

# Reliance Total Investment Plan Series I - Insurance

total investment,  
total flexibility.

"THIS PRODUCT HAS BEEN WITHDRAWN.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

**RELIANCE**  
Anil Dhirubhai Ambani Group

**Life Insurance**

A Reliance Capital Company

## Reliance Total Investment Plan Series I - Insurance

The journey of life, even though it may seem simple, comes with its own twist and turns, some good, some unfortunate. And along with these moments come new dreams. With every little twist, our dreams change and so do our ambitions. And most of all we desire a security that will help us follow our dreams, both financial and emotional. It is this security that Reliance Life Insurance Company Limited promises to bring to you with its Total Investment Plan Series I- Insurance.

To know more, read further...

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# Reliance Total Investment Plan Series I - Insurance

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

We value your dreams in this journey of life. Reliance Total Investment Plan Series I - Insurance (TIPS-I-Insurance) helps you bring them to reality. Your need for investment, protection and financial liquidity keeps changing at different stages of life. The birth of a child will require you to increase your insurance cover; a marriage in the family will require additional money. We provide you that kind of flexibility which suits you best at your convenience. Similarly on a promotion you may want to increase your investments to create a large kitty for future expenses. As you progress on this ladder of life we provide you the platform to increase your investment. Usually you would require multiple financial products to meet all your needs and would have to actively manage them. However with the Reliance TIPS-I-Insurance, Unit Linked Investment + Insurance Plan you can meet all your financial needs, without the complexity of managing multiple products.

This is a Single Premium unit linked savings life insurance plan with options to purchase the same plan with reduced allocation charges in subsequent policy years. Since more Premium is allocated towards investment due to lower allocation charges on subsequent purchases, greater would be the returns. Purchasing the same plan in the subsequent years is an option.

1st purchase would be called as "Classic"

2nd purchase would be called as "Silver"

3rd purchase would be called as "Gold"

4th purchase would be called as "Diamond"

5th purchase would be called as "Platinum"

Once you purchase the first policy there will full flexibility, as to when second and subsequent purchase can be made and how much Premium should be paid for each purchase subject to the following:

1. The minimum Premium on each purchase should be at least Rs. 25000 for life assured aged up to 40 and Rs. 50000 for life assured aged 41 to 64.
2. The maturity date on each purchase cannot exceed 70 years.
3. All the policies should mature on maturity date of the first purchase.
4. The term of the policies purchased during second, third, fourth and fifth policy years will be 9, 8, 7 and 6 respectively.
5. New policy can be purchased only if all the previous policies are in force on the date of purchase of new policy.

## 1 Plan Objective:

The pace setter plan with protection to life which gives

- Tax benefit under Sec. 80C and Sec. 10(10D)\* of Income Tax Act 1961
- Investment opportunity with flexibility
- Life protection
- Control over your investments

\*Sec. 10 (10D) would be applicable if Sum Assured is five times of Single Premium.

## 2 How does this Plan work?

As a customer you will have the liberty

- To choose Sum Assured multiple (equal to or in between 1.10 to 5). This will decide your sum assured:

Sum Assured = Sum Assured Multiple \* Single Premium

- To choose out of eight fund options

The Premium you pay would be invested, net of Premium Allocation Charges, in fund or mix of available funds of your choice and units are

\*1.10 for classic purchase and 1.25 for the remaining purchases.

allocated depending on the price of units for the fund/funds.

Allocation charges would vary as stipulated in the table below:

Policy Purchased	Classic	Silver	Gold	Diamond	Platinum
Allocation Charge as percentage of Single Premium	5%	4%	3%	2%	1%

### 3. Benefits

The benefits under this plan are mentioned below:

#### 3.1 Maturity Benefit

On survival of the life assured to maturity, the Fund Value relating to the basic policy and Top-up Premiums will be paid. The policy terminates on payment of maturity benefit.

