

RELIANCE

NIPPON LIFE
INSURANCE

A RELIANCE CAPITAL COMPANY



Sabse Pehle
Life Insurance

SANKALP EK SUNEHRE BHAVISHYA KA



RNL
NISHCHIT
BHAVISHYA

Reliance Nippon Life Nishchit Bhavishya

A Non-Linked Non-Participating Individual Savings Life Insurance Plan

Taaki apki koi khwaish adhuri na reh jaye

Reliance Nippon Life Nishchit Bhavishya

A Non-Linked Non-Participating Individual Savings Life Insurance Plan

Achieving personal milestones that one has planned for in life makes their life more meaningful. However, in a world full of uncertainty and volatility, you also need to be financially prepared for additional responsibilities and expenses for life goals such as your child's education, their marriage, career goals and securing a peaceful retirement for yourself. Life Insurance plan can help you achieve such goals whilst safeguarding the family's future against the unforeseen events.

Reliance Nippon Life Nishchit Bhavishya (UIN-121N145V01) is a comprehensive plan that provides you life insurance cover to provide financial protection to your family and also gives you guaranteed benefits that ensures your financial needs and goals are taken care off.

Take the advantage of the flexibility to receive a regular increasing income and money back benefits to make sure you don't have to compromise on your dreams.

Key benefits of Reliance Nippon Life Nishchit Bhavishya



Choice of two plan variants to suit your needs



High death cover during premium payment term



Flexibility to pay for a limited period of 8 or 10 or 12 years and enjoy benefits for the entire policy term



Increasing Benefits to balance the increasing cost of living



Enhanced Protection through choice of riders



Tax Benefits as per the prevailing tax laws

Reliance Nippon Life Nishchit Bhavishya at a glance

The plan offers a choice of two plan variants at inception of the policy.

Variant 1: This variant provides income benefit post premium payment term along with a lump sum maturity benefit.

Variant 2: This variant provides two money back payouts at 4th and 8th year before the income benefit starts from the 12th year and a lumpsum benefit is also paid at maturity.

The plan variant once selected, cannot be altered subsequently during the policy term.

Eligibility Criteria

Minimum Age at Entry¹ (in years)	5 years					
Maximum Age at Entry¹ (in years)	50 years					
Premium Payment Term – PPT (in years)	8		10		12	
Policy Term – PT (in years)	24	28	30	35	36	42
Maximum Age at Maturity¹ (in years)	74	78	80	85	86	92
Minimum Premium (₹)	34,500					
Maximum Premium (₹)	No Limit, Subject to Board Approved Underwriting Policy					
Premium Payment Frequency	Yearly, Half-yearly, Quarterly, Monthly					

¹All the references to age are based on age last birthday

The product shall be available for both online and offline sale.

Premiums will vary depending upon the plan variant chosen, age, PPT and PT.

Illustrated Benefits

Variant 1

Example : Mr. Ankit is a 35-year-old IT professional and purchases **Reliance Nippon Life Nishchit Bhavishya** to secure his future milestones for the years to come.

Premium Payment Term	10 years
Policy Term	30 years
Annual Premium	₹75,000
Base Sum Assured	₹7,85,423

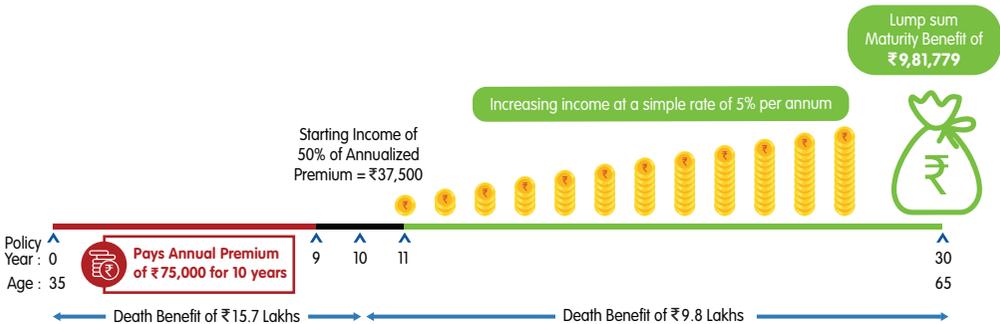


Mr. Ankit enjoys a life cover of ₹15,70,846, two times the Base Sum Assured, during the Premium Payment Term and of ₹9,81,779 for rest of the Policy Term to keep his family financially secured.

