



Quotation No: 70001338362

Product Suitability Assessment Report

Name of Policyholder:	Kamal Hassan	Life Stage:	Married with Young Children
Age of Policyholder (Years):	18	Financial, Family Goal:	Child Solution
Name of Life Assured:	Gukesh	Annual Family Income (Rs.):	6 Lacs to 10 Lacs
Age of Life Assured (Years):	22		
Suggested Plan:	Reliance Nippon Life Guaranteed Money Back Plan (UIN: 121N084V05)		

Suggested Riders :	Rider Opted
Reliance Nippon Life Critical Illness Rider (UIN: 121B018V02)	Yes

Nature of Product:	Reliance Nippon Life Guaranteed Money Back Plan
Premium Payment Frequency:	Half-Yearly
Policy Term (Years):	20
Premium Paying Term (Years):	15

Disclaimers:

1. The product suitability assessment report is based on the information provided by customer.
2. Product parameters mentioned above are indicative. The parameters may change basis the underwriting decision.
3. It is customers responsibility to carefully read the suitability assessment report and ascertain if the product recommendation meets his insurance requirements before concluding the sale.

I hereby confirm that the product (s) recommended above is based on the information submitted by the prospect as part of the suitability assessment.

Place:
Date:

Signature of
Agent/ Intermediary/
Company Official

I hereby acknowledge and confirm that I have read and understood the recommendations made above based on the information provided by me at the time of suitability assessment exercise before concluding the sale. I further confirm that I have made the decision to purchase the above recommended product (s) after having understood the product (s) features which are consistent with my insurance needs and financial objectives.

Date: 17/12/2024

Signature of
Prospect

Reliance Nippon Life Insurance Company Limited is a licensed life insurance company registered with the Insurance Regulatory and Development Authority of India. (Registration No: 121) in accordance with the provisions of the Insurance Act 1938.

Reliance Nippon Life Insurance Co. Ltd,

Reliance Centre, Off Western Express Highway, Santacruz (East), Mumbai-
400055, India

CIN: U66010MH2001PLC167089





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Reliance Nippon Life Guaranteed Money Back Plan

The illustration takes into account the guidelines for illustrations set by the Life Insurance Council and the IRDAI. Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your life insurance company. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable returns then the illustrations on this page will show two different rates of assumed investment returns. These assumed rates of return are not guaranteed and they are not upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance.

Name of Prospect/Policyholder:	Kamal Hassan			Proposal No:	70001338362
Age:	18 years	Gender:	Male	Name of the Product:	Reliance Nippon Life Guaranteed Money Back Plan
Name of the Life Assured:	Gukesh			Tag Line:	A Non-Linked, Non-Participating, Life Individual Savings Plan
Age:	22 years	Gender:	Male	Unique Identification No:	121N084V05
Life Assured's Age Proof:	Standard	ADAG Employee:	Yes	Year 1 GST Rate including cess (if any):	0.045 %
Premium Payment Frequency:	Half-Yearly	ECS:	Non-ECS	Year 2 onwards GST Rate including Cess (if any):	0.0225 %
NRI:	No			Advisor Code:	800003

The benefit illustration is intended to show year-wise premiums payable and benefits under the policy.

Policy Details						
Plan Option and Rider	Policy Term (in Years)	Premium Payment Term (in Years)	Annualized Premium Rs.	Amount of Instalment Premium (with year 1 GST rate and cess, if any) Rs.	Base Sum Assured Rs.	Sum Assured on Death (at inception of the policy) Rs.
Reliance Nippon Life Guaranteed Money Back Plan (UIN: 121N084V05)	20	15	60,000.00	31,350.00	726000	726000
Reliance Nippon Life Critical Illness Rider (UIN: 121B018V02)	15	10	12,100.00	12,645.00	100000	100000

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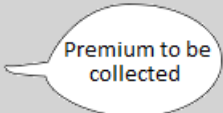
CIN: U66010MH2001PLC167089





