

Policy Conditions and Privileges within referred to

Reliance Life Insurance Company Limited (hereinafter called "RLIC") agrees to pay benefits, as stipulated in the Policy Schedule to the Policyholder on the basis of the statements, proposal, declarations and Purchase Price (Premium) along with taxes as applicable shall be received from the Policyholder on the assurance that the Policyholder has agreed to all the policy terms and conditions referred to in the Reliance Immediate Annuity Plan (UIN: 121N012V01) policy document kit. The Benefits shall be paid only when the same are payable as per the stipulations in the policy document kit. The Policyholder needs to submit satisfactory proof of title to the policy at RLIC offices for claiming payment.

And it is hereby declared that this Policy of Assurance shall be subject to the terms, conditions and privileges in this Policy Document kit and that the Policy schedule and every endorsement placed on the Policy by RLIC shall be deemed to be a part of the Policy.

General Description: Reliance Immediate Annuity Plan is a Non Linked, Non Participating plan i.e. it would not participate in profits of the company. Hence, there would not be any bonus attached to this plan. This is a single premium plan where the Policyholder pays a onetime lump sum amount. Based on the plan and payout frequency selected, the Annuity is paid out to the Policyholder as specified in the Policy schedule.

DEFINITIONS AND INTERPRETATION

In this policy document, the words & phrases listed below shall have the meaning assigned to them wherever they appear, unless the context otherwise requires:

"We/Our/Us/The Company" means Reliance Life Insurance Company Limited.

"Plan/Policy" means Reliance Immediate Annuity Plan (UIN: 121N012V01).

"You/Your/Policyholder/Annuitant" means a person who purchased the Reliance Immediate Annuity Plan (UIN: 121N012V01) by paying the due Purchase Price (Premium) as prescribed in the Policy schedule. Policyholder has to be an Indian or a person of Indian origin or has to be a resident of India.

"Participating" means participation in the profits of the Company.

"Non Participating" means non-participating in the profits of the Company.

"Policy Schedule" refers to the attached schedule, that provides Your policy benefits, term of the Contract and details about You, along with all its annexes, issued by us for this policy. Policy Schedule also includes any amendments to the attached policy schedule which may be issued from time to time.

"Purchase Price" means the single premium amount which the Policyholder has paid while purchasing this Plan which is shown in the policy schedule. Service Tax as may be prescribed by the Government is required to be paid in addition to the Purchase Price by the Policyholder.

"Policy Commencement Date" refers to the 'date of commencement' of this Policy as shown in the policy schedule.

"Policy Anniversary" means the date of start of every Policy Year.

"Policy Year" means the period of twelve consecutive calendar months starting from the Policy Commencement Date and every subsequent period of 12 months beginning from the day after the ending date of the preceding policy year (i.e. the preceding policy anniversary).

"Policy Month" means the period of 30 calendar days starting from the policy commencement date and every subsequent 30 days beginning from the day after the ending date of the preceding Policy Month.

"Annuity" means the guaranteed regular payments, as prescribed in the Policy schedule, paid to a Policyholder by Us in exchange of a single lump sum (i.e. the premium) received. In this Plan Annuity benefit accrued to the Policyholder starts immediately on issuance of the Policy.

"Due Annuity Payment Date" means the due date of payment when the Company pays the periodic annuity payments to the Policyholder. The first Due Annuity Payment Date shall be clearly indicated in the Policy schedule as 'date of first annuity payment'. The First Annuity Payment to the Policy holder is paid on this date.

"Business Day" means any day on which the Company is open in Mumbai to public for transacting business and on which banks are generally open in Mumbai to public for transacting business.

"Regulatory Authority" means the Insurance Regulatory and Development Authority (IRDA) or such other Authority or Authorities, as shall be designated under the applicable Laws and Regulations.

"Regulation" refers to the Laws and Regulations as in effect from time to time and applicable to this Policy, including without limitation the Regulations and Directions issued by the Regulatory Authority from time to time.

"Nominee" means the person or persons appointed under section 39 of the Insurance Act, 1938, by the Policyholder, to receive the admissible benefits, in the event of death of the Policyholder.

"Free look cancellation of the Policy" means where the Policyholder disagrees to any of the policy terms and conditions, He/She may cancel the policy by returning it to the company stating the reasons for his/her objections within 15 days of receiving the policy documents.

The company will refund the Purchase Price (Premium) paid by the policyholder less the following deductions:

- A. The Proportionate Annuity payments paid to the Policyholder, in advance
- B. Stamp duty charges and
- C. Expenditure, if any, incurred for the above regard.

"Forfeiture/To Forfeit" means We will not refund any Premium paid by the Policyholder and also will not pay any benefits to the Policyholder. Forfeiture may be invoked in the event of false information provided by the Policyholder, subject to Section 45 of the Insurance Act, 1938.

1. Policy Benefits:

1.1 Survival Benefit: Fixed amounts as specified in the Policy schedule will be paid on the survival of the policyholder on the due Annuity payment date specified in the policy schedule as per plan option chosen by the Policyholder. The annuity option once chosen cannot be changed.

1.2 Maturity Benefit: No Maturity Benefit is payable to the Policyholder in this plan. The Annuity is payable for life as per the plan option chosen by the Policyholder.

1.3 Death Benefit: On death of the Policyholder, the Purchase Price is paid out to the Nominee (Only on selection of the plan option II – Life Annuity with return of Purchase Price).

2. Plan Option:

2.1 Life Annuity: In this type of Annuity, the Annuity is paid to the policy holder by the company throughout the life of the Policyholder. On death of the Policyholder, policy is terminated and no benefit is given thereafter. Please refer to clause 20 of this policy document - the Immediate Annuity Rate Table for Plan Option – I for respective Annuity rates.

2.2 Life Annuity with return of Purchase price In this type of Annuity, the Annuity is paid by the company throughout the life of the Policyholder. On death of the Policyholder, the Purchase Price is repaid to the Nominee or legal heirs of the Policyholder and the policy is terminated. Please refer to clause 20 of this policy document – the Immediate Annuity Rate Table for Plan Option – II for respective Annuity rates.

2.3 Life Annuity guaranteed for 5, 10 or 15 years and payable for life thereafter: In this type of Annuity, the Annuity is paid by the company to the Policyholder for a guaranteed period of 5, 10 or 15 years (as chosen by the Policyholder at inception of the policy) and thereafter for life of the Policyholder. On death of the Policyholder, during the guaranteed period of 5, 10 or 15 years, Annuity is payable to Nominee or legal heirs upto the completion of the guaranteed Annuity payout period. Thereafter the policy is terminated. In case of death of the Policyholder after the guaranteed period, the policy terminates and no benefits are payable thereafter. Please refer to clause 20 of this policy document – Immediate Annuity Rate Table for Plan Option – III for respective Annuity rates.