He would receive Income Benefit from 11th year to 29th year, provided all dues premiums have been paid. The starting income shall be of ₹37,500 at the end of 11th year and it would keep on increasing at a simple rate of 5% per annum. He uses the yearly increasing income for regular cashflow needs and to cope up with the inflation.

At maturity, he receives a guaranteed lumpsum maturity benefit of ₹9,81,779 through which he plans to take a post retirement foreign trip.

Mr. Ankit's Benefits	Amount (in ₹)
Total Income Benefit in 19 years (A)	10,33,125
Fixed Loyalty Addition (B)	1,96,356
Base Sum Assured (C)	7,85,423
Maturity Benefit (D=B+C)	9,81,779
Total Benefits Received (A+D)	20,14,904
Total Premiums Paid	7,50,000



The Premium mentioned above is for a healthy male and is exclusive of any loadings and taxes.

Variant 2

Example : Mr. Gupta is a 35-year-old father, self-employed, wants to secure his business cashflow needs for years to come. He purchases **Reliance Nippon Life Nishchit Bhavishya** and pays a premium of ₹75,000 for 10 years and enjoys the life cover and guaranteed benefits throughout the Policy Term.

Premium Payment Term	10 years
Policy Term	30 years
Annual Premium	₹75,000
Base Sum Assured	₹6,99,040



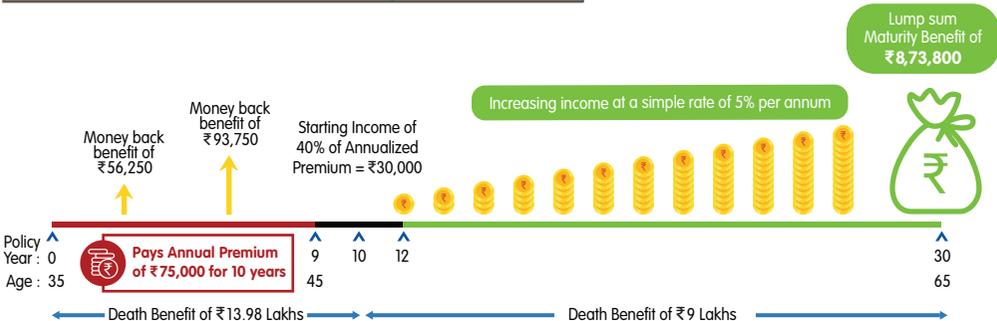
Mr. Gupta enjoys a life cover of ₹13,98,080, two times the Base Sum Assured, during the Premium Payment Term and of ₹9,00,000 for rest of the Policy Term to keep his family financially secured.

He receives two money back payouts of ₹56,250 and ₹93,750 at the end of 4th and 8th policy year respectively, which he uses to clear small scale debts.

He would receive Income Benefit from 12th year to 29th year, provided all dues premiums have been paid. The starting income shall be of ₹30,000 at the end of 12th year and it would keep on increasing at a simple rate of 5% per annum. He uses this income for his business cashflow needs.

At maturity, he receives a guaranteed lumpsum maturity benefit of ₹8,73,800 which he uses to expand the business.

Mr. Gupta's Benefits	Amount (in ₹)
Total Income Benefit (A)	7,69,500
Money Back Benefits (B)	1,50,000
Fixed Loyalty Addition (C)	1,74,760
Base Sum Assured (D)	6,99,040
Maturity Benefit (E = C+D)	8,73,800
Total Benefits Received (A+B+E)	17,93,300
Total Premiums Paid	7,50,000



The Premium mentioned above is for a healthy male and is exclusive of any loadings and taxes.

