

# Reliance Secure Child Plan

he wants to be you.  
you want him  
to reach higher.



"THIS PRODUCT HAS BEEN WITHDRAWN. IF YOU ARE AN EXISTING CUSTOMER YOU WILL BE ABLE TO CONTINUE TO ENJOY YOUR AVAILABLE PRIVILEGES IN THE PRODUCT. DATE OF WITHDRAWAL: 01 / 01 / 10"

**RELIANCE** Life Insurance  
Anil Dhirubhai Ambani Group

A Reliance Capital Company

## Reliance Secure Child Plan

What could make you happier than knowing, that your child's future is secure? Nothing, we suppose.

Which is why, Reliance Life Insurance brings to you Reliance Secure Child Plan, a unit-linked Insurance Plan, that gives you the freedom to enjoy today with your child, because his tomorrow is in safe hands.

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# Reliance Secure Child Plan

UNDER THIS PLAN THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

- Do you see your child becoming a trailblazer?
- Will they create the ultimate symphony or give sports a new dimension?

Our children may just be the ones to end the arms race and wipe out poverty from the face of the Earth. But for them to be able to aim for the skies, YOU NEED TO ACT NOW!

Introducing Reliance Secure Child Plan - a unique life insurance cum savings plan. Start saving from now and secure the future of your child.

## Key Features – Reliance Secure Child Plan:

- Insurance cover on the life of child
- Money at critical milestones in your child's career path - college education, higher education, marriage
- You child is completely protected – we will continue to pay the premiums even if you are not alive
- Life time income to child in the event of disability
- Return Shield option to protect your investment returns
- Liquidity in the form of partial withdrawals
- Capital guarantee available on maturity and on death of the child under Regular Premium basic policy.
- Option to package with Accidental Death and Total and Permanent Disablement Rider, Critical Conditions Rider and Term Life Insurance Benefit Rider.
- Loyalty addition of 1% of the premiums paid under basic plan and top ups

## How does this Plan work?

This is a non profit unit linked endowment plan where the life insured is the child with premium waiver benefit on death of the parent (father or mother). The premium contributed by you net of Premium Allocation Charges and Miscellaneous charges is invested in fund option of your choice for a specified period of time as selected by you and units are allocated depending on the price of units for the fund/funds. The Fund Value is the total value of units that you hold in the fund/funds. The Regular Premium basic policy has a minimum guaranteed fund value which is equal to 95% of total Premiums paid under the basic plan less extra or additional premiums if any provided no partial withdrawals were made from any of the funds except redemption of points from e-Account for availing of services of web based community and that the Equity, Mid-Cap, Infrastructure, Energy and Pure Equity fund was never selected up to the date of death The sum assured under the policy is fixed on the basis of the selected annual premium and policy term. Capital Guarantee will not be available under Single Premium, Limited Premium policy and on Top up premiums paid under Single premium, Limited premium and Regular premium policy.

The allocation charges and miscellaneous charges are deducted from the premiums before allocation of units. The mortality charges (along with the service charge on mortality), charges for total and permanent disability due to accident and policy administration charges are deducted through cancellation of units whereas the fund management charge is priced in the unit value. The premiums for riders, if selected, are payable over and above the premium for the basic policy.

## Benefits in Details

Capital Guarantee under Regular Premium basic policy:

Capital guarantee under Regular premium basics policy comprises payment of 95% of total Premiums paid under the basic plan less extra or additional premiums if any provided no partial withdrawals were made any fund except redemption of points from e-Account for availing of services of web based community and that the Equity, Mid-Cap, Infrastructure, Energy and Pure Equity fund was never selected up to the date of death. Capital Guarantee will not be available under Single Premium, Limited Premium policy and on Top up premiums paid under Single premium, Limited premium and Regular premium policy.

Guarantee under the Regular premium basic plan on death of the child provided death occurs after commencement of risk cover

95% of total Premiums paid under the Regular premium basic Policy (excluding extra or additional premiums) are guaranteed on death of the child provided no partial withdrawal was made from the basic plan except redemption of points from e-Account for availing of services of web based community and that Equity, Mid-Cap, Infrastructure, Energy and Pure Equity fund was not selected at any time and that the policy was in full force on the date of death.

Guarantee under the Regular premium basic policy on maturity of the policy

95% of total Premiums paid under the Regular premium basic policy (excluding extra or additional premiums) are guaranteed on maturity of the policy provided no partial withdrawal was made from the basic plan except redemption of points from e-Account for availing of services of web based community and that Equity, Mid-Cap, Infrastructure, Energy and Pure Equity fund was not selected at any time and that the policy was in full force on the date of maturity.

- Commencement of risk cover: Commencement of risk cover on the life of child will depend on the age of the child on commencement of the policy.
- If age of the child on commencement of the policy is less than 6 years last birthday, the risk cover on the life of the child will commence either one year from the date of commencement of the policy or from the policy anniversary falling on or immediately after the sixth birthday of the child whichever is later
- If age of the child on commencement of the policy is equal to or more than 6 years last birthday but less than 12 years last birthday then the risk cover on the life of child will commence one year after from the date of commencement of the policy.
- If age of the child on commencement of the policy is equal to or greater than 12 years last birthday, the risk cover on the life of child will commence immediately.

Life Cover Benefit:

The amount of death benefit depends on whether the death of the child occurs before or after commencement of risk cover.

A. Death of Child

Case 1: If death of the child occurs after commencement of risk cover, the death benefit will be

a) If mode of premium payment is Regular,

Maximum of

- i) Sum assured
- ii) Fund value (including fund value under Return Shield Fund and e - Account) as on the date of intimation of death relating to the basic policy
- iii) 95% of total Regular Premiums paid under the Regular premium basic Policy less extra or additional premiums if any provided

no partial withdrawals were made any fund except redemption of points from e-Account for availing of services of web based community and that the Equity, Mid-Cap, Infrastructure, Energy and Pure Equity fund was not selected at any time during the policy term.

Plus

Fund Value (including fund value under Return Shield and e - Account) under top-ups (if any), as on the date of intimation of death.

b) If the mode of premium payment is Limited or Single  
Maximum of

i) Sum assured

ii) Total Fund value ( including fund value under Return Shield Fund and e- Account) under Basic Plan as on the date of intimation of death

Plus

Fund Value (including fund value under Return Shield Fund and e- Account) under top-ups (if any), as on the date of intimation of death

Case 2: If death of the child occurs before commencement of risk cover, the death benefit will be

Fund value (including fund value under Return Shield and e - Account) as on the date of intimation of death relating to the basic policy

Plus

Fund Value (including fund value under Return Shield and e - Account) under top-up contributions (if any), as on the date of intimation of death,

Both under Case 1 and Case 2, the claim amount is payable to the parent or, to the child's estate, in case the parent had pre-deceased the child.

