

Reliance Life Secure Child Term 10 Plan

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



RELIANCE Life Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

Reliance Life Secure Child Term 10 Plan

- 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 Life Secure Child Term 10 Plan - a unique life insurance cum savings plan. Start saving from now and secure the future of your child.

"THIS PRODUCT HAS BEEN WITHDRAWN.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: 31/08/10

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

Key Features

- Insurance cover on the life of child
- Money at critical milestones in your child's career path - college education, higher education, marriage
- Your 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
- Guarantee of 95% of the regular premium paid available on maturity and on death of the child under Regular Premium base policy.
- Option to package with Reliance New Major Surgical Benefit Rider, Reliance New Critical Conditions (25) Rider, Reliance Term Life Insurance Benefit Rider, Reliance Accidental Death and Total and Permanent Disablement Rider
- Guaranteed addition of 1% of the premiums paid under base 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 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 sum assured under the policy is fixed on the basis of the selected annual premium and policy term.

Benefits in Details

Guarantee under Regular Premium base policy:

Guarantee under Regular premium bases policy comprises payment of 95% of total Premiums paid under the base 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 New Equity Fund, New Mid-Cap Fund, New Infrastructure Fund, New Energy Fund and New Pure Equity fund was never selected up to the date of death. Guarantee of 95% of the regular premium paid will not be available under Single Premium policy and on Top up premiums paid under Single premium and Regular premium policy.

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

95% of total Premiums paid under the Regular premium base policy (excluding extra or additional premiums) are guaranteed on death of the child provided no partial withdrawal was made from the base plan except redemption of points from e-Account for availing of services of web based community and that New Equity Fund, New Mid-Cap Fund, New Infrastructure Fund, New Energy Fund and New 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 base Policy on maturity of the policy:

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

Plus

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

- b) If the mode of premium payment is Single
Maximum of
- i) Sum assured
 - ii) Total Fund value (including fund value under New Return Shield Fund and e - Account) under Base Plan as on the date of intimation of death

Plus

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

Plus

Fund Value (including fund value under New Return Shield Fund 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, after commencement of the risk cover, 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 New Return Shield Fund and e - point Account) as on the date maturity relating to the base policy
- ii) 95% of total Regular Premiums paid under the Regular Premium base 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 New Equity, New Mid-Cap, New Infrastructure, New Energy and New Pure Equity fund was not selected at any time during the policy term.

Plus

- i) Fund Value(including fund value under New 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 Single, Fund value (including fund value under New Return Shield Fund and e- Account) as on the date of maturity relating to the base policy

Plus

Fund Value (including fund value under new 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 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 110% of the single premium amount and the maximum sum assured is 5 times the single premium paid.

Rider Benefits:

The following optional riders are available under regular premium policies at any time during the policy term on the life of Child after attainment of age 18. The rider is available on payment of additional premium over and above the base premium provided conditions on riders (entry age, policy term, sum assured) are satisfied. These rider benefits can be selected on commencement of the policy or on any policy anniversary during a policy term.

The sum of rider premiums should not exceed 30% of the premiums paid under base Plan. The maximum sum assured under riders will be equal to the sum assured under base plan.

When the base plan terminates, all the rider benefits attaching to the base plan will also terminate.

1. Reliance New Major Surgical Benefit Rider:
Provides lump sum amount to cover surgical expenses from a list of 33 surgeries including Open Heart surgery, Kidney Transplant, Cornea transplantation, Transplant of Lungs and many more.
2. Reliance New Critical Conditions (25) Rider:
Provides lump sum amount to take care of 25 critical conditions including Cancer, Heart Attack, Paralysis, Major Organ transplant and many more.
3. Reliance Term Life Insurance Benefit Rider: Provide additional death benefit depending on the sum assured selected under the rider.

4. **Reliance Accidental Death and Total and Permanent Disablement Rider:** Provide additional death/disability benefit if the death/disability occurs as a result of an accident. Also, the Waiver of Premium benefit under the rider continues the plan in case of disability.

The Sum assured under the rider can not be higher than the sum assured under the base plan.

Note: Please refer to the rider brochure on rider benefits for more details.

