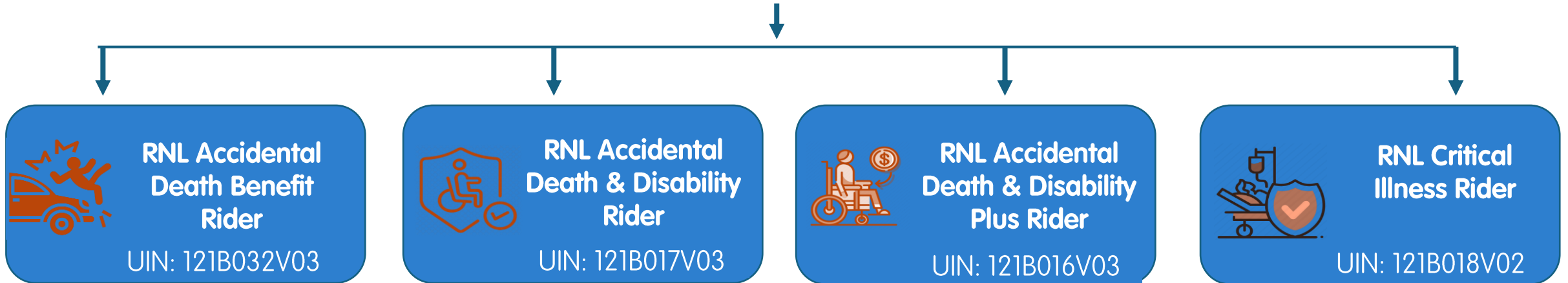
Guaranteed Surrender Value = GSV Premium Factor x Total Premiums Paid.

The Guaranteed Surrender Value Premium Factors are provided in Annexure A of the policy document.

Special Surrender Value (SSV):

SV is payable after the first policy year, provided one full premium has been paid. It is reviewed annually based on the 10-year Government Securities yield and underlying experience. Contact us for the applicable SSV. If the policy is surrendered, it will terminate and cannot be reinstated.

Enhance your Protection with Riders



You have the 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.

Please Note: Reliance Nippon Life Accidental Death and Disability Plus Rider (UIN: 121B016V03) will not be available if Enhanced Coverage Benefit Option is opted by the Policyholder.

Discount & Rewards

- Following discounts are available under the product on the Annualized premium
 - **Employee discount of 10%** applies on the first year's premium.
 - In case of **online sales, a discount of 10%** on the first year's premium will be provided to the policyholders. Employees of the Company and promoter's Group companies shall receive the employee discount mentioned above and shall not receive any additional online discount.
 - For Salaried Customers, additional discount is applicable as given below and can be clubbed with either of online discount or Employee Discount, as per the table:

PPT	Salaried discount
5	2%
7	
10	3%
15	
RP	5%

Sample Premiums for SA 1 Cr

Plan Option			Life		Life Plus	
Age	PPT	PT	Offline	Online*	Offline	Online*
30	RP	30	₹ 11,095	₹ 9,927	₹ 23,048	₹ 20,622
		35	₹ 11,911	₹ 10,657	₹ 22,932	₹ 20,518
		40	₹ 12,724	₹ 11,385	₹ 23,109	₹ 20,676
		45	₹ 13,656	₹ 12,219	₹ 20,904	₹ 18,703
35	RP	30	₹ 14,989	₹ 13,411	₹ 31,143	₹ 27,865
		35	₹ 16,268	₹ 14,555	₹ 31,692	₹ 28,356
		40	₹ 18,077	₹ 16,174	₹ 32,692	₹ 29,251
		45	₹ 19,362	₹ 17,324	-	-
40	RP	30	₹ 21,265	₹ 19,026	₹ 47,176	₹ 42,210
		35	₹ 24,050	₹ 21,519	₹ 47,160	₹ 42,196
		40	₹ 26,203	₹ 23,445	-	-
		45	₹ 28,666	₹ 25,649	-	-
45	RP	30	₹ 32,842	₹ 29,385	₹ 70,494	₹ 63,073
		35	₹ 36,946	₹ 33,057	-	-
		40	₹ 40,898	₹ 36,593	-	-

