

RELIANCE

NIPPON LIFE  
INSURANCE

A RELIANCE CAPITAL COMPANY

# RNL GUARANTEED ADVANTAGE INCOME PLAN

A NON-LINKED, NON-PAR, SAVINGS, LIFE INSURANCE PLAN

UIN: 121N182V02



**IMPORTANT!! IMPORTANT!! IMPORTANT!!**

You have heard of insurance products that  
pay **Guaranteed Income** after the premium  
payment term

*That's outdated*



**In a world of Quick Commerce**

**Why should you wait for  
payouts from your Life  
Insurance Policy?**





# INTRODUCING

**A plan that pays back**

**Every... Single... Year**





reliance

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— SAPNE AAPKE, —  
GUARANTEE HUMARI



RNL  
GUARANTEED  
ADVANTAGE  
INCOME PLAN

RELIANCE NIPPON LIFE GUARANTEED ADVANTAGE INCOME PLAN

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





## Insta Cashback

Get upto **50% Insta Cashback\*** within 7 days.



## Flexible Payment Options

Pay premiums for a **limited period** of **5, 6, 7, 8, 10, 11 or 12 years**.



## Guaranteed Returns from 1st Policy Year

Enjoy assured returns on your investment **across the Policy Term** for 20, 25, 30, 32, 35 or 40 years.



## Comprehensive Protection

Get life insurance cover during the entire policy term for **financial security** of your family.



## Flexible Accumulation Access

Save your income with **Flexi Wallet**, earn **interest** and withdraw whenever you need.



## Enhanced Protection

Customize your coverage with a selection of optional riders for **added security**.



## Tax Savings

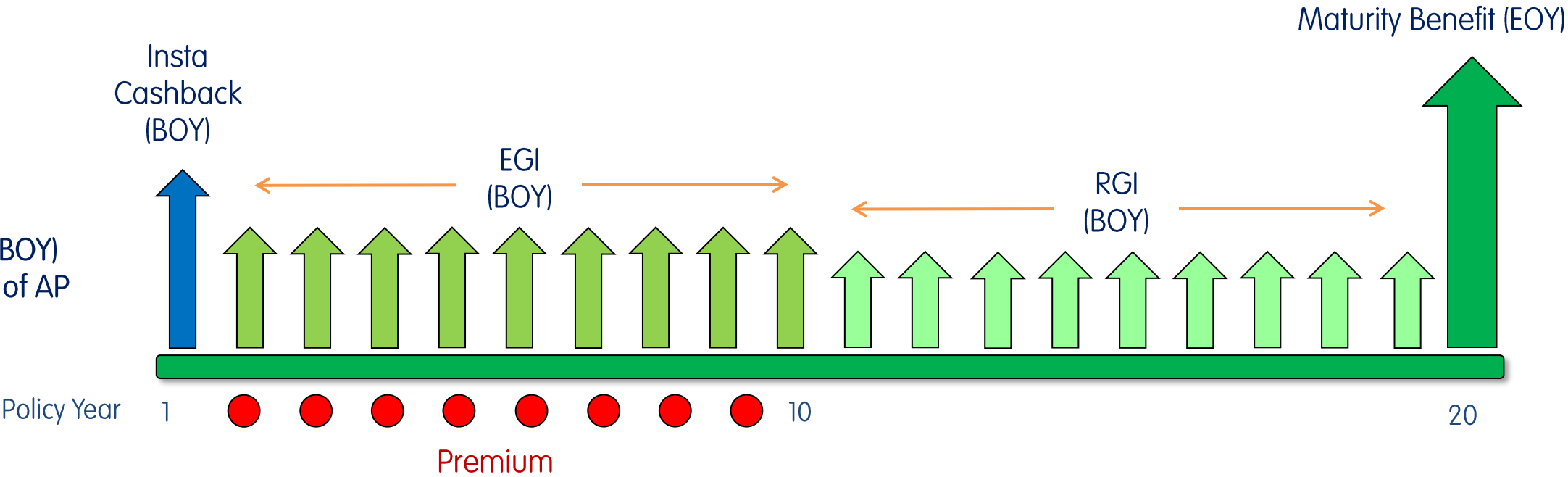
Enjoy **tax benefits** in line with current tax laws.