The policy terminates on payment of the death benefit for the child.

B. Death of the Parent

In the event of the death of the parent provided the policy is in full force all future premiums are waived thereafter for the remaining policy term. The policy continues and the Company will continue to pay the original premiums as chosen by the policyholder on due dates.

C. Total & Permanent disability of the child

If the child who gets totally & permanently disabled as a result of an accident during the policy term, fixed income at a rate of 10% of the sum assured under the policy, per annum will be paid to the child throughout his/her life. The policy contract will continue with all other benefits.

"total and permanent disablement" means that the life assured has solely and directly as a result of an accident caused by outward, violent and visible means suffered for at least six months from any of the disability as follows:-

- Total and irrecoverable loss of the sight of both eyes, or
- Loss by severance of two limbs at or above wrist or ankle, or
- Total and irrecoverable loss of the sight of one eye and loss by severance of one limb at or above wrist or ankle, and totally and permanently disabled has a corresponding meaning.

D. Maturity Benefit: Payable on survival of the child up to the end of the policy term, provided the policy is in full force

I) If the mode of premium payment is Regular,

Maximum of

i) Fund value( including fund value under Return Shield Fund and e - point Account) as on the date maturity relating to the basic policy

ii) 95% of total Regular Premiums paid under the Regular Premium basic Policy less extra or additional premiums if any provided no partial withdrawals were from any fund except redemption of points from e-Account for availing of services of web based community and that Equity, Mid-Cap, Infrastructure, Energy and Pure Equity fund was not selected at any time during the policy term.

Plus-

i) Fund Value (including fund value under Return Shield Fund and

e - point Account) under top-up contributions (if any), as on the date of maturity.

II) If the mode of premium payment is Limited or Single,

Fund value ( including fund value under Return Shield Fund and e-Account) as on the date of maturity relating to the basic policy

Plus

Fund Value ( including fund value under Return Shield Fund and e- Account) under top-ups (if any), as on the date of maturity.

**Sum Assured:**

The sum assured under the policy is fixed under regular & limited premium payment policies. The fixed sum assured is annualized premium multiplied by half the policy term

For single premium payment option, the minimum sum assured is 125% of the single premium amount and the maximum sum assured is 5 times the single premium paid.

**Rider Benefits:**

The riders are available under regular premium policies. You can add Accidental Death & Accidental Total & Permanent Disablement Rider, Critical Conditions Rider and Term Life Insurance Benefit Rider at any time during the policy term on the life of Child after attainment of age 18.

**e - Account:**

The e-Account is a mandatory feature of the policy during the policy term. The e-Account will not operate during the settlement option.

During every year, 1% of Premiums paid by the policyholder (excluding extra or additional premiums) under basic plan and under top ups will be transferred to an account called

e-Account. As a Loyalty Addition, the Company will also contribute 1% of Premiums paid by the policyholder (excluding extra or additional premiums) during the year under basic plan and under top ups towards the e-Account. The amounts in the e Account will be invested in the unit funds according to your choice and will earn investment return.

Anytime during the tenure of the policy, the amounts in e-Account can be utilized for availing of the benefits offered by the web based community mentioned below. On availing of the benefits of the web based community, the balance in the e-Account will be reduced. This will not affect the capital guarantee under the Regular Premium basic policy.

On maturity or surrender of the policy or on death of the child during the policy term, the balance in the e Account will be paid in cash.

▪ **Funding of e-Account:**

The units corresponding to the 1% of premium (excluding extra or additional premiums) paid by the policyholder and the Shareholder's contribution of similar sum i.e. 1% of premium (excluding extra or additional premiums) is transferred to the e Account at the time of payment of the first premium and at the time of crediting the renewal premiums / top up premiums. e-Account is a part of policyholder's account only and is earmarked separately in the system. There will not be separate unit values for e account. Rather, part of the funds G, H and Equity, Mid-Cap, Infrastructure, Energy and Pure Equity will be earmarked towards e-Account within each fund.

▪ **Determination of e-points:**

The e-points are derived from the e-Account value. e-Account value is the value of the units transferred to e-Account i.e. no of units in the e-Account multiplied by prevailing unit price

The e-Account value is multiplied by 2 to arrive at e points.

▪ **Benefits to policyholders: - Access to educational and recreational products and services through web based community or through regular distribution of pamphlets**

The Company will form a web based community for the parents and children covered under this plan. For those policyholders who do not have access to internet, the information available on web portal will be supplied through pamphlets regularly

Various educational and recreational products of children's interest could be procured through this website. For those policyholders who do not have access to internet, the procurement could be done through our Customer Care Centres. The goods and services can be availed of by redemption of units in the e-Account during the tenure of the policy.

The benefits and items of interest and value as offered above are subject

to changes, from time to time at the sole discretion of the company .

Parent and child both can access the web based community and/or the pamphlets giving the information.. However, until the child attains the age of 18, procurement of products and services through redemption of e points can only be done by the parent nominated as proposer in the policy. After the child attains age 18, the procurement of products and services through redemption of e points can only be done by the child.

Anytime from the date of the issue of the policy, the e- points in the e-Account can be utilized for availing benefits offered by the web based community mentioned below. On availing of the benefits of the web based community and paying for the same using e-points, the balance of e-points in the e-Account will be displayed on the site. For those policyholders who do not have access to the internet, the information will be supplied on unit statement.

The balance in the e-Account cannot be withdrawn during the policy tenure except for availing the benefits under the web based community. If there is any balance in the e-Account, it will be paid along with the death claim on the child, on maturity of the policy or on full surrender of the policy.

▪ **Redemption of e- points:**

A catalogue of services / products will be made available on the web based community portal with details of the number of e-points required to be redeemed for each. For those policyholders who do not have access to the internet, the information will be supplied through pamphlets regularly. Alternatively, the information will also be available thorough our Customer Service Centres.

On policyholder logging in with his / her ID and PIN, he / she will be able to view his points statement as well as the catalogue. For those policyholders who do not have access to internet, the information will be available through our Customer Service Centres.