#### 3.2 Life Cover Benefit:

In the event of death of the life assured before the 60th birthday  
The higher of Sum Assured less all partial withdrawals made from the basic policy fund during the 24 months prior to the date of death and the Fund Value relating to the basic policy 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 basic 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 Fund Value relating to the basic policy as on the date of intimation of death will be paid.

The Fund Value relating to Top-ups will also be paid in each of the above cases.

The policy terminates on payment of the death benefit.

#### 3.3 Surrender and partial withdrawal from main plan

Surrender and partial withdrawal value under the policy is acquired immediately on payment of the Single Premium. However, it is payable only after completion of three policy anniversaries.

Whenever full surrender value of the basic plan is paid, the surrender value of any attaching Top-up Premium will also be paid even if period of three years is not elapsed from the date of payment of Top-up.

The full surrender value and the partial withdrawal value under the basic plan is equal to the fund value. There is no surrender or partial withdrawal charge.

#### 3.4 Partial withdrawal from the Top-up Premium

The partial withdrawal value is acquired immediately on the payment of Top-up Premium. However, it is payable only after the completion of three years from the date of payment of Top-up. This restriction of three year lock in period is not applicable in respect of Top-ups paid during the last three years of the policy.

There is no surrender or partial withdrawal charges on Top-up.

### 4. Investment Options

We understand the value of your hard earned money and in our endeavour to help you grow your wealth, we offer you nine fund options namely Equity Fund, Corporate Bond Fund, Gilt Fund, Money Market Fund, Infrastructure Fund, Energy Fund, Midcap Fund, Pure Equity Fund and Fund C. On commencement of the policy, the Premiums will be invested in any or mix of all the funds except Fund C. Fund C is available only during the settlement period.

The fund options available under the Plan, investment objective, risk profile and asset allocation for various funds are detailed in the table below:

Fund Name	Investment Objectives	Asset Category	Asset Allocation Range (%)	Target (%)
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

Fund Name	Investment Objectives	Asset Category	Asset Allocation Range (%)	Target (%)
Corporate Bond	Provide returns that exceed the inflation rate, while taking some credit risk (through investments in corporate debt instruments) and maintaining a moderate probability of negative return in the short term. The risk appetite is 'low to moderate.'	Money market instruments* incl. liquid mutual funds and bank deposits	0-40	0
		Corporate bonds/debentures and other debt instruments excluding money market instruments	60-100	100
Money Market Fund*	Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'low.'	Money market instruments* incl. liquid mutual funds and bank deposits	100	100
Gilt Fund	Provide returns that exceed the inflation rate, without taking any credit risk (sovereign risk only) and maintaining a low probability of negative return in the short term. The risk appetite is 'low to moderate.'	Central Government securities (Gilts)	20 - 100	80
		Other government securities including securities with unconditional Central Government guarantee	0 - 40	20
		Money market instruments* incl. liquid mutual funds and bank deposits	0 - 40	0
Infrastructure Fund	Provide high rate of return in the long term through high exposure to equity investments in Infrastructure and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is 'high.'	Corporate bonds and other debt related instruments/Banks deposits/Money market Instruments*	0-100	0
		Equities in Infrastructure and allied sector	0-100	100
Energy Fund	Provide high rate of return in the long term through high exposure to equity investments in Energy and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is 'high.'	Corporate bonds and other debt related instruments / Banks deposits/ Money market Instruments*	0-100	0
		Equities in Energy and allied sector	0-100	100
Midcap Fund	Provide high rate of return in the long term through high exposure to equity investments in Midcap companies, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high.'	Corporate bonds and other debt related instruments / Banks deposits/ Money market Instruments*	0-100	0
		Equities predominantly in Midcap companies	0-100	100
Pure 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	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
		Corporate bonds and other debt instruments/ Bank deposits/ Money market Instruments*	0-40	0

Fund Name	Investment Objectives	Asset Category	Asset Allocation Range (%)	Target (%)
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 - 40	0
		Debt Securities such as gilts, corporate debt excluding Money market instruments.	0 - 100	80
		Equities	0 - 20	20

\* Investments in money market instruments shall not exceed 40%.