Benefits in detail

- **Death Benefit**

During Premium Payment Term:

In case of unfortunate death of the Life Assured provided the Policy is In-force i.e., all due premiums have been paid as on the date of death, the Claimant(s) shall receive higher of:

- Sum Assured on Death; and
- 120% of the Total Premiums Paid^{T&C4} as on date of death of the Life Assured

Where, Sum Assured on Death is higher of:

- 11 times the Annualized Premium^{T&C6}, and
- 2 times of Base Sum Assured

Post Premium Payment Term:

In case of unfortunate death of the Life Assured provided the Policy is In-force i.e., all due premiums have been paid as on the date of death, the Claimant(s) shall receive higher of:

- Sum Assured on Death; and
- 120% of the Total Premiums Paid^{T&C4} as on date of death of the Life Assured; and
- Base Sum Assured plus Fixed Loyalty Addition, if any

Where, Sum Assured on Death is higher of:

- 11 times the Annualized Premium^{T&C6}, and
- Base Sum Assured

Fixed Loyalty Addition as a percentage of Base Sum Assured is as follows:

Premium Payment Term	Fixed Loyalty Addition (% of Base Sum Assured)
8 years	20%
10 years	25%
12 years	30%

The Policy will terminate on payment of the Death Benefit to the Claimant(s).

- **Survival Benefit**

- **Variant 1:**

Income Benefit

On survival of the Life Assured, provided all due premiums are paid in full, Income Benefit shall be payable at the end of each policy year starting after Premium Payment Term till one year prior to end of the Policy Term.

The Income Benefit shall be a percentage of Annualized Premium^{T&C6}, increasing at a simple rate of 5% per annum as provided in Annexure A.

- **Variant 2:**

Money Back Benefit

On survival of the Life Assured, provided all due premiums are paid in full, Money Back benefit, as a percentage of Annualized Premium^{T&C6}, shall be payable at the end of 4th and 8th Policy Year.

Policy Year	Money Back Benefit (% of Annualized Premium ^{T&C6})
4	75%
8	125%

Income Benefit

On survival of the Life Assured, provided all due premiums are paid in full, Income Benefit shall be payable at the end of each policy year starting from end of 12th policy year till one year prior to end of the Policy Term.

The Income Benefit shall be a percentage of Annualized Premium^{T&C6}, increasing at a simple rate of 5% per annum as provided in Annexure A.

- **Maturity Benefit**

On survival of the life assured till the end of the policy term, provided all due premiums are paid in full, Sum Assured on Maturity plus Fixed Loyalty Addition, if any, shall be payable.

Where,

Sum Assured on Maturity is equal to Base Sum Assured.

Fixed Loyalty Addition as a percentage of Base Sum Assured is as follows:

Premium Payment Term	Fixed Loyalty Addition (% of Base Sum Assured)
8 years	20%
10 years	25%
12 years	30%

The policy will terminate on payment of the maturity benefit.

Other Features

- **Policy Loan**

Loan will be available under the policy for up to 70% of the surrender value under the base policy. The interest on loan is payable at the prevailing rate of interest applicable to the loan. Prevailing interest shall be equal to 10-year G-sec benchmark effective annual yield as on last working day of last financial year, round-up to the next multiple of 25 basis points plus a margin of 150 basis points. The company reserves the right to change the basis of determination of interest rate and to revise the applicable interest less frequent than annual subject to IRDAI approval. The rate of interest on loans for FY 22-23 is 8.50% p.a. Please contact us to know the prevailing rate of interest for policy loan.

