

Policy Schedule

Reliance Nippon Life Smart Savings Insurance Plan

THIS SCHEDULE MUST BE READ WITH THE ACCOMPANYING POLICY DOCUMENT AND IS PART OF THE LIFE INSURANCE CONTRACT

RNLIC will pay or provide the benefits specified in the Policy Document in the events and circumstances described there-in but subject to the terms and conditions of this contract.

Personal Details

Name of Policyholder	: MR. Rameshwar Dayal	Name of Life Assured	: MR. Rameshwar Dayal
Address of Policyholder	: S/O Pooran Lal, Village Akhtiyarpur, Post Nawabganj, Bareilly, UTTAR PRADESH, 243001	Client ID of Life Assured	: 35035659
Client ID of Policyholder	: 35035659	Date of Birth of Life Assured	: 15th July 1981
Date of Birth of Policyholder	: 15th July 1981	Age at entry of Life Assured	: 37 Years
Age at entry of Policyholder	: 37 Years	Age Admitted	: YES

Contract Details

Contract No	: 53448118	Policy Term	: 10 Years
Date of Commencement of Policy	: 23rd March 2019	Premium payment term	: 10 Years
Date of Commencement of Risk	: 23rd March 2019	Premium due on	: 23rd March 2020
Policy maturity date	: 23rd March 2029	Mode of premium payment	: Yearly
Investment Option	: Self Managed	Annualised premium	: ₹ 50,000
		Installment premium	: ₹ 50,000.00

Base Plan	Base Sum Assured (₹)	Installment premium (₹)	Date of benefit expiry	Date of last premium payment
Reliance Nippon Life Smart Savings Insurance Plan	500,000.00	50,000.00	23rd March 2029	23/03/2028

Benefit Payable:

Maturity Benefit	On survival of the Life Assured till the end of the policy term, total Fund Value will be paid. You will have the option to receive the Maturity Benefit as a lump sum or as a structured payout using settlement option
Death Benefit	In unfortunate event of death of the Life Assured, provided the policy is in force, the claimant(s) shall receive the highest of Base Sum Assured or the Base Fund Value or 105% of the total premium(s) paid In addition we will also pay the highest of all Top-up Sum Assured(s) or the Top-up Fund Value or 105% of the total top-up premium(s) paid.

Fund Name	SFIN	Proportion of fund
Make in India Fund	ULIF06924/03/15LMAKEINDIA121	100.00

Nominee Details (under Section 39 of the Insurance Act 1938 as amended from time to time) (if applicable).

Name of the Nominee	Age	Relationship with the Policyholder	Percentage Share
MR. Bhavya Prakash	02	Son	100.00
		Total	100 %

Appointee Details (In case the Nominee is a minor)

Name: MRS. Vineeta Bharti
Age: 25 yrs

Policy Schedule

Reliance Nippon Life Fixed Savings

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Reliance Nippon Life Insurance Company Limited will pay or provide the benefits specified in the Policy Document in the events and circumstances described there-in but subject to the terms and conditions of this contract.

Personal Details

Name of Policyholder	: MR. Rameshwar Dayal	Name of Life Assured	: MR. Rameshwar Dayal
Address of Policyholder	: S/O Pooran Lal, Village Akhtiyarpur, Post Nawabganj, Bareilly, UTTAR PRADESH, 243001	Client ID of Life Assured	: 35035659
Client ID of Policyholder	: 35035659	Date of Birth of Life Assured	: 15th July 1981
Date of Birth of Policyholder	: 15th July 1981	Age at entry of Life Assured	: 37 Years
Age at entry of Policyholder	: 37 Years	Age Admitted	:

Contract Details

Contract No	: 53448144	Premium Paying term	: 5 Years
Date of Commencement of Policy	: 23rd March 2019	Premium Due On	: On 23rd March every year
Date of Commencement of Risk	: 23rd March 2019	Frequency of Premium	: Yearly
Policy Maturity Date	: 23rd March 2031	Annualised Premium (incl GST)	: ₹ 49,925.92
Policy Term	: 12 Years	Total Installment Premium (incl GST)	: ₹ 50,000.26
Death Benefit Option :	: I **		

**Death Benefit option "I" represents 10X and Death Benefit option "II" represents 7X

Base Plan	Sum Assured on Death (₹)	Installment Premium (₹)	Date of Benefit Expiry	Date of Last Premium Payment
Reliance Nippon Life Fixed Savings	477,760.00	49,925.92	23rd March 2031	23rd March 2023
Rider/s*	Rider Sum Assured (₹)	Installment Premium (₹)	Date of Benefit Expiry	Date of Last Premium Payment
RELIANCE NIPPON LIFE ACCIDENTAL DEATH BENEFIT RIDER	50,000.00	74.34	23rd March 2031	23rd March 2023

