

# Reliance Super Market Return Term 10 Plan

nurture your life...



" THIS PRODUCT HAS BEEN WITHDRAWN.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

**RELIANCE** Life Insurance  
Anil Dhirubhai Ambani Group

A Reliance Capital Company



...and reap benefits too

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# welcome to a secure and bright future with Reliance Life Insurance

You have always aspired for the best in life. And we help you achieve just that.

With Reliance Super Market Return Term 10 Plan you can have the twin advantage of insurance protection as well as reaping the benefits of investment growth. It is a flexible plan which works all through your life and meets the changing requirements like additional protection, liquidity through cash, option to invest in different asset class, steady golden years and many more.

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

## Key Features

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- Twin benefit of market linked return and insurance protection
- A Unit Linked Plan, different form traditional Life Insurance products, with maximum maturity age of 80 years
- Option to create your own portfolio depending on your risk appetite
- Choose from eight different investment funds
- Flexibility to switch between funds
- Option to pay regular as well as single premium & Top-ups
- Option to package policy 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
- Liquidity through partial withdrawals

## How does this Plan work?

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The premium paid by you, net of Premium Allocation Charges is invested in fund/funds of your choice 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 Mortality Charges and Policy Administration Charges are deducted through cancellation of units whereas the Fund Management Charge is priced in the unit value.

## Benefits

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Life Cover Benefit:

Commencement of risk cover on the Life Assured will depend on the age of the Life Assured on commencement of the policy.

- If age of the Life Assured on commencement of the policy is less than 6 years last birthday, the risk cover on the life of the Life Assured 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 Life Assured whichever is later
- If age of the Life Assured 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 Assured will commence after one year from the date of commencement of the policy.

- If age of the Life Assured on commencement of the policy is equal to or greater than 12 years last birthday, the risk cover on the Life Assured will commence immediately.

Case 1: If death of the life assured occurs before commencement of risk cover

Total Fund Value relating to the basic policy as on the date of intimation of death will be paid.

Case 2: If death of the life assured occurs after commencement of the risk cover

- In the event of death of the life assured before 60th birthday, the higher of Sum Assured (less all partial withdrawals made from the policy fund during the 24 months prior to the date of death) and the total fund value as on the date of intimation of death will be paid.
- In the event of the death of the Life Assured on or after 60th birthday, the higher of Sum Assured (less all partial withdrawals made from the policy fund during the 24 months before attaining 60th birthday and all withdrawals made from the basic policy fund after attaining 60th birthday) and the total fund value as on the date of intimation of death will be paid.

You can choose the basic Sum Assured within the minimum and maximum levels mentioned below.

Minimum Sum Assured:

- Regular Premium: 5 times of the annualized premium.
- Single Premium: 110% of the single premium

Maximum Sum Assured:

Regular Premium:

Age at entry (last birthday)	Maximum Sum Assured
0 to 40	30 times of Annualised Premium
41 to 45	20 times of Annualised Premium
46 to 50	15 times of Annualised Premium
51 to 55	10 times of Annualised Premium
56 and above	5 times of Annualised Premium

Single Premium:

Age at entry (last birthday)	Maximum Sum Assured as multiples of Single Premium
0 to 45	6 times of Single Premium
46 to 65	2 times of Single Premium

Maturity Benefit: On survival to maturity the Fund Value on maturity will be paid out.

Rider Benefit: The following optional riders are available only for regular premium payment option, on payment of additional premium over and above the basic 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. Rider sum assured can not be higher than the basic plan sum assured.

The sum of rider premiums should not exceed 30% of the premiums paid under Basic Plan.

When the basic plan terminates, all the rider benefits attaching to the basic 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 incase of disability.

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

### What are the different fund options?

Reliance Life Insurance understands the value of your hard earned money and in our endeavour to help you grow your wealth, we offer you 8 different tailor-made investment funds. You have the option to allocate your premium in these funds as you wish.

The policy offers total eight fund options on commencement of the policy.

"New Fund C" is available for settlement option only.