## How does the plan work?

# RNL GAIN Plan – Sample Illustration

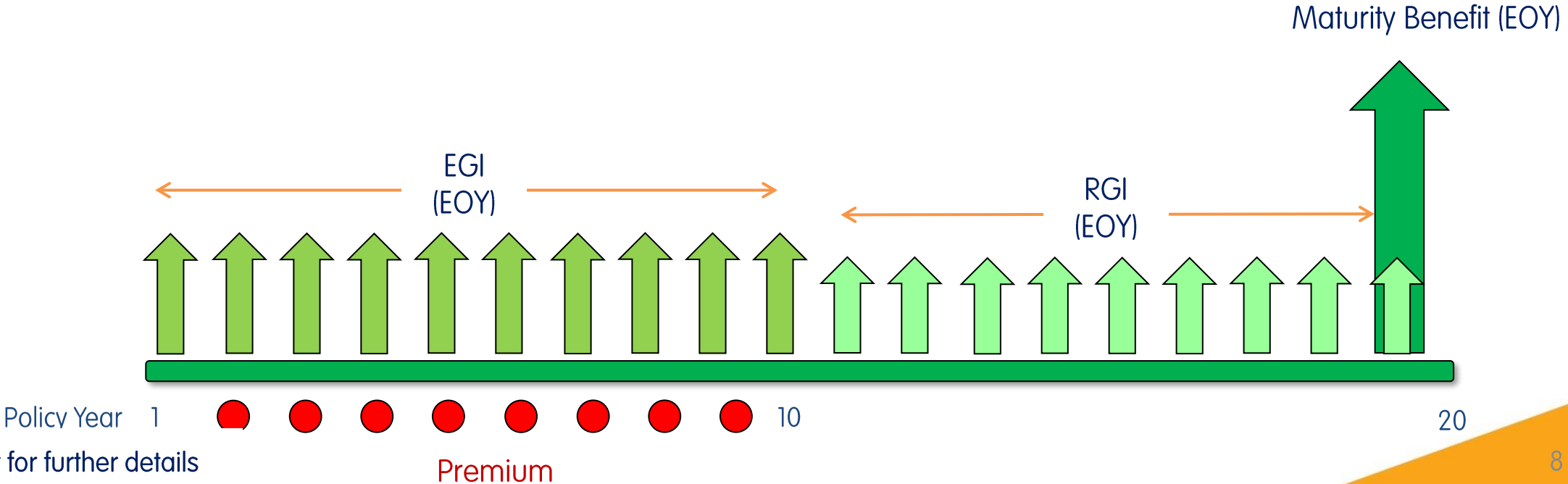
## Insta Income

- Income at the beginning of the year (BOY)
- Choose Insta Income as 25% or 50% of AP



## Early Income

- Income at the end of the year (EOY)
- Higher Income compared to Insta Income Plan Variant.





# RNL GAIN Plan – Eligibility Criteria

## RNL Guaranteed Advantage Income Plan – A Non-Participating, Guaranteed Income Plan

Parameter	Minimum	Maximum	
Entry Age	30 days	AP upto ₹ 80,000	AP above ₹ 80,000
		45 Years	55 Years
Maturity Age	20 years	AP upto ₹ 80,000	AP above ₹ 80,000
		75 Years	PPT 5, 6 & 7: 75 Years PPT 8, 10, 11 & 12: 80 Years
Premium Payment Term	5, 6, 7, 8, 10, 11 & 12 years		
Policy Term	20, 25, 30, 32, 35 & 40 years		
Premium	Rs. 35,000	No limit	
Premium Payment Frequency	Insta Income: Annual Early Income: Annual, Semi-Annual, Quarterly, Monthly		
Income Payout Frequency	Insta Income: Annual Early Income: Annual, Monthly		