* If any rider is opted for at inception of the policy, the rider terms and conditions will be attached as an annexure and will form part of the Policy Document,

Benefit Payable:

Death Benefit	Higher of	
	i. Rs. 477,760.00; or ii. 105% of all the premiums paid, excluding the underwriting extra premiums, as on date of death	
Fixed Regular Additions	Plus	
	Accrued Fixed Regular Additions till the date of death (if not paid)	
Maturity Benefit	Benefit	Amount in (₹)
	Accrued Fixed Regular Additions	55,897.92
Maturity Benefit	Benefit	Amount in (₹)
	Guaranteed Sum Assured at maturity	242,358.09

INITIAL PREMIUM DEPOSIT RECEIPT

Name of Proposer: **Rameshwar Dayal** Application No: **TH949601** Contact No: **XXXXXX0928**
 Receipt No: **TB0036956999** Receipt Date: **20/03/2019** Date of Printing: **20/03/2019**

Dear **Rameshwar Dayal**,
 We thank you for choosing Reliance Nippon Life Insurance Company Limited RNL Smart Savings Plan Regular (UIN: 121L117V01). We value your patronage and look forward to a long lasting and fruitful relationship with you in the coming years.
 Kindly preserve this acknowledgement note for your reference and get in touch with us immediately in case you have observed any error in the details mentioned below.

Please update your latest email address and contact number to help us to keep you informed of key updates on your life insurance policy.

APPLICATION DETAILS

Application No. : TH949601
 Policy Term : 10
 Premium Payment Term : 10
 Sum Assured : 500000
NACH

ADVISOR DETAILS

Advisor Code : 20358944
 Advisor Name : AMARJEET SINGH
 Advisor Contact No. : 9236764224 / 9236764224
 SM Code : 09331
 SM Name : AMARDEEP SINGH

PAYMENT DETAILS

Payment Type	Receipt No.	Cheque/DD No.	Cheque/DD Date	Bank Name	Amount
CHEQUE	TB0036956999	818560	20/03/2019	State Bank Of India	50000.00

Amount Received : ₹50000.00
 Amount (in words) : Rupees Fifty Thousand Only

Seal & Signature
 (Authorised Signatory)



TERMS & CONDITIONS

- This receipt is issued subject to the clearance of the cheque if payment is made by cheque. Insurance protection shall only be provided effective from the date of acceptance of the risk.
- Payments to Reliance Nippon Life Insurance Company Limited formerly known as Reliance Life Insurance Company Limited are eligible for tax benefit us 80C/80CCC/1)80D as applicable.
- GST is levied at the applicable Tax rates in accordance with the prevailing Tax Laws, from time to time.
- For ULIP products, in respect of premium received up to 3 pm by the Company, the closing NAV of the business day on which premium is received shall be applicable. In respect of premium received after 3 pm by the insurer the closing NAV of the next business day shall be applicable. 5. Premium paid in advance will be applied to the policy on premium due date only.

Beware of any unsolicited call / sms / email, claiming to be sent by or on behalf of Reliance Nippon Life Insurance or IRDA with unrealistic promises of high gains or bonus. Kindly get in touch with Reliance Nippon Life Insurance at 1800 3000 8181 for any clarification

Reliance Nippon Life Insurance Company Limited (Reg. No 121) formerly known as Reliance Life Insurance Company Limited
 Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra 400710, India

In case of any queries, please contact any of our touch points mentioned below:

CONTACT US

- Visit our website: www.reliancenipponlife.com
- Email us at: rnlife.customerservice@relianceada.com
- Call Center: Monday to Saturday, 9 am to 6 pm
1800 102 1010 (Toll Free)

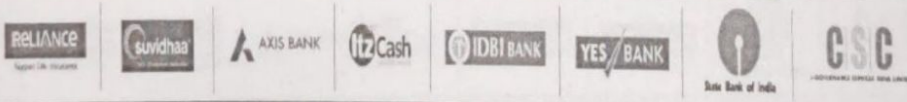


Write to us at our communication address

Corporate Office:
 Reliance Nippon Life Insurance
 Reliance Center, 5th Floor,
 Off. Western Express Highway,
 Santacruz (East), Mumbai - 400055

We have received your request for activation of ECS/Direct Debit mandate in your policy along with your proposal. We will activate this service subject to clearance from your bank

Pay by Cash/Cheque At Branches of



For more details about payment options please visit www.reliancenipponlife.com.

As per recent IRDAI notification, you also have an option to apply to receive claim/maturity/any other sum under your policy through electronic transfer.

