

RELIANCE

Life Insurance

Reliance Life Insurance Group Gratuity Plus Plan

Get **more** out of
your investment



Reliance Life Insurance Group Gratuity Plus Plan

"In this policy, the investment risk in investment portfolio is borne by the policy holder"

The Indian Government introduced the Payment of Gratuity Act in 1972. Generally gratuity accrues at a rate of 15 days last drawn salary per year of service for each employee or as defined by the trust deeds. Gratuity is payable immediately on cessation of employment, provided the employee has continuous service of at least five years. The five year provision does not apply on death or disablement of the employee. Gratuity by nature is a medium- to long-term liability of the employer and accordingly an appropriate medium- to long-term investment strategy should be adopted by trustees to match assets and liabilities.

Liability for your employees' gratuity is often the trickiest thing to forecast accurately and manage well. While doing so you may come across some pertinent questions: What is my true liability for employees' gratuity? How do I manage this liability? Am I maximizing my potential tax benefit? Am I rewarding my most valuable employees adequately? Am I matching long-term liabilities under Gratuity with my investment strategy? Are my Gratuity assets professionally managed?

We at Reliance Life Insurance Company Limited can be of help to find answers to most of these very relevant questions. We can assist you to meet your obligations under the Payment of Gratuity Act while providing innovative solutions and delivering long-term results for your investment through our Reliance Life Insurance Group Gratuity Plus Plan. You can also transfer your existing gratuity liability managed under some other funds to Reliance Life Insurance Company Limited.

Reliance Life Insurance Group Gratuity Plus Plan

This is a unit linked group Gratuity product with five different fund options, namely, Group Gilt Fund 2, Group Equity Fund 3, Group Corporate Bond Fund 2, Group Money Market Fund 2 and Group Balanced Fund 2.

Policy Conditions

	Minimum	Maximum
Annual past service gratuity liability contribution	₹ 2,00,000	No limit
Entry Age	18 years last birthday	65 years last birthday
Maturity Age		70 years last birthday
Policy term	5 years	No Maximum. The policy will be in force unless it is specifically terminated
Insured death benefit	₹ 1,000 per member	No limit
Group Size	10	No limit

The Plan

The Reliance Life Insurance Group Gratuity Plus Plan is a unit linked plan where the employer can choose for each member past service gratuity to be paid out to the employee and a level of insured death benefit, subject to a minimum insured death benefit of ₹ 1,000 per member.

Fund Value

The company will credit the account with;

- i. Gratuity contributions paid by the trustees from the date these contributions were received and invested by us;
- ii. Gratuity benefits transferred in from a former gratuity scheme with effect from the date such benefits were received and invested by us and debit the account with;
 - i. benefits paid excluding death benefit paid, as and when these arise;
 - ii. switching charges as and when these are processed;
 - iii. taxes, duties or surcharges of whatever description levied by any statutory authority;
 - iv. insurance premium.

Fund Options

Each gratuity liability contribution received will be utilized to purchase units in the unit-linked funds chosen by the employer / trustees. The fund options have different time horizons, risk profiles and return levels. The table below provides the Segregated Fund Identification Number/s for the Fund Options along with Investment details:

\$ - Segregated Fund Identification Number (SFIN) for each fund option	
Fund Option	Segregated Fund Identification Number (SFIN)
Group Balanced Fund 2	(SFIN: ULGF00210/10/03GBALANCE02121)
Group Equity Fund 3	(SFIN: ULGF01808/06/09GEQUITYF03121)
Group Corporate Bond Fund 2	(SFIN: ULGF01213/10/08GCORBOND02121)
Group Money Market Fund 2	(SFIN: ULGF00930/09/08GMONMRKT02121)
Group Gilt Fund 2	(SFIN: ULGF01610/12/08GGILTFUN02121)

Fund Name	Investment Objectives	Asset Category	Asset Allocation Range (%)	Target (%)
Group Balanced Fund 2 <i>\$ -For SFIN, please refer the mini table above this table</i>	The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining a low probability of negative returns in the short term. The risk appetite is defined as 'low to moderate'.	Money market instruments incl. liquid mutual funds and bank deposits	0-100	0
		Debt Securities such as gilts, corporate debt excluding Money market instruments.	0-100	80
		Equities	0-20	20
Group Equity Fund 3 <i>\$ -For SFIN, please refer the mini table above this table</i>	Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.	Corporate bonds and other debt instruments/ Bank deposits/ Money market instruments.	0-100	0
		Equities	0-100	100