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 base plan and under top ups will be transferred to an account called e-Account. As a Guaranteed Addition, the Company will also contribute 1% of Premiums paid by the policyholder (excluding extra or additional premiums) during the year under base 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 guarantee of 95% of the regular premium paid under the Regular Premium base 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 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 through 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 Guaranteed 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 Guaranteed 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 base plan and top-up premium:

The plan offers seven funds for base plan and top-up contributions namely: New Fund G, New Fund H, New Equity Fund, New Mid-Cap Fund, New Infrastructure Fund, New Energy Fund and New Pure Equity Fund. You have the option to decide your own fund mix with respect to premiums under the base plan and top-ups.

B. Funds available in respect of Return Shield Option:

New Return Shield Fund will be available if Return Shield Option is selected. The returns earned under the base plan and top-up under the funds New Fund G, New Fund H, New Equity Fund, New Mid-Cap Fund, New Infrastructure Fund, New Energy Fund and New Pure Equity Fund will be transferred to New Return Shield Fund if Return Shield option is selected

C. Fund available during settlement period

For those policy holders opting for the settlement option New 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:

Fund Name	Investment Objectives	Asset Category	Asset Allocation Range (%)	Target (%)
New 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
New 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
New Equity Fund	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
New 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, cigarettes, tobacco, entertainment, leather, sugar and hatcheries.	60-100	100

Fund Name	Investment Objectives	Asset Category	Asset Allocation Range (%)	Target (%)
New Infra-structure 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
New 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
New Mid-cap 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

The asset allocation and investment policy under New Return Shield Fund is given below:

Fund Name	Investment Objectives	Asset Category	Asset Allocation Range (%)	Target (%)
New Return shield Fund (New 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 instruments 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

With in a fund, if the target investment in one instrument is less than 100%, the remaining balance would be invested in the other mentioned instruments.

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 =
$$\frac{\text{Total Market Value of assets plus(less) expenses incurred in the purchase (sale) of assets plus Current Assets plus any accrued income net of fund management charges less Current Liabilities less Provision}}{\text{Total Number of units on issue (before any new units are allocated (redeemed))}}$$

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 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) In respect of renewal premiums paid prior to the premium due date, the closing NAV of the day on which the premium is due shall be applicable.

Any amount less than the due stipulated regular 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 Life Secure Child Term 10 Plan

- a) Return Shield Option - 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 New Return Shield fund, it will continue in the New 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 base 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 base 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 Base Plan is given below:

The amount of returns to be transferred to New Return Shield Fund (New Fund I) will be determined separately for each policyholder in respect of each of the seven New fund G, New Fund H, New Equity Fund, New Mid-Cap Fund, New Infrastructure Fund, New Energy Fund and New Pure 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 Base Policy.

The amount will be transferred to New Return Shield Fund (New 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 guarantee of 95% of the regular premium paid under the Regular Premium base policy (if any) on death of the child and on maturity of the policy will cease immediately.

The partial withdrawals will not affect the risk cover.

The minimum amount of partial withdrawal is Rs. 5000 and the maximum partial withdrawal amount should not exceed 20% of the fund value at the time of withdrawal.

However, at any point of time during the policy term, the minimum fund balance after the partial withdrawal should be at least equal to 125% of the annualised premium/ 50% of the Single Premium.

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	20%	Nil
5th year	10%	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 or on attainment of age 18 by the child whichever is later. However, this condition is not applicable during the last three years of the policy. Whenever full surrender value of the base 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 base 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 base regular /single premium paid till date. The minimum top-up premium amount is Rs. 2,500. Guarantee of 95% of the regular premium paid will not be available for Top ups paid under Single Premium, Regular 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 New Equity Fund, New Mid-Cap Fund, New Infrastructure Fund, New Energy Fund, New Pure Equity Fund, the guarantee of 95% of the regular premium paid under the Regular premium base policy will cease immediately. The guarantee of 95% of the regular premium paid can not be re-established by switching out of New 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 New 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 New Equity fund, New Mid-Cap Fund or New Infrastructure Fund or New Energy Fund or New Pure Equity fund is selected after redirection, the guarantee of 95% of the regular premium paid under the Regular premium base policy if any will cease immediately. Once the guarantee of 95% of the regular premium paid ceases, it can not be re-established.

f) Convenient Premium paying options

You can pay the regular / 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.20,000 for yearly mode, Rs.10,000 for half-yearly mode, Rs. 5,000 for quarterly mode and Rs.2,000 for monthly mode. The minimum single premium is Rs 50,000. 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 New 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 Life Secure Child Term 10 Plan at a glance:

Base 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	60 years last birthday
Policy Term	Fixed term of 10 years	Fixed term of 10 years

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?