## Benefits in detail

## Insta Income

- First Policy Year: Insta Cashback Benefit is payable to the PH within 7 working days from the date of realization of first year's premium or date of issue of the policy, whichever is later. The amount shall be 25% or 50% of AP, and has to be chosen by the PH at inception
- Second Policy Year till PPT: Early Guaranteed Income (EGI) is paid at the beginning of each policy year provided the premium of that respective policy year is paid. EGI is calculated as Early Guaranteed Income Rate (EGI Rate) multiplied by Annualized Premium.
- Post PPT till the end of PT: Regular Guaranteed Income (RGI) is paid at the beginning of each policy year provided the premium of that respective policy year is paid. RGI is calculated as Regular Guaranteed Income Rate (RGI Rate) multiplied by Annualized Premium

**Payout within  
7 Days**

## Early Income

- First Policy Year till PPT: Early Guaranteed Income (EGI) is paid at the end of each policy year provided the premium of that respective policy year is paid. EGI is calculated as Early Guaranteed Income Rate (EGI Rate) multiplied by Annualized Premium.
- Post PPT till the end of PT: Regular Guaranteed Income (RGI) is paid at the end of each policy year provided the premium of that respective policy year is paid. RGI is calculated as Regular Guaranteed Income Rate (RGI Rate) multiplied by Annualized Premium

**Higher  
Income**

The above income for Early Income variant can also be taken in monthly frequency, and therefore, EGI and RGI will be paid at the end of the month. More details on the same is provided in the following slides

**The above EGI rates and RGI rates vary by plan variant, Age at Entry, PPT, Policy Term and Annualized Premium chosen at policy inception.**



# RNL GAIN Plan – Maturity Benefit

Maturity benefit is a percentage of TPP as mentioned below. Maturity Benefit Factor for each variant is:

## Insta Income (Insta Cashback – 50%)

PPT/PT	20	25	30	32	35	40
5	105%	105%	105%	105%	105%	105%
6	105%	105%	105%	105%	105%	105%
7	105%	105%	105%	105%	105%	105%
8	105%	105%	105%	105%	105%	105%
10	105%	105%	105%	105%	105%	105%
11	107%	107%	112%	115%	115%	115%
12	110%	115%	115%	115%	115%	115%

## Insta Income (Insta Cashback – 25%)

PPT/PT	20	25	30	32	35	40
5	116%	121%	122%	124%	128%	134%
6	117%	122%	123%	125%	125%	130%
7	116%	120%	121%	123%	125%	130%
8	115%	119%	120%	121%	123%	130%
10	113%	117%	118%	120%	120%	125%
11	115%	120%	125%	129%	129%	135%
12	117%	125%	128%	128%	128%	135%

## Early Income

PPT/PT	20	25	30	32	35	40
5	105%	105%	105%	105%	105%	105%
6	105%	105%	105%	105%	105%	105%
7	105%	105%	105%	105%	105%	105%
8	105%	105%	105%	105%	105%	105%
10	105%	105%	105%	105%	105%	105%
11	107%	107%	112%	115%	115%	115%
12	110%	115%	115%	115%	115%	115%

In addition to above, any amount in Flexi Wallet will also be paid along with the maturity benefit

## **Insta Income**

In case of death during the policy term, provided the policy is in-force, higher of the following will be paid as death benefit:

- Sum Assured on Death
- 105% of total premiums paid

## **Early Income**

In case of death during the policy term, provided the policy is in-force, higher of the following will be paid as death benefit:

- Sum Assured on Death less income already paid during the policy year of death
- 105% of total premiums paid

In case Monthly Income Payout Frequency is chosen, the Death Benefit shall reduce by Survival Benefit already paid during the policy year of death, if any

Where Sum Assured on Death for both the variants is higher of 11 times of AP or Sum Assured on Maturity

The Death Benefit as derived above shall not be less than Surrender Value as on date of death

## **Conditions for Minor Lives:**

In case of minor Life Assured, whose Age at Entry is below 8 years, the risk cover will commence either from the last day of the 2nd policy year or from the policy anniversary falling immediately after attainment of 8 years of age, whichever is earlier.

In case of death prior to commencement of risk cover, the death benefit shall be restricted to the Total premiums paid less any Survival Benefit (including Instant Cash Back benefit if any) that has already been paid.

In addition to above, any amount in Flexi Wallet will also be paid along with the death benefit

## Additional Features



## Flexibility to Opt-in and Opt-out during policy term

- The feature can be chosen at inception or anytime during the policy term through explicit request to the company.
- This option can be opted-in and opted-out at any time during the Policy Term.