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Location Details			
Customer Communication Address :	Manipur	Branch Location :	Meghalaya

Premium Summary					
Premium	Base Plan	Riders	NSAP Extra	Total Instalment Premium	
Instalment Premium (for First Year) without GST Rs.	60,000.00	60,000.00	60,000.00	60,000.00	
Instalment Premium with First Year GST Rs.	62,700.00	62,700.00	0.00	62,700.00	
Instalment Premium with GST 2nd Year Onwards Rs.	61,350.00	61,350.00	61,350.00	73,722.00	

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Reliance Nippon Life Guaranteed Money Back Plan

Policy Year	Age of Life Assured	Annualized Premium ¹	Guaranteed						Non Guaranteed	
			Survival Benefits (Money Back Benefits)	Other Benefits (Guaranteed Loyalty additions ²)	Maturity Benefit ³	Death Benefit (Non-accident)	Death Benefit (Accident)	Minimum Guaranteed Surrender Value	Special Surrender Value	Surrender Value
1	22	60,000.00	0.00	14,520.00	0.00	7,26,000.00	9,78,000.00	0.00	0.00	0.00
2	23	60,000.00	0.00	29,040.00	0.00	7,26,000.00	9,78,000.00	0.00	0.00	0.00
3	24	60,000.00	0.00	43,560.00	0.00	7,26,000.00	9,78,000.00	0.00	0.00	0.00
4	25	60,000.00	0.00	58,080.00	0.00	7,26,000.00	9,78,000.00	43,647.21	19,355.55	43,647.21
5	26	0.00	0.00	72,600.00	0.00	7,26,000.00	9,78,000.00	58,751.70	24,194.55	58,751.70
6	27	0.00	0.00	87,120.00	0.00	7,26,000.00	9,78,000.00	75,925.31	39,314.08	75,925.31
7	28	0.00	0.00	1,01,640.00	0.00	7,26,000.00	9,78,000.00	95,389.47	59,461.48	95,389.47
8	29	0.00	0.00	1,16,160.00	0.00	7,26,000.00	9,78,000.00	1,17,438.23	85,410.06	1,17,438.23
9	30	0.00	0.00	1,30,680.00	0.00	7,26,000.00	9,78,000.00	1,42,343.83	1,18,140.04	1,42,343.83
10	0	0.00	0.00	1,45,200.00	0.00	7,26,000.00	9,78,000.00	1,70,393.05	15,871.15	1,70,393.05
11	0	0.00	0.00	1,59,720.00	0.00	7,26,000.00	9,78,000.00	1,98,852.49	1,72,826.55	1,98,852.49
12	0	0.00	0.00	1,74,240.00	0.00	7,26,000.00	9,78,000.00	2,30,869.39	20,269.68	2,30,869.39
13	0	0.00	0.00	1,88,760.00	0.00	7,26,000.00	9,78,000.00	2,67,097.14	2,36,154.11	2,67,097.14
14	0	0.00	0.00	2,03,280.00	0.00	7,26,000.00	9,78,000.00	2,93,080.99	2,73,481.56	2,93,080.99
15	0	0.00	1,08,900.00	2,17,800.00	0.00	7,26,000.00	9,78,000.00	3,01,001.86	42,909.82	3,01,001.86
16	0	0.00	1,08,900.00	2,32,320.00	0.00	7,26,000.00	9,78,000.00	2,47,480.86	2,72,184.65	2,72,184.65
17	0	0.00	1,08,900.00	2,46,840.00	0.00	7,26,000.00	9,78,000.00	2,79,733.81	3,10,736.26	3,10,736.26
18	0	0.00	1,08,900.00	2,61,360.00	0.00	7,26,000.00	9,78,000.00	3,15,072.32	3,53,717.25	3,53,717.25
19	0	0.00	1,08,900.00	2,75,880.00	0.00	7,26,000.00	9,78,000.00	3,39,156.30	40,151.25	3,39,156.30
20	0	0.00	2,90,400.00	2,90,400.00	1,45,200.00	7,26,000.00	9,78,000.00	3,19,007.59	4,54,811.88	4,54,811.88

¹Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any and Goods and Services Tax and cess, if any.

