

This advertisement is designed for combination of Benefits of two or more individual and separate products named RNL Fixed Money Back (UIN: 121N107V02) 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 Plus

(A combo solution of RNL Fixed Money Back (UIN: 121N107V02) and RNL Immediate Annuity Plan (UIN: 121N012V02))

### Retire in Style!

Fulfil your responsibilities and dreams without a worry

Maintain your standard of living even after retirement

#### Key Highlights

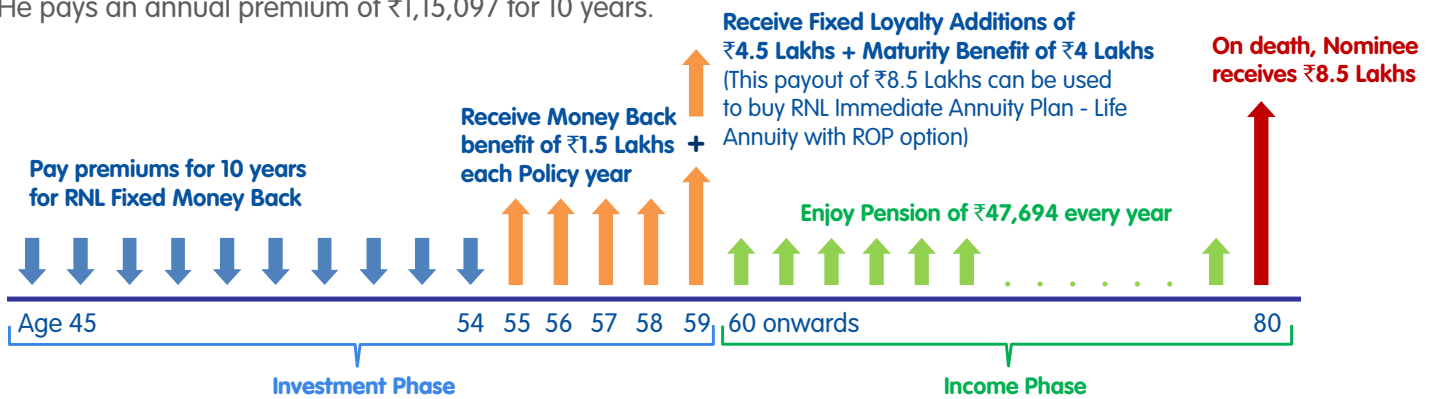
- Guaranteed Payouts during the last 5 years<sup>^</sup>
- Life Cover throughout the Investment Phase<sup>^</sup>
- Leave a legacy for your next of kin
- Choose from 2 Plan Options – with or without Waiver of Premium<sup>^</sup>
- Guaranteed Income after retirement to secure your golden years

#### Illustration

Bhumit, aged 45, is looking for a complete financial solution to save for his retirement, and at the same time to secure his and his family's future.

He buys RNL Retire Smart Plus Option A with a Policy Term of 15 years and Base Sum Assured of ₹10 Lakhs.

He pays an annual premium of ₹1,15,097 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*
₹11,50,970 (Premium for RNL Fixed Money Back)	₹6,00,000	₹8,50,000 (Used to purchase RNL Immediate Annuity Plan)	₹47,694	₹9,53,880	₹8,50,000

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](http://www.reliancenipponlife.com) or 3. Email us at: [rnlife.customerservice@relianceada.com](mailto: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.

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