On the last day of every month, the policyholder can choose to buy an item. The purchase will go through successfully if and only if the number of e-points to his credit in his e-Account is more than the number of e-points required / needed on that day. At any point of time, a customer can redeem only up to a maximum of 80% of his total accumulated e-Points.

If the customer is not able to redeem the rewards online, then he can fill up a redemption form and mail or fax it to any of the Company's branch offices or to the customer service center. The redemption form will be available on the Company's website and can be downloaded. Alternatively, the customer can also call the customer service center to mail him the same.

Redemption from e-Account is not allowed on discontinuance of premium.

▪ **Status of e-Account:**

The policyholder sees the e-points to his credit on his website log in. The information will also be available through our Customer Service Centres.

The number of e-points to his credit and the actual fund outflow from the e-Account to pay for redemptions if any, on account of the products / services requested will change on a daily basis.

Everyday a statement of e-Account for points gets updated on the system for customers to view. Alternatively, the customer can call the customer service center.

A Unit Account Statement will be sent on a monthly basis provided there have been e-Account redemptions during the month.

In addition, the customer will also receive the mandatory annual Unit Account Statement including the e-Account redemption.

▪ **Discontinuance of premium: ( excluding death of the parent when waiver of premium is in operation)**

On discontinuance of premium (Excluding death of the Parent when the waiver of premium is in operation and the Company is paying the premium in to the policy), there can not be any transfers from the premium income to the e-Account. The Loyalty Addition contribution from the shareholder will immediately terminate. However, the existing balance in the e-Account will remain intact and will be increased or decreased on account of movements in the unit values. The policyholder will not be able to purchase goods and services while the policy is in premium discontinuance mode (except when waiver of premium is in operation). The existing balance in e Account will be available to the policyholder along with the final claim (i.e death of

the child, maturity of the policy or surrender of the policy).

Should the policyholder restart payment of premiums, the Loyalty Additions and the transfer from premium income to e account will restart.

e-Account transfers will continue even after Death of the parent and when the policy is in waiver of premium mode and is receiving premium from the Company.

### What are the different fund options?

- A. Funds available in respect of basic plan and top-up premium:  
The plan offers three seven funds for basic plan and top-up contributions namely: Fund G, Fund H, and Equity Fund, Mid-Cap, Infrastructure, Energy and Pure Equity Fund.. You have the option to decide your own fund mix with respect to premiums under the basic plan and top-ups.
- B. Funds available in respect of Return Shield Option:  
Return Shield Fund will be available if Return Shield Option is selected. The returns earned under the basic plan and top-up under the funds G, H, Equity, Mid-Cap, Infrastructure, Energy and Pure Equity contributions will be transferred to Return Shield Fund if Return Shield option is selected
- C. Fund available during settlement period  
For those policy holders opting for the settlement option Fund G would apply by default during the settlement period.

The asset allocation and investment objective of each of the pre-packaged funds is given below:

Type of Fund	Investment Objectives	Asset Category	Allocation Range (%)	Asset Target (%)
Fund G	To provide investment returns that exceeds 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 including liquid mutual funds and bank deposits	0 – 100	0
		Debt Securities	0 – 100	80
		Equities	0 – 20	20
Fund H	To provide, investment returns that exceeds the rate of inflation in the long term while maintaining a moderate probability of negative returns in the short term. The risk appetite is 'moderate'.	Money Market instruments including liquid mutual funds and bank deposits	0 – 100	0
		Debt Securities	0 – 100	60
		Equities	0 – 40	40
Equity	The investment objective is to 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 for this fund is High.	Corporate bonds and other debt instruments/ Bank deposits/ Money Market instruments	0 - 100	0
		Equities	0 - 100	100
Pure Equity Fund	The investment objective of the Pure Equity fund is to provide policyholders 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 for this fund is high	Corporate bonds and other debt related instruments/ Banks deposits/ Money market Instruments	0 – 40	0
		Equities in sectors other than banks and non-banking financial companies, breweries, distilleries, alcohol based chemicals,	60 - 100	100



Type of Fund	Investment Objectives	Asset Category	Allocation Range (%)	Asset Target (%)
		cigarettes, tobacco, entertainment, leather, sugar and hatcheries.		
Infrastructure Fund	Provide high rate of return in the long term through high exposure to equity investments in Infrastructure and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is high	Corporate bonds and other debt related instruments/ Banks deposits/ Money market Instruments	0-100	0
		Equities in Infrastructure and allied sector	0-100	100
Energy Fund	Provide high rate of return in the long term through high exposure to equity investments in Energy and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is high	Corporate bonds and other debt related instruments/ Banks deposits/ Money market Instruments	0-100	0
		Equities in Energy and allied sector	0-100	100
Midcap Fund	Provide high rate of return in the long term through high exposure to equity investments in Midcap companies, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is high	Corporate bonds and other debt related instruments/ Banks deposits/ Money market Instruments	0-100	0
		Equities predominantly in mid cap companies	0-100	100
Return shield Fund (Fund I)	The investment objective of the fund is to provide steady investment returns achieved through 100% investment in debt securities, while maintaining moderate probability of negative returns in the short term. The risk appetitive is defined as 'moderate'.	Money market including liquid mutual funds and bank deposits	0 - 100	20
		Corporate bonds and debt instruments	0 - 60	40
		Government Securities and approved securities	0 - 100	40

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.

#### Unit pricing & Cut-off Timings

Value of Units: The computation of unit value will be based on whether the Company is purchasing (appropriation price) or selling (expropriation price) the assets in order to meet the day to day transactions of unit allocations and unit redemptions i.e. the Company shall be required to sell/purchase the assets if unit redemptions/allocations exceed unit allocations/redemptions at the valuation date.

The unit price of each Fund will be the unit value calculated on a daily basis.

Total Market Value of assets plus(less) expenses incurred in the purchase (sale) of assets plus Current Assets plus any accrued income net of fund management charges less Current Liabilities less Provision

Unit Value=-----

Total Number of units on issue (before any new units are allocated (redeemed))

#### Cut-off Timings

- a) Uniform cut-off timings for applicability of Net Asset Value:  
The allotment of units to the policyholder should be done only after the receipt of premium proceeds as stated below:
- b) Allocations (premium allocations, switch in)  
In case of new business, units shall be allocated on the day proposal is completed and results into a policy by adjustment of application money towards premium.

In the case of renewal premiums, the premium will be adjusted on the due date, whether or not it has been received in advance. (This assumes that the full stipulated premium is received on the due date.) Renewal premiums received in advance will be kept in the deposit account and will not earn any returns until the renewal premium due date on which the same will be applied to the unit funds.