Surrender Value will be acquired immediately on payment of the first premium and you may surrender the policy anytime during the policy term.

If the policyholder surrenders the policy within three policy anniversary, the insurance cover and rider benefits, if any will cease immediately. The fund value under the basic plan and Top ups after deduction of surrender

charges, if any will be kept in a suspense account and will not participate in the performance of unit funds. This amount will be paid only after the completion of three policy anniversaries.

If the policyholder surrenders the policy after the completion of three policy anniversaries, the surrender value will be paid immediately.

Whenever full surrender value of base plan is paid, the surrender value of any attaching top ups will also be paid.

The Surrender Value under the base 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	20%	Nil
4th year	20%	Nil
5th year	10%	Nil
6th year & above	0%	Nil

In case of top up, the Surrender Value will be acquired immediately on payment of the top up and the policyholder can surrender the top ups anytime during the policy term.

If the policyholder surrenders the Top ups within three policy anniversary, the fund value under Top ups will be kept in a suspense account and will not participate in the performance of unit funds. This amount will be paid only after the completion of three policy anniversaries. 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. If the policyholder surrenders the top ups after the completion of three policy anniversaries, the surrender value will be paid immediately.

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

Initial Allocation charge - 25% of the premium in the first year

The allocation charges for subsequent years are as stated below:

Year	Renewal Allocation charge as % of Annualised premium
2nd year	5%
3rd year and 4th year	3%
5th year to 10th year	2.50%

The allocation charge on the single premium and Top-Ups will be @ 2% of the single premium / Top Up amount.

Reduced allocation charges will apply on the business coming through direct channel.

Year	Reduced Allocation charge as % of annualised premium
1	8%
2 & above	1%

The reduced allocation charge on the single premium and Top-Ups will be @ 1% of the single premium or Top Up amount

Policy Administration Charges: A monthly administration charge of Rs.40 will be deducted by cancelling units in advance at the beginning of each monthly anniversary of the policy.

Fund Management Charges:

The fund management charges under each fund are given below:

Fund Name	Annual Rate
New Fund G	1.30%
New Fund H	1.30%
New Fund I (New Return Shield Fund)	1.25%
New Equity Fund	1.35%
New Pure Equity Fund	1.35%
New Infrastructure Fund	1.35%
New Energy Fund	1.35%
New Midcap Fund	1.35%

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 base 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 for the child:

Charge for disability on the life of child due to accident is 0.30 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	20%
4	20%
5	10%
6 onwards	Nil

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

Service Tax & other applicable charges:

These charges are to be levied on the Fund Management Charge, Allocation charges, Mortality charge, Disability Charge, Policy administration charge, Switching charge, Return Shield opting charge and on the Rider Premium. 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 10.30%.

Premium for rider benefits

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

Recovery of Charges

- Allocation charges:** The allocation charges are deducted as percentage of premium before allocation of units each time a premium is received.
- Mortality Charges:** The mortality charges will be recovered by cancellation of units at the prevailing unit price.
- Disability Charges:** The disability charges will be recovered by cancellation of units at the prevailing unit price.
- Fund Management charges:** The Fund Management charges will be priced in the unit price of each Fund on a daily basis.
- Premium for rider benefits:** The premium for rider benefits, if selected, will be collected over and above the premium under base plan.

- e) 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 Mortality charge, Disability Charge, Policy Administration charge, Return Shield opting charge and Switching charge will be recovered by cancellation of units at the prevailing unit price.
 - iv) 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, Disability charge, Return Shield opting 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

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

The Fund management Charge may be increased up to 1.35% p.a. The policy administration charge may be increased up to Rs.80 per month per policy. The switching charge for selecting Return Shield option can be increased up to Rs. 500 per transaction.

The premium rates under Reliance Term life Insurance Benefit Rider and Reliance Accidental Death and Total and Permanent Disablement Rider are guaranteed throughout the policy term.

The premium rates for Reliance New Major Surgical Benefit Rider and Reliance New Critical Conditions (25) Rider, once applied on any policy, will be guaranteed for

the first three years of the policy. After three years period, the Company may change the premium rates with three months prior notice subject to the IRDA approval. Such revised rates would be effective on all in-force policies and new policies sold.

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?