For other than in-force and fully paid-up policies, if at any time during the term of the policy, the sum of loan outstanding and unpaid interest on loan outstanding exceeds the surrender value at that time; the policy will be terminated by recovering the loan outstanding amount and unpaid interest amount from the surrender value after giving intimation and reasonable opportunity to the policyholder to continue the policy. The balance of surrender value, if any, will be paid to the policyholder.

For in-force and fully paid-up policy, the policy can't be foreclosed on the ground of outstanding loan amount including interest exceeds the surrender value.

Before payment of any benefit (death, survival, maturity or surrender) for a policy against which loan is availed of, the loan outstanding and the interest on loan outstanding will be recovered first and the balance, if any, will be paid to the policyholder or nominee, as applicable.

- **Riders**

To safeguard yourself and your family members against certain unfortunate events, we offer the following riders with this policy at a nominal cost.

1. Reliance Nippon Life Accidental Death Benefit Rider (UIN:121B032V02) - Provides a lump sum equal to the rider sum assured in case of death due to accident of life assured.

2. Reliance Nippon Life Accidental Death and Disability Rider (UIN:121B017V02) - Provides a lump sum equal to the rider sum assured in case of death due to accident of life assured. In case of total and permanent disability, an amount equal to the rider sum assured shall be payable in equal annual installments over the 10 years under this policy.

3. Reliance Nippon Life Accidental Death and Disability Plus Rider (UIN:121B016V02) - Provides a lump sum equal to the rider sum assured in case of death due to accident of life assured. In case of total and permanent disability, an amount equal to the rider sum assured shall be payable in equal annual installments over the 10 years under this policy along with waiver of future premiums under the policy.

You can choose any one of the above riders.

4. Reliance Nippon Life Critical Illness Rider (UIN: 121B018V01)² - Provides a lump sum amount equal to rider sum assured if diagnosed with any of the 25 critical illnesses including cancer, heart attack, paralysis, major organ transplant and many more.

Riders may be selected at the inception of the policy, if available, or on any subsequent policy anniversary (if available) subject to the rider terms and conditions.

The rider sum assured cannot be higher than the applicable sum assured on death under the base policy. Riders will be offered only where the outstanding premium payment term is at least 5 years. The rider premium payment term cannot be more than the premium payment term of the base policy if opted at the inception of the base policy or the outstanding premium payment term of the base policy, if taken subsequently. Rider premium should be paid along with the premium for the base policy on the due date or within the grace period. The mode and frequency of rider premium payment shall be same as the mode and frequency of premium payment under the base policy.

²Kindly refer the sales brochure for RNL Critical Illness Rider for details of illnesses covered under this rider.

For further details on all the conditions, exclusions related to the riders, please read the rider terms and conditions and rider sales brochure carefully or contact your insurance advisor.

- **Flexible premium payment frequencies**

You have an option to pay premiums either yearly, half-yearly, quarterly or monthly. Quarterly and monthly frequencies are allowed only if the premiums are paid electronically, like through ECS/NACH or online payment. For monthly frequency, first two months' premiums will be collected in advance at the time of issuance of the policy.

Frequency loading as a percentage of Annualized Premium^{T&C6} will be applicable as per the table below:

Frequency	Yearly	Half-yearly	Quarterly	Monthly
Frequency Loading	0%	1%	2%	4%

- **Grace period for payment of premiums**

If you are unable to pay your premium by the due date, you will be given a grace period of 30 days (15 days for monthly mode). During the grace period the policy shall continue to remain in force and all benefits under this policy shall be payable subject to deduction of the unpaid due premium for that policy year.

- **Premium discontinuance**

If you discontinue the payment of premiums, your policy will either lapse or become paid-up or can be surrendered as explained below:

- **Lapse**

If the premiums have not been paid in full for at least the first two consecutive policy years, your policy will lapse at the end of the grace period and the death benefit and rider benefit if any will cease immediately.

A lapsed policy can be revived within the revival period of five years starting from the due date of first unpaid premium but before the maturity date. The revival is subject to company's Board Approved Underwriting Policy.