Note: Switch over: Switch over is not allowed once the plan option is chosen by the Policyholder.

3. Purchase Price (Premium): This refers to the amount of single Premium contribution by the Policyholder for the purchase of Reliance Immediate Annuity Plan (UIN: 121N012V01). The minimum Purchase Price (Premium) is ₹ 1,00,000 or a higher amount, so as to earn a minimum annuity installment of ₹ 1000. There are no upper limits on the Purchase Price (Premium) that a Policyholder could pay or the Annuity amounts to be paid by the Company to the Policyholder.

4. Age at entry: Policyholder can purchase "Reliance Immediate Annuity Plan" (UIN: 121N012V01) on attaining Minimum 20 Years of age (last birthday) and Maximum 80 Years of age (last birthday).

5. Payment of Annuity

5.1 Amount of Annuity and period of payment

We will pay the benefits under this policy as specified in the Policy schedule depending on the Annuity option chosen and the Annuity payment will be made in advance for all the available payout frequencies.

5.2 Payment of benefits

5.2.1 For receiving the Annuity payments from the Company, the Policyholder has to submit the following documents to the Company:

- a) Cancelled Cheque of Bank
- b) Passbook copy / Account Statement / Bank Certificate.

5.2.2 On death of the Policyholder, the Purchase Price (Premium) is paid out to the Nominee only under the plan option - Life Annuity with return of Purchase Price. The Nominee is required to submit the following documents to be eligible to receive the death benefit:

- a. Original Policy Document
- b. Valid Photo ID proof of the Nominee
- c. Valid address proof of the Nominee
- d. Original Death Certificate of Policyholder
- e. Claim form A (to be given by the Nominee)
- f. Claim form B- Cause of death by the last treating doctor (as suicide clause is applicable)

g. A claim discharge to be signed by the Nominee to whom future benefits, if any, under the Annuity chosen are to be paid.

h. ECS Mandate form/Cancelled cheque leaf of the claimant

i. Any other document as may be required

Note: In absence of the Nominee, the legal heirs of the Policyholder can claim the benefits.

6. Surrender: This policy cannot be surrendered and has no surrender value.

7. Withdrawals / Partial Withdrawals: Withdrawals are not allowed under this Plan.

8. Loans: No loans are available under this policy.

9. Riders: There is no rider available under this Plan.

10. Travel, residence and occupation: This policy is free from all restrictions as to travel, residence and occupation unless specifically restricted in the Policy schedule.

11. Nomination of beneficiary

a) During the lifetime of the Policyholder, You may by written notice to Us nominate any person or persons as beneficiary to whom We shall pay the benefits, if any, under this policy on death of the Policyholder.

b) A nomination, or any change of nomination of any beneficiaries, will be registered in Our records and acknowledged by Us to You in writing.

c) The receipt by a nominated beneficiary of benefits payable under this policy shall be a valid discharge of Our liability and any acknowledgement of receipt of the benefits by a nominated beneficiary entitled thereto shall be conclusive evidence of discharge.

d) If at the time of death of the Policyholder, there is no surviving nominated beneficiary, then We will pay the benefits, if any, to Your legal heirs.

12. Assignment: You cannot assign this policy.

13. Endorsements: The terms and conditions of this Policy cannot be waived or changed except by a policy endorsement approved and signed by Our authorized officials.

14. Proof of age: We may require proper proof of the age of the Policyholder before paying any benefits. If the age has been incorrectly stated, the policy will not be invalidated on that count alone, provided the proved age does not affect the original terms of acceptance of the contract, in which case We will adjust the terms of the Policy to reflect the true age. If the proved age is found higher / lower than that declared earlier, then We may reduce / enhance the benefits on an appropriate basis as decided by the company from time to time, in so far as the age does not exceed the maximum age of entry for purchasing the policy. In the event, the proved age of the policy holder is more than the maximum permissible age (maximum age of entry) at the time of purchase of policy, then the Company has the absolute right to Forfeit the Purchase Price (Premium) paid and all monies that have been paid by You may be forfeited.

If the proved age affects the original terms of acceptance of the contract in such a way that We are unable to adjust the terms of acceptance to reflect the proved age, then subject to applicable law, this Policy shall be void. All claims to any benefit shall cease and all monies that have been paid by You may be forfeited.

15. Forfeiture in certain events: If there is any inaccurate or false statement made in the proposal, declaration or related documents in connection with this plan, then subject to applicable laws this plan shall be void and all claims to any benefit shall cease and all the Premium that have been paid by You may be forfeited, subject to Section 45 of the Insurance Act, 1938.

16. General Provisions

16.1 Non-participating policy: This policy is non-participating and does not entitle the Policyholder to share the distribution of profits that may be made by Us.

16.2 Suicide Claim provisions: The Company will pay the Purchase Price if the Policyholder chooses the Annuity option with return of Purchase Price. In all other options, no payment will be made. The policy is terminated and no benefit is payable thereafter.

16.3 Grace period for non-Forfeiture provisions: The policy can only be purchased with a single Premium (Purchase Price) and so there is no grace period.

16.4 Revivals or reinstatements, policy changes / alterations: Revival, reinstatements, policy changes or alterations are not allowed.

17. Charges

17.1 Taxes: We shall deduct taxes and levies such as stamp duty from Annuity payments as are required by law.

17.2 Service Tax: Service Tax and Education cess will be levied on the Purchase Price. The level of this tax will be as per the rates declared by the Government from time to time.

18. Tax Benefit: Tax benefits under the policy will be as per the prevailing Income Tax Laws. Tax Laws are subject to amendments from time to time and interpretations. You are advised to consult a Tax expert.

19. Revision in Annuity Rates: The annuity rates may be revised from time to time with prior approval from the IRDA. Please ask for the latest annuity rates at the time of purchasing the annuity plan. However, once the annuity is bought, the rates remain guaranteed for life.

20. Annuity Rates:

a) How to read the Annuity Rate Tables: For example, if You are 30 years of age purchasing a monthly annuity under Plan Option I (Life Annuity), the annual annuity rate per thousand Purchase Price applicable for You would be the rate corresponding to age 30 and monthly annuity option in the Annuity Rate table for Plan Option I (Life Annuity), i.e. INR 60.16. The monthly annuity rate will be, this rate divided by the number of monthly installments per annum (i.e. 12).

