



Some things in life need
zyaada guarantee.



**RNL
NISHCHIT
SAMRUDHI**

Sabse Pehle
Life Insurance

Reliance Nippon Life Nishchit Samrudhi

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

Taaki apki koi khwaish adhuri na reh jaye.

Key benefits:



Guaranteed Benefits: Enjoy tax-free guaranteed regular income for a period of 17, 20 or 29 years to cover daily expenses and a guaranteed lumpsum at maturity as a financial boost.



Flexibility of Premium Payment: Pay premiums for 6, 7 or 10 years and enjoy guaranteed benefits for the rest of the policy term



Protection for your family: Enjoy a life cover for the entire policy term



Enhance your protection with riders.



Tax benefits: Tax benefits may be applicable as per prevailing income tax laws. Tax laws are subject to change. Please consult a tax advisor.

Plan at a glance

This option provides guaranteed annual income for 17, 20 or 29 years with a lumpsum benefit at maturity, depending on premium payment term chosen.

Minimum/Maximum Age at Entry ¹ (in years)	PPT		Age
		6	7
	7		11/55
	10		8/50
Premium Payment Term – PPT (in years)	6	7	10
Policy Term – PT (in years)	24	28	40
Premium Payment Frequency (Limited Pay)	Yearly, Half-yearly, Quarterly, Monthly		

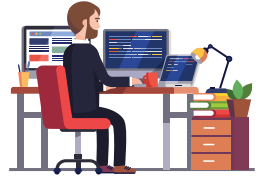
The above is for illustration purpose and gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. For more details, this leaflet should be read in conjunction with the sales brochure and Policy exclusions.

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

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

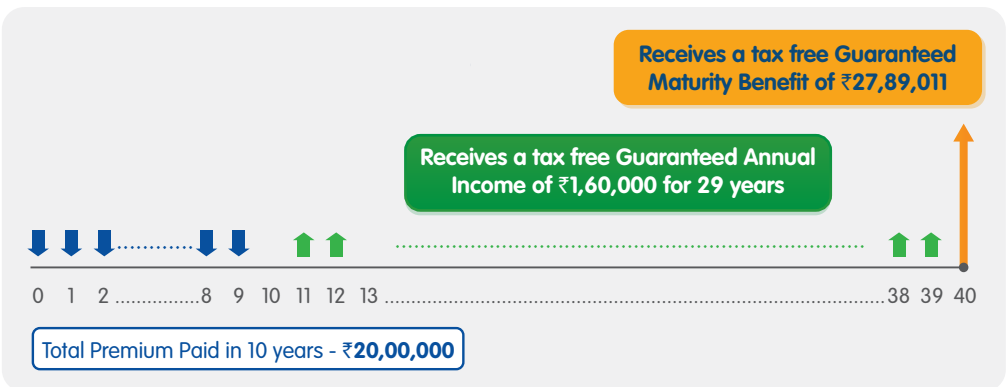
Example : Mr. Sharma is a 40 years old IT professional and purchases **Reliance Nippon Life Nishchit Samrudhi** to secure his retirement for the years to come.

Premium Payment Term	10 years
Policy Term	40 years
Annual Premium	₹2,00,000
Base Sum Assured	₹27,89,011



From the end of 11th policy year, Mr. Sharma starts receiving guaranteed annual income of ₹1.60 Lakhs p.a. till the end of 39th policy year. He uses the income to ensure a financially secure retirement. At maturity, he receives a guaranteed lumpsum maturity benefit of ₹27,89,011 which he plans to gift to his next of kin as a legacy.

Mr. Sharma's benefits	Amount (₹)
Total Guaranteed Income Benefit for 29 years (A)	46,40,000
Guaranteed Maturity Benefit (B)	27,89,011
Total Benefits Received (A+B)	74,29,011
Total Premiums Paid	20,00,000



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

For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. 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. In the event of conflict, if any, between the terms and conditions contained in the leaflet and those contained in the Policy document, the terms and conditions contained in the Policy document shall prevail. For further details on all the conditions, exclusions related to Reliance Nippon Life Nishchit Samrudhi, 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.

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