The asset allocation and investment policy is given below:

Fund Name	Investment Objectives	Asset Category	Asset Allocation Range (%)	Target (%)
New Money Market Fund	Maintain the capital value of all premiums (net of charges) and all interest additions, at all times. The risk appetite is 'low'.	Money market instruments incl. liquid mutual funds and bank deposits	100	100

Fund Name	Investment Objectives	Asset Category	Asset Allocation Range (%)	Target (%)
New Balanced Fund	The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining a low probability of negative returns in the short term. The risk appetite is defined as 'low to moderate'.	Debt Securities	0-100	80
		Equities	0-20	20
		Money market instruments incl. liquid mutual funds and bank deposits	0-100	0
New Growth Fund	The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining moderate probability of negative returns in the short term. The risk appetite is defined as 'moderate'.	Debt Securities	0-100	60
		Equities	0-40	40
		Money market instruments incl. liquid mutual funds and bank deposits	0-100	0
New Equity Fund	Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.	Corporate bonds and other debt instruments/ Bank deposits/ Money market instruments.	0-100	0
		Equities	0-100	100
New 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

Fund Name	Investment Objectives	Asset Category	Asset Allocation Range (%)	Target (%)
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
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 is 'high'.	Equities made only in sectors other than banks and non-banking financial companies, breweries, distilleries, alcohol based chemicals, cigarettes, tobacco, entertainment, leather, sugar	60-100	100
		Corporate bonds and other debt instruments/ Bank deposits/ Money market instruments	0-40	0
New Fund C	The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining low probability of negative returns in the short term. The risk appetite is defined as 'low to moderate'	Money market instruments incl. liquid mutual funds and bank deposits	0-100	0
		Debt Securities	0-100	80
		Equities	0-20	20



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.

#### Value of Units:

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)

#### 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 is received shall be applicable.
- ii) In respect of renewal premiums/funds switched 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 premium payable stated in the contract will not be accepted.

## 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.

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

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

### Cancellation of units

To meet fees and charges, and to pay benefits, the company will cancel sufficient units to meet the amount of the payments which are due. If units are held in more than one unit linked fund, then the company will cancel sufficient units in each fund to meet the amount of the payment. The value of units cancelled in a particular fund will be in the same proportion as the value of units held in that fund is to the total value of units held across all funds. For benefit payments and for fees and charges, the company will cancel the units on the date of such benefit payment or collection of charges..

The company may delay the allocation or cancellation of units to allow for the orderly purchase or sale of assets in the case of high value transactions either for a particular policy or for a unit linked fund as a whole.

### The value of policyholder's unit account

The value of a policyholder's unit account at any time is the number of units allocated to the contract at that time multiplied by the applicable unit price. If a policyholder holds units in more than one unit linked fund, then the

value of the unit account for that policyholder is the total value across all unit linked funds.

## Flexibility

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### Pay top-ups

Top-ups can be accepted on Single premium payment option and on Regular premium payment option where the due basic regular premiums are paid up to date. The total top-up premiums at any point in time will not exceed 25% of the total basic premiums paid till that time. The minimum top-up premium at any time is Rs.2,500. Payment of top-ups would not result in increase in sum assured.

98% of any amount paid as top-up is allocated to your funds.

### Make partial withdrawals

You are allowed to make partial withdrawals after 3 years from inception. There would be a 3-years lock-in period on the top-ups for the purpose of partial withdrawals. The lock-in on top-ups shall apply from the date of payment of each top-up. However, this condition will not apply if top ups are paid during the last three years before the maturity.

All partial withdrawals made shall be allowed from the top-up account as long as top-up account supports partial withdrawals (i.e. the total top-up balance amount). Partial withdrawals with respect to basic plan shall only be counted for the purpose of adjusting the base sum assured to be payable on death as detailed below.

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.

On a partial withdrawal while your age is less than 60 years last birthday, the Sum Assured under the Basic Plan will be reduced by the amount of partial withdrawals made in the preceding 24 months of the date of partial withdrawal. On a partial withdrawal while your age is equal to or greater than 60 years last birthday, the Sum Assured under the Basic Plan will be reduced by the amount of partial withdrawals made in the 24 months preceding the 60th birthday of the policyholder and all partial withdrawals after the 60th birthday.