- i) In respect of renewal premiums/funds switched received up to 3.00 p.m. by the insurer along with a local cheque or a demand draft payable at par at the place where the premium is received, the closing NAV of the day on which premium/funds switched is received shall be applicable.
- ii) In respect of renewal premiums received after 3.00 p.m. by the insurer along with a local cheque or a demand draft payable at par at the place where the premium is received, the closing NAV of the next business day shall be applicable.
- iii) In respect of renewal premiums received with outstation cheques/demand drafts at the place where the premium is received, the closing NAV of the day on which cheques/demand draft is realized shall be applicable.
- iv) For advance renewal premium the closing NAV of the due date is applicable.  
Any amount less than the due stipulated regular/limited premium payable stated in the contract will not be accepted.
- c) Redemptions:
- i) In respect of valid applications received (e.g. surrender, maturity claim, switch out etc) up to 3.00 p.m. by the insurer, the same day's closing NAV shall be applicable.
- ii) In respect of valid applications received (e.g. surrender, maturity claim, switch etc) after 3.00 p.m. by the insurer, the closing NAV of the next business day shall be applicable.

#### Fund Valuation:

The value of the fund will be equal to the no of units multiplied by the Net Asset Value (NAV) of each unit in the fund.

The computation of NAV will be based on whether the Company is purchasing (appropriation price) or selling (expropriation price) the assets in order to meet the day to day transactions of unit allocations and unit redemptions i.e. the Company shall be required to sell/purchase the assets if unit redemptions/allocations exceed unit allocations/redemptions at the valuation date.

The Appropriation price shall apply in a situation when the company is required to purchase the assets to allocate the units at the valuation date. This shall be the amount of money that the company should put into the fund in respect of each unit it allocates in order to preserve the interests of the existing policyholders.

The Expropriation price shall apply in a situation when the company is required to sell assets to redeem the units at the valuation date. This shall be the amount of money that the company should take out of the fund in respect of each unit it cancels in order to preserve the interests of the continuing policyholders.

#### Computation of Net Asset Value (NAV):

When Appropriation price is applied: The NAV for a particular fund shall be computed as: Market value of investment held by the fund plus the

expenses incurred in the purchase of the assets plus the value of any current assets plus any accrued income net of fund management charges less the value of any current liabilities less provisions, if any. This gives the net asset value of the fund. Dividing by the number of units existing at the valuation date (before any new units are allocated), gives the unit price of the fund under consideration.

When Expropriation price is applied: The NAV for a particular fund shall be computed as: Market Value of investment held by the fund less the expenses incurred in the sale of the assets plus the value of any current assets plus any accrued income net of fund management charges less the value of any current liabilities less provisions, if any. This gives the net asset value of the fund. Dividing by the number of units existing at the valuation date (before any units are redeemed), gives the unit price of the fund under consideration.

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

The company reserves the right to suspend unit pricing if it is not possible to value some or all of the assets of a unit linked fund because of closure of stock exchanges or investment markets for the duration of these conditions.

### Flexibility available under Reliance Secure Child Plan

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- a) Return Shield – an innovative way to protect your returns  
This option is available to you during the term of the policy. You can select or delete this option at any time during the term of the policy.

The deletion of Return Shield Option is applicable to the future premium payments. If there is already some fund value under Return Shield fund, it will continue in the Return Shield Fund unless the policyholder opts to switch the amount to some other fund.

There will not be any charge for selecting the Return Shield option under following circumstances;

If the option is selected under basic plan on commencement of the plan

If the option is selected under top-up premium at the time of payment of top-up premium

Under all other circumstances, a fixed charge of Rs.100 is payable every time the Return Shield option is selected.

If this option is selected, the return earned on basic plan and Top-Ups during the month will be transferred to Return Shield Fund at the end of the policy month. The operation of Return Shield option under Basic Plan is given below:

The amount of returns to be transferred to Return Shield Fund (Fund I) will be determined separately for each policyholder in respect of each of the seven funds G,H,Equity, Mid-Cap, Infrastructure, Energy and Pure Equity,three funds G,H & Equity fund The method used for determining the return to be transferred is given below :

= Fund Value on the last working day of the policy month

Less Fund Value on last working day of the previous policy month

Fewer amounts of inflows during the month

The operation of Return Shield option under top-up premium(s) will be similar to that of Basic Policy.

The amount will be transferred to Return Shield Fund (Fund I) at the prevailing unit price.

- b) Partial Withdrawals

You can make partial withdrawals after three years from the date of commencement, of the policy or on attainment of age 18 by the child whichever is later. Partial withdrawals can be made from all the funds except the e - Account. However during the tenure of the policy, redemption of points from e-Account for availing the services of web based community is allowed.

If the partial withdrawal is made from a fund, the capital guarantee under the Regular Premium basic policy (if any) on death of the child and on maturity of the policy will cease immediately. However,

The partial withdrawals will not affect the risk cover.

The maximum amounts of partial withdrawals that can be taken during any policy year and the partial withdrawal charge are stated below:

Policy year	Maximum amount of partial withdrawal as % of the total fund excluding the fund under the e - point Account
4 and 5	10%
6 to 9	15%
10 to 14	20%
15 years and above	25%

During the last 5 years before the date of maturity but, after 3 years from the date of commencement, a maximum of 95% of the fund value under the basic plan (excluding the amount under the e - point Account) can be withdrawn.

The partial withdrawal charges are stated below:

Year of Partial Withdrawal	Partial Withdrawal Charge as % of Fund being withdrawn under regular premium policies	Partial Withdrawal charge as % of Fund being withdrawn under single premium policies
1 to 3 years	Partial withdrawal not payable	Partial Withdrawal not payable
4th year	5%	Nil
5th year	3%	Nil
6th year onwards	Nil	Nil

In case of top up, the partial withdrawal value will be acquired immediately on payment of the top up. However, the partial withdrawal value will be payable only after the completion of three years from the date of payment of top up. However, this condition is not applicable during the last three years of the policy. Whenever full surrender value of the basic plan is paid, surrender value of the attaching top up will also be paid. There is no surrender charge or partial withdrawal charge under top ups.

c) Pay top-ups:

If you have received a bonus or some lump sum money you can use that as a top-up to increase the investments component in your Policy. Top-ups are allowed only if all basic premiums due till date are paid. At any time, the maximum amount of all top-up premiums allowed is restricted to 25% of the total basic regular/limited/single premium paid till date.