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

## 5. Allocations and Redemptions

### 5.1 Premium allocations

The Company applies Premiums to allocate units in one or more of the unit linked funds in the proportions which the policyholder specifies. The allotment of units to the policyholders will be done only after the receipt of Premium proceeds as stated below:

In case of new business, units shall be allocated on the day proposal is completed and result into a policy by adjustment of application money towards Premium.

#### 5.1.1 Value of Units:

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

#### 5.1.2 Uniform cut-off timings for applicability of Net Asset Value

In respect of Premiums received or funds switched up to 3.00 p.m. by the Company along with a local cheque or a demand draft payable at par at the place where the Premium is received, the closing unit price of the day on which the Premium is received or funds switched, shall be applicable.

In respect of Premiums received after 3.00 p.m. by the Company along with a local cheque or a demand draft payable at par at the place where the Premium is received, the closing unit price of the next business day shall be applicable.

In respect of Premiums received with outstation cheques or demand drafts at the place where the Premium is received, the closing unit price of the day on which cheques / demand draft is realised shall be applicable.

### 5.2 Redemptions:

In respect of valid applications received (e.g. surrender, maturity claim, etc) up to 3.00 p.m. by the insurer, the same day's closing NAV shall be applicable.

In respect of valid applications received (e.g. surrender, maturity claim, etc) after 3.00 p.m. by the insurer, the closing NAV of the next business day shall be applicable.

The unit price for each segregated fund provided under this product shall be made available to the public in the print media on a daily basis. The unit price will also be displayed in the web portal of the Company.

## 6. Fund Valuation:

The value of the fund at any time will be equal to the no of units allocated 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.

## 7. 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 every day in extreme circumstances, where the value of the assets may be too uncertain. In such circumstances we may defer valuation of assets until normality returns.

Examples of such circumstances are:

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

## 8. Options Available Under the Plan

### 8.1 Option to Purchase additional polices

Policy holder can purchase the same plan for the next four subsequent years, with reducing allocation charges.

1st purchase would be called as "Classic"

2nd purchase would be called as "Silver"

3rd purchase would be called as "Gold"

4th purchase would be called as "Diamond"

5th purchase would be called as "Platinum"

The policy term will be fixed. The first policy purchased by the client will have policy term of 10 years. The policy term of subsequent policies will vary from 9 to 6 years as mentioned in the following table.

Policy Year of First Purchase	1	2	3	4	5
Policy term	10	9	8	7	6

After the client purchases "Classic" policy, there will option of buying "Silver" policy of policy term 9 years during the second policy year provided the "Classic" policy is in force at the time of purchase of "Silver" policy.

If the client does not exercise the option to purchase "Silver" policy during the second policy year, the option can be exercised during third, fourth or fifth policy years provided the "Classic" policy is in force at the time of purchase of "Silver" policy. The policy term of "Silver" policy purchased during third, fourth and fifth policy year will be 8, 7 and 6 respectively.

After the client purchases "Silver" policy, the client will have the option of buying "Gold" policy of policy term 8 years during the third policy year provided the "Classic" and "Silver" policies are in force at the time of purchase of "Gold" policy.

If the client does not exercise the option to purchase "Gold" policy during the third policy year, the option can be exercised during fourth or fifth policy years provided the "Classic" and "Silver" policies are in force at the time of purchase of "Gold" policy. The policy term of "Gold" policy purchased during fourth and fifth policy year will be 7 and 6 respectively.

After the client purchases "Gold" policy, the client will have the option of buying "Diamond" policy of policy term 7 years during the fourth policy year provided the "Classic", "Silver" and "Gold" policies are in force at the time of purchase of "Diamond" policy.