Under the above stated scenario, if You contribute a Purchase Price (Premium) of INR 200,000/- then Your monthly Annuity installment would be INR 1,002.67 per month (i.e. 12,302 annually divided by 12) paid to you for life.

The tables for Annuity Rates for all the available Plan Options given below, should be read in a similar manner for Your age (last birthday) and the Annuity Payment frequency chosen.

*Please note that Your single premium (Purchase Price) amount should be such that the Annuity Installment is equal to or more than INR 1000/-.

b) Annuity Rate Tables: Below mentioned Annuity Rates are per Rs.1000/- of Purchase Price (Premium) paid by the Policyholder to the Company and Annuity benefits payable to the Policyholder by the Company will be calculated on the basis of the below given rate table. Once chosen, the annuity option cannot be altered.

Immediate Annuity Rate Table for Plan Option - I

| Life annuity – Annual rates per ₹ 1000/- of (Purchase Price) Premium Paid | | | | |
|---|--------------|----------------|------------------|--------|
| Age | Monthly Rate | Quarterly Rate | Half Yearly Rate | Annual |
| 20 | 58.76 | 59.45 | 59.24 | 58.46 |
| 21 | 58.86 | 59.55 | 59.34 | 58.56 |
| 22 | 58.97 | 59.66 | 59.44 | 58.66 |
| 23 | 59.09 | 59.77 | 59.56 | 58.77 |
| 24 | 59.21 | 59.90 | 59.68 | 58.89 |
| 25 | 59.35 | 60.03 | 59.81 | 59.01 |
| 26 | 59.49 | 60.17 | 59.94 | 59.15 |
| 27 | 59.64 | 60.32 | 60.09 | 59.29 |
| 28 | 59.80 | 60.48 | 60.25 | 59.44 |
| 29 | 59.97 | 60.65 | 60.42 | 59.61 |
| 30 | 60.16 | 60.83 | 60.60 | 59.78 |
| 31 | 60.36 | 61.03 | 60.80 | 59.97 |
| 32 | 60.58 | 61.25 | 61.01 | 60.18 |
| 33 | 60.82 | 61.48 | 61.24 | 60.40 |
| 34 | 61.07 | 61.74 | 61.49 | 60.64 |
| 35 | 61.35 | 62.01 | 61.76 | 60.91 |
| 36 | 61.65 | 62.31 | 62.05 | 61.19 |
| 37 | 61.97 | 62.62 | 62.36 | 61.49 |
| 38 | 62.31 | 62.96 | 62.69 | 61.81 |
| 39 | 62.68 | 63.33 | 63.05 | 62.16 |
| 40 | 63.07 | 63.72 | 63.44 | 62.53 |
| 41 | 63.50 | 64.13 | 63.85 | 62.93 |
| 42 | 63.95 | 64.58 | 64.29 | 63.35 |
| 43 | 64.43 | 65.06 | 64.76 | 63.81 |
| 44 | 64.95 | 65.57 | 65.26 | 64.29 |
| 45 | 65.50 | 66.12 | 65.80 | 64.81 |
| 46 | 66.10 | 66.71 | 66.38 | 65.37 |
| 47 | 66.74 | 67.34 | 67.00 | 65.98 |
| 48 | 67.42 | 68.02 | 67.66 | 66.62 |
| 49 | 68.16 | 68.74 | 68.38 | 67.30 |
| 50 | 68.94 | 69.51 | 69.13 | 68.04 |
| 51 | 69.77 | 70.34 | 69.94 | 68.82 |
| 52 | 70.66 | 71.21 | 70.80 | 69.65 |
| 53 | 71.59 | 72.14 | 71.71 | 70.52 |
| 54 | 72.59 | 73.12 | 72.67 | 71.45 |
| 55 | 73.63 | 74.15 | 73.69 | 72.43 |
| 56 | 74.75 | 75.25 | 74.77 | 73.47 |
| 57 | 75.94 | 76.43 | 75.92 | 74.58 |
| 58 | 77.22 | 77.69 | 77.16 | 75.76 |
| 59 | 78.59 | 79.04 | 78.48 | 77.04 |

| Life annuity – Annual rates per ₹ 1000/- of (Purchase Price) Premium Paid | | | | |
|---|--------------|----------------|------------------|--------|
| Age | Monthly Rate | Quarterly Rate | Half Yearly Rate | Annual |
| 60 | 80.05 | 80.49 | 79.90 | 78.40 |
| 61 | 81.64 | 82.05 | 81.43 | 79.86 |
| 62 | 83.33 | 83.72 | 83.06 | 81.44 |
| 63 | 85.23 | 85.59 | 84.89 | 83.19 |
| 64 | 87.33 | 87.65 | 86.91 | 85.12 |
| 65 | 89.63 | 89.92 | 89.13 | 87.24 |
| 66 | 92.15 | 92.40 | 91.55 | 89.56 |
| 67 | 94.89 | 95.10 | 94.19 | 92.07 |
| 68 | 97.86 | 98.02 | 97.04 | 94.78 |
| 69 | 101.07 | 101.18 | 100.11 | 97.71 |
| 70 | 104.52 | 104.57 | 103.41 | 100.84 |
| 71 | 108.23 | 108.21 | 106.95 | 104.20 |
| 72 | 112.20 | 112.10 | 110.74 | 107.78 |
| 73 | 116.44 | 116.26 | 114.78 | 111.59 |
| 74 | 120.96 | 120.69 | 119.07 | 115.64 |
| 75 | 125.77 | 125.40 | 123.64 | 119.94 |
| 76 | 130.88 | 130.40 | 128.48 | 124.48 |
| 77 | 136.31 | 135.70 | 133.60 | 129.27 |
| 78 | 142.05 | 141.31 | 139.02 | 134.33 |
| 79 | 148.13 | 147.24 | 144.73 | 139.65 |
| 80 | 154.56 | 153.50 | 150.76 | 145.24 |