The minimum top-up premium amount is Rs. 2,500. Capital Guarantee will not be available for Top ups paid under Single Premium, Regular Premium and Limited Premium policies

d) Switching Option

At any time, the policyholder may instruct the Company, in writing, to switch some or all of the units from one unit linked fund to another. However, switching in to and out of Return Shield Fund and e-Account is not permissible.

The company will give effect to the switch by canceling 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 policyholder is entitled to four free switches each policy year. Unused free switches cannot be carried forward to a following year.

Once a switch is made in to Equity or Mid-Cap or Infrastructure or Energy or Pure Equity Fund, the capital guarantee under the Regular premium basic policy will cease immediately. The capital guarantee can not be re-established by switching out of Equity fund.

e) Premium Redirection

You may instruct us in writing to redirect all the future premiums under a policy in an alternative proportion to the various unit funds available. However, premium redirection in to Return Shield Fund and e-Account is not permissible.

The premium redirection will not affect the allocation of premium(s) paid prior to the request. If Equity fund or Mid-Cap or Infrastructure or Energy or Pure Equity fund is selected after redirection, the capital guarantee under the Regular premium basic policy if any will cease immediately. Once the capital guarantee ceases, it can not be re-established.

f) Convenient Premium paying options

You can pay the regular/Limited/ premium in yearly, half yearly, quarterly and monthly mode and pay by cash, cheque, debit/credit card, ECS & direct debit. You can also pay single premium only.

The minimum regular premium is Rs 10,000 for annual mode, Rs 5,000 for half-yearly, Rs 2,500 for quarterly and Rs 1,000 for monthly mode. The minimum limited premium is Rs 20,000 for annual mode, Rs 10,000 for half-yearly, Rs 5,000 for quarterly and Rs 2,000 for monthly mode. The minimum single premium is Rs 25,000. The minimum top-up premium is Rs 2,500.

g) Settlement Option

You have the option to take the maturity proceeds in periodic installments within a maximum of 5 years from the date of maturity. You have to give a notice to the insurer at least 30 days before the maturity date. The periodic installment could be in any form including lump sum or infrequent withdrawals as requested by policyholder.

During this period, there will be no life cover. The policy will participate in the performance of units.

The Company will however continue to deduct administration charges by cancellation of units. The fund management charge will be priced in the unit value.

In the event of death of the child during settlement period the fund value as on the date of intimation at the office will be paid to the policyholder.

During the settlement period, the investments made in the unit funds are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of the fund and the factors influencing the capital market.

The investment risk during the settlement period will be borne by the policyholder.

If settlement option is selected, then on maturity of the policy, the total fund balance would be automatically moved into Fund G, the only fund option available during the settlement period.

For selecting the settlement option, the policyholder should inform to the Company one month before the date of maturity.

Reliance Secure Child Plan at a glance:

Basic Plan	Minimum	Maximum
Age at Entry of the Child	30 days	15 years last birthday
Age at Entry of the parent	21 years last birthday	50 years last birthday
Age at Maturity of the parent	31 years last birthday	70 years last birthday
Policy Term	10 years	25 years
Optional Riders on the life of child		
Critical Conditions Rider		
Age at Entry	18 years last birthday	35 years last birthday
Age at Maturity	26 years last birthday	40 years last birthday
Policy Term	5 years	25 years
Sum Assured	25,000	Up to basic policy sum assured subject to a maximum of Rs. 10,00,000
Accidental Death & Total and Permanent Disablement Rider		
Age at Entry	18 years last birthday	35 years last birthday
Age at Maturity	26 years last birthday	40 years last birthday
Policy Term	5 years	25 years
Sum Assured	25,000	Up to basic policy sum assured subject to a maximum of Rs. 50,00,000 on accidental death, Rs. 500,000 per annum on total permanent disability and Rs.40,000 per annum premium waiver on TPD.

Basic Plan	Minimum	Maximum
Term Life Insurance Benefit Rider		
Age at Entry	18 years last birthday	35 years last birthday
Age at Maturity	26 years last birthday	40 years last birthday
Policy Term	5 years	25 years
Sum Assured	25,000	Upto basic policy sum assured

#### Automatic vesting

The rights and interests under the policy shall automatically vest with the life of the child upon the child attaining the age of 18 years.

#### Nomination

Nomination is allowed after the child attains age 18.

Nomination is not allowed under this plan until the child attains age 18..

However, parent may appoint an Appointee on inception of the policy.

Appointee shall be the custodian of the policy benefits if the event of death of the parent until the child attains the majority.

#### Assignment

Assignment will be allowed only after child attains Age 18.

#### Policy Loan

Loans will not be available under this plan.

### What if I want to discontinue the Policy?

You may surrender your policy at any time after three years from commencement.

Surrender Value will be acquired immediately on payment of the first premium.

However, the surrender value will be payable only after the completion of three

policy anniversaries. Whenever full surrender value of basic plan is paid, the

surrender value of any attaching top ups will also be paid.

The Surrender Value under the basic plan will be the Fund value less surrender

charge as given below.

Year of Surrender	Surrender Charge as % of Fund Value under regular/ limited premium policies	Surrender charge as % of Fund Value under single premium policies
1 to 3 years	Surrender Value not payable	Surrender Value not payable
4th year	5%	Nil
5th year	3%	Nil

In case of top up, the Surrender Value will be acquired immediately on

payment of the top up. However, the surrender value will be payable only after

the completion of three years from the date of payment of top up. However,

this condition is not applicable during the last three years of the policy.

Whenever full surrender value of the basic plan is paid, surrender value of the

attaching top up will also be paid. There is no surrender charge under top ups.

### Charges Available under the plan

**Premium Allocation Charges:** This is a percentage of the premium appropriated

towards charges from the premium received. It is deducted from the premium

as and when the premium is received.

The initial allocation charge varies by the amount of the premium paid. The

rates are given below

Annualised Premium (Rs.)	Initial Allocation charge as % of the annualised premium
10,000 – 25,000	25%
25,001 – 50,000	24%
50,001 – 75,000	23%
75,001 – 1,00,000	22%
100,001 – 200,000	21%
Above 200,000	20%

The allocation charges for subsequent years are as stated below:

Year	Renewal Allocation charge as % of the annualised premium
2nd year	7%
3rd year to 10th year	5%
11th year onwards	4%

The allocation charge on the single premium and Top-Ups will be @ 3% of the single premium / Top Up amount

Policy Administration Charges: A monthly administration charge will be deducted by cancelling units in advance at the beginning of each monthly anniversary of the policy.