If the client does not exercise the option to purchase "Diamond" policy during the fourth policy year, the option can be exercised during fifth policy years provided the "Classic", "Silver" and "Gold" policies are in force at the time of purchase of "Diamond" policy. The policy term of "Diamond" policy purchased during fifth policy year will be 6.

After the client purchases "Diamond" policy, the client will have the option of buying "Platinum" policy of policy term 6 years during the fifth policy year provided the "Classic", "Silver", "Gold" and "Diamond" policies are in force at the time of purchase of "Platinum" policy.

If the client does not exercise the option to purchase "Platinum" policy during the fifth policy year, the option can not be exercised later on.

## 8.2 Switching

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

## 8.3 Top-up Premium

Whenever you have money to invest at any point in time, you can increase your investments by putting Top-up Premiums because keeping money idle is not wise. Top-ups are allowed under all the funds except Fund C, which is available for settlement option only during the time of settlement period. Minimum Top-up Premium allowed is Rs. 2500 while total Top-up Premium cannot exceed 25% of the Single Premium paid at any point in time. Top-ups are allowed on each purchase.

#### 8.4 Money Back @ your wish

We understand your need for liquidity so we provide you the facility of partial withdrawals at no extra cost.

All partial withdrawals made shall be allowed from the Top-up Premium account as long as Top-up Premium 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 following table states more details on partial withdrawal and surrenders.

Benefit	Description of benefit								
Partial withdrawal from the base plan before maturity of the policy.	Partial withdrawals are available only after a period of three years from the date of commencement of the policy. There is no charge on partial withdrawal. The maximum amounts of partial withdrawals that can be taken during any policy years are stated below:								
	<table border="1"> <thead> <tr> <th>Policy year</th> <th>Maximum amount of partial withdrawal as % of the total fund</th> </tr> </thead> <tbody> <tr> <td>4 and 5</td> <td>10%</td> </tr> <tr> <td>6 to 9</td> <td>15%</td> </tr> <tr> <td>10</td> <td>20%</td> </tr> </tbody> </table>	Policy year	Maximum amount of partial withdrawal as % of the total fund	4 and 5	10%	6 to 9	15%	10	20%
	Policy year	Maximum amount of partial withdrawal as % of the total fund							
	4 and 5	10%							
	6 to 9	15%							
10	20%								
During the last 5 years before the date of maturity but, after 3 years from the date of commencement, a maximum of 95% of the Fund Value under the base plan can be withdrawn. On a partial withdrawal while the Life Assured's age is less than 60 years last birthday, the Sum Assured under the base 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 the Life Assured's age is equal to or greater than 60 years last birthday, the Sum Assured under the base 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.									
At all times, the minimum Fund Value after the partial withdrawal will be Rs. 25000.									
Partial withdrawal from the Top-ups before maturity of the policy.	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). There is no charge on partial withdrawal.								
Surrender Value under the base plan	Surrender value will be acquired immediately on payment of the Single Premium. However, the surrender value will be payable after the completion of three policy anniversaries. Whenever full surrender value of base plan is paid, the surrender value of any attaching Top-ups will also be paid. There are no surrender charges.								
Surrender Value and partial withdrawal value under Top-ups.	The surrender value and partial withdrawal value will be acquired immediately on payment of Top-up. However, it will be payable on completion of three years from the date of payment of Top-Up (this condition will not apply if the Top-up Premiums are paid during the last three years of the contract). There is no surrender charge or partial withdrawal charge on the Top-ups. The surrender value or partial withdrawal is therefore equal to the fund value under the Top-ups. In case of surrender of the base policy after 3 years the surrender value of Top-ups is paid immediately.								

If at any point of time 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.

## 8.5 Systematic Transfer Plan

Systematic Transfer Plan (STP) is available only for contributions to be invested in the Equity fund.