Fund Name	Investment Objectives	Asset Category	Asset Allocation Range (%)	Target (%)
Group Corporate Bond Fund 2 <i>\$ -For SFIN, please refer the mini table above this table</i>	Provide returns that exceed the inflation rate, while taking some credit risk (through investments in corporate debt instruments) and maintaining a moderate probability of negative return in the short term. The risk appetite is 'low to moderate'	Money market instruments incl. liquid mutual funds and bank deposits	0-100	0
		Corporate bonds/ debentures and other debt instruments excluding money market instruments	0-100	100
Group Money Market Fund 2 <i>\$ -For SFIN, please refer the mini table above this table</i>	Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'low'.	Money market instruments incl. liquid mutual funds and bank deposits	100	100
Group Gilt Fund 2 <i>\$ -For SFIN, please refer the mini table above this table</i>	Provide returns that exceed the inflation rate, without taking any credit risk (sovereign risk only) and maintaining a low probability of negative return in the short term. The risk appetite is 'low to moderate'	Central Government securities (Gilts)	0-100	80
		Other government securities including securities with unconditional Central Government guarantee	0-40	20
		Money market instruments incl. liquid mutual funds and bank deposits	0-100	0

With in a fund, if the target investment in one asset class is less than 100%, the remaining balance would be invested in the other asset classes mentioned under a fund.

Whilst every attempt would be made to attain target levels prescribed above, it may not be possible to maintain the prescribed 'target' at all times owing to market volatility, availability of market volumes and other related factors. The 'target' may be attained on a 'best effort' basis. However, the asset allocation will always fall within the asset allocation range mentioned in respect of each fund.

Computation of NAV:

The NAV for a particular fund shall be computed as: Market value of the investments held by the fund plus the value of current assets less the value of current liabilities, and provisions if any. This gives the net asset value of the fund. Dividing by the number of units existing at the valuation date (before creation / redemption of units), gives the unit price of the fund under consideration.

In case the valuation day falls on a holiday, then the exercise will be done on the following working day.

Allocation of units:

The company applies premiums/gratuity contributions to allocate units in one or more of the unit-linked funds in the proportions which the master policyholder specifies. In case of New Business, units shall only be allocated on the day the proposal is completed and results into a policy by the application of money towards premium/gratuity contributions. In the case of renewal premiums/gratuity contributions, the premium/gratuity contributions will be adjusted on the due date, whether or not it has been received in advance. (This assumes that the full stipulated premium/gratuity contribution is received on the due date.)

In respect of premiums/gratuity contributions received or funds switched up to 3.00 p.m. by the company along with a local cheque or a demand draft payable at par at the place where the premium/gratuity contribution is received, the closing NAV of the day on which the premium/gratuity contribution is received or funds switched, shall be applicable. In respect of premiums/gratuity contributions received after 3.00 p.m. by the company along with a local cheque or a demand draft payable at par at the place where the premium/gratuity contribution is received, the closing NAV of the next business day shall be applicable.

In respect of premiums/gratuity contributions received with outstation cheques or demand drafts at the place where the premium/gratuity contribution is received, the closing NAV of the day on which cheques / demand draft is realized shall be applicable.

Redemptions:

In respect of valid applications received (e.g. surrender, benefit payment, switch out etc) up to 3.00 p.m. by the insurer, the same day's closing NAV shall be applicable. In respect of valid applications received (e.g. surrender, benefit payment, switch out etc) after 3.00 p.m. by the insurer, the closing NAV of the next business day shall be applicable. The NAV for each segregated fund provided under this product shall be made available to the public in the print media on a daily basis. The NAV will also be displayed in the web portal of the company.

Delaying encashment

We may delay encashing units from a fund if it is necessary to do so in order to maintain fairness and equity between unit holders remaining in, and unit holders leaving a fund. Where this applies, we may delay encashing all or part of the funds for up to 30 days. If we delay the encashment, we will use the unit prices that apply on the day on which the encashment actually takes place.