Premium Payment Term	Administration charge (Rs.)
Regular Premium Policies	40
Limited Premium Policies (during premium payment term)	40
Limited Premium Policies (after premium payment term)	35
Single Premium	35

Fund Management Charges:

The fund management charges under each fund are given below:

Fund Name	Annual Rate
Fund G	1.25% p.a.
Fund H	1.25% p.a.
Equity Fund	1.50% p.a.
Return Shield Fund (Fund I)	1.25% p.a.
Infrastructure Fund	1.50% p.a.
Energy Fund	1.50% p.a.
Midcap Fund	1.50% p.a.
Pure Equity Fund	1.50% p.a.

The fund management charge on each day is three hundred and sixty fifth of the annual charge and will be deducted from the assets of the unit linked fund.

Switching Charge: First four switches in any policy year are free. There will be a charge of Rs.100 per switch on subsequent switches.

Charge for Return Shield Option.

There will not be any charge for the Return Shield option under following circumstances:

- If the option is selected under basic plan on commencement of the plan
  - If the option is selected under top-up at the time of payment of top-up
- Under all other circumstances, a fixed charge of Rs.100 is payable every time the Return Shield option is selected

Mortality Charge: The Mortality Charges is based on your attained age, are determined using 1/12th of the charges mentioned in the Mortality Charge table below and are deducted by canceling the units from your fund every month.

Disability Charge:

Charge for disability due to accident is 0.25 per 1000 Sum Assured for all ages.

Surrender charge / Partial withdrawal charge: This charge is levied on the Fund Value at the time of surrender of the Policy as under:

Year of surrender	Surrender charge/ partial withdrawal charge as a percentage of fund value being surrendered /partially withdrawn in case of regular premium policies
1 to 3	not allowed
4	5%
5	3%
6 onwards	nil

There is no surrender charge/partial withdrawal charge in case of single premium policies and top ups.

#### Miscellaneous Charge:

Fixed miscellaneous charge of Rs. 2 per Rs. 1000 sum assured will be collected on inception of the policy before allocation of units. It is collected for recouping the SA related expenses such as stamp duty and underwriting.

#### Service Tax & other applicable charges:

These charges are to be levied on the Mortality charge. The level of this charge will be as per the rate of Service Tax along with the other applicable taxes/charges on risk premium, if any, as declared by the Government from time to time. The current rate of service tax (including the education cess on service tax) on risk premium is 12.36%.

#### Premium for rider benefits

Premium for rider benefits will be collected over and above the premium under Basic Plan.

### Recovery of Charges

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- a) Allocation charges  
The allocation charges are deducted as percentage of premium before allocation of units each time a premium is received.
- b) Mortality Charges  
The mortality charges will be recovered by cancellation of units at the prevailing unit price.
- c) Miscellaneous Charge (Based on Sum Assured)  
The fixed Miscellaneous charge based on Sum Assured will be deducted from the premium amount before allocation of units.
- d) Fund Management charges  
The Fund Management charges will be priced in the unit price of each Fund on a daily basis.
- e) Premium for rider benefits  
The premium for rider benefits, if selected, will be collected over and above the premium under basic plan.
- f) Service Tax Charge
  - i) The Service Tax Charge on Fund Management Charge will be priced in the unit price of each Fund on a daily basis .
  - ii) The Service Tax charge on allocation charge will be deducted from the premium/contribution along with the allocation charge.
  - iii) The Service Tax charge on Miscellaneous charges on Sum Assured will be collected from the premium along with Miscellaneous charges on Sum Assured before allocation of the units.
  - iv) The Service Tax charge on Mortality charge, Policy Administration charge and Switching charge will be recovered by cancellation of units at the prevailing unit price.
  - v) Service tax will also be applicable for rider premium and has to be paid along with the rider premium
- g) Additional Charges levied by 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 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.
- h) Other charges  
Mortality charge, Policy Administration charge, Switching charge and Service tax on these charges will be recovered by cancellation of units at the prevailing unit price. In the event the 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.

### Change in rate of charges

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The Premium allocation charges, miscellaneous charge, mortality and disability charges, surrender and partial withdrawal charges and premium under rider benefits are guaranteed throughout the policy term.

The Fund management Charge may be increased up to 2.50% p.a. The policy administration charge may be increased up to Rs.75 per month per policy. The switching charge for selecting Return Shield option can be increased up to Rs. 250 per transaction.



The revision in charges as mentioned above will take place only after obtaining specific approval of the IRDA. A notice of three months will be given to the policyholders before any increase in the charges.

If the policyholder does not agree with the modified charges, he/she shall be allowed to withdraw the units in the plan at the then prevailing unit value after paying surrender charge if any and terminate the Policy.

### How safe is your investment?

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

- I. The policy has a capital guarantee feature on maturity of the policy. 95% of total Regular Premiums paid under the Regular premium basic policy only less extra or additional premiums if any provided no partial withdrawals were made any fund except redemption of points from e-Account for availing of services of web based community and that the Equity fund Mid-cap, Infrastructure, Energy, Pure Equity Fund, was never selected up to the date of death Capital Guarantee will not be available under Single Premium policy, Limited Premium policy and onTop up premiums paid under Regular premium, Single premium and Limited premium policy.
- II. The premium paid in unit linked life 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 fund and factors influencing the capital market and the policyholder is responsible for his/her decisions.
- III. Reliance Life Insurance Company Limited is the name of the insurance company and Reliance Secure Child 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.
- IV. Equity Fund, Mid-cap, Infrastructure, Energy, Pure Equity Fund, Fund G, and Fund H and Return Shield Fund are the names of the funds offered currently with Reliance Secure Child Plan, and in any manner do not indicate the quality of the respective funds, their future prospects or returns.
- V. The investments in the Units are subject to market and other risks and there can be no assurance that the objectivities of any of the funds will be achieved.
- VI. Equity Fund, Mid-cap, Infrastructure, Energy, Pure Equity Fund, Fund G, Equity Fund, Fund G and, Fund H and Return Shield Fund do not offer a guaranteed or assured return.
- VII. All benefits payable under the Policy are subject to the tax laws and other financial enactments, as they exist from time to time.
- VIII. The past performance of other funds of the company is not necessarily indicative of the future performance of any of these funds.