| Life annuity with return of purchase price rates per ₹ 1000/- of Purchase Price (Premium) paid | | | | |
|--|--------------|----------------|------------------|--------|
| Age | Monthly Rate | Quarterly Rate | Half Yearly Rate | Annual |
| 50 | 56.87 | 57.52 | 57.25 | 56.36 |
| 51 | 56.88 | 57.52 | 57.24 | 56.34 |
| 52 | 56.88 | 57.52 | 57.24 | 56.32 |
| 53 | 56.88 | 57.52 | 57.23 | 56.30 |
| 54 | 56.88 | 57.51 | 57.22 | 56.28 |
| 55 | 56.89 | 57.51 | 57.21 | 56.26 |
| 56 | 56.89 | 57.51 | 57.20 | 56.23 |
| 57 | 56.89 | 57.51 | 57.19 | 56.20 |
| 58 | 56.90 | 57.51 | 57.18 | 56.18 |
| 59 | 56.90 | 57.50 | 57.16 | 56.14 |
| 60 | 56.91 | 57.50 | 57.15 | 56.11 |
| 61 | 56.91 | 57.50 | 57.14 | 56.08 |
| 62 | 56.92 | 57.49 | 57.12 | 56.04 |
| 63 | 56.92 | 57.49 | 57.10 | 55.99 |
| 64 | 56.93 | 57.49 | 57.08 | 55.95 |
| 65 | 56.94 | 57.48 | 57.06 | 55.90 |
| 66 | 56.94 | 57.48 | 57.04 | 55.84 |
| 67 | 56.95 | 57.47 | 57.02 | 55.78 |
| 68 | 56.96 | 57.46 | 56.99 | 55.71 |
| 69 | 56.97 | 57.46 | 56.96 | 55.64 |
| 70 | 56.98 | 57.45 | 56.93 | 55.57 |
| 71 | 56.99 | 57.44 | 56.89 | 55.48 |
| 72 | 57.00 | 57.44 | 56.86 | 55.40 |
| 73 | 57.01 | 57.43 | 56.82 | 55.30 |
| 74 | 57.03 | 57.42 | 56.78 | 55.21 |
| 75 | 57.04 | 57.41 | 56.74 | 55.10 |
| 76 | 57.06 | 57.40 | 56.69 | 54.99 |
| 77 | 57.07 | 57.39 | 56.64 | 54.88 |
| 78 | 57.09 | 57.38 | 56.59 | 54.75 |
| 79 | 57.11 | 57.37 | 56.54 | 54.62 |
| 80 | 57.13 | 57.35 | 56.48 | 54.49 |

Immediate Annuity Rate Table for Plan Option - II

| Life annuity with return of purchase price rates per ₹ 1000/- of Purchase Price (Premium) paid | | | | |
|--|--------------|----------------|------------------|--------|
| Age | Monthly Rate | Quarterly Rate | Half Yearly Rate | Annual |
| 20 | 56.84 | 57.54 | 57.34 | 56.60 |
| 21 | 56.84 | 57.54 | 57.34 | 56.59 |
| 22 | 56.84 | 57.54 | 57.34 | 56.59 |
| 23 | 56.84 | 57.54 | 57.34 | 56.59 |
| 24 | 56.84 | 57.54 | 57.34 | 56.59 |
| 25 | 56.84 | 57.54 | 57.34 | 56.58 |
| 26 | 56.85 | 57.54 | 57.34 | 56.58 |
| 27 | 56.85 | 57.54 | 57.34 | 56.58 |
| 28 | 56.85 | 57.54 | 57.33 | 56.57 |
| 29 | 56.85 | 57.54 | 57.33 | 56.57 |
| 30 | 56.85 | 57.54 | 57.33 | 56.56 |
| 31 | 56.85 | 57.54 | 57.33 | 56.56 |
| 32 | 56.85 | 57.54 | 57.33 | 56.55 |
| 33 | 56.85 | 57.54 | 57.33 | 56.55 |
| 34 | 56.85 | 57.54 | 57.32 | 56.54 |
| 35 | 56.85 | 57.54 | 57.32 | 56.54 |
| 36 | 56.85 | 57.54 | 57.32 | 56.53 |
| 37 | 56.85 | 57.54 | 57.31 | 56.52 |
| 38 | 56.85 | 57.53 | 57.31 | 56.51 |
| 39 | 56.85 | 57.53 | 57.31 | 56.51 |
| 40 | 56.86 | 57.53 | 57.30 | 56.50 |
| 41 | 56.86 | 57.53 | 57.30 | 56.49 |
| 42 | 56.86 | 57.53 | 57.30 | 56.48 |
| 43 | 56.86 | 57.53 | 57.29 | 56.47 |
| 44 | 56.86 | 57.53 | 57.29 | 56.45 |
| 45 | 56.86 | 57.53 | 57.28 | 56.44 |
| 46 | 56.87 | 57.53 | 57.28 | 56.43 |
| 47 | 56.87 | 57.53 | 57.27 | 56.41 |
| 48 | 56.87 | 57.52 | 57.26 | 56.40 |
| 49 | 56.87 | 57.52 | 57.26 | 56.38 |

Immediate Annuity Rate Table for Plan Option - III

| Life annuity guaranteed for five years at rates per ₹ 1000/- of Purchase Price (Premium) paid | | | | |
|---|--------------|----------------|------------------|--------|
| Age | Monthly Rate | Quarterly Rate | Half Yearly Rate | Annual |
| 20 | 58.74 | 59.42 | 59.21 | 58.44 |
| 21 | 58.84 | 59.53 | 59.31 | 58.53 |
| 22 | 58.95 | 59.63 | 59.42 | 58.64 |
| 23 | 59.06 | 59.75 | 59.53 | 58.75 |
| 24 | 59.19 | 59.87 | 59.65 | 58.86 |
| 25 | 59.32 | 60.00 | 59.78 | 58.99 |
| 26 | 59.46 | 60.14 | 59.92 | 59.12 |
| 27 | 59.61 | 60.29 | 60.06 | 59.26 |
| 28 | 59.77 | 60.45 | 60.22 | 59.41 |
| 29 | 59.94 | 60.62 | 60.39 | 59.58 |
| 30 | 60.13 | 60.80 | 60.57 | 59.75 |
| 31 | 60.33 | 61.00 | 60.77 | 59.94 |
| 32 | 60.55 | 61.22 | 60.98 | 60.15 |
| 33 | 60.78 | 61.45 | 61.21 | 60.37 |
| 34 | 61.04 | 61.70 | 61.46 | 60.61 |
| 35 | 61.31 | 61.98 | 61.72 | 60.87 |
| 36 | 61.61 | 62.27 | 62.01 | 61.15 |
| 37 | 61.92 | 62.58 | 62.32 | 61.45 |
| 38 | 62.26 | 62.91 | 62.65 | 61.77 |
| 39 | 62.63 | 63.27 | 63.00 | 62.11 |

