



Where Financial Security
Meets
FLEXIBILITY



Reliance Nippon Life Nishchit Samrudhi Plus

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

Taaki aapki koi khwahish adhuri na reh jaye.

Sabse Pehle
Life Insurance

Key benefits

-  Get life insurance cover during the entire policy term for **financial security** of your family
-  **Increasing benefits** to balance the increasing needs in life
-  **Flexibility** to pay for a limited period of 5/8/10/12 years
-  Grow your income by choosing **Flexi Wallet** feature & withdraw as and when required
-  **Long term guarantee** on returns for as long as 44 years
-  **Enhanced Protection** through choice of riders
-  **Tax Benefits*** as per the prevailing tax laws

Eligibility Criteria

Premium Payment Term – PPT (in years)	5	8	10	12
Deferment Period - DP (in years)	0 / 1 / 2			
Income Period – IP (in years)	10 / 15 / 20 / 25 / 30		15 / 20 / 25 / 30	
Policy Term – PT (in years)	PPT + DP + IP			
Minimum Age at Entry ¹ (in years)	0 years (subject to minimum Maturity Age of 18 years)			
Maximum Age at Entry ¹ (in years)	55	60	60	55
Minimum Age at Maturity ¹ (in years)	18	18	20	27
Maximum Age at Maturity ¹ (in years)	92	100	100	99
Coverage for	All Individuals (Male Female Transgender) Transgender shall be covered as per the Board Approved Underwriting Policy of the Company.			

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

Illustrated Benefits

Example : Mr. Nitin is a 45-year-old professional who is looking for a plan to secure his golden years and create his legacy. He purchases Reliance Nippon Life Nishchit Samrudhi Plus that would provide him guaranteed income for retirement which increases year-on-year, and beats inflation while also securing his life partner in case of his untimely demise.

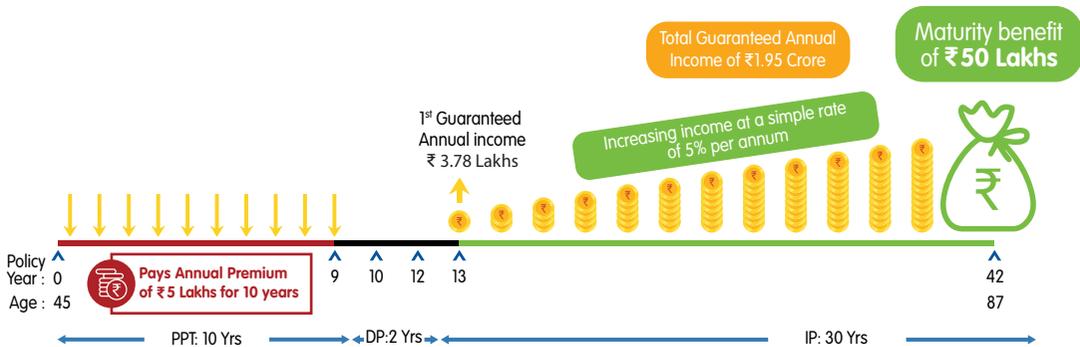
Premium Payment Term (PPT)	10 years
Deferment Period (DP)	2 years
Income Period (IP)	30 years
Policy Term (PT)	42 years
Annual Premium	Rs. 5 Lakhs
Maturity Benefit	Rs. 50 Lakhs

The plan provides long term life cover to Mr. Nitin till the age of 87 years, to keep his family financially secured in case of his unfortunate death.

Mr. Nitin would receive Guaranteed Annual Income from the age of 58 years till the age of 87 years i.e. from 13th to 42nd policy year, provided all due premiums have been paid. The Guaranteed Annual Income at start of Income Period i.e. at the end of 13th policy year shall be of ₹3.78 Lakhs and it would keep on increasing at a simple rate of 5% per annum.

In addition to the income stream, Mr. Nitin would also receive a lump sum Maturity Benefit of ₹50 Lakhs at end of Policy Term, which can be used for self or to be left as a legacy for the family.

Mr. Nitin's Benefits	Amount (in Rs.)
Total Guaranteed Annual Income in 30 years (A)	1.95 Crore
Maturity Benefit (B)	50 Lakhs
Total Benefits Received (A+B)	2.45 Crore
Total Premiums Paid	50 Lakhs



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

Reliance Nippon Life Insurance Company Limited. IRDAI Registration No. 121. 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. India. T +91 22 6896 5000. For more information or any grievance, 1. Call us between 9 am to 6 pm, Monday to Saturday (except public holidays) on our Toll-Free Number - 1800 102 1010 or 2. Visit us at www.reliancenipponlife.com 3. Email us at: rnlife.customerservice@relianceada.com. 4. Chat with us on our WhatsApp number (+91) 7208852700. 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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