### What if I want to discontinue the Policy?

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Within 3 years of the inception of the policy:

- If premiums have not been paid for at least three consecutive years from the inception, the insurance and disability cover on the life of child, premium waiver benefit on the life of parent and capital guarantee under Regular Premium, policy if any will cease immediately. The rider benefits (on the lives of child if any) will also cease immediately.
- However, the policyholder will continue to participate in the performance of unit funds. The monthly administration charges will be deducted from the Fund Value by cancellation of units. The fund management charge will be priced in the unit value.
- Anytime during this period, should the child/parent die, the fund value under the basic plan and the fund value under the top ups if any will be paid.
- The policyholder may revive the policy by re-commencing the premium payment within a period of three years from the due date of first unpaid premium but before the date of maturity of the policy. Other conditions for revival are stated below.
- In the event the policy is not revived within three years, the policy shall be terminated at the end of the period allowed for revival and the surrender value, if any, will be paid.

After paying of at least 3 full years' premiums:

If premiums have been paid for at least three consecutive years and subsequent premiums are unpaid,

- The policy will remain in force with the insurance and disability benefits on the child remaining intact.

- The capital guarantee under Regular Premium policy and premium waiver benefit on the life of parent will cease immediately. The rider benefits (on the lives of child) if any will also cease immediately.
- The policyholder will continue to participate in the performance of the unit funds chosen by him.
- The mortality and administration charges will be deducted from the Fund Value by cancellation of units. The fund management charge will be priced in the unit value
- The policyholder may revive the Policy by paying all due premiums in full at any time within a period of three years from the due date of first unpaid premium but before the maturity date of the policy.
- At the end of the allowed period for revival, if the policy is not revived, the policy shall be terminated by paying the surrender value.
- However, the policyholder may opt to continue the policy even beyond the revival period (but not beyond the maturity date of the policy). The mortality and the disability charges on the life of child and administration charges will be deducted from the Fund Value by canceling the units. The fund management charge will be priced in the unit value. The policy will continue to participate in the performance of the unit funds chosen by the policyholder.
- This option will be available until the fund value reaches an amount equivalent to one full year's premium plus surrender charge, if any.
- If, at any point of time, the fund value reaches an amount equivalent to one full year's premium plus the surrender charges the policy will be terminated by paying the surrender value which is equal to one year's premium.
- In case of limited premium policies, annual premium for this purpose will be defined as, (installment premium for one year \* premium payment term/ policy term)

### Grace Period for payment of premiums

There is a grace period of 30 days from the due date for payment of regular premiums. In case of monthly mode, the grace period is of 15 days. A policy lapses if premiums are not paid within the days of grace.

### Revival of a discontinued policy

- A policy will lapse if premiums are not paid during the days of grace.
- A policyholder may revive a policy by paying the arrears of premiums and recommencing the payment of premiums at any time within a period of 3 years from the due date of first unpaid premium but before the maturity of the policy subject to satisfactory medical and financial underwriting.
- On revival of the policy, the capital guarantee under the Regular Premium basic plan will be reinstated if it was available at the time of discontinuance of premium payment under the policy.
- If the basic plan is revived, the riders can be revived by paying the arrears of premiums with interest at the prevailing rate of interest and recommencing the payment of rider premium. The current rate of interest is 9.5% p.a. This will be subject to satisfactory medical and financial underwriting.
- If the policyholder has informed the Company his/her intention to discontinue the premiums (i.e. take premium holiday) then at the time of revival, medical underwriting may not be required.

### Exchange Option

This option is available for existing policyholders after completion of three policy years from the date of commencement. Under this option, the policy holder can transfer policy benefits (surrender, maturity etc.) either fully or partially to another plan wherein exchange option is available. This option must be exercised at least 30 days before the date of the receipt of benefit under the policy. The terms and conditions as specified in the opted policy document would apply to the policy holder opting for the 'Exchange Option'. The new plan will be offered on the life of the policyholder.

If a policyholder is opting for transfers from other policies to Reliance Secure Child Plan Regular Premium Option under exchange option, the allocation charge in year of exchange will be reduced. The reduced allocation charges applicable in the year of exchange are stated below:

Annualized premium (Rs.)	Reduced allocation charges (as % of annualized premium) applicable in the year of exchange
10,000 to 25,000	7%
25,001 to 50,000	6%

Annualized premium (Rs.)	Reduced allocation charges (as % of annualized premium) applicable in the year of exchange
50,001 to 75,000	5%
75,001 to 1,00,000	4%
1,00,001 to 2,00,000	3%
2,00,000 and above	2%

For the second and subsequent policy years, the allocation charges mentioned earlier will apply.

If the exchange option is used to pay top ups in the Reliance Secure Child Plan, or to pay Single premium under Reliance Secure Child Plan, the allocation charge in the year exchange will be 1% of the top up or single premium amount.

### Tax Benefit

As per current tax rules premiums paid are eligible for tax deduction under Section 80C of the Income Tax Act, 1961. Provided the premium in any years during the term of the Policy does not exceed 20% of the Sum Assured, maturity and withdrawals are eligible for tax benefit under Section 10(10D). Death benefit are tax free under Section 10(10) D of the Income Tax Act, 1961. Under Section 80C premiums up to Rs. 100,000 are allowed as deduction from your taxable income.

Service tax and education cess will be charged extra as per applicable rates.

Please note that all benefits payable under the policy are subject to tax laws and other financial enactments as they may exist from time to time. You are recommended to consult your tax advisor.

### General Exclusion

If the life assured (child) commits suicide within 12 months from the date of commencement of risk or date of revival of this policy, whether sane or insane at that time, we will limit the death benefit to the fund value and will not pay any insured benefit. The capital guarantee under the Regular Premium basic policy will not be available.

If the proposer (parent) commits suicide within 12 months from the date of commencement of risk or date of revival of this policy, whether sane or insane at that time, the premium waiver benefit will not be available.

### Optional Rider Benefits

The optional rider benefits are available on the life of child.

On completion of age 18, the child has the option of taking or removing the following riders at any policy anniversary subject to medical and financial underwriting provided the criteria in respect of minimum and maximum age at entry, policy term, premium payment term, Sum Assured under each rider are satisfied.

- Accidental Death and Total and Permanent Disablement Rider
- Critical Conditions Rider
- Term Life Insurance Benefit Rider

The rider benefits can be taken only if the following conditions are satisfied

- The basic plan is in force
- The basic plan is a regular premium plan. The rider benefit is not available under single premium and limited premium payment policies.
- The premium for the rider is payable over and above the premium for the basic plan, and not by the cancellation of units.
- The maximum SA under rider will be equal to the SA under the basic plan.

