Products' Performance - Individual Products collectively contributing 90% of New Business Premium	FY 2025-26						
	Features					Premium	
	Benefits	Inclusions/ exclusions	FAQs	Documents for issuance of the policy	Documents for claim settlement	Modal premium on Age - 30, 40 & 50.	Increase in premium over preceding 3 years
Reliance Nippon Life Guaranteed Advantage Income Plan (RNL GAIN)	The same have been disclosed on our website under respective product.			a. **Age Proof** - Documents like birth certificates, Aadhaar, PAN card are commonly accepted to verify your age. b. **Identity & Address Proof** - Valid government-issued documents such as Aadhaar, PAN, passport, voter ID, or driving licence. c. **Income Proof** - Insurers may ask for salary slips, bank statements to assess your financial capacity and determine suitable coverage. d. **Photograph** - A recent passport-sized photograph is usually required for completing the proposal form. e. **Medical Reports** - Depending on your age, health condition, and the sum assured, medical tests or existing medical records may be requested to evaluate risk accurately.	The same has been uploaded on website under: https://www.indusindnipponlife.com/claims	As mentioned in the Product Benefit Illustration. The same are available on website.	There has been no change in premium
IndusInd Nippon Life Nishchit Pension Plan							
Reliance Nippon Life Milestone Plan							
Reliance Nippon Life Guaranteed Money Back Plan							
Reliance Nippon Life Premier Wealth Insurance Plan							
Reliance Nippon Life Super Assured Future Endowment (RNL SAFE)							
Reliance Nippon Life Increasing Income Insurance Plan							
Reliance Nippon Life Nishchit Ace							
Reliance Nippon Life Nishchit Bhavishya							
Reliance Life Insurance Classic Plan - II							
Reliance Nippon Life Wealth and Insurance Plan (RNLWIN)							

Products' Performance - Individual Products collectively contributing 90% of New Business Premium	FY 2025-26					
	Total number of policies at the beginning of the year	New policies issued during the year	Premium of new policies (Rs. In cr)	Premium of renewal of policies (Rs. In cr)	Renewal proportion	Maturity / surrender / withdrawal / foreclosure /cancellation proportion
Reliance Nippon Life Guaranteed Advantage Income Plan (RNL GAIN)	-	27,164	456	-	-	4085
IndusInd Nippon Life Nishchit Pension Plan	3,564	3,923	158	89	0.56	820
Reliance Nippon Life Milestone Plan	40,222	20,685	111	273	2.46	1730
Reliance Nippon Life Guaranteed Money Back Plan	5,78,286	27,152	89	576	6.44	12373
Reliance Nippon Life Premier Wealth Insurance Plan	15,011	2,150	83	330	3.95	1137
Reliance Nippon Life Super Assured Future Endowment (RNL SAFE)	15,279	14,945	74	58	0.78	2892
Reliance Nippon Life Increasing Income Insurance Plan	1,35,330	10,572	39	364	9.33	5370
Reliance Nippon Life Nishchit Ace	1,982	1,883	36	30	0.83	499
Reliance Nippon Life Nishchit Bhavishya	20,678	1,766	28	260	9.36	292
Reliance Life Insurance Classic Plan - II	47,248	1,053	22	29	1.33	628
Reliance Nippon Life Wealth and Insurance Plan (RNLWIN)	1,895	354	21	-	-	137

Returns on top 5 products (*products collectively contributing 90% of new premium.)	FY 2025-26		
	Par (Assured benefit) Internal Rate of Return/ Non-par (assured returns) Internal Rate of Return/ ULIP (fund performance)		
Top 5 Par Products			
Reliance Nippon Life Milestone Plan	5.35%		
Reliance Nippon Life Smart Zindagi Plus	5.27%		
Reliance Nippon Life Smart Total Advantage Return (RNL STAR)	5.37%		
Reliance-Endowment Plan Regular Premium	--		
Reliance Nippon Life Endowment Plan	--		
Top 5 Non Par Products			
Reliance Nippon Life Guaranteed Advantage Income Plan (RNL GAIN)	3.73%		
Reliance Nippon Life Guaranteed Money Back Plan	3.68%		
Reliance Nippon Life Super Assured Future Endowment (RNL SAFE)	4.84%		
Reliance Nippon Life Increasing Income Insurance Plan	4.05%		
Reliance Nippon Life Nishchit Ace	5.27%		
Top 5 ULIP Products			
Reliance Nippon Life Premier Wealth Insurance Plan	https://www.indusindnipponlife.com/our-funds		
Reliance Life Insurance Classic Plan - II			
Reliance Nippon Life Wealth and Insurance Plan (RNLWIN)			
Reliance Nippon Life Smart Savings Insurance Plan			
Reliance Nippon Life Prosperity Plus			
Top 5 Annuity Products	**Annuity Rate for model age 30**	**Annuity Rate for model age 40**	**Annuity Rate for model age 50**
IndusInd Nippon Life Nishchit Pension Plan	7.57%	7.69%	8.16%
Reliance Nippon Life Immediate Annuity Plan	5.66%	5.65%	5.64%
Reliance Nippon Life Saral Pension	--	4.84%	4.89%

Note: *IRRs have been calculated for an average age of 35 years and PPT of 10 years for limited pay for Par, Non-Par. Under Par Plans, IRR is calculated at the assumed investment returns of 8%. Policy term varies depending on the product.*