This facility will allow policy holder to invest the portion of Premium or Top-ups meant for Equity Fund initially into Gilt fund and then systematically transfer (i.e automatically switch) every week (not less than 1/4 part of the amount initially invested) into Equity Fund option. On the date of realisation of the instalment Premium cheque, units will be allocated in the Gilt fund for the portion of Premium meant for Equity Fund. On each of the next four Systematic Transfer dates one-fourth of the STP units will be transferred to the equity fund automatically. The STP dates will be 7th, 14th, 21st & 28th of every month.

The STP option can be selected while paying the Single Premium or Top-up Premium. There are no charges for selection of STP option. Once it is selected STP option cannot be cancelled.

## 8.6 Settlement Options

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 you.

During this period, there will be no life cover. There will not be any deductions towards mortality charges.

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

## 8.7 Exchange Option

This option is available for existing policyholder under "Reliance Total Investment Plan Series I – Insurance" after completion of three policy years from the date of commencement. Under this option, the policyholder 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 transfers from other policies to "Reliance Total Investment Plan Series I - Insurance" under exchange option, the allocation charge in the year of exchange will be reduced. The reduced allocation charges applicable in the year of exchange are stated under section 10.1 below.

If policy holder is opting to transfer from other policies to "Reliance Total Investment Plan Series I - Insurance" then:

- If he/she has not made Classic Purchase already under "Reliance Total Investment Plan Series I - Insurance" then he/she would be eligible for Classic only.
- If he/she has already purchased Classic under "Reliance Total Investment Plan Series I - Insurance" then he/she would be eligible for Silver and Classic as well.

- If he/she has already purchased Silver under “Reliance Total Investment Plan Series I - Insurance” then he/she would be eligible for Gold, Silver and Classic as well.
- If he/she has already purchased Gold under “Reliance Total Investment Plan Series I - Insurance” then he/she would be eligible for Diamond, Gold, Silver and Classic as well.
- If he/she has already purchased Diamond under “Reliance Total Investment Plan Series I - Insurance” then he/she would be eligible for Platinum, Diamond, Gold, Silver and Classic as well.

This benefit of reduced allocation charges would only be available if and only if all previously purchased policies under “Reliance Total Investment Plan Series I - Insurance” are in force. If any (or all) of the previously purchased policy (policies) is (are) surrendered then any fresh purchase would be treated as first purchase.

## 9. Policy Limits

Basic Plan	Minimum	Maximum	
Age at Entry (Last birthday)	18 Years	Maximum entry age depends on the policy term	
		Policy Term	Maximum entry age
		10	60
		9	61
		8	62
		7	63
6	64		
Age at Maturity (Last birthday)	28 Years	70 Years	
Premium (Single Premium)	Rs. 25000 for all ages at entry upto 40. Rs. 50000 for age at entry 41 and above.	No Limit	
Sum Assured	1.25 times of Single Premium for all age at entry if policy term is less than 10 and 1.10 times of Single Premium if the policy term is 10 and above  *1.10 for classic purchase and 1.25 for the remaining purchases.	Age at entry	Maximum Sum Assured as multiple of Single Premium
		Up to 45	5
		46 to 53	3
		54 to 60	2
		61 to 64	1.10/1.25*
Policy Term	Policy term is fixed depending upon the policy year of first purchase.		

The first policy purchased by the client will have policy term of 10 years. The policy term of subsequent policies will vary from 9 to 6 years as mentioned in the following table.

Policy Year of first purchase	1	2	3	4	5
Policy term	10	9	8	7	6

## 10. Charges under the policy:

### 10.1 Premium Allocation Charges

These are deducted from Premiums as they are paid and are as follows:

Policy Purchased	Classic	Silver	Gold	Diamond	Platinum
Allocation Charge as percentage of Single Premium	5.00%	4.00%	3.00%	2.00%	1.00%

Allocation charge for Top-up – 2%

## Allocation Charge for Exchange Option

Policy Purchased	Classic	Silver	Gold	Diamond	Platinum
Reduced Allocation Charge as percentage of Single Premium	3.00%	2.50%	2.00%	1.50%	0.50%

### 10.2 Miscellaneous charge (Based on Sum Assured)

There is one time charge of Rs. 2 per 1000 Sum Assured on inception of the policy.

