

Name of Policyholder:	Abc	Life Stage:	Married
Age of Policyholder (Years):	33	Financial , Family Goal:	Savings
Name of the Life Assured:	Abc	Annual Family Income (Rs.):	3 Lacs To 6 Lacs
Age of the Life Assured (Years):	33		

Suggested Plan	Reliance Nippon Life Nishchit Bhavishya (UIN: 121N145V01)
----------------	--

Suggested Riders:	Riders Opted
Reliance Nippon Life Accidental Death Benefit Rider (UIN: 121B032V02)	No
Reliance Nippon Life Accidental Death and Disability Rider (UIN: 121B017V02)	No
Reliance Nippon Life Accidental Death and Disability Plus Rider (UIN: 121B016V02)	No
Reliance Nippon Life Critical Illness Rider (UIN: 121B018V01)	No

Nature of Product:	Savings Plan
Premium Payment Frequency:	Yearly
Policy Term (Years):	30
Premium Paying Term (Years):	10

Disclaimers:

1. The product suitability assessment report is based on the information provided by customer
2. Product parameters mentioned above are indicative. The parameters may change basis the underwriting decision.
3. For more details on risk factor, terms and conditions, please read Sales brochure of the plan carefully before concluding a sale.
4. It is customers responsibility to carefully read the suitability assessment report and ascertain if the product recommendation meets his insurance requirements before concluding the sale.

I hereby confirm that the product (s) recommended above is based on the information submitted by the prospect as part of the suitability assessment.

Place:
Date: Signature of Agent/Intermediary/ Company Official

I hereby acknowledge and confirm that I have read and understood the recommendations made above based on the information provided by me at the time of suitability assessment exercise before concluding the sale. I further confirm that I have made the decision to purchase the above recommended product (s) after having understood the product (s) features which are consistent with my Insurance needs and financial objectives.

Date: Signature of Prospect

Reliance Nippon Life Insurance Company Limited is a licensed life insurance company registered with the Insurance Regulatory and Development Authority of India (Registration No: 121) in accordance with the provisions of the Insurance Act 1938.

Reliance Nippon Life Insurance Co. Ltd.

IRDA Registration No: 121

Registered Office Address: Unit Nos. 401B, 402, 403 & 404, 4th Floor, Inspire-BKC, G Block, BKC Main Road, Bandra Kurla Complex, Bandra East, Mumbai-400051.

CIN: U66010MH2001PLC167089

Benefit Illustration

Reliance Nippon Life Nishchit Bhavishya(A Non-Linked Non-Participating Individual Savings Life Insurance Plan)

"The illustration takes into account the guidelines for illustrations set by the Life Insurance Council and the IRDAI. Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your life insurance company. If your policy offers guaranteed benefits then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable benefits then the illustrations on this page will show two different rates of assumed investment returns. These assumed rates of return are not guaranteed and they are not upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance."

Benefit Illustration dated	10-04-2023	Proposal No:	70000015247
Name of Prospect/Policyholder:	Abc	Name of the Product:	Reliance Nippon Life Nishchit Bhavishya
Age:	33	Gender:	Male
Name of the Life Assured:	Abc	Tag Line:	A Non-Linked Non-Participating Individual Savings Life Insurance Plan
Age:	33	Gender:	Male
Life Assured's Age Proof	Standard	Employee Status	No
Premium Payment Frequency	Yearly	ECS:	Yes
		Unique Identification Number:	121N145V01
		Year 1 GST Rate including cess (if any):	4.50%
		Year 2 onwards GST Rate including Cess (if any):	2.25%
		Advisor Code:	22621066
		NRI:	No

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy.