Special rules for large transactions

For a very large transaction above a threshold level, in order to maintain equity and fairness with all unit holders, we may choose to apply special treatment for all transactions, which involve purchase or sale of underlying assets. The number of units allocated may reflect the expenditure incurred in the actual market transactions which occurred. The value of units obtained from encashment may be the actual value obtained as a consequence of the actual market transactions which occurred. Transactions may occur over a number days. The threshold level will vary from time to time, depending on, amongst other matters, the liquidity of the stock markets. Our current threshold for large transactions will be ₹ 50,000,000 for a fund predominantly investing in Government securities and ₹ 25,000,000 for a fund investing in highly liquid equities.

We reserve the right to value less frequently than daily in extreme circumstances, where the value of the assets may be too uncertain. In such circumstances we may defer valuation of assets until normality returns. Examples of such circumstances are:

- a) When one or more stock exchanges which provide a basis for valuation for a substantial portion of the assets of the fund are closed otherwise than for ordinary holidays
- b) When, as a result of political, economic, monetary or any circumstances out of our control, the disposal of the assets of the unit fund are not reasonable or would not reasonably be practicable without being detrimental to the interests of the remaining unit holders.
- c) During periods of extreme volatility of markets during which surrenders and switches would, in our opinion, be detrimental to the interests of the existing unit holders of the fund.
- d) In the case of natural calamities, strikes, war, civil unrest, riots and bandhs.
- e) In the event of any force majeure or disaster that affects our normal functioning.
- f) If so directed by the IRDA.

adjusted on the due date, whether or not it has been received in advance. (This assumes that the full stipulated premium/gratuity contribution is received on the due date.)

In respect of premiums/gratuity contributions received or funds switched up to 3.00 p.m. by the company along with a local cheque or a demand draft payable at par at the place where the premium/gratuity contribution is received, the closing NAV of the day on which the premium/gratuity contribution is received or funds switched, shall be applicable. In respect of premiums/gratuity contributions received after 3.00 p.m. by the company along with a local cheque or a demand draft payable at par at the place where the premium/gratuity contribution is received, the closing NAV of the next business day shall be applicable.

In respect of premiums/gratuity contributions received with outstation cheques or demand drafts at the place where the premium/gratuity contribution is received, the closing NAV of the day on which cheques / demand draft is realized shall be applicable.

Redemptions:

In respect of valid applications received (e.g. surrender, benefit payment, switch out etc) up to 3.00 p.m. by the insurer, the same day's closing NAV shall be applicable. In respect of valid applications received (e.g. surrender, benefit payment, switch out etc) after 3.00 p.m. by the insurer, the closing NAV of the next business day shall be applicable. The NAV for each segregated fund provided under this product shall be made available to the public in the print media on a daily basis. The NAV will also be displayed in the web portal of the company.

Delaying encashment

We may delay encashing units from a fund if it is necessary to do so in order to maintain fairness and equity between unit holders remaining in, and unit holders leaving a fund. Where this applies, we may delay encashing all or part of the funds for up to 30 days. If we delay the encashment, we will use the unit prices that apply on the day on which the encashment actually takes place.

Special rules for large transactions

For a very large transaction above a threshold level, in order to maintain equity and fairness with all unit holders, we may choose to apply special treatment for all transactions, which involve purchase or sale of underlying assets. The number of units allocated may reflect the expenditure incurred in the actual market transactions which occurred. The value of units obtained from encashment may be the actual value obtained as a consequence of the actual market transactions which occurred. Transactions may occur over a number days. The threshold level will vary from time to time,

Benefits under the Plan

The exact benefits in a scheme under this plan will depend on the individual employer's gratuity scheme. Generally, the contingencies for benefit payment and the benefit level will be as given below:

1. **Retirement of the employee** - Broadly, this benefit is equal to 15 days' salary at the time of retirement for each year of past service of the retiring employee, and may be subject to a maximum of ₹10,00,000.
2. **Death / disability of the employee in service** - Broadly, this benefit is equal to 15 days' salary at the time of death for each year of past service of the employee up to the time of death / disability, and may be subject to a maximum of ₹ 10,00,000.