| Life annuity guaranteed for five years at rates per ₹ 1000/- of Purchase Price (Premium) paid | | | | |
|---|--------------|----------------|------------------|--------|
| Age | Monthly Rate | Quarterly Rate | Half Yearly Rate | Annual |
| 40 | 63.01 | 63.66 | 63.38 | 62.48 |
| 41 | 63.43 | 64.07 | 63.79 | 62.87 |
| 42 | 63.87 | 64.51 | 64.22 | 63.29 |
| 43 | 64.35 | 64.98 | 64.68 | 63.74 |
| 44 | 64.86 | 65.48 | 65.18 | 64.22 |
| 45 | 65.40 | 66.02 | 65.71 | 64.73 |
| 46 | 65.99 | 66.60 | 66.28 | 65.28 |
| 47 | 66.61 | 67.22 | 66.89 | 65.87 |
| 48 | 67.28 | 67.88 | 67.53 | 66.50 |
| 49 | 67.99 | 68.58 | 68.23 | 67.17 |
| 50 | 68.75 | 69.33 | 68.96 | 67.89 |
| 51 | 69.55 | 70.13 | 69.75 | 68.64 |
| 52 | 70.41 | 70.97 | 70.58 | 69.45 |
| 53 | 71.31 | 71.86 | 71.45 | 70.30 |
| 54 | 72.26 | 72.80 | 72.38 | 71.19 |
| 55 | 73.27 | 73.80 | 73.36 | 72.14 |
| 56 | 74.34 | 74.86 | 74.41 | 73.15 |
| 57 | 75.49 | 76.00 | 75.52 | 74.22 |
| 58 | 76.71 | 77.21 | 76.71 | 75.37 |
| 59 | 78.03 | 78.50 | 77.98 | 76.60 |
| 60 | 79.44 | 79.90 | 79.35 | 77.92 |
| 61 | 80.97 | 81.40 | 80.83 | 79.34 |
| 62 | 82.61 | 83.03 | 82.42 | 80.87 |
| 63 | 84.42 | 84.81 | 84.17 | 82.56 |
| 64 | 86.40 | 86.77 | 86.09 | 84.41 |
| 65 | 88.55 | 88.89 | 88.17 | 86.42 |
| 66 | 90.88 | 91.19 | 90.43 | 88.59 |
| 67 | 93.37 | 93.65 | 92.84 | 90.91 |
| 68 | 96.04 | 96.29 | 95.43 | 93.40 |
| 69 | 98.88 | 99.09 | 98.18 | 96.05 |
| 70 | 101.88 | 102.06 | 101.09 | 98.86 |
| 71 | 105.05 | 105.18 | 104.16 | 101.81 |
| 72 | 108.38 | 108.47 | 107.38 | 104.92 |
| 73 | 111.86 | 111.91 | 110.75 | 108.17 |
| 74 | 115.49 | 115.49 | 114.27 | 111.56 |
| 75 | 119.25 | 119.20 | 117.92 | 115.07 |
| 76 | 123.14 | 123.04 | 121.69 | 118.71 |
| 77 | 127.14 | 127.00 | 125.57 | 122.46 |
| 78 | 131.24 | 131.05 | 129.55 | 126.30 |
| 79 | 135.42 | 135.18 | 133.61 | 130.23 |
| 80 | 139.67 | 139.38 | 137.75 | 134.23 |

| Life annuity guaranteed for 10 years rates per ₹ 1000/- of Purchase Price (Premium) Paid | | | | |
|--|--------------|----------------|------------------|--------|
| Age | Monthly Rate | Quarterly Rate | Half Yearly Rate | Annual |
| 20 | 58.67 | 59.36 | 59.15 | 58.38 |
| 21 | 58.77 | 59.46 | 59.25 | 58.47 |
| 22 | 58.88 | 59.57 | 59.36 | 58.57 |
| 23 | 58.99 | 59.68 | 59.47 | 58.68 |
| 24 | 59.12 | 59.80 | 59.58 | 58.79 |
| 25 | 59.25 | 59.93 | 59.71 | 58.92 |
| 26 | 59.38 | 60.07 | 59.85 | 59.05 |
| 27 | 59.53 | 60.22 | 59.99 | 59.19 |
| 28 | 59.69 | 60.37 | 60.15 | 59.34 |
| 29 | 59.87 | 60.54 | 60.32 | 59.50 |
| 30 | 60.05 | 60.73 | 60.50 | 59.68 |

| Life annuity guaranteed for 10 years rates per ₹ 1000/- of Purchase Price (Premium) Paid | | | | |
|--|--------------|----------------|------------------|--------|
| Age | Monthly Rate | Quarterly Rate | Half Yearly Rate | Annual |
| 31 | 60.25 | 60.92 | 60.69 | 59.87 |
| 32 | 60.46 | 61.14 | 60.90 | 60.07 |
| 33 | 60.69 | 61.36 | 61.12 | 60.29 |
| 34 | 60.94 | 61.61 | 61.37 | 60.52 |
| 35 | 61.21 | 61.87 | 61.62 | 60.77 |
| 36 | 61.49 | 62.16 | 61.90 | 61.04 |
| 37 | 61.80 | 62.46 | 62.20 | 61.33 |
| 38 | 62.13 | 62.78 | 62.52 | 61.64 |
| 39 | 62.48 | 63.13 | 62.86 | 61.97 |
| 40 | 62.85 | 63.50 | 63.22 | 62.33 |
| 41 | 63.25 | 63.89 | 63.61 | 62.70 |
| 42 | 63.67 | 64.31 | 64.03 | 63.11 |
| 43 | 64.13 | 64.76 | 64.47 | 63.53 |
| 44 | 64.61 | 65.24 | 64.94 | 63.99 |
| 45 | 65.12 | 65.75 | 65.44 | 64.48 |
| 46 | 65.67 | 66.29 | 65.97 | 64.99 |
| 47 | 66.25 | 66.86 | 66.54 | 65.55 |
| 48 | 66.87 | 67.48 | 67.14 | 66.13 |
| 49 | 67.53 | 68.13 | 67.78 | 66.75 |
| 50 | 68.22 | 68.81 | 68.46 | 67.41 |
| 51 | 68.96 | 69.54 | 69.18 | 68.11 |
| 52 | 69.74 | 70.32 | 69.94 | 68.85 |
| 53 | 70.56 | 71.13 | 70.75 | 69.62 |
| 54 | 71.43 | 71.99 | 71.59 | 70.45 |
| 55 | 72.36 | 72.91 | 72.49 | 71.32 |
| 56 | 73.34 | 73.88 | 73.45 | 72.24 |
| 57 | 74.38 | 74.91 | 74.46 | 73.23 |
| 58 | 75.50 | 76.02 | 75.55 | 74.28 |
| 59 | 76.69 | 77.19 | 76.71 | 75.40 |
| 60 | 77.95 | 78.44 | 77.94 | 76.59 |
| 61 | 79.30 | 79.77 | 79.25 | 77.86 |
| 62 | 80.72 | 81.18 | 80.63 | 79.20 |
| 63 | 82.25 | 82.70 | 82.13 | 80.65 |
| 64 | 83.88 | 84.31 | 83.71 | 82.19 |
| 65 | 85.60 | 86.01 | 85.39 | 83.83 |
| 66 | 87.40 | 87.80 | 87.15 | 85.54 |
| 67 | 89.28 | 89.66 | 88.99 | 87.32 |
| 68 | 91.21 | 91.58 | 90.88 | 89.17 |
| 69 | 93.20 | 93.55 | 92.83 | 91.07 |
| 70 | 95.22 | 95.55 | 94.81 | 93.01 |
| 71 | 97.27 | 97.58 | 96.82 | 94.97 |
| 72 | 99.32 | 99.62 | 98.84 | 96.95 |
| 73 | 101.37 | 101.66 | 100.86 | 98.93 |
| 74 | 103.40 | 103.67 | 102.85 | 100.90 |
| 75 | 105.39 | 105.65 | 104.82 | 102.83 |
| 76 | 107.33 | 107.59 | 106.74 | 104.73 |
| 77 | 109.20 | 109.46 | 108.60 | 106.57 |
| 78 | 111.01 | 111.26 | 110.39 | 108.34 |
| 79 | 112.73 | 112.97 | 112.10 | 110.04 |
| 80 | 114.35 | 114.59 | 113.72 | 111.66 |

