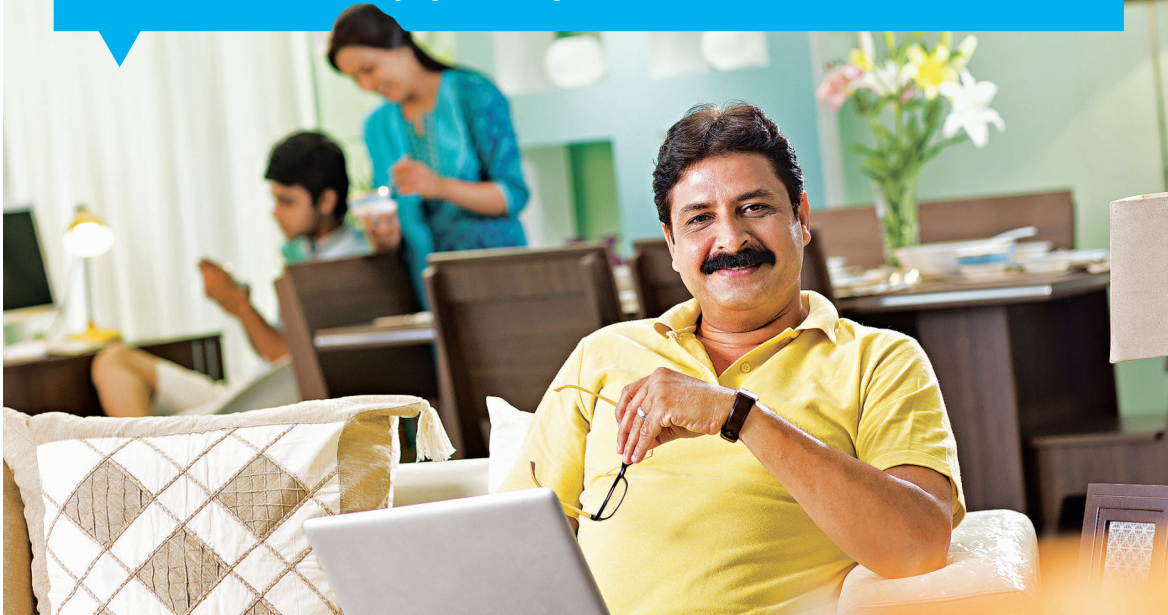


“She doesn't have to worry about managing finances even in my absence. This term plan will take care of our home loan and pay a salary until retirement.”

**RELIANCE**

Nippon Life Insurance



## Reliance Nippon Life Online Income Protect

A non-linked, non-participating, term insurance plan.

1.  
Secure your  
family's future

2.  
Ensure that all  
your liabilities are  
covered adequately

3.  
Get guaranteed  
monthly income for  
your family in your  
absence\*

4.  
Protect your  
family against  
financial worries

5.  
Enroll online  
through a  
simple process

### Key benefits

- ▶ **Double protection at an affordable cost**
  - ▷ Lump sum payout to cover your liabilities
  - ▷ Regular monthly income to protect your family's lifestyle
- ▶ Rewards for healthy life style through lower premiums.
- ▶ Simple 3-step application process.
- ▶ Income Tax benefits as per applicable tax laws.

### How does the plan work?

#### Let's take an example

Gaurav, aged 30, is a working professional who lives with his wife Neha, a homemaker and their 1 year old son Rohit.

[reliancenipponlife.com](http://reliancenipponlife.com)

Over 1 Crore lives insured<sup>1</sup> | Over 8,000 outlets<sup>2</sup> | Top 3 Most Trusted Life Insurance Brand<sup>3</sup> | 95.01% Claim Settlement Ratio<sup>4</sup>



Gaurav's family recently moved into their own house. They are delighted that their long cherished dream has finally become a reality. However, Gaurav has to take a home loan of ₹1 Crore to bring his dream to reality. He is worried about the repayment of EMI's and is also worried for his family's well being in his absence, since his wife and young son are financially dependent on him.

He shares his concerns with his friend, Sameer, who suggests that he should protect his family for his entire working years and should choose a plan which

- ▷ Covers his liabilities, and
- ▷ Provides his family for the loss of income in case of any unfortunate circumstances

Gaurav does an online search and opts for Reliance Nippon Life Online Income Protect. He chooses a Policy Term of 30 years to protect his family for his entire working years and selects a Base Sum Assured of ₹1 Crore to cover his home loan liability. He is assured of a Monthly Income of ₹50,000 every month during the entire term, for his family in case he is not around. He enrolls for the life cover in three easy steps

**Step 1:** Fills up the Base Sum Assured and Policy Term as per his needs

**Step 2:** Provides his personal and health details in a simple online application form and uploads the required documents

**Step 3:** Makes the premium payment of ₹13,734 p.a. (excluding Service Tax & cess and assuming he is a non-smoker and is in good health)

A medical test gets conducted at the time and place of his convenience. Based on his application, his policy gets issued with the applicable life cover. Gaurav is now relieved as he has adequately secured his family against any unforeseen events.

**13 years later,** Gaurav meets with an unfortunate accident and passes away. It takes his wife, Neha, some time to come to terms with the reality that Gaurav is no longer around and she alone has to take care of their son, Rohit. Neha approaches the nearest branch of Reliance Nippon Life Insurance with Gaurav's Policy Document.

The branch's customer care executive helps her in completing the necessary claim forms, gives her the acknowledgement immediately and forwards the documents to the claims department.

Neha is worried about how she will provide for her family's needs. However, within a few days the claim cheque of Gaurav's Reliance Nippon Life Online Income Protect gets delivered at her home and she receives


- ▷ Lump sum benefit of ₹1 Crore, which she uses it to close the home loan and keeps some amount aside for Rohit's future; and thereafter
- ▷ Monthly income of ₹50,000 for the remaining Policy Term of 17 years

She is overwhelmed with relief. While her emotional gap can never be filled, her immediate financial liabilities are taken care of and the monthly income provides the necessary financial support to Neha to meet various regular expenses.


Tax laws are subject to change, consulting a tax expert is advisable. This product leaflet gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. For more details, this leaflet should be read in conjunction with the sales brochure and policy exclusions. For further details on all the conditions, exclusions related to Reliance Nippon Life Online Income Protect, please contact our insurance advisors. 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. <sup>1</sup>Since inception. <sup>2</sup>Includes agent offices and premium collection outlets. <sup>3</sup>Voted as one of the 'Most Trusted Brands' in the Life Insurance category according to Brand Equity's Most Trusted Brands Survey, 2015. <sup>4</sup>The claim settlement ratio of 95.01% for the FY 2015-16 is arrived at as a percentage of the total number of claims settled and total number of claim decided by the Company during the year. <sup>5</sup>Voted as one of the top corporate brands according to The Economic Times Best Corporate Brands Survey, 2015. \*Conditions apply.


**Beware of spurious phone calls and fictitious/fraudulent offers.** IRDAI clarifies to public that **1.** IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. **2.** IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

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