The death benefit, is subject to a minimum of ₹ 1,000 for each member. An insurance risk premium will be charged for the death benefit. The death cover ceases immediately on a member leaving a scheme.

3. **Resignations / early termination of service of the employee** - Broadly, this benefit is equal to 15 days' salary at the time of resignation of the employee for each year of past service up to the time of his resignation, and may be subject to a maximum of ₹ 10,00,000, provided the employee has completed at least five years of service.
4. **Surrender/ Discontinuance of policy** - if the employer / trustees decide to surrender their policy or the policy becomes discontinued because of deficit in the fund, Reliance Life Insurance Company Ltd. will pay a surrender/discontinued benefit equal to the fund value minus the surrender/discontinuance charges, if any.

Discontinuance of Policy

A policy shall be treated as discontinued policy, if the Gratuity Contributions are not paid within the grace period of 30 days.

However, if the fund is at surplus, Reliance Life will allow "nil/contributions/premiums" under the insurance contracts based on the actuary's certificate in accordance with AS15 (Revised) and such contracts shall not be treated as discontinued contracts. Otherwise the contracts will be treated as discontinued contracts.

Payment of gratuity liability contributions

For a newly set up gratuity trust, the past service gratuity liability contribution can be paid either in a lump sum or in installments spread over not more than 5 years. For an existing scheme, the annual gratuity liability contributions can be paid either in yearly or half-yearly or quarterly or monthly installments.

Top up contribution can be paid only if it is required as per the actuary's certificate in accordance with AS15 (revised), to address under funding of the scheme.

Additional death benefit option

In addition to the minimum death benefit of Rs.1000 per member, the employer can opt to offer additional death benefit. The additional death benefit can be future service gratuity, flat sum assured, flat sum assured based on grade, fixed multiples of annual salary, etc.

Switching

The master policyholder will have the flexibility to alter the allocation of his/her investments among the funds offered in order to suit his/her changing investment needs by easily switching between the funds. At any time during the policy term, the master policyholder may instruct the Company, in writing, to switch some or all of the units from one unit linked fund to another. The company will give effect to this switch by cancelling units in the old fund and allocating units in the new fund. In respect of switching requisition received up to 3.00 p.m. by the company, the closing unit price of the day shall be applicable. In respect of switching requisition received after 3.00 p.m. by the company, the closing unit price of the next business day shall be applicable. The master policyholder is entitled to four free switches each policy year. Unused free switches cannot be carried forward to a following year.

Gratuity Contribution Redirection

A master policyholder may instruct us in writing to redirect all the future gratuity contribution under a policy in an alternative proportion to the various unit funds available. Redirection will not affect the allocation of contributions(s) paid prior to the request.

Charges

Fund Management Charges

Fund Name	Segregated Fund Identification number (SFIN)	Fund Management Charge (annual rate)
Group Balanced Fund 2	(SFIN: ULGF00210/10/03GBALANCE02121)	0.75%
Group Equity Fund 3	(SFIN: ULGF01808/06/09GEQUITYF03121)	0.75%
Group Corporate Bond Fund 2	(SFIN: ULGF01213/10/08GCORBOND02121)	0.75%
Group Money Market Fund 2	(SFIN: ULGF00930/09/08GMONMRKT02121)	0.75%
Group Gilt Fund 2	(SFIN: ULGF01610/12/08GGILTFUN02121)	0.75%

The Fund Management charges will be priced in the unit price of each Fund on a daily basis. The fund management charges are not guaranteed. The Fund Management Charges can be increased up to 1.35% per annum. However, any changes to the fund management charges shall be subject to Insurance Regulatory Development Authority (IRDA) approval.

Switching charges

Transferring (switching) from one investment fund to another can be done at any time. You can make up to four switches free of charge each year. Any switch above this will attract a charge of 0.1% of the switched amount subject to minimum of ₹ 1,000 per switch and maximum of ₹ 5,000 per switch. This charge is recovered by canceling units.

Surrender/discontinuance charges

The surrender/discontinuance charges will be levied in line with IRDA circular. These charges are mentioned below:

Year	Surrender/Discontinuance Charges (% of Fund Value)
Year 1 to 3	Minimum of 0.05% of Fund Value or ₹ 500,000
Year 4+	Nil

These charges are levied only if the employer / trustees decide to surrender/discontinue the policy with Reliance Life Insurance Company Limited.

