

Illustration for Employer Employee Groups:

Apex Private Limited is a 1000 member's strong company. They have decided to secure their employees with Reliance Group Term Assurance Plus plan, with grade based coverage, as follow:

Grade	(Rs.) Sum Assured / Per Member
M1	1,000,000
M2	2,000,000
M3	3,000,000
M4	4,000,000
M5	5,000,000
M6	6,000,000
M7	7,000,000

Cover details of the group are as follows:

Type of the Group:	Employer - Employee
Name of the Group:	ABC Consultants
Group Size:	1000 members
Average Age:	30 Years
Cover Type:	Grade Based Cover
Total Sum at Risk (Rs.):	2,235,000,000
Premium Rate (Rs. /1000):	1.16
Premium Payable (exclusive of tax & cess)	2,592,600

Benefits Payable: In case of an unfortunate event, benefit amount payable to the family of an employee is applicable Sum Assured based on the grade of that employee.

Note:

- Surrender Value is not payable under this plan
- The above Illustration is for a sample group data. The actual rate would depend on the characteristic of specifics of each group.
- Extra premium would apply to members with non-standard health condition.
- Above mentioned premium amount is exclusive of service tax, cess and levies, if any.

Illustration for Non-Employer Employee Groups:

North India Diamonds Merchants is a 1000 member's strong group of diamond merchants in north India. They have decided to secure their group members with Reliance Group Term Assurance Plus plan, with age based cover, as follow:

Age Group	(Rs.) Sum Assured / Per Member
18-30	1,000,000
31-40	1,500,000
41-50	2,000,000

Cover details of the group are as follows:

Type of the Group:	Non-Employer - Employee
Name of the Group:	North India Diamonds Merchants
Group Size:	1000 members
Cover Type:	Age Based Cover
Total Sum at Risk:	1,400,000,000
Age Group (Yrs)	Premium Rate (Rs. /1000):
18-30	1.161
31-40	2.042
41-50	5.66
Premium Payable (exclusive of tax & cess)	3,318,100

Benefits Payable: In case of an unfortunate event, benefit amount payable to the family of a member is applicable Sum Assured based on his age.

Note:

- Surrender Value is not payable under this plan
- The above Illustration is for a sample group data. The actual rate would depend on the characteristic of specifics of each group.
- Extra premium would apply to members with non-standard health condition.
- Above mentioned premium amount is exclusive of service tax, cess and levies, if any.