| Life annuity guaranteed for 15 years rates per ₹ 1000/- of Purchase Price (Premium) Paid | | | | |
|--|--------------|----------------|------------------|--------|
| Age | Monthly Rate | Quarterly Rate | Half Yearly Rate | Annual |
| 20 | 58.60 | 59.29 | 59.08 | 58.30 |
| 21 | 58.69 | 59.38 | 59.17 | 58.39 |

| Life annuity guaranteed for 15 years rates per ₹ 1000/- of Purchase Price (Premium) Paid | | | | |
|--|--------------|----------------|------------------|--------|
| Age | Monthly Rate | Quarterly Rate | Half Yearly Rate | Annual |
| 22 | 58.80 | 59.49 | 59.28 | 58.49 |
| 23 | 58.91 | 59.60 | 59.39 | 58.60 |
| 24 | 59.03 | 59.72 | 59.50 | 58.71 |
| 25 | 59.16 | 59.84 | 59.63 | 58.83 |
| 26 | 59.30 | 59.98 | 59.76 | 58.96 |
| 27 | 59.44 | 60.12 | 59.90 | 59.10 |
| 28 | 59.60 | 60.28 | 60.06 | 59.25 |
| 29 | 59.77 | 60.45 | 60.22 | 59.41 |
| 30 | 59.95 | 60.62 | 60.39 | 59.58 |
| 31 | 60.14 | 60.82 | 60.58 | 59.76 |
| 32 | 60.35 | 61.02 | 60.78 | 59.96 |
| 33 | 60.57 | 61.24 | 61.00 | 60.17 |
| 34 | 60.81 | 61.47 | 61.23 | 60.39 |
| 35 | 61.06 | 61.73 | 61.48 | 60.63 |
| 36 | 61.33 | 62.00 | 61.75 | 60.89 |
| 37 | 61.62 | 62.28 | 62.03 | 61.17 |
| 38 | 61.93 | 62.59 | 62.33 | 61.46 |
| 39 | 62.26 | 62.91 | 62.65 | 61.77 |
| 40 | 62.61 | 63.26 | 62.99 | 62.10 |
| 41 | 62.98 | 63.63 | 63.35 | 62.45 |
| 42 | 63.37 | 64.02 | 63.74 | 62.83 |
| 43 | 63.79 | 64.43 | 64.14 | 63.22 |
| 44 | 64.23 | 64.87 | 64.58 | 63.64 |
| 45 | 64.70 | 65.33 | 65.03 | 64.09 |
| 46 | 65.20 | 65.82 | 65.52 | 64.56 |
| 47 | 65.72 | 66.34 | 66.03 | 65.06 |
| 48 | 66.28 | 66.89 | 66.58 | 65.59 |
| 49 | 66.87 | 67.48 | 67.15 | 66.14 |
| 50 | 67.49 | 68.09 | 67.76 | 66.73 |
| 51 | 68.15 | 68.75 | 68.40 | 67.36 |
| 52 | 68.84 | 69.44 | 69.08 | 68.02 |
| 53 | 69.58 | 70.16 | 69.79 | 68.71 |
| 54 | 70.35 | 70.92 | 70.54 | 69.44 |
| 55 | 71.15 | 71.72 | 71.33 | 70.21 |
| 56 | 72.00 | 72.56 | 72.16 | 71.02 |
| 57 | 72.89 | 73.45 | 73.03 | 71.86 |
| 58 | 73.82 | 74.37 | 73.94 | 72.75 |
| 59 | 74.80 | 75.33 | 74.90 | 73.68 |
| 60 | 75.81 | 76.34 | 75.89 | 74.64 |
| 61 | 76.85 | 77.37 | 76.91 | 75.64 |
| 62 | 77.93 | 78.44 | 77.97 | 76.68 |
| 63 | 79.05 | 79.55 | 79.06 | 77.75 |
| 64 | 80.19 | 80.68 | 80.19 | 78.85 |
| 65 | 81.35 | 81.83 | 81.33 | 79.97 |
| 66 | 82.51 | 82.99 | 82.48 | 81.10 |
| 67 | 83.67 | 84.15 | 83.62 | 82.23 |
| 68 | 84.81 | 85.28 | 84.75 | 83.35 |
| 69 | 85.93 | 86.40 | 85.86 | 84.44 |
| 70 | 87.01 | 87.47 | 86.93 | 85.50 |
| 71 | 88.04 | 88.51 | 87.96 | 86.52 |
| 72 | 89.02 | 89.49 | 88.94 | 87.50 |
| 73 | 89.95 | 90.41 | 89.86 | 88.42 |
| 74 | 90.81 | 91.27 | 90.72 | 89.28 |
| 75 | 91.60 | 92.06 | 91.51 | 90.07 |
| 76 | 92.32 | 92.78 | 92.24 | 90.80 |
| 77 | 92.97 | 93.44 | 92.90 | 91.47 |
| 78 | 93.55 | 94.02 | 93.48 | 92.06 |
| 79 | 94.07 | 94.54 | 94.01 | 92.59 |
| 80 | 94.52 | 95.00 | 94.47 | 93.06 |