Insurance Premium

Insurance premium will depend on the attained age at start of policy year, sex, the amount of insured death benefit and occupation class. The insurance premium will be recovered by cancellation of units at the prevailing unit price in advance at the beginning of each month.

Service Tax Charge

This charge shall be levied on the Insurance premium, switching charge and Fund Management Charges. The level of this charge shall be as per the rate of Service Tax, declared by the Government from time to time. The service tax is chargeable on the actual fund management charge as per applicable rates.

Charges Levied by the Government in Future

In future the Company may decide to pass on any additional charges levied by the governmental or any statutory authority to the master policyholder. Whenever the company decides to pass on the additional charges to the policy holder, the method of collection of these charges shall be informed to them.

In the event that units are held in more than one Fund, the cancellation of units will be effected in the same proportion as the value of units held in each Fund. In case the fund value in any fund goes down to the extent that it is not sufficient to support the proportionate monthly charges, then the same shall be deducted from the fund value of the other funds.

Suicide Claim provisions

In case of a claim where a member has committed suicide within 12 months from the date of inception of the scheme or revival of the scheme or the employee joining the policy whichever is later, whether sane or insane at that time, the company will limit the death benefit to the past service gratuity benefit (which will be paid from the unit-linked fund of the scheme), and will not pay any insured death benefit.

Payment of taxes, stamp duties

We will deduct from benefits/insurance contribution/premium any taxes, duties or surcharges of whatever description, levied by any statutory authority.

In future the Company may decide to pass on any additional charges levied by the government or any statutory authority to the member/policy holder. Whenever the company decides to pass on the additional charges to the member/policy holder, the method of collection of these charges shall be intimated to them.

You are recommended to consult your tax advisor.

Nomination of beneficiary

The Master Policy Holder shall register a nomination of beneficiary, or any change of nomination of any beneficiaries, in the member's records. If the member provides authority for the Company to pay benefits directly to his beneficiary(s), it is the responsibility of the Master Policy Holder to advise us in writing of this request and the authority should include the beneficiary details as decided and agreed by the member and a statement of nomination signed by the member.

New Members

New members will be allowed to join at any time during the tenure of the policy. The insurance cover in respect of members will start from the date of joining. Notice of new members must be signed by the master policy holder. All fulltime members are invited to join the Policy at the master policy holders' invitation.

We will provide you with the necessary administration forms to assist you in notifying our office when a new member is admitted to the Policy.

How safe is your investment

Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors.

- ▶ The contribution paid in unit linked insurance policies are subject to investment risks associated with capital markets and NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital markets and the master policyholder is responsible for his/her decisions.
- ▶ "Reliance Life Insurance Company Limited" is the name of the company and "Reliance Life Insurance Group Gratuity Plus Plan" is only the name of the policy and does not in any way indicate the quality of the policy, its future prospects or returns.
- ▶ The names of the Fund Option viz Group Gilt Fund 2, Group Equity Fund 3, Group Corporate Bond Fund 2, Group Money Market Fund 2 and Group Balanced Fund 2 do not in any manner indicate the quality of the Fund Option or their future prospects or returns. The Fund Option(s) do not offer any guarantee or assure any guaranteed return;
- ▶ Investments in Units are subject to market and other risks. Investment risk in investment portfolio is borne by the master Policyholder. There is no assurance that the objectives of the Fund Option shall be achieved;
- ▶ The Unit Price of the Units may fluctuate depending on factors and forces affecting the capital markets and the level of interest rates prevailing in the market;
- ▶ Past performance of the Fund Options is not indicative of future performance of any of those Fund Options.
- ▶ All Benefits payable under this Policy are subject to tax laws and other fiscal enactments in effect from time to time.
- ▶ The Company reserves the right to suspend the Allocation, reallocation and/or cancellation of Units under extraordinary circumstances such as extreme volatility of assets, extended suspension of trading on stock exchange, natural calamities, riots and other similar events or force major circumstances.