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

- I. The policy has a guarantee of 95% of the regular premium paid feature on maturity of the policy. 95% of total Regular Premiums paid under the Regular premium base 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 New Equity fund, New Mid-cap Fund, New Infrastructure Fund, New Energy Fund, New Pure Equity Fund, was never selected up to the date of death Guarantee of 95% of the regular premium paid will not be available under Single Premium policy and on Top up premiums paid under Regular premium, Single 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 Life Secure Child Term 10 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. New Equity Fund, New Mid-cap, New Infrastructure, New Energy, New Pure Equity Fund, New Fund G, New Fund H and New Return Shield Fund are the names of the funds offered currently with Reliance Life 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 objectives of any of the funds will be achieved.
- VI. New Equity Fund, New Mid-cap, New Infrastructure, New Energy, New Pure Equity Fund, New Fund G, New Fund H and New 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?

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 guarantee of 95% of the regular premium paid 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 base plan and the fund value under the top ups if any will be paid.
- The policyholder may revive the policy by paying arrears of premium and re-commencing the premium payment within a period of two 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 two years, the policy shall be terminated at the end of the period allowed for revival and the surrender value, if any, will be paid at the end of the period allowed for revival or at the end of the 3rd policy anniversary whichever is later
- If at any point of time, the fund value is less than the mortality charge for the child and parent, disability charge for the child and policy administration charge for the next month, the policy will be foreclosed by paying the fund value

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 guarantee of 95% of the regular premium paid 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 charge, disability charge 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.

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 2 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 guarantee of 95% of the regular premium paid under the Regular Premium base plan will be reinstated if it was available at the time of discontinuance of premium payment under the policy.
- If the base 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 9.0% 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.

Foreclosure of the Policy

For the policies in-force, if at any point of time, the fund value is less than the mortality charge for the child and parent, disability charge for the child and policy administration charge for the next month, the policy will be foreclosed by paying the fund value.

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.) 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 Life Secure Child Term 10 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:

8% of the annualized premium applicable in the year of exchange.

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 Life Secure Child Term 10 Plan, or to pay Single premium under Reliance Life Secure Child Term 10 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 guarantee of 95% of the regular premium paid under the Regular Premium base 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.

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 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 - 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.

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

Note: This product brochure gives only the salient features of the plan. For further details on all the conditions, exclusions related to Reliance Life Secure Child Term 10 Plan, please contact our Insurance Advisors.

Appendix A:

The Mortality charges for Rs.1000 Sum Assured per annum are as follows:

Age last birthday	Mortality charge per 1000 Sum Assured	Age last birthday	Mortality charge per 1000 Sum Assured	Age last birthday	Mortality charge per 1000 Sum Assured
6	0.468	31	1.423	56	11.836
7	0.480	32	1.468	57	12.791
8	0.480	33	1.532	58	13.786
9	0.468	34	1.617	59	15.014
10	0.498	35	1.721	60	16.478
11	0.588	36	1.845	61	18.177
12	0.708	37	1.988	62	20.110
13	0.818	38	2.152	63	22.277
14	0.890	39	2.351	64	24.679
15	0.956	40	2.580	65	26.603
16	1.018	41	2.799	66	29.005
17	1.075	42	3.012	67	32.664
18	1.128	43	3.260	68	36.717
19	1.176	44	3.565	69	41.200
20	1.219	45	3.929	70	46.150
21	1.258	46	4.352	71	51.609
22	1.292	47	4.835	72	57.619
23	1.322	48	5.377	73	64.226
24	1.347	49	5.978	74	71.479
25	1.367	50	6.638	75	79.430
26	1.384	51	7.357	76	88.132
27	1.395	52	8.135	77	97.640
28	1.402	53	8.973	78	108.013
29	1.404	54	9.870	79	119.310
30	1.405	55	10.826	80	131.594

1. Monthly rates are 1/12th of the annual rates and there is no frequency loading.
2. Mortality charges will be different for sub standard lives.

RELIANCE Life Insurance

Anil Dhirubhai Ambani Group

Reliance Life Insurance Company Limited (Reg. No 121)

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

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

UIN for Reliance Life Secure Child Term 10 Plan: 121L068V01,
Reliance Accidental Death and Total and Permanent Disablement Rider: 121C002V01,
Reliance New Critical Conditions(25) Rider: 121C012V01,
Reliance New Major Surgical Benefit Rider: 121C014V01,
Reliance Term Life Insurance Benefit Rider: 121C009V01.

Insurance is the subject matter of the solicitation.

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