In case the policy is taken on the life of the minor, partial withdrawals shall not be allowed until the life assured completes 18 years of age.

Charges for partial withdrawal from the basic policy fund are mentioned below. No partial withdrawal charge is

applicable for withdrawal from top-ups fund and for single premium policies.

#### Switches between different Unit-Linked Funds:

You may switch some or all of the Fund Value between different unit-linked funds offered under the Reliance Super Market Return Term 10 Plan. The company will give effect to this switch by cancelling units in the old fund and allocating units in the new fund at the next following unit price.

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. There are 52 free switches each policy year. Unused free switches cannot be carried forward to a following year.

#### Redirect future premiums:

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. Redirection will not affect the allocation of premium(s) paid prior to the request.

#### Exchange option:

This option is available for existing policyholder under Reliance Super Market Return Term 10 Plan 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 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 would be offered on the life of the policy holder and would be subject to terms and conditions of new contract.

If the policyholder is opting for transfer from other plan to Reliance Super Market Return Term 10 Plan under exchange option, the allocation charge in year of exchange will be reduced. The reduced initial allocation charge applicable in the year of exchange is 3% of the annualised premium.

Regular allocation charges would apply to the balance of the policy term.

If the exchange option is used to pay top ups in Reliance Super Market Return Term 10 Plan, the allocation charge in the year exchange will be 1% of the top up amount.

#### Settlement Options:

The policyholder has the option to take the maturity proceeds in periodic instalments within a maximum of 5

years from the date of maturity. The policyholder has to give a notice to the insurer at least 30 days before the maturity date. The periodic instalment could be in any form including lump sum or infrequent withdrawals as requested by you.

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 during settlement period the fund value as on the date of intimation at the office will be paid to the nominee.

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 C, the only fund option available during the settlement period.

For those policy holders opting for the settlement option New Fund C would apply by default during the settlement period, irrespective of the age of the policy holder.

### Who can buy this product?

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Minimum Age at entry : 30 days

Maximum Age at entry : 70 years

Maximum Age at maturity : 80 years

### What is the Policy term?

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Fixed Policy term of 10 years

### Flexible Premium Payment Modes

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You have a choice of five premium payment modes

Annual - Minimum premium is Rs. 12,000

Half-yearly - Minimum premium is Rs. 6,000

Quarterly - Minimum premium is Rs. 3,000

Monthly - Minimum premium is Rs. 1,250

Single premium - Minimum Premium is Rs. 30,000

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

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You may make full surrender or partial withdrawal of your Policy at any time after three policy anniversaries.

The surrender value or partial withdrawal value will be available after this period. The surrender value or partial withdrawal value will be fund value less surrender charge or partial withdrawal charge as mentioned below under the section on Charges under the policy.

Under top up and single premium policies, the surrender value and partial withdrawal value will be payable on completion of three years from the date of payment of top up or single premium. The surrender charge or partial withdrawal charge is not applicable on top-up and single premium. The surrender value and partial withdrawal value is therefore equal to the fund value under the top-ups and single premium policies.

Whenever the Basic Plan is surrendered in full, the surrender value of any attaching top up will also be paid even if a period of three years has not elapsed from the date of payment of top up.

#### Single Premium Policies:

Under single premium policies, Surrender Value is 100% of Fund Value.

#### Foreclosure of Policies

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In respect of fully paid up policies (single premium policies wherein all the premiums during the limited premium payment term have been paid), and policies under which the premium is being paid, if the fund value is less than the mortality and policy administration charge for the next month, the policy will be foreclosed by paying the fund value.

#### Charges Under the plan:

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##### Premium Allocation Charge

Allocation charges are deducted from premiums as they are paid. Allocation charge as a percentage of Annualised Premium are as follows:

The First year allocation charge - 15%

##### Renewal allocation charge

Year 2 and 3 - 3%

Year 4 and 5 - 2%

Year 6 and above - 1%

Single premiums - 2%

Top up premiums - 2%

##### Policy Administration Charge:

Rs 40 will be deducted from your Unit Account each month.

