

This advertisement is designed for combination of Benefits of two or more individual and separate products named RNL Guaranteed Moneyback Plan (UIN:121N084V04) and RNL Immediate Annuity Plan (UIN:122N012V02). These products are also available for sale individually without the combination offered / suggested. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer to the detailed sales brochure of respective individual products mentioned herein before concluding the sale.

Reliance Nippon Life Retire Smart

(A combo solution of RNL Guaranteed Moneyback Plan (UIN: 121N084V04) and RNL Immediate Annuity Plan (UIN: 121N012V02))

Complete Retirement Planning

Build a corpus without any worry of market fluctuations

Enjoy your golden years on your own terms

Key Highlights

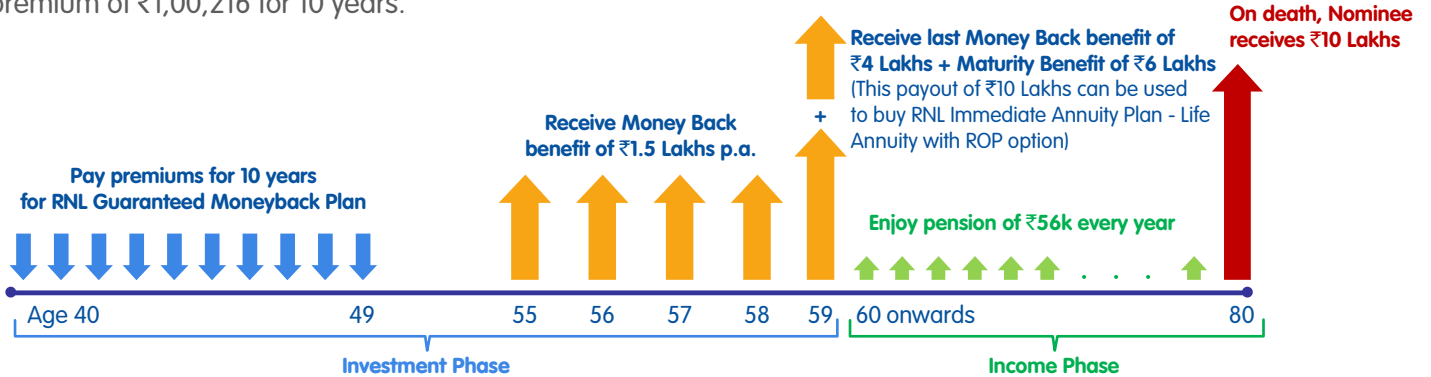
- Guaranteed Payouts before retirement
- Guaranteed Income after retirement
- Life Cover throughout the Investment Phase[^]
- Additional Protection[^] against accidental death
- In-built Waiver of Premium[^] ensures your nominee receives all the benefits in your absence
- Leave a legacy for your next of kin

[^]This is a feature of Guaranteed Moneyback Plan and is available only during the Policy Term of the Product.

Illustration

Ranjit, aged 40, is looking for a complete financial solution that will not only help him save for his life after retirement, but also create a legacy for his next of kin.

He buys RNL Retire Smart with a Policy Term of 20 years and Base Sum Assured of ₹10 Lakhs. He pays an annual premium of ₹1,00,216 for 10 years.



| Total Premiums Paid | Total Money Back Benefits Received | Last Money Back + Maturity Benefit* | Annual Annuity Amount | Total Pension Received* | Death Benefit Paid to Nominee* |
|---|------------------------------------|---|-----------------------|-------------------------|--------------------------------|
| ₹10,02,160 (Premium for RNL Guaranteed Money Back) | ₹6,00,000 | ₹10,00,000 (Used to purchase RNL Immediate Annuity Plan) | ₹56,483 | ₹9,53,880 | ₹10,00,000 |

All amounts illustrated are exclusive of applicable taxes & levies | *These benefits are payable under RNL Immediate Annuity Plan. The Annuity amount is as per current annuity rates. The actual annuity amount will depend on the prevailing annuity rates at the time of purchase of immediate annuity plan. Once the annuity is bought, the rates remain guaranteed for life.

Reliance Nippon Life Insurance Company Limited. IRDAI Registration No: 121. Registered & Corporate Office: Reliance Centre, 5th floor, Off Western Express Highway, Santacruz East, Mumbai, Mumbai-City District, Maharashtra-400055. For more information or any grievance, 1. Call us between 9am to 6pm, Monday to Saturday on our Toll Free Number 1800 102 1010 or 2. Visit us at www.reliancenipponlife.com or 3. Email us at rnlife.customerservice@relianceada.com. 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. For more details on terms & conditions, please read brochure carefully concluding a sale.

Beware of Spurious / Fraud Phone calls: IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.