(Amount in Rupees)

Policy Summary						
Plan Option and Rider Name (if any)	Policy Term (in Years)	Premium Payment Term (in Years)	Annualized Premium	Amount of Instalment Premium for year 1 (with GST rate and cess, if any)	Base Sum Assured	Sum Assured on Death (at inception of the policy)
Variant 1	30	10	1,00,000.00	1,04,500.00	11,93,602	23,87,204
Reliance Nippon Life Accidental Death Benefit Rider (UIN: 121B032V02)						
Reliance Nippon Life Accidental Death and Disability Rider (UIN: 121B017V02)						
Reliance Nippon Life Accidental Death and Disability Plus Rider (UIN: 121B016V02)						
Reliance Nippon Life Critical Illness Rider (UIN: 121B018V01)						

Location Details

Customer Communication Address :	Haryana	Branch Location:	Haryana
----------------------------------	---------	------------------	---------

(Amount in Rupees)

Premium Summary				
	Base Plan	Riders	NSAP Extra	Total Instalment Premium
Instalment Premium for Year 1 (without GST and Cess, if any)	1,00,000.00	-	-	1,00,000.00
Instalment Premium for Year 1 (with GST and Cess, if any)	1,04,500.00	-	-	1,04,500.00
Instalment Premium Year 2 onwards (with GST and Cess, if any)	1,02,250.00	-	-	1,02,250.00

This benefit illustration is intended to show year-wise premiums payable and benefits under the base policy.

(Amounts in Rupees)

Policy Year	Age of Life Assured (in Years)	Annualized Premium ¹	Guaranteed					Non Guaranteed	
			Survival Benefits	Other Benefits (Fixed Loyalty Addition)	Maturity Benefit	Death Benefit	Minimum Guaranteed Surrender Value	Special Surrender Value	Surrender Value
1	33	1,00,000	0	NA	0	23,87,204	0	0	0
2	34	1,00,000	0	NA	0	23,87,204	60,000	58,858	60,000
3	35	1,00,000	0	NA	0	23,87,204	1,05,000	97,739	1,05,000
4	36	1,00,000	0	NA	0	23,87,204	2,00,000	1,44,269	2,00,000
5	37	1,00,000	0	NA	0	23,87,204	2,50,000	1,99,731	2,50,000
6	38	1,00,000	0	NA	0	23,87,204	3,00,000	2,65,497	3,00,000
7	39	1,00,000	0	NA	0	23,87,204	3,50,000	3,43,185	3,50,000
8	40	1,00,000	0	NA	0	23,87,204	4,16,000	4,34,558	4,34,558
9	41	1,00,000	0	NA	0	23,87,204	4,86,000	5,41,793	5,41,793
10	42	1,00,000	0	NA	0	23,87,204	5,50,000	7,09,694	7,09,694
11	43	0	50,000	NA	0	14,92,003	5,20,000	7,36,431	7,36,431
12	44	0	52,500	NA	0	14,92,003	4,87,500	7,63,477	7,63,477
13	45	0	55,000	NA	0	14,92,003	4,52,500	7,90,950	7,90,950
14	46	0	57,500	NA	0	14,92,003	4,15,000	8,18,969	8,18,969
15	47	0	60,000	NA	0	14,92,003	3,75,000	8,47,433	8,47,433
16	48	0	62,500	NA	0	14,92,003	3,22,500	8,76,260	8,76,260
17	49	0	65,000	NA	0	14,92,003	2,77,500	9,05,769	9,05,769
18	50	0	67,500	NA	0	14,92,003	2,30,000	9,35,956	9,35,956
19	51	0	70,000	NA	0	14,92,003	1,80,000	9,66,762	9,66,762
20	52	0	72,500	NA	0	14,92,003	1,27,500	9,98,381	9,98,381
21	53	0	75,000	NA	0	14,92,003	62,500	10,30,962	10,30,962
22	54	0	77,500	NA	0	14,92,003	5,000	10,64,581	10,64,581
23	55	0	80,000	NA	0	14,92,003	0	10,99,384	10,99,384
24	56	0	82,500	NA	0	14,92,003	0	11,35,606	11,35,606
25	57	0	85,000	NA	0	14,92,003	0	11,73,204	11,73,204
26	58	0	87,500	NA	0	14,92,003	0	12,12,798	12,12,798
27	59	0	90,000	NA	0	14,92,003	0	12,54,295	12,54,295
28	60	0	92,500	NA	0	14,92,003	0	12,98,216	12,98,216
29	61	0	95,000	NA	0	14,92,003	0	13,44,891	13,44,891

(Amounts in Rupees)

Policy Year	Age of Life Assured (in Years)	Annualized Premium ¹	Guaranteed					Non Guaranteed	
			Survival Benefits	Other Benefits (Fixed Loyalty Addition)	Maturity Benefit	Death Benefit	Minimum Guaranteed Surrender Value	Special Surrender Value	Surrender Value
30	62	0	0	2,98,401	14,92,003	14,92,003	0	0	0

¹Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any and Goods & Service Tax and cess, if any.