Your nearest branch for premium payment is:

RNLIC ADDRESS	SBI BANK ADDRESS	AXIS BANK ADDRESS
RNLIC-148,2ND FLOOR,CIVIL LINER,, C/O R.C BAJAJ,OPP.DM RESIDENSE., BAREILLY, UTTAR PRADESH-243001	SBI BANK,KUTUBKHANA ,BAREILLY ,UTTAR PRADESH,BAREILLY,243001	AXIS BANK,148, CIVIL LINESBAREILLY, UTTAR PRADESH STATEBAREILLY 243001 UTTAR PRADESH

Premium Payment Options*

	Pay online via credit card or netbanking. Just log in to your account or pay via Bill Desk/ Bill Junction		Pay with your PAYM account		Visit your nearest Reliance Nippon Life Insurance branch and pay over the counter
	Visit your nearest bank branch of SBI/IDBI/AXIS/YES		Never miss a payment! Have your premium debited through NACH or from your credit card on the due date through standing instructions		Call 3033 8181 or 1800 3000 8181 (toll free) to pay with your credit card. Please keep your policy number and date of birth handy

INITIAL PREMIUM DEPOSIT RECEIPT

Name of Proposer: **Rameshwar Dayal** Application No: **TH949161** Contact No: **XXXXXX0928**
 Receipt No: **TB0036957093** Receipt Date: **20/03/2019** Date of Printing: **20/03/2019**

Dear **Rameshwar Dayal**,
 We thank you for choosing Reliance Nippon Life Insurance Company Limited Reliance Fixed Savings (UIN: 121N101V01) . We value your patronage and look forward to a long lasting and fruitful relationship with you in the coming years.
 Kindly preserve this acknowledgement note for your reference and get in touch with us immediately in case you have observed any error in the details mentioned below.

Please update your latest email address and contact number to help us to keep you informed of key updates on your life insurance policy.

APPLICATION DETAILS	
Application No.	TH949161
Policy Term	12
Premium Payment Term	5
Sum Assured	238880
NACH	

ADVISOR DETAILS	
Advisor Code	: 20358944
Advisor Name	: AMARJEET SINGH
Advisor Contact No.	: 9236764224 / 9236764224
SM Code	: 09331
SM Name	: AMARDEEP SINGH

PAYMENT DETAILS					Amount
Payment Type	Receipt No.	Cheque/DD No.	Cheque/DD Date	Bank Name	50000.00
CHEQUE	TB0036957093	818552	20/03/2019	State Bank Of India	
Amount Received	: ₹50000.00				
Amount (in words)	: Rupees Fifty Thousand Only				

Seal & Signature
[Authorised Signatory]



TERMS & CONDITIONS

1. This receipt is issued subject to the clearance of the cheque if payment is made by cheque. Insurance protection shall only be provided effective from the date of acceptance of the risk.
2. Payments to Reliance Nippon Life Insurance Company Limited formerly know as Reliance Life Insurance Company Limited are eligible for tax benefit us 80C/80CC(1)90D as applicable.
3. GST is levied at the applicable Tax rates in accordance with the prevailing Tax Laws, from time to time.
4. For ULIP products, in respect of premium received up to 3 pm by the Company, the closing NAV of the business day on which premium is received shall be applicable. In respect of premium received after 3 pm by the insurer the closing NAV of the next business day shall be applicable. 6. Premium paid in advance will be applied to the policy on premium due date only.

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<p>CONTACT US Visit our website: www.reliancenipponlife.com Email us at: rnlife.customerservice@relianceada.com Call Center: Monday to Saturday, 9 am to 6 pm 1800 102 1010 (Toll Free)</p>	<p>Write to us at our communication address Corporate Office: Reliance Nippon Life Insurance Reliance Center, 5th Floor, Off. Western Express Highway, Santacruz (East), Mumbai - 400055</p>
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We have received your request for activation of ECS/Direct Debit mandate in your policy along with your proposal. We will activate this service subject to clearance from your bank

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 As per recent IRDAI notification, you also have an option to apply to receive claim/maturity/any other sum under your policy through electronic transfer.

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RNLIC ADDRESS RNLIC-148, 2ND FLOOR, CIVIL LINER., C/O R.C. BAJAJ OPP. DM RESIDENSE., BAREILLY, UTTAR PRADESH-243001	SBI BANK KUTUBKHANA, BAREILLY, UTTAR PRADESH, BAREILLY, 243001	AXIS BANK, 148, CIVIL LINES BAREILLY, UTTAR PRADESH STATE BAREILLY 243001 UTTAR PRADESH

Premium Payment Options*			
Pay online via credit card or netbanking. Just log in to your account or pay via Bill Desk/ Bill Junction	Pay with your PAYTM account	Visit your nearest Reliance Nippon Life Insurance branch and pay over the counter	
Visit your nearest bank branch of SBI/IDBI/AXIS/YES	Never miss a payment! Have your premium debited through NACH or from your credit card on the due date through standing instructions	Call 3033 8181 or 1800 3000 8181 (toll free) to pay with your credit card. Please keep your policy number and date of birth handy	