Products' Performance - Individual Products collectively contributing 90% of New Business Premium	FY 2024-25						
	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 Premier Wealth Insurance 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 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
Reliance Nippon Life Guaranteed Money Back Plan							
Reliance Nippon Life Milestone Plan							
IndusInd Nippon Life Nishchit Pension Plan							
Reliance Nippon Life Super Assured Future Endowment (RNL SAFE)							
Reliance Nippon Life Nishchit Samrudhi							
Reliance Nippon Life Nishchit Bhavishya							
Reliance Nippon Life Nishchit Samrudhi Plus							
Reliance Nippon Life Increasing Income Insurance Plan							
Reliance Nippon Life Wealth and Insurance Plan (RNLWIN)							
Reliance Nippon Life Nishchit Ace							
Reliance Life Insurance Classic Plan - II							
Reliance Nippon Life Fixed Money Back							
Reliance Life Insurance Super Endowment Plan							

Products' Performance - Individual Products collectively contributing 90% of New Business Premium	FY 2024-25					
	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 Premier Wealth Insurance Plan	13,752	3,567	125	295	2.35	912
Reliance Nippon Life Guaranteed Money Back Plan	5,63,305	47,642	124	631	5.10	17532
Reliance Nippon Life Milestone Plan	26,603	15,838	118	206	1.75	894
IndusInd Nippon Life Nishchit Pension Plan	-	3,567	112	-	-	328
Reliance Nippon Life Super Assured Future Endowment (RNL SAFE)	-	15,356	78	-	-	2027
Reliance Nippon Life Nishchit Samrudhi	32,866	3,920	75	627	8.34	294
Reliance Nippon Life Nishchit Bhavishya	14,305	9,453	70	81	1.16	1059
Reliance Nippon Life Nishchit Samrudhi Plus	3,057	2,611	60	66	1.09	118
Reliance Nippon Life Increasing Income Insurance Plan	1,30,870	1,896	38	-	-	917
Reliance Nippon Life Wealth and Insurance Plan (RNLWIN)	-	2,587	36	304	8.56	315
Reliance Nippon Life Nishchit Ace	-	425	21	-	-	168
Reliance Life Insurance Classic Plan - II	52,302	1,042	18	136	7.64	2504
Reliance Nippon Life Fixed Money Back	89,389	1,176	9	25	2.75	200
Reliance Life Insurance Super Endowment Plan	1,53,570	1,118	6	23	4.22	615

Returns on top 5 products (*products collectively contributing 90% of new premium.)	FY 2024-25		
	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 Bluechip Savings Insurance Plan	5.21%		
Reliance Nippon Life Future Income	--		
Reliance Nippon Life Smart Total Advantage Return (RNL STAR)	5.37%		
Top 5 Non Par Products			
Reliance Nippon Life Guaranteed Money Back Plan	3.68%		
Reliance Nippon Life Super Assured Future Endowment (RNL SAFE)	4.84%		
Reliance Nippon Life Nishchit Samrudhi	5.31%		
Reliance Nippon Life Nishchit Bhavishya	4.87%		
Reliance Nippon Life Nishchit Samrudhi Plus	5.30%		
Top 5 ULIP Products			
Reliance Nippon Life Premier Wealth Insurance Plan	https://www.indusindnipponlife.com/our-funds		
Reliance Nippon Life Wealth and Insurance Plan (RNLWIN)			
Reliance Life Insurance Classic Plan - II			
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.*