## Interest credited end of each month in the Flexi-wallet

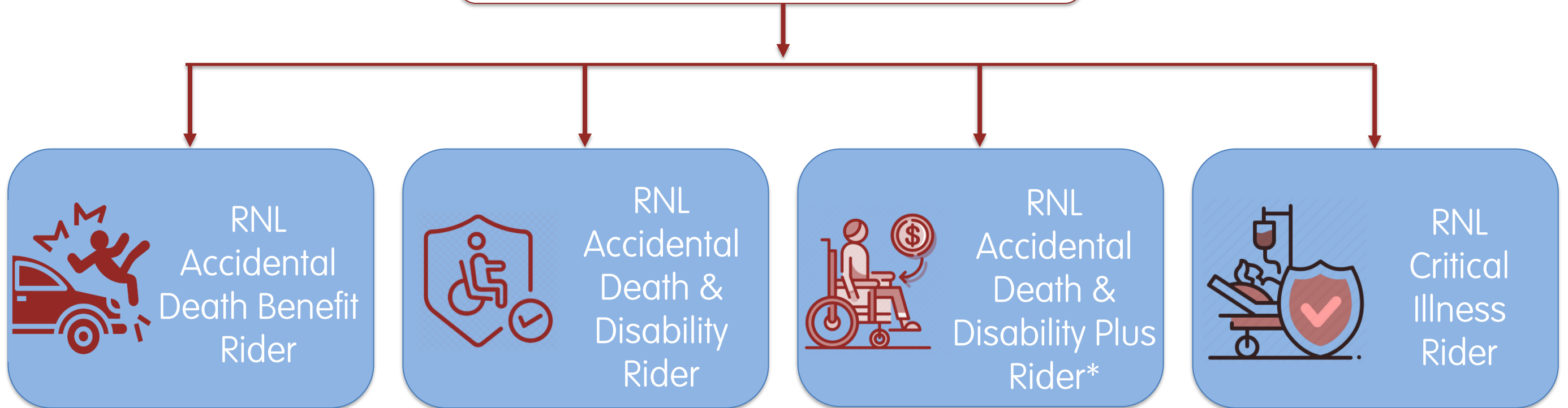
- State Bank of India savings bank interest rate + 2 % p.a.  
OR
- State Bank of India savings bank interest rate X 2 times

## Flexibility to withdraw in part or in full

- The minimum withdrawal amount in case of partial withdrawal is Rs. 10,000
- The balance in the flexi-wallet, if any will be paid to the policyholder at the time of termination or foreclosure of the policy or along with the death benefit to the nominee.

The company reserves the right to change the basis of determination of interest rate.

## Reliance Nippon Life GAIN Plan



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.

\*ADD Plus rider yet to be launched

Benefit Option	Accidental Death Benefit	Accidental Death and Disability	Accidental Death and Disability Plus	Critical Illness
Event Covered	Accidental Death	Accidental disability and death	Accidental disability and death	Critical Illness
Lump-sum Payout	✓	✓	✓	✓
Payout in Instalments		✓	✓	
Waiver of Premium			✓	
Tax Benefit	80C	80C	80C	80D
Benefit Features	<ul style="list-style-type: none"> <li>Lump-sum payout in case of accidental death</li> <li>100% - 300% of SAD can be attached</li> </ul>	<ul style="list-style-type: none"> <li>Lump-sum payout in case of accidental death</li> <li>Rider SA paid in 10 equal instalments in case of disability</li> </ul>	<ul style="list-style-type: none"> <li>Lump-sum payout in case of accidental death</li> <li>Rider SA paid in 10 equal instalments in case of disability</li> <li>Waive of future premiums</li> </ul>	<ul style="list-style-type: none"> <li>Lump-sum payout in case of any of 25 Critical illness diagnosed</li> </ul>



