



 Sabse Pehle
Life Insurance

I planned ahead,
that's why I never had to
say 'No' to my family.

Reliance Nippon Life Guaranteed Money Back Plan

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

Taaki apki koi khwaish adhuri na reh jaye.



Fund your
child's higher
education



Pay off
your debts



Take vacations
abroad



Give a gift
to your
grandchildren

Key benefits

• Savings & Liquidity: Get Guaranteed* Benefits:

- Receive Guaranteed Money Back during the last five Policy years plus a lump sum at maturity in the form of Guaranteed Loyalty Additions and Guaranteed Maturity Addition

• Protection for your family

- Get life cover of at least 10 times the Annualized Premium for the entire Policy Term
- Get an additional life cover equal to the Base Sum Assured in case of accidental death[^]
- In case of death, all future premiums are waived and Guaranteed Benefits continue

• Flexibility

- Choose your Policy Term: 15 or 20 years
- Pay premiums regularly or for a limited period of 5, 7, 10, 15 or 20 years

• Tax benefits: Get tax benefits on investment and on returns, as per applicable income tax laws

*Provided the Policy is in force and all due premiums are paid.

[^]The additional Sum Assured on accidental death will not exceed ₹50 lakhs.

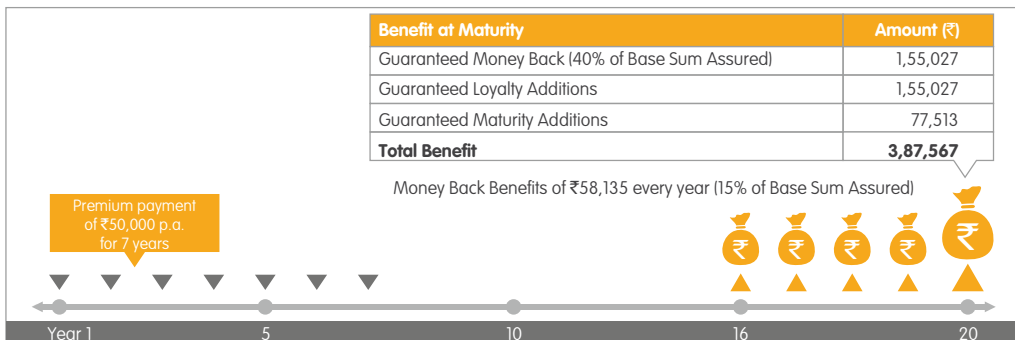
How does the plan work?

Let's take an example:

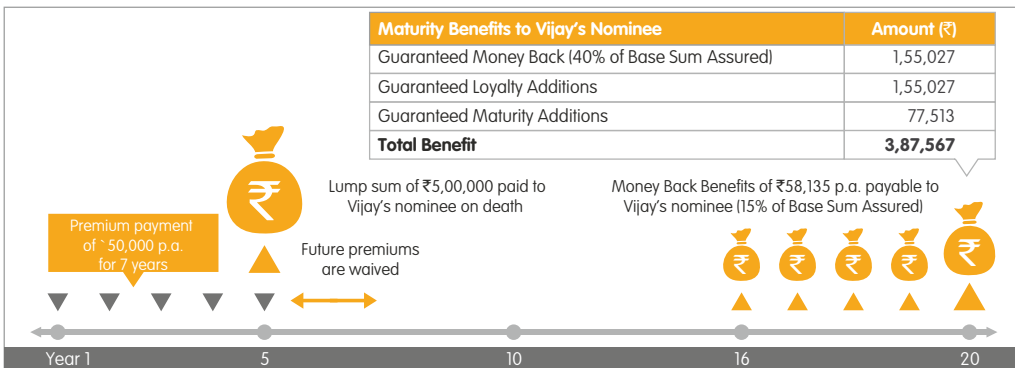
Vijay, aged 30 years, opts for Reliance Nippon Life Guaranteed Money Back Plan and:

- Selects a Policy Term of 20 years, Premium Payment Term of 7 years and Base Sum Assured amount of ₹3,87,567
- Pays an Annual Premium of ₹50,000 p.a. (exclusive of taxes), assuming that he is in good health
- Receives Guaranteed Money Back during the last 5 Policy Years plus Guaranteed Loyalty Additions and Guaranteed Maturity Addition at maturity
- In the unfortunate event of his demise, his nominee receives the Death Benefit, future premiums are waived and the Guaranteed Benefits continue

Scenario I: If Vijay, i.e., the Life Assured, survives till maturity



Scenario II: In case of unfortunate demise of Vijay in the 5th Policy year



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 Guaranteed Money Back Plan, 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. Tax laws are subject to change, consulting a tax expert is advisable.

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