### 10.3 Mortality Charge :

This charge will apply for all policies.

The insurance charges will vary depending on:

- The amount of life insurance cover
- The attained age of life assured
- The occupation of the life assured
- The health of the life assured

The standard mortality charges per annum under this policy per Rs.1000 sum assured are given in Annexure A.

### 10.4 Fund Management Charge:

The fund management charge is mentioned in the table below.

Fund Name	Annual Rate
Equity Fund	1.50%
Corporate Bond Fund	1.25%
Money Market Fund	1.25%
Gilt Fund	1.25%
Infrastructure Fund	1.50%
Energy Fund	1.50%
Midcap Fund	1.50%
Pure Equity Fund	1.50%
Fund C	1.30%

### 10.5 Policy Administration Charge:

A monthly policy administration charge of Rs. 60 in the first year and Rs. 40 from year 2 onwards will be deducted by cancelling units in advance at the beginning of the month every year.

### 10.6 Surrender charge and partial withdrawal charge:

There are no surrender or partial withdrawal charges.

### 10.7 Switching Charges

The policy allows 52 free switches during any policy year. There will be switching charge of Rs.100 per switch for subsequent switches.

### 10.8 Service Tax Charge

This charge will be levied on the Mortality charges. The level of this charge will be as per the rate of service tax on risk Premium, declared by the government from time to time. The current rate of service tax on risk Premium is 12.36% (Service tax of 12% along with education cess of 3%).

### 10.9 Miscellaneous Charge (Charge for Systematic Transfer Plan (STP) Option)

STP options can be selected only at the time of payment of Single Premium or Top-up Premium. There are no charges for selection of STP option. Once it is selected, STP option cannot be cancelled.

## 11 Recovery of charges

### 11.1 Premium Allocation Charges

The Premium Allocation charges are deducted as percentage of Premium before allocation of units.

### 11.2 Miscellaneous charge (Based on Sum Assured)

Fixed miscellaneous charge of Rs.2 per 1000 SA will be collected on inception of the policy by cancellation of units at the prevailing unit price.

### 11.3 Mortality Charges

The Mortality charges will be deducted by cancellation of units at the prevailing unit price in advance at the beginning of each month.

### 11.4 Fund Management charges

The Fund Management charges will be priced in the unit price of each fund on a daily basis.

### 11.5 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.

### 11.6 Switching charge

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

### 11.7 Service Tax Charge

This charge will be collected along with the Mortality charge by canceling the units at 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.

## 12 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 prior 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, he/she 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 Fund Management charge. However, the maximum FMC on any fund will be 2.50% p. a.

The Policy Administrative charge is subject to revision at any time, but will not exceed Rs. 100 per month.

The Switching charge, can be increased up to Rs. 500 per transaction.

The Premium Allocation charges and Mortality charges and Miscellaneous charge based on Sum Assured are guaranteed throughout the term of the policy. It is also guaranteed that there will not be any surrender charge or partial withdrawal charge.

## 13 How safe is your investment

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

The Premiums paid in Unit Linked life insurance policies 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, and the policyholder is responsible for his/her decisions.

The unit price is a reflection of the financial and equity/debt market conditions and can increase or decrease at any time. Due to this, the benefit payable under the policy will vary. The benefit payment will be made according to the tax laws and other regulations in force at that time.

The names of the funds in no way indicate the returns derived from them.

Please note that "Reliance Life Insurance Company Limited" is only the name of the insurance Company and "Reliance Total Investment Plan Series I - Insurance" is only the name of the unit linked life insurance policy and does not in anyway indicate the quality of the policy or its future prospects or returns.