GET

₹ 22 Lacs cover

Base Plan



GIVE

Premium: ₹ 2 Lacs

GET

₹ 22 Lacs + ₹ 66 Lacs  
= ₹ 88 Lacs cover

ADB Rider



4x

Cover @ 4% additional premium

GIVE

Premium: ₹ 2 Lacs  
+ ₹ 7,920 only

GET

₹ 22 Lacs + ₹ 22 Lacs  
= ₹ 44 Lacs cover

ADD Rider



2x

Cover @ 2% additional premium

GIVE

Premium: ₹ 2 Lacs  
+ ₹ 3,850 only

GET

₹22 Lacs + ₹22Lacs  
= ₹ 44 Lacs cover

CI Rider



2x

Cover @ 5% additional premium

GIVE

Premium: ₹ 2 Lacs  
+ ₹ 9,304 only

## Other Benefits

### **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, and the expenses incurred by the Company on the medical examination, if any, and stamp duty charges. In case any Survival Benefit (including Instant Cash Back Benefit if any) has already been paid, the same shall be deducted from the amount payable on cancellation during Free Look Period.

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.

A request received by the Company for cancellation of the Policy during Free Look period shall be processed and the proceeds shall be refunded within 7 days of receipt of such request, subject to the aforesaid deductions.

### **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



**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. On your policy becoming paid-up, benefits under the policy will be reduced as given below

Events	Benefits
Death	<p>Insta Income - Higher of the following:</p> <ul style="list-style-type: none"><li>• Paid-up Sum Assured on Death</li><li>• 105% of Total Premiums Paid as on the date of death of the Life Assured</li></ul> <p>Under Early Income Variant, in case Monthly Income Payout Frequency is chosen, the Death Benefit shall reduce by Survival Benefit already paid during the policy year of death, if any.</p> <p>Paid-up Death Benefit as derived above shall not be less than Surrender Value as on date of death of the Life Assured.</p> <p>In addition to the above death benefit, outstanding balance in Flexi Wallet, if any shall be payable on death of life assured.</p>
Survival	<p>For both the Variants:</p> <p>During PPT: Paid-up Early Guaranteed Income</p> <p>Post PPT: Paid-up Regular Guaranteed Income</p>
Maturity	<p>Paid-up Sum Assured on Maturity</p>

Paid Up SAD, Paid SAM and Paid Up EGI/RGI are explained in previous slide

### **Revival**

A policy in lapsed or paid-up status 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 nearest multiple of 25 basis points, subject to a minimum revival interest rate of 6.80% 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 25-26 is 6.80% 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. If a lapsed policy is not revived within the revival period, then the policy will be terminated at the end of the revival period.

### **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.

## 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)] plus outstanding balance in Flexi Wallet, if any

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

The Policy shall acquire a GSV if all due premiums have been paid for at least first two consecutive Policy Years in full.

#### **GSV equals to:**

[(GSV Premium Factor multiplied by Total Premiums Paid) **less Survival Benefits already paid**, if any] subject to a minimum of zero.

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

SSV shall become payable after completion of first Policy Year provided one full year premium has been paid.

#### **SSV equals to:**

**Insta Income:** (Paid up SAD x SSV factor 1) + (Paid up SAM x SSV factor 2) + (Paid up EGI x SSV factor 3) + (Paid up RGI x SSV factor 4)

**Early Income:** (Paid up SAD x SSV factor 1) + (Paid up SAM x SSV factor 2) + (Paid up EGI x SSV factor 5) + (Paid up RGI x SSV factor 6) - income already paid during the policy year

Where,

- Paid-up Sum Assured on Death = Sum Assured on Death x Adjusted Paid-up Factor
- Paid-up Sum Assured on Maturity = Sum Assured on Maturity x Adjusted Paid-up Factor
- Paid-up Early Guaranteed Income = Early Guaranteed Income x Adjusted Paid-up Factor
- Paid-up Regular Guaranteed Income = Regular Guaranteed Income x Adjusted Paid-up Factor
- Adjusted Paid-up Factor = Paid-up Factor x Adjustment Factor
- Paid-up Factor = Number of Premiums Paid/Total Number of Premiums Payable

### Loan

- Loan will be available under the policy for up to **70% of the surrender value** under the base policy provided the Policy has acquired a Surrender Value and there is **no remaining balance in the Flexi Wallet**.
- The rate of interest on loans for **FY 25-26 is 8.25% 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 (less any Survival Benefit that has already been paid) 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 Advantage Income Plan, 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) 7208852700

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# THANK YOU