Fixed Loyalty Addition is only payable for fully paid policies.

Maturity Benefit is inclusive of Fixed Loyalty Additions

The Guaranteed Surrender Value(GSV) displayed above is post deduction of any survival benefits already paid subject to a minimum of zero.

Disclaimers:

1. Reliance Nippon Life Insurance Company Limited is a licensed life insurance company registered with the Insurance Regulatory and Development Authority of India (Registration No: 121) in accordance with the provisions of the Insurance Act 1938.
2. This document is for illustrative purposes only.
3. This illustration is based on the terms and conditions of the life insurance policy as on the date of the illustration
4. The premium amount and benefits shown above is calculated assuming that the Life Assured is a normal healthy person & all premiums are paid as and when due.
5. In the event, the Life Assured is suffering from any sickness/ medical problems or in the event of any past medical history, the premium will be adjusted accordingly, as per the Company's Board Approved Underwriting Policy.
6. This premium quotation is indicative. The premium rate charged to the customer may differ basis multiple factors like health, tobacco consumption, occupation of the customer and other intrinsic factors such as non submission of documentary evidences like age proof.
7. For details about the terms and conditions applicable to your policy, kindly refer to the policy document after issuance.
8. Applicable Goods and Services Tax (GST) along with Cess, if any, is levied on first year and renewal premiums on base policy premium and on rider premiums. The GST rate and Cess, if any, will be revised as and when notified by the Government. Taxes, duties or surcharges of whatever description levied by any statutory authority will be applicable.
9. Tax benefits under the policy are subject to conditions under the Income Tax Act, 1961. Tax laws are subject to amendments from time to time. Please consult your tax advisor.
10. The policy acquires Surrender Value after full premiums have been paid for two consecutive years.
11. The Surrender Value payable shall be the higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV), wherein, GSV is the minimum guaranteed Surrender Value payable and Special Surrender Value (SSV) is non guaranteed. The Company reserves the rights to change the SSV from time to time depending on the economic environment, experience and other factors, subject to IRDAI approval. You are requested to check with the Company for the applicable Special Surrender Value from time to time.
12. The illustration assumes that all premiums are paid as & when due. Further, the above death & surrender values (if applicable) are illustrated assuming that all the modal/installment premium payable in a policy year are paid & the death/surrender occurs at the end of the policy year. The death or surrender values at a time other than at the end of the policy year may be different than those illustrated above. If death or surrender occur and only some of the installment premium are paid, then the death or surrender values may be different than those illustrated above.
13. For more details on risk factor, terms and conditions, please read Sales brochure of the plan carefully before concluding a sale.

14. In the event of conflict, if any, between the terms and conditions contained in this Benefit Illustration and those contained in the policy document, the terms and conditions contained in the policy document shall prevail.
15. The premium payment term and policy term for Rider may be lower than or equal to the premium paying term and policy term of the base plan. Kindly refer to the above benefit illustration and final policy schedule on receipt of the policy terms and conditions.
16. Rider benefits, if any, have not been illustrated in the above Benefit Illustration table. Kindly refer the terms and conditions of the rider for detailed benefits under the riders opted, if any.

I, SONI (name), have explained the premiums, and benefits under the product fully to the Prospect/ Policyholder.

Place:

Date: Signature of Agent/ Intermediary/ Official

I Abc (Name), having received the information with respect to the above, have understood the above statement before entering into the contract.

Date: Signature of Prospect / Policyholder

Reliance Nippon Life Insurance Company Limited is a licensed life insurance company registered with the Insurance Regulatory and Development Authority of India (Registration No: 121) in accordance with the provisions of the Insurance Act 1938.

Reliance Nippon Life Insurance Company Limited.

IRDAI Registration No: 121

Registered Office Address: Unit Nos. 401B, 402, 403 & 404, 4th Floor, Inspire-BKC, G Block, BKC Main Road, Bandra Kurla Complex, Bandra East, Mumbai-400051.

CIN: U66010MH2001PLC167089