Equity Fund, Corporate Bond Fund, Money Market Fund, Gilt Fund, Infrastructure Fund, Energy Fund Midcap Fund, Pure Equity Fund and Fund C do not offer a guaranteed or assured return. The past investment performance of funds of the Company is not necessarily indicative of the future performance of any of these funds.

## 14 Tax Benefit

As per current tax rules Premiums paid are eligible for tax deduction under Section 80C of the Income Tax Act, 1961 (The Act). Maturity and withdrawal benefits are tax free under Section 10(10D) provided the Premium in any years during the term of the policy does not exceed 20% of the Sum Assured. Death benefit are tax free under Section 10(10D) of the Income Tax Act, 1961.

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.

## 15 General Exclusion

Suicide Claim provisions

If the Life Assured, whether sane or insane, commits suicide within 12 months from the date of commencement 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.

## 16 Fifteen day Free look period

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 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.

## 17 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. 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.

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

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 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

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 for insurance 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:

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.

Note:

This product brochure gives only the salient features of the plan. For further details on all the conditions, exclusions related to Reliance Total Investment Plan Series I - Insurance, please contact our insurance advisors.

Call us on 30338181

SMS TIPS to 55454

www.reliancelife.com

Reliance Life Insurance Company Ltd.

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

Insurance is the subject matter of the solicitation.

Annexure A:

Mortality charge per 1000 sum at risk

Age last birthday	Mortality charges per 1000 sum assured	Age last birthday	Mortality charges per 1000 sum assured
18	1.13	45	3.93
19	1.18	46	4.35
20	1.22	47	4.84
21	1.26	48	5.38
22	1.29	49	5.98
23	1.32	50	6.64
24	1.35	51	7.36
25	1.37	52	8.14
26	1.38	53	8.97
27	1.40	54	9.87
28	1.40	55	10.83
29	1.40	56	11.84
30	1.40	57	12.79
31	1.42	58	13.79
32	1.47	59	15.01
33	1.53	60	16.48
34	1.62	61	18.18
35	1.72	62	20.11
36	1.85	63	22.28
37	1.99	64	24.68
38	2.15	65	26.60
39	2.35	66	29.00
40	2.58	67	32.66
41	2.80	68	36.72
42	3.01	69	41.20
43	3.26	70	46.15
44	3.57		

The charge may be different for substandard lives.

- The premium paid in Unit Linked Life Insurance policies 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 fund and factors influencing the capital market, and the insured is responsible for his/her decisions.
- Reliance Life Insurance Company Limited is only the name of the Insurance Company and Reliance Total Investment Plan Series I - Insurance is only the name of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- Tax laws are subject to changes with retrospective effect and consulting a tax expert for an opinion is recommended.

Income tax exemptions and deductions subject to conditions.

Fund value tax exemption u/s 10(10D) not applicable above 45 years of age.

Easy liquidity and section 10(10D) benefit are available under Reliance Total Investment Plan Series I - Insurance only.

Grievance Redressal Officer:

Mailing Address:

Reliance Life Insurance Company Limited  
Ground Floor, MIDAS Wing, Sahar Plaza, Andheri Kurla Road  
Andheri East, Mumbai - 400 059.

Phone No: 30338181

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

E- mail : [rlife.grievanceredressal@relianceada.com](mailto:rlife.grievanceredressal@relianceada.com)

**RELIANCE** Life Insurance  
Anil Dhirubhai Ambani Group

Call us on 30338181  
sms TIPS to 55454  
[www.reliancelife.com](http://www.reliancelife.com)

**Reliance Life Insurance Company Limited (Reg. No. 121)**

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

Insurance is the subject matter of the solicitation.

UIN for Reliance Total Investment Plan Series I - Insurance: 121L029V01

**ISO 9001:2000**

CERTIFIED COMPANY