15 days Free look

In the event the master policyholder disagrees with any of the terms and conditions of the policy, he/she may return the policy to the Company within 15 days of its receipt for cancellation, stating his/her objections in which case the company will refund an amount equal to the non allocated premium/gratuity contribution plus the charges levied by cancellation of units plus fund value as on the date of receipt of the free look cancellation request less proportionate risk

premium for the period the company has been on risk, less the expenses incurred by the company on medical examination of the life assured and less the stamp duty charges.

About Us

Reliance Life Insurance Company Limited offers you products that fulfill your savings and protection needs. Our aim is to emerge as a transnational Life Insurer of global scale and standard. Reliance Life Insurance Company Limited is a part of Reliance Capital, under Reliance Group. Reliance Capital is one of India's leading private sector financial services companies, and ranks among the top 3 private sector financial services and banking companies, in terms of net worth. Reliance Capital has interests in asset management and mutual funds, stock broking, life and general insurance, proprietary investments, private equity and other activities in financial services.

Reliance Group also has presence in Communications, Energy, Natural Resources, Media, Entertainment, Healthcare and Infrastructure.

Nippon Life Insurance, also called Nissay, holds 26% stake in Reliance Life Insurance Company Limited.

Nippon Life Insurance is Japan's largest private life insurer with revenues of ₹ 346,834 crore (US\$ 80 Billion) and profits of over ₹ 12,199 crore (US\$ 3 billion). The Company has over 14 million policies in Japan, offers a wide range of products, including individual and group life and annuity policies through various distribution channels and mainly uses face-to-face sales channel for its traditional insurance products. The company primarily operated in Japan, North America, Europe and Asia and is headquartered in Osaka, Japan. It is ranked 81st in Global Fortune 500 firms in 2011.

Prohibition of Rebate: Section 41 of the Insurance Act, 1938 states:

- 1) 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.

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

- 2) Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend to five hundred rupees.

Section 45: Policy not to be called in question on ground of mis-statement after two years

- 1) No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that statement made in the proposal or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy-holder and that the policy-holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose:
- 2) Provided that 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.

Reliance Life Insurance Company Limited is a licensed life insurance company registered with Insurance Regulatory & Development Authority (IRDA) Registration No. 121.

Note: *Insurance is the subject matter of solicitation. This product brochure is indicative of the terms and conditions, warranties and exceptions in the insurance policy giving only the salient features of the plan. For further details please refer to the policy document and detailed benefit illustration before concluding the sale. In the event of conflict, if any, between the terms and conditions contained in this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. For further details on all the conditions, exclusions related to this product, please contact our insurance advisors.*

For further details on **Reliance Life Insurance Group Gratuity Plus Plan**, please contact the **"Relationship Manager"** at Reliance Life Insurance Company Limited on contact nos. 022-30002254 / 022-30002256. Alternatively, you may also write to us at rlife.ebsupport@relianceada.com




Life Insurance

Reliance Life Insurance Company Limited (Reg. No 121)

Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra 400710, India

Corporate Office: 9th & 10th Floor, Bldg. No. 2, R-Tech Park, Nirlon Compound, Next to Hub Mall, Behind Oracle Bldg, Goregaon (East), Mumbai, Maharashtra 400063.

- ▶ Customer Care Number: **1800 300 08181 & 3033 8181**
- ▶ Email: rlife.customerservice@relianceada.com
- ▶ Website: www.reliancelife.com

UIN for Reliance Life Insurance Group Gratuity Plus Plan: 121L081V01

Segregated Fund Identification number (SFIN):

- Group Balanced Fund 2: (SFIN: ULGF00210/10/03GBALANCE02121)
- Group Equity Fund 3: (SFIN: ULGF01808/06/09GEQUITYF03121)
- Group Corporate Bond Fund 2: (SFIN: ULGF01213/10/08GCORBOND02121)
- Group Money Market Fund 2: (SFIN: ULGF00930/09/08GMONMRKT02121)
- Group Gift Fund 2: (SFIN: ULGF01610/12/08GGILTFUN02121)

- ▶ Income Tax Benefits under the income tax laws of 1961 are subject to amendments and interpretation
- ▶ Kindly consult a tax expert
- ▶ Kindly review the offer documents carefully before investing
- ▶ Conditions apply

Insurance is the subject matter of solicitation.

ISO 9001:2008

CERTIFIED COMPANY