21. Grievance Redressal

Step 1: If You are dissatisfied with any of Our services, please feel free to contact Us -

Step 1.1: 24 hours contact centre: 30338181 (Local call charges apply) & 1800 300 08181(Toll free)

Email: rlife.customerservice@relianceada.com

OR

Step 1.2: Contact the Customer Service Executive at Your nearest branch (this is a link for branch location details) of the Company

OR

Step 1.3: Write to: Reliance Life Customer Care
Reliance Life Insurance Company Limited
H Block, 1st Floor, Dhirubhai Ambani Knowledge City
Navi Mumbai, Maharashtra 400710, India

If Your complaint is unresolved for more than 10 days,

Step 2: Please contact Our Branch Manager, who is also the Local Grievance Redressal Officer at Your nearest branch.

If You are still unhappy with the solution offered,

Step 3: Write to Head of New Business Initiatives and Customer Care at rlife.headcustomercare@relianceada.com or at the address mentioned above.

If You are still not happy with the solution offered,

Step 4: Write to Our Grievance Redressal Officer, Mr. Sameer Karekatte - Head - Legal and Compliance at rlife.gro@relianceada.com or at the address mentioned above.

If the issues remain unresolved, a further reference may be made to the Insurance Ombudsman in terms of Rule 12 & 13 of the Redressal of Public Grievance Rules, 1998.

22. Procedure for filing complaint with Ombudsman: The Insurance Ombudsman may receive and consider any complaints under Rule 12 & 13 of the Redressal of Public Grievance Rules, 1998; which relates to any partial or total repudiation of claims by RLIC, any dispute in regard to **Purchase Price (Premium)** paid or payable in terms of the policy, any dispute on the legal construction of the policies in so far as such disputes relates to claims; delay in settlement of claims and non-issue of any insurance document to customers after receipt of premium. On the above grounds, any person may himself or through his legal heirs make a complaint in writing to the insurance Ombudsman within whose jurisdiction the RLIC branch is located. The complaint shall be in writing duly signed by the complainant or through his legal heirs and shall state clearly the name and address of the complainant, the name of the branch, the fact giving rise to complaint supported by documents, if any, the nature and extent of the loss caused to the complainant and the relief sought from the Ombudsman.

However as per Provision of Rule 13(3) of the Redressal of Public Grievance Rules, 1998; the complaint to the ombudsman can be made:

22.1 Only if the grievance has been rejected by the Grievance Redressal Machinery of the Insurer

22.2 The Complaint has been filed within one year from the date of rejection by the Company

22.3 If it is not simultaneously under any litigation

Address of Ombudsman:

► **Ahmedabad (Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu):**
2nd Floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony,
Ashram Road, Ahmedabad-380 014. Tel: 079-27546840; Fax: 079-27546142;
Email: ins.omb@rediffmail.com

► **Bhopal (Madhya Pradesh & Chhattisgarh):**
Janak Vihar Complex, 2nd Floor, Malviya Nagar, Bhopal.
Tel: 0755-2569201; Fax: 0755-2769203;
Email: bimalokpalbhopal@airtelmail.in

► **Bhubaneswar (Orissa):**
62, Forest Park, Bhubaneswar-751 009. Tel: 0674-2596455;
Fax: 0674-2596429; E-mail: ioobbsr@dataone.in

► **Chandigarh (Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh):** S.C.O. No.101, 102 & 103, 2nd Floor, Batra Building,
Sector 17-D, Chandigarh-160 017. Tel: 0172-2706468; Fax: 0172-2708274;
E-mail: ombchd@yahoo.co.in

► **Chennai (Tamil Nadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry):** Fatima Akhtar Court, 4th Floor, 453 (old312) Anna Salai,
Teynampet, Chennai-600 018. Tel: 044-24333668 /5284; Fax: 044-24333664;
E-mail: chennaiinsuranceombudsman@gmail.com

► **New Delhi (Delhi & Rajasthan):** 2/2 A, Universal Insurance Bldg.
Asaf Ali Road, New Delhi-110 002. Tel: 011-23239633; Fax: 011-23230858;
E-mail: iobdelraj@rediffmail.com

► **Guwahati (Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura):** Jeevan Nivesh, 5th Floor, Nr. Panbazar Overbridge, S.S.
Road, Guwahati-781 001. Tel: 0361-2132204/5; Fax:0361-2732937;
E-mail: ombudsmanghy@rediffmail.com

► **Hyderabad (Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry):** 6-2-46, 1st Floor, Moin Court Lane,
Opp. Saleem Function Palace, A.C.Guards, Lakdi-ka-pool, Hyderabad-500 004.
Tel: 040-65504123; Fax: 040-23376599; E-mail: insombudhyd@gmail.com

► **Kochi (Kerala, UT of (a) Lakshadweep, (b) Mahe – a part of UT of Pondicherry):** 2nd Floor, CC 27/2603, Pulinat Building ,Opp. Cochin Shipyard, M.G. Road, Ernakulam-682 015. Tel: 0484-2358759; Fax: 0484-2359336;
E-mail: iokochi@asianetindia.com

► **Kolkata (West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim):** 4th Floor, Hindusthan Bldg. Annexe, 4, C.R. Avenue, Kolkatta-700 072. Tel: 033 22124346/(40); Fax 033 22124341;
Email: iombsbpa@bsnl.in

► **Lucknow (Uttar Pradesh and Uttaranchal):** Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Road. Hazratganj, Lucknow-226 001.
Tel: 0522-2231331; Fax: 0522-2231310; E-mail: insombudsman@rediffmail.com

► **Mumbai (Maharashtra, Goa):** Jeevan Seva Annexe, 3rd Floor, S.V. Road, Santacruz (W), Mumbai-400 054. Tel: 022-26106928; Fax: 022-26106052;
E-mail: ombudsmanmumbai@gmail.com

You are requested to examine this policy, and if any mistake be found therein, return it immediately for correction

Policyholder's attention is invited to Sections 41 and 45 of the Insurance Act, 1938, which are reproduced above for reference.