The benefits and exclusions under each rider are given below:

Accidental Death and Total and Permanent Disablement Rider Benefit: (ADB rider)

This benefit increases the life coverage in case of accidental death or accidental total and permanent disablement at a very nominal additional cost.

The premium for the rider is payable over and above the premium for the basic plan, and not by the cancellation of units.

Exclusions under ADB rider

The company will not pay any accidental death claim or total and permanent disablement claims which results directly or indirectly from anyone or more of the following:

- an act or attempted act of self-injury,
- participation in any criminal or illegal act,
- being under the influence of alcohol or drugs except under direction of a registered medical practitioner,
- racing or practicing racing of any kind other than on foot,
- flying or attempting to fly in, or using or attempting to use, an aerial device of any description, other than as a fare paying passenger on a recognized airline or charter service,
- participating in any riot, strike or civic commotion, active military, naval, air force, police or similar service, or
- War, invasion, act of foreign enemies, hostilities or war like operations (whether war be declared or not), civic war, mutiny, military rising, insurrection, rebellion, military or usurped power or any act of terrorism or violence.

#### Critical Conditions Rider

The Critical Conditions Rider provides a fixed additional sum insured on the occurrence of any of 10 specified critical illnesses if the policy is in force. In case the life insured under critical conditions rider is diagnosed with any of the critical illness mentioned below and the policy is in full force at that time, the company shall pay the rider sum assured and the policy will continue with all other benefits. There is a waiting period of 180 days from the date of commencement of the rider benefit or result in the death of the life assured within 30 days of the onset of the critical illness.

The critical illnesses covered are: Heart Attack, Coronary Artery By Pass Graft Surgery, Heart Valve Replacement, Aorta Surgery, Cancer, Stroke, Kidney Failure, Major Organ Transplant, Paralysis and Coma.

#### Exclusion under Critical Conditions Rider

The Company will not pay a Critical Illness Benefit if the claim arises from a Critical Illness which:

- i) Begins prior to or within six months of the commencement date or the date of any reinstatement of the Critical Illness Benefit, or
- ii) Results in the death of the Life Assured within 30 days of the onset of the critical illness, or
- iii) Results from deliberate self injury or attempted suicide by the Life Assured, whether sane or insane.

#### Term Life Insurance Benefit Rider:

On death of the life assured under the term rider during the policy term (premium paying term in case of limited premium policies) the term life insurance sum assured will be paid in addition to the benefits paid under the basic policy.

The service tax at the applicable rates will be levied on the premiums under term insurance. The current rate of service tax (including education cess) is 12.36% p.a.

#### 15 day free look period

In Case the Policy Holder disagrees with any of the terms and conditions of the policy, he 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 Plus the charges levied by Cancellation of units plus fund value as on the date of receipt of the request in writing for cancellation, less the proportionate premium for the period the company has been on risk and the expenses incurred by the company on medical examination and stamp duty charges.

#### About us

Reliance Life Insurance 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 is an associate company of Reliance Capital Ltd., a part of Reliance - Anil Dhirubhai Ambani Group. Reliance Capital is one of India's leading private sector financial services companies and 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 - Anil Dhirubhai Ambani Group also has presence in Communications, Energy, Natural Resources, Media, Entertainment, Healthcare and Infrastructure.

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.
- 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.

Note:

This product brochure gives only the salient features of the plan. For further details on all the conditions, exclusions related to Reliance Secure Child Plan please contact our Insurance Advisors.

Call us on 30338181

SMS SECURE to 55454

www.reliancelife.com

Reliance Life Insurance Company Ltd.

Registered Office: H Block, First Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra 4000710.

Annexure 1:

Standard Mortality Charge table:

Annual risk premium rates per Rs.1,000 sum at risk

Age last birthday	Mortality charges per 1000 sum assured	Age last birthday	Mortality charges per 1000 sum assured
5	0.44	34	1.48
6	0.43	35	1.58
7	0.44	36	1.69
8	0.44	37	1.82
9	0.43	38	1.97
10	0.46	39	2.15
11	0.54	40	2.37
12	0.65	41	2.57
13	0.75	42	2.76
14	0.82	43	2.99
15	0.88	44	3.27
16	0.93	45	3.60
17	0.99	46	3.99
18	1.03	47	4.43
19	1.08	48	4.93
20	1.12	49	5.48
21	1.15	50	6.08
22	1.18	51	6.74
23	1.21	52	7.46
24	1.23	53	8.23
25	1.25	54	9.05
26	1.27	55	9.92
27	1.28	56	10.85
28	1.28	57	11.73
29	1.29	58	12.64
30	1.29	59	13.76
31	1.30	60	15.11
32	1.35	61	16.66
33	1.40	62	18.43

Age last birthday	Mortality charges per 1000 sum assured	Age last birthday	Mortality charges per 1000 sum assured
63	20.42	67	29.94
64	22.62	68	33.66
65	24.39	69	37.77
66	26.59	70	42.30

1. The above rates are guaranteed for three years from the commencement of the policy and are yearly reviewable thereafter.
2. Monthly rates are 1/12th of the annual rates and there is no frequency loading
3. Hospital cash benefit charges will be different for sub standard lives.

" THIS PRODUCT HAS BEEN WITHDRAWN. IF YOU ARE AN EXISTING CUSTOMER YOU WOULD CONTINUE TO ENJOY YOUR AVAILABLE PRIVILEGES IN THE PRODUCT. " DATE OF WITHDRAWAL: 01 / 01 / 10

Grievance Redressal Officer:

Mailing Address -

Reliance Life Insurance Company Limited.

Ground Floor, MIDAS Wing, Sahar Plaza, Andheri Kurla Road, Andheri East, Mumbai - 400 059

Phone No: 30338181

(This is our 24x7 customer care number. Local Call Charges shall apply)

E-mail : rlife.grievanceredressal@relianceada.com

## RELIANCE Life Insurance

Anil Dhirubhai Ambani Group

Call us on 30338181

sms SECURE to 55454

[www.reliancelife.com](http://www.reliancelife.com)

### 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: Ground Floor, MIDAS Wing, Sahar Plaza, Andheri Kurla  
Road, Andheri East, Mumbai - 400 059

Insurance is the subject matter of the solicitation.

UIN for Term Insurance Benefit Rider :121C009V01, Accidental Death & Total and Permanent Disablement  
Rider: 121C002V01, Critical Conditions Rider: 121B003V01, Reliance Secure Child Plan: 121L026V01

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CERTIFIED COMPANY