If a lapsed policy is not revived till the end of period of revival, the policy will be terminated.

- **Paid-up Benefits**

If the premiums have been paid in full for at least first two consecutive policy years and no future premiums are paid, the policy will move to paid-up (or reduced paid-up) status.

On your policy becoming paid-up, benefits under the policy will be reduced as given below:

Benefit	When is it payable		Payout
Death Benefit	On death of life assured during policy term.		Paid-up Sum Assured on Death shall be payable as lumpsum. The policy will terminate on payment of the paid-up death benefit to the claimant(s).
Survival Benefit	Variant 1	Income Benefit is payable on survival of the Life Assured, starting at the end of each policy year after premium payment term till one year prior to end of policy term.	Paid-up Income Benefit shall be payable.
	Variant 2	Money Back Benefit is payable on survival of the Life Assured at the end of 4 th and 8 th policy year.	Paid-up factor multiplied by Money Back benefit is payable.
		Income Benefit is payable on survival of the Life Assured, starting at the end of 12 th Policy Year till one year prior to end of policy term.	Paid-up Income Benefit shall be payable.
Maturity Benefit	Payable on the survival of life assured at the end of policy term.		<p>Variant 1: Paid-up Sum Assured on Maturity. The policy will terminate on payment of the paid-up maturity benefit.</p> <p>Variant 2: Paid-up Sum Assured on Maturity less adjustment for Money Back benefits already paid before Paid-up date, if any, shall be payable. The policy will terminate on payment of the paid-up maturity benefit.</p>

Where:

Paid-up Factor = Number of Premiums Paid divided by Total Number of Premiums Payable

Paid-up Sum Assured on Death = Sum Assured on Death multiplied by Paid-up Factor

Paid-up Sum Assured on Maturity = Sum Assured on Maturity multiplied by Paid-up Factor

Paid-up Income Benefit = Income Benefit multiplied by Paid-up Factor

Adjustment for Money Back benefits already paid = Total Money Back benefits paid before Policy became Paid-up multiplied by (1 – Paid-up factor)

• Surrender

The policy shall acquire a surrender value if the premiums have been paid in full for at least the first two consecutive policy years.

The surrender value payable during the policy term is higher of:

1. Guaranteed Surrender Value; or

2. Special Surrender Value

- **Guaranteed Surrender Value (GSV):** The guaranteed surrender value (GSV) is calculated as below:

(Guaranteed Surrender Value Premium Factor multiplied by Total Premiums Paid^{T&C4}) less Survival Benefits already paid, if any, subject to a minimum of zero.

- **Special Surrender Value (SSV):** The SSV is reviewable and shall be determined by the Company from time to time, subject to prior approval of IRDAI.

For more details on GSV and SSV, please refer to the policy terms and conditions.

The policy will be terminated once it is surrendered and cannot be reinstated.

• Revival

A policy in a lapsed or reduced paid-up condition can be revived during the revival period by paying the arrears of premiums along with interest at the prevailing rate of interest. The prevailing rate of interest will change from time to time. Revival period is the period of five consecutive years from the date of first unpaid premium but before the policy maturity date. Prevailing interest rate shall be equal to 10-year G-sec benchmark effective annual yield as on last working day of previous financial year, round-up to the next multiple of 25 basis points. The rate of interest for revivals for FY 22-23 is 7.00% p.a. Please contact us to know the prevailing rate of interest for revival of policies.

The revival of the policy will be subject to Board Approved Underwriting Policy of the Company. The revival interest rate will be declared on 1st April and will be applicable for the financial year. The Company reserves the right to revise the applicable interest rate less frequently than annual and change in basis of determination of revival interest rate subject to prior IRDAI approval.

On revival, the policy will be eligible for its complete benefits and any due and unpaid benefit shall be paid immediately when the policy is revived.

Terms and Conditions^(T&C)

1. Alterations

The premium payment frequency can be changed during the premium payment term on policy anniversary. No other alterations can be made under this Policy.