Reliance Life Insurance Company Ltd. IRDA Registration No: 121

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

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

For more information call us at our 24 x 7 Call Centre number - 30338181(Local call charges apply) or our Toll Free Number 1800 300 08181.

Visit us at www.reliancelife.com

Insurance is the subject matter of solicitation.

UIN of Reliance Immediate Annuity Plan: 121N012V01

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 Purchase Price (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 Purchase Price (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.

Frequently Asked Questions

Frequently Asked Questions

A few things you always wanted to know, but didn't know who to ask!

Q1. How do I request for a change in address?

In the event you change your address of communication, it is necessary that you intimate us of the same by sending in a signed written request, providing the new address which is complete with the pin code and evidence of telephone number and/or mobile number, if available. This will ensure that communication from our Company is directed to your correct address.

Q2. How do I request for a change in name/surname?

In the event of correction of name/surname, we would require a standard age proof such as a certified extract of Birth Certificate, School/College Certificate, Passport, PAN Card or Employer Certificate where the name should be exactly as is required by you.

In the event of change of name (on marriage) of a female life, a photocopy of the Gazette regarding the name change or Marriage Certificate where the old name and the new name has been clearly mentioned should be submitted.

Your original Policy Schedule should also be submitted along with the age proof which will help us re-send you a new Policy Schedule with the changed name/surname and avoid duplication.

Q3. What happens when a Policy is lost?

Loss of original Policy can be classified as under:

- a) **Loss in Transit:** In case the Policy is dispatched (details of dispatch are available in the Policy Tracking System (PTS)), but it has not been received by you; you would need to fill a specified format and submit the same. A fresh "Duplicate Policy" would be issued for your convenience.
- b) **Lost by the Policyholder:** In the event you lose the Policy Document after receiving it, then you must submit an Indemnity Bond on a non-judicial stamp paper of appropriate value. A fresh "Duplicate Policy" would be issued.

Q4. How do I nominate?

In the proposal stage, you could effect a nomination by nominating someone in the proposal form, provided you are also the Life Assured. Later you could nominate someone by changing the existing nominee by giving a written notice to the Company.

Q5. How does my Nominee claim a Death Benefit?

- ▶ Contact your Advisor/Sales Manager/nearest Branch OR you may directly contact our claims department at Reliance Life Insurance Company Limited, No. 6, 6th Floor, Haddows Road, Nungambakkam, Chennai 600 006, Tamil Nadu
- ▶ Send a mail to the Claims Department at rlife.customerservice@relianceada.com or register at our website www.reliancelife.com

Based on the intimation, the Claims Department will send you a list of forms or documents that need to be submitted. On receipt of the completed documents, we will let you know about our decision.

There is no Life cover provided under this policy and there is no Death benefit applicable. However in this policy purchase price is paid to the nominee on the Death of the policyholder if policyholder has selected plan option "Annuity for life with return of purchase price".

Things to remember

Over and above keeping your original Policy Documents carefully, do adhere to the following:

- ▶ Keep a copy of your Policy Documents
- ▶ Ensure that your Nominee / Assignee also has a copy of your Policy Documents
- ▶ Ensure that you have your Advisor's contact details

Q6. When and how do I furnish my Life Existence Certificate?

The Life Existence Certificate can be downloaded from RLIC website i.e. www.reliancelife.com or can be obtained at the nearest RLIC branch. Life Existence Certificate, along with proof of identity, is required to be furnished mandatorily on half yearly basis to any of the nearest RLIC branch and avail instant acknowledgement.

Reliance Life Insurance Company Limited (Reg. No 121)

Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra 400 710, India

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



RELIANCE

Life Insurance

Reliance Immediate Annuity Plan

Live life to the fullest...
enjoy regular income
even after retirement...

Reliance Immediate Annuity Plan is a traditional non-participating plan. To purchase our immediate annuity plan, you need not retire early. Any individual who has a lump sum to invest and wishes to earn a regular income on their lump sum can purchase our immediate annuity plan.

Key Features:

- ▶ Choose one time lump sum amount that you wish to pay in order to purchase this plan
- ▶ Choose among 3 different annuity payout options
- ▶ Convenient annuity payout modes to choose from - Monthly, Quarterly, Half yearly and Annually from the date of purchase
- ▶ No medical tests required

Plan Parameters:

| | |
|-----------------------------|--------------------|
| Minimum age at entry | : 20 Last Birthday |
| Maximum age at entry | : 80 Last Birthday |
| Minimum purchase price | : ₹ 1,00,000 |
| Minimum annuity installment | : ₹ 1,000 |

Benefits:

Types of annuities available

1. **Annuity for Life:** In this type of annuity, the annuity is payable throughout the life of the Annuitant.
2. **Annuity for 5/10/15/ years and thereafter for life:** In this type of annuity, the annuity is payable for a certain period for 5, 10 or 15 years (as chosen by the Annuitant) and thereafter for life of annuitant.
3. **Life annuity with return of Purchase price:** In this type of annuity, the annuity is payable for the lifetime of the Annuitant, and on death of the annuitant the purchase price is repaid to the nominee.

Premium Payment Mode: Only single premium mode of premium payment is allowed.

Annuity Payout Frequency: The annuity can be paid in yearly, half yearly, quarterly or monthly installments, subject to a minimum of ₹ 1,000/- per installment for any frequency.

Annuity Rates: The annuity rates may be revised from time to time. Please ask for the latest annuity rates at the time of purchasing the annuity plan. Once the annuity is bought, the rates remain guaranteed for life.

Free Look Period: means where the Policyholder disagrees to any of the Policy terms and conditions, He/She may cancel the Policy by returning it to the Company stating the reasons for his/her objections within 15 days of receiving the policy document kit.

The Company will refund the Purchase Price (Premium) paid by the Policyholder less the following deductions:

- A. The Proportionate Annuity payments paid to the Policyholder, in advance
- B. Stamp duty charges and
- C. Expenditure, if any, incurred for the above regard.

Nomination: Nomination is allowed under this plan.

Assignment: Assignment is not allowed under this plan.

Tax Benefit Tax benefits under the policy will be as per the prevailing Income Tax laws. Service tax and education cess will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time and interpretations. You are advised to consult a tax expert.

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

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ISO 9001:2008
CERTIFIED COMPANY

For more details on terms and conditions please read sales brochure carefully before concluding a sale. Insurance is the subject matter of the solicitation. UIN for Reliance Immediate Annuity: 121N012V01