Plan Option			Life		Life Plus	
Age	PPT	PT	Offline	Online*	Offline	Online*
30	10	30	₹ 21,954	₹ 19,368	₹ 32,415	₹ 29,074
		35	₹ 25,946	₹ 23,271	₹ 35,656	₹ 31,980
		40	₹ 30,888	₹ 27,703	₹ 40,143	₹ 36,005
		45	₹ 37,362	₹ 33,511	₹ 46,493	₹ 41,700
35	10	30	₹ 30,173	₹ 27,062	₹ 45,609	₹ 40,907
		35	₹ 36,727	₹ 32,941	₹ 50,240	₹ 45,061
		40	₹ 45,315	₹ 40,644	₹ 58,488	₹ 52,458
		45	₹ 56,168	₹ 50,377	-	-
40	10	30	₹ 43,549	₹ 39,060	₹ 65,866	₹ 59,076
		35	₹ 54,969	₹ 49,302	₹ 75,530	₹ 67,743
		40	₹ 69,396	₹ 62,242	-	-
		45	₹ 85,659	₹ 76,828	-	-
45	10	30	₹ 67,818	₹ 60,826	₹ 1,00,682	₹ 90,303
		35	₹ 87,068	₹ 78,092	-	-
		40	₹ 1,08,753	₹ 97,541	-	-

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. 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

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.

Revival

A lapsed policy can be revived within 5 years from the first unpaid premium date but before maturity date, by paying the arrears of premiums with applicable interest. Both the base plan and rider benefits (if any) can be revived by clearing arrears, with interest at the prevailing revival rate.

The prevailing revival interest rate is based on the 10-year G-sec benchmark effective annual yield as of the last working day of the previous financial year, rounded up to the nearest 25 basis points, with a minimum rate of 7.00% p.a. The rate is declared on April 1st and applies for the financial year. The company reserves the right to revise the rate at intervals other than annually or change the determination method. For FY 25-26, the revival interest rate is 7.00% p.a., compounded yearly. Please contact us for the current revival interest rate. The revival of the policy and riders, if any, will be subject to company's Board Approved Underwriting 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 and Early Exit Value, if applicable, will be paid.

Other Benefits (1/2)

Early Exit Value

For Life Plus Variant:

The policies under this variant does not have any Early Exit Value.

For Life Variant:

- Early Exit Value will not be applicable for Regular Pay Policies.
- For limited premium paying policies, an Early Exit Value is payable if a policyholder wants to voluntary terminate his policy after the Nil Exit Period, provided all due premiums have been paid in full till the Nil Exit Period. No Early Exit Value is payable on termination during the Nil Exit Period.

Nil Exit Period is a continuous policy duration from the policy commencement date depending on the Premium Paying Term chosen and as provided in the table below:

Premium Paying Term (in years)	Nil Exit Period (in years)
5	3
7	3
10	5
15	6

Other Benefits (2/2)

For a Lapsed Policy or for an in-force policy within Premium Paying term	For Fully Paid-up Policy (where Premium Paying Term is complete, and all due premiums have been paid)
Early Exit Value Factor multiplied by Total Premiums Paid including Underwriting Extra Premium, if any multiplied by (1 minus Premium Paying Term divided by Policy Term)	Early Exit Value Factor multiplied by Total Premiums Paid including Underwriting Extra Premium, if any multiplied by (Outstanding Policy Term divided by Policy Term)

In case of a lapsed policy, Early Exit Value, if applicable as defined above shall be payable on earlier of:

- Death of Life Assured within Revival Period.
- End of revival period where the policy is not revived.
- Receipt of Policyholder request for voluntary termination within Revival Period.

On payment of Early Exit Value, the policy shall terminate.

Please refer to the Policy Document for Early Exit Value Factors.

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.

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 Super Suraksha 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 or
3. Email us at: rnlife.customerservice@relianceada.com.
4. Chat with us on Whatsapp number (+91) 7208852700

Unique Identification Number (UIN): Reliance Nippon Life Super Suraksha Elite: 121N149V01

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.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

RELIANCE

NIPPON LIFE
INSURANCE

A RELIANCE CAPITAL COMPANY

Thank You