²Guaranteed Loyalty Additions of 2% of the Base Sum Assured/Paid up Sum Assured will be accrued at the end of every policy year provided the policy is not surrendered or lapsed.

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Disclaimers:

1. Reliance Nippon Life Insurance Company Limited is a licensed life insurance company registered with the Insurance Regulatory and Development Authority of India (Registration No: 121) in accordance with the provisions of the Insurance Act 1938
2. This document is for illustrative purposes only.
3. This illustration is based on the terms and conditions of the life insurance policy as on the date of the illustration
4. The premium amount shown above is calculated assuming that the Life Assured is a normal healthy person & all premiums are paid when due.
5. In the event the Life Assured / Proposer is suffering from any sickness/ medical problems or in the event of any past medical history, the premium may be adjusted accordingly, as per the Board Approved Underwriting Policy
6. This premium quotation is indicative. The premium rate charged to the customer may be different depending upon the factors such as health, tobacco consumption, occupation of the customer and other intrinsic factors such as non-submission of documentary evidences like age proof.
7. For details of the rates and the terms and conditions applicable to your policy, kindly refer to the specifications in the policy document after issuance.
8. Applicable Goods and Services Tax (GST) along with Cess, if any, is levied on first year and renewal premiums on base policy premium and on rider premiums. The GST rate and Cess, if any, will be revised as and when notified by the Government. Taxes, duties or surcharges of whatever description levied by any statutory authority will be applicable. Current GST rate (including cess, if any) for base product are provided in above illustration. Current GST rate (excluding cess, if applicable) for rider premiums is 0.0225 % p.a.
9. Tax benefits under the policy are subject to conditions under the Income Tax Act, 1961. Tax laws are subject to amendments from time to time. Please consult your tax advisor.
10. The policy acquires Surrender Value after full premiums have been paid for two consecutive years
11. The Surrender Value payable shall be the higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV), wherein, GSV is the minimum guaranteed Surrender Value payable and Special Surrender Value (SSV) is non guaranteed. The Company reserves the rights to change the SSV Factor from time to time depending on the economic environment, experience and other factors, subject to IRDAI approval. You are requested to check with the Company for the applicable Special Surrender Value from time to time.
12. The illustration assumes that all premiums are paid as and when due. Further, the above death and surrender values (if applicable) are illustrated assuming that all the modal/installment premium payable in a policy year are paid and the death/surrender occurs at the end of the policy year. The death or surrender values at a time other than at the end of the policy year may be different than those illustrated above. If death or surrender occur and only some of the modal/ installment premiums are paid, then the death or surrender values may be different than those illustrated above.
13. For more details on risk factor, terms and conditions, please read Sales brochure of the plan carefully before concluding a sale.
14. In the event of conflict, if any, between the terms and conditions contained in this Benefit Illustration and those contained in the policy document, the terms and conditions contained in the policy document shall prevail.
15. The premium rates under Reliance Nippon Life Critical Illness Rider are guaranteed for an initial period of fifteen years from commencement of the rider policy and are reviewable thereafter subject to IRDAI approval. Any revision in the premium rates shall be notified to the policyholder at least three months prior to date of such revision.
16. The premium paying term and policy term for Reliance Nippon Life Critical Illness Rider may be lower than the premium paying term and policy term of the base plan. Kindly refer to the above benefit illustration and final policy schedule on receipt of the policy terms and conditions.

I have explained the premiums, and benefits under the product fully to the prospect / policyholder.

Place:
Date:

Signature of Agent/
Intermediary/ Official

I Kamal Hassan , having received the information with respect to the above, have understood the above statement before entering into the contract.

Date: 17/12/2024

Signature of
Prospect /
Policyholder

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