Products' Performance - Individual Products collectively contributing 90% of New Business Premium	FY 2023-24						
	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 Nishchit Samrudhi Reliance Nippon Life Premier Wealth Insurance Plan Reliance Nippon Life Guaranteed Money Back Plan Reliance Nippon Life Milestone Plan Reliance Nippon Life Nishchit Bhavishya Reliance Nippon Life Nishchit Samrudhi Plus Reliance Nippon Life Increasing Income Insurance Plan Reliance Nippon Life Fixed Money Back Reliance Nippon Life Super Bachat Plus Suraksha Plan Reliance Life Insurance Classic Plan - II Reliance Life Insurance Super Endowment Plan Reliance Nippon Life Immediate Annuity Plan	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 Poof** - 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

Products' Performance - Individual Products collectively contributing 90% of New Business Premium	FY 2023-24					
	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 Nishchit Samrudhi	25,259	9,170	185	488	2.63	238
Reliance Nippon Life Premier Wealth Insurance Plan	11,988	4,135	137	240	1.75	1203
Reliance Nippon Life Guaranteed Money Back Plan	5,36,859	49,576	129	723	5.61	19940
Reliance Nippon Life Milestone Plan	16,878	10,612	108	139	1.29	475
Reliance Nippon Life Nishchit Bhavishya	-	14,671	104	-	-	2099
Reliance Nippon Life Nishchit Samrudhi Plus	-	3,058	77	-	-	394
Reliance Nippon Life Increasing Income Insurance Plan	1,22,161	17,460	60	380	6.28	3745
Reliance Nippon Life Fixed Money Back	77,280	3,167	49	326	6.62	436
Reliance Nippon Life Super Bachat Plus Suraksha Plan	17,473	528	26	-	-	178
Reliance Life Insurance Classic Plan - II	59,839	1,464	24	150	6.15	4099
Reliance Life Insurance Super Endowment Plan	1,43,851	927	11	19	1.77	207
Reliance Nippon Life Immediate Annuity Plan	4,995	1,803	8	25	2.95	181

Returns on top 5 products (*products collectively contributing 90% of new premium.)	FY 2023-24		
	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	6.10%		
Reliance Nippon Life Bluechip Savings Insurance Plan	5.21%		
Reliance Nippon Life Future Income	--		
Reliance Nippon Life Lifelong Savings	--		
Top 5 Non Par Products			
Reliance Nippon Life Nishchit Samrudhi	5.85%		
Reliance Nippon Life Guaranteed Money Back Plan	3.40%		
Reliance Nippon Life Nishchit Bhavishya	5.27%		
Reliance Nippon Life Nishchit Samrudhi Plus	5.56%		
Reliance Nippon Life Increasing Income Insurance Plan	4.07%		
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 Smart Savings Insurance Plan			
Reliance Life Insurance Smart Pension 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**
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.*