2. Tax benefit

Premiums paid under Reliance Nippon Life Nishchit Bhavishya and rider(s) opted for, if any, may be eligible for tax exemptions, subject to the applicable tax laws and conditions. Income tax benefits under this plan and rider benefits, if any, shall be applicable as per the prevailing income tax laws and are subject to amendments from time to time. Kindly consult a tax expert.

3. Taxes

Taxes, duties, cess and surcharges as levied by Tax authorities as per extant Tax Laws as amended from time to time will be levied on the base premium and on the rider premiums, if any.

In future, the Company shall pass on any additional taxes levied by the Government or any statutory authority to the policyholder. The method of collection of these taxes shall be informed to the policyholders under such circumstances.

4. Total Premiums Paid

Total Premiums Paid means the sum of all premiums paid for the base policy excluding any extra premiums, rider premiums, if any, taxes and cess, if any.

5. Suicide exclusion

In case of death of life assured due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to 80% of the Total Premiums Paid^{T&C4} till date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

6. Annualized Premium

The Annualized Premium is the amount payable in a year with respect to the base sum assured chosen by you under the base plan, excluding the underwriting extra premiums, rider premium, if any, loading for premiums, if any and taxes, cess and/ or levies.

Substandard lives with medical conditions or other impairments will be charged appropriate additional premiums in accordance with the Board approved underwriting policy of the Company.

7. Vesting on attaining majority

If the policy has been issued on the life of a minor, the policy will automatically vest in him/her on his attaining majority (eighteen years) and thereafter the life assured would be the policyholder and the company shall enter into all correspondence directly with the policyholder.

8. Free look period

In the event you are in disagreement with the terms and conditions stipulated in the policy document, you may wish to opt out of this plan, by stating the reasons of your disagreement in writing and return the policy to the company within 15 days of its receipt where policy has been obtained through other than distance marketing³ (30 days of receipt where the policy has been obtained through Distance Marketing³ mode) for cancellation. You are requested to take appropriate acknowledgement of your request letter and return of policy document. In such an event, the company will refund the premium paid subject to a deduction of a proportionate risk premium for the period of cover and the expenses incurred by the Company on your medical examination, if any, and stamp duty charges.

Please note that if the policy is opted through Insurance Repository ('IR'), the computation of the said Free Look Period will be from the date of the email informing policy credit in IR.

Any request received for free look cancellation of the policy shall be processed and premium refunded within 15 days of receipt of the request along with all necessary documents.

³Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes:

- (i) Voice mode, which includes telephone-calling:
- (ii) Short Messaging services (SMS):
- (iii) Electronic mode which includes e-mail, internet and interactive television (DTH):
- (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts; and
- (v) Solicitation through any means of communication other than in person.

9. Nomination & Assignment

Nomination is allowed as per Section 39 of the Insurance Act, 1938, as amended from time to time. Assignment is allowed under this plan as per Section 38 of the Insurance Act, 1938, as amended from time to time.

10. Section 41 of the Insurance Act, 1938, as amended from time to time

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

11. Section 45 of the Insurance Act, 1938, as amended from time to time

1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later. 2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.

3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive. 4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation. 5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal

Note

This product brochure gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. This brochure should be read in conjunction with the benefit illustration and Policy Terms and Conditions. For further details on all the conditions, exclusions related to Reliance Nippon Life Nishchit Bhavishya, please contact our insurance advisors.

Tax laws are subject to change, consulting a tax expert is advisable.

Reliance Nippon Life Insurance Company Limited. IRDAI Registration No: 121 CIN: U66010MH2001PLC167089

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For more information or any grievance,

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2. Visit us at www.reliancenipponlife.com or
3. Email us at: rnlife.customerservice@relianceada.com.
4. Chat with us on Whatsapp number (+91) 7028852700

Unique Identification Number (UIN): Reliance Nippon Life Nishchit Bhavishya: 121N145V01

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IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



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