## Fund Management Charge:

Fund Name	Fund Management Charge
New Balanced fund	1.30% pa
New Growth Fund	1.30% p.a.
New Money Market Fund	1.25% p.a
New Equity Fund	1.35% p.a.
New Pure Equity Fund	1.35% p.a.
New Infrastructure Fund	1.35% p.a
New Midcap Fund	1.35% p.a
New Energy Fund	1.35% p.a
New Fund C	1.30% p.a

\*The Fund Management Charges will be deducted on a daily basis.

## Surrender and Partial Withdrawal Charges:

### For Regular Premium

Year of Partial Withdrawal	Surrender Charge and Partial Withdrawal charge as percentage of fund value to be surrendered/ withdrawn from the basic policy
1 & 3	Surrender Value/Partial Withdrawal value not payable
4	20%
5	10%
6 & above	Nil

There are no charges on surrender or partial withdrawal under top ups and under single premium policies.

## Switching charge:

Fifty two free switch is allowed each policy year.

Subsequent switches if any will have a fixed charge of Rs 100 per switch. Unused switches cannot be carried forward.

## Mortality charge:

The Mortality Charges, based on your attained age, are determined using 1/12th of the charges mentioned in Appendix 1 and are deducted from the Unit Account monthly.

## Service tax charge:

The service charge will be levied on Fund Management Charge, Allocation charges, Mortality charge, Policy administration charge, Switching charge and on the Rider Premium. The level and amount of this charge will be as declared by the Government from time to time. The current rate of service tax on risk premium is 10.30% (Service tax of 10% along with education cess of 3%).



Recovery of charges:

Allocation charges:

The allocation charges are deducted as percentage of premium (regular or top - up as the case may be) before allocation of units each time a premium is received.

Mortality charges:

Mortality 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

Policy administration charge:

A monthly Policy administration charge will be deducted by cancelling units at the prevailing unit price in advance at the beginning of the month.

Switching charge:

Switching charge will be recovered by cancellation of units at the prevailing unit price.

Premium for rider benefits:

The premium for rider benefits if selected, will be collected over and above the premium under basic plan. . The frequency of rider premium will be same as frequency of premium under basic plan

Service tax charge :

The service tax charges are collected as below.

The Service Tax Charge on Fund Management Charge will be priced in the unit price of each Fund on a daily basis. The Service Tax charge on allocation charge will be deducted from the premium/contribution along with the allocation charge. 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. Service tax will also be applicable for rider premium and has to be paid along with the rider premium.

Charges Levied by the Government in Future

In future the Company may decide to pass on any additional charges levied by the governmental or any statutory authority to the 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.

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 that units are held in more than one Fund, the cancellation of units will be effected in the same proportion as the value of units held in each Fund. In case

the fund value in any fund goes down to the extent that it is not sufficient to support the proportionate monthly charges, then the same shall be deducted from the fund value of the other funds.

### Revision in Rate of Charges

The revision in charges if any (except the service tax charge) will take place only after giving three months notice to the policyholders and after obtaining specific approval of the IRDA. The service tax charge will be revised as and when notified by the Government.

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

The Company reserves the right to change the Policy Administration Charges and Fund Management charge. However, the maximum FMC on any fund will be 1.35% p.a and the maximum Policy Administration Charges will be Rs.80 per month.

The switching charge 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.

### How safe is your investment?

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

1. The premium paid in unit linked insurance policies are subject to investment risks associated with capital markets and NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital markets and the policyholder is responsible for his/her decisions.
2. "Reliance Life Insurance Company Limited" is the name of the company and "Reliance Super Market Return 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.
3. The names of the Fund Option(s) do not in any manner indicate the quality of the Fund Option(s) or

their future prospects or returns. The Fund Option(s) do not offer any guarantee or assure any guaranteed return;

4. Investments in Units are subject to market and other risks. Investment risk in investment portfolio is borne by the Policyholder. There is no assurance that the objectives of the Fund Option shall be achieved;
5. The Unit Price of the Units may fluctuate depending on factors and forces affecting the capital markets and the level of interest rates prevailing in the market;
6. Past performance of the Fund Options is not indicative of future performance of any of those Funds.
7. All Benefits payable under this Policy are subject to tax laws and other fiscal enactments in effect from time to time.
8. The Company reserves the right to suspend the Allocation, reallocation, cancellation and/or Switching of Units under extraordinary circumstances such as extreme volatility of assets, extended suspension of trading on stock exchange, natural calamities, riots and other similar events or force majeure circumstances.

### What happens if I discontinue paying regular premiums?

Within 3 years of the inception of the Policy:

If due premiums have not been paid for the first three consecutive years the insurance cover and rider benefits if any will cease immediately. However, you will continue to participate in the performance of Unit Funds chosen by you. The monthly Policy Administration Charges will be deducted from Fund Value by cancellation of units and the fund management charge will be priced in the unit value. In case of death of Life Assured before the policy is revived, the Fund value will be paid to the nominee.

You may revive the Policy by re-commencing the premium payment within a period of two years from the date of first unpaid premium but before the maturity date of the Policy on submission of proof of continued insurability to the satisfaction of the company. A proof of good health and financial information satisfactory to the company will also be required.

In case the contract is not revived during revival period, the contract shall be terminated and the surrender value, if any, shall be paid the end of the period allowed for revival or at the end of third policy anniversary, whichever is later.

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 Sum Assured intact. The rider benefits if any will cease immediately. The Mortality and Policy Administration Charges will be deducted from your account by cancellation of units. The fund management charge will be priced in the unit value. You will continue to participate in the performance of the Unit Funds chosen by you.

You may revive the policy by recommencing the payment of premium at any time within a period of two years from the date of first unpaid premium or before the maturity date of the policy whichever is earlier. 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, you may opt to continue the Policy even beyond the revival period (but not beyond the maturity date of the Policy). The mortality and administration charges will be deducted from your account by canceling the units. You will continue to participate in the performance of the Unit Funds chosen by you.

This option will be available until the Fund Value does not fall below an amount equivalent to one full year's premium plus the 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 charge, if any, the policy will be terminated by paying the annualised premium.

## Revival

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You may revive a lapsed policy by 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 date of the policy subject to satisfactory medical and financial underwriting.

If the base plan is revived, the riders can be revived by paying the arrears of premiums with an interest at the prevailing rate of interest. The current rate of interest is 9.0% p.a. subject to satisfactory medical and financial underwriting.

## Tax Benefit

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Premium paid under the basic policy, Reliance Term life insurance benefit rider and Reliance Accidental Death and Total and Permanent Disablement Rider are eligible for tax deduction u/s 80C of the Income Tax Act, 1961, provided the annual premium during the year does not exceed 20% of the Sum Assured, subject to conditions.

Premium paid under Reliance New Major Surgical Benefit rider and Reliance New Critical Conditions (25) riders are eligible for tax deduction u/s 80D of the Act, subject to conditions. The benefits under this plan and riders are tax exempt u/s 10 (10D) of the Act subject to conditions.

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.

**Nomination:** Nominations will be allowed under this plan as per Section 39 of the Insurance Act, 1938.

**Assignment:** Assignment will be allowed under this plan as per section 38 of the Insurance Act, 1938.

## General Exclusion

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If the Life Assured, whether sane or insane, commits suicide within 12 months from the date of issue of this Policy or the date of any revival of a Policy, the Company will limit the death benefit to the Fund value and will not pay any insured benefit.

## 15 day free look period

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

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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 Company Limited, a Reliance Capital Company is a part of Reliance - Anil Dhirubhai Ambani Group. Reliance Capital Limited is one of India's leading private sector financial services companies.

Reliance Capital Limited 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:

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- 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 Super Market Return Term 10 Plan please contact our Insurance Advisors.

## Appendix 1:

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.
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](mailto:rlife.customerservice@relianceada.com)
- Website: [www.reliancelife.com](http://www.reliancelife.com)

UIN for Reliance Super Market Return Term 10 Plan: 121L052V01,  
Reliance New Critical Conditions (25) Rider: 121C012V01,  
Reliance New Major Surgical Benefit Rider: 121C014V01,  
Reliance Term Life Insurance Benefit Rider: 121C009V01,  
Reliance Accidental Death & Total and Permanent Disablement Rider: 121C002V01

Insurance is the subject matter of the solicitation.

ISO 9001:2000  
CERTIFIED COMPANY