

Reliance Market Return Plan

nurture your life...



RELIANCE Life Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

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

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

With Reliance Market Return Plan you can
have the twin advantage of insurance
protection as well as reaping benefits of
investment growth.

It is a flexible plan, which works all through
your life and meets changing requirements
like additional protection, liquidity through
cash, option to invest in different asset class,
steady golden years and many more.

Under this Plan the investment risk in the investment portfolio is borne by the Policyholder.

Key Features

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

How does this Plan work?

The premium paid by you, net of Premium Allocation Charges is invested in fund/funds of your choice and units are allocated depending on the price of units for the fund/funds.

The Fund Value is the total value of units that you hold in the fund/funds. The Mortality Charges and Policy Administration Charges are deducted through cancellation of units whereas the Fund Management Charge is priced in the Unit Value.

Benefits

Life Cover Benefit: In case of unfortunate loss of life, the Beneficiary will get Sum Assured or Fund Value, whichever is higher. You can choose the basic Sum Assured within the minimum and maximum levels mentioned below:

Minimum Sum Assured:

- **Regular Premium:** Annualised Premium for 5 years
- **Single Premium:** 125% of the single premium where policy term is less than 10 years
110% of the single premium where policy term is equal to or more than 10 years

Maximum Sum Assured:

Regular Premium (For all Policy terms)

Age at entry (last birthday)	Maximum Sum Assured as percentage of Annualised Premium
0 to 45	58 times of Annualised Premium (with maximum 5 lacs Sum Assured up to age 12)
46 to 58	30 times of Annualised Premium
59 to 65	20 times of Annualised Premium

Single Premium

Age at entry (last birthday)	Policy Term	Maximum Sum Assured as multiples of Single Premium
0 to 45	Up to 10	17 times of Single Premium
	11 to 20	6 times of Single Premium
	21 to 30	3 times of Single Premium
	31 to 40	2 times of Single Premium

Age at entry (last birthday)	Policy Term	Maximum Sum Assured as multiples of Single Premium
46 to 58	Up to 10	5 times of Single Premium
	11 to 22	2 times of Single Premium
59 to 65	Up to 5	7 times of Single Premium
	6 to 10	3 times of Single Premium
	11 to 15	2 times of Single Premium

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

Rider Benefit: You can add the Reliance Accidental Death & Total and Permanent Disablement Rider (available only with the regular premium option).

This benefit doubles the life coverage in case of accidental death or accidental total and permanent disablement at a very nominal additional cost. The maximum cover is Rs 50,00,000 per life.

In case of accidental death of the Life Assured during the Policy Term, the Accident Benefit Sum Assured will be paid immediately in a lump sum.

In case of accidental total and permanent disablement, 1/10th of the Accident Benefit Sum Assured will be paid at the end of each year for ten years. If the total and permanent disablement has commenced, the Accidental Death Benefit Cover ceases.

In case of maturity or on death of the Life Assured before payment of all installments of Accidental Total and Permanent Disablement Benefit, the remaining unpaid instalments if any will be paid in one lump sum along with Death or Maturity Benefit.

Accidental total and permanent disablement means disability caused by bodily injury, which causes permanent inability to perform any occupation or to engage in any activities for remuneration or profits. This disability should last for atleast 6 months before being eligible for Accidental Total and Permanent Disablement Benefits.

Accidental total and permanent disablement includes loss of both arms or both legs or one arm and one leg or of both eyes. Loss of arms or legs means dismemberment by amputation of the entire hand or foot. Loss of eyes means entire and irrecoverable loss of sight.

Exclusions to Rider Benefit

Reliance Life Insurance will not be liable to pay any Accidental Death Benefit Claim or Accidental Total and Permanent Disablement Claim, which results directly or indirectly from any one or more of the following:

- An act or attempted act of self - injury,
- Participation in any criminal or illegal acts,
- Being under the influence of alcohol or drugs,
- Racing or practicing racing of any kind other than on foot,
- Flying or attempting to fly in, or using or attempting to use, an aerial device of any description, other than as a fare paying passenger on a recognized airline or charter service,
- Participating in any riot, strike or civil commotion, active military service, naval airforce, police or similar services or
- War, invasion, act of foreign enemies, hostilities or war like operations (whether war be declared or not), civil war, mutiny, military rising, insurrection, rebellion, military or usurped power or any act of terrorism.

What are the different fund options?

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

The eight different funds offered are

Fund Name	Investment Objectives	Asset Category	Asset Allocation Range (%)	Target (%)
Capital Secure Fund	Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'extremely low'.	Money market instruments* incl. liquid mutual funds and bank deposits (with residual maturity under 180 days)	100	100
Balanced Fund	The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining a low probability of negative returns in the short term. The risk appetite is defined as 'low to moderate'.	Debt Securities	40-100	80
		Equities	0-20	20
		Money market instruments* incl. liquid mutual funds and bank deposits	0-40	0
Growth Fund	The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining moderate probability of negative returns in the short term. The risk appetite is defined as 'moderate'.	Debt Securities	20-100	60
		Equities	0-40	40
		Money market instruments* incl. liquid mutual funds and bank deposits	0-40	0
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
Infra-structure Fund	Provide high rate of return in the long term through high exposure to equity investments in Infrastructure and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is high	Corporate bonds and other debt related instruments/ Banks deposits/ Money market Instruments*	0 - 100	0
		Equities in Infrastructure and allied sector	0 - 100	100
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

Fund Name	Investment Objectives	Asset Category	Asset Allocation Range (%)	Target (%)
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 mid cap companies	0 - 100	100
Pure Equity Fund	The investment objective of the Pure Equity fund is to provide policyholders high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'	Equities made only in sectors other than banks and non-banking financial companies, breweries, distilleries, alcohol based chemicals, cigarettes, tobacco, entertainment, leather, sugar and hatcheries.	60-100	100
		Corporate bonds and other debt instruments/Bank deposits/Money market instruments*	0 - 40	0

* Investments in money market instruments shall not exceed 40%

Value of Units: The Unit Price of each fund will be the Unit Value calculated on a daily basis.

Total Market Value of assets plus/less expenses incurred in the purchase/sale of assets plus Current Assets plus any accrued income net of Fund Management Charges less Current Liabilities less Provision

Unit Value=

Total Number of units on issue (before any new units are allocated/redeemed)

Flexibility

Pay top ups

If you have received a bonus or some lump sum money you can use that as a top-up to increase the investments component in your Policy. Top-Ups are allowed only if all premiums due till date are paid.

There is no restriction on the maximum amount of top-up. However top-ups made over and above 25% of the basic regular premium paid till date (or above 25% of the Single Premium) will lead to an increase in Sum Assured to the extent of 125% of the excess top-up premiums. The minimum top up amount is Rs. 2,500.

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

Make partial withdrawals

After three years,

- If your Fund Value is less than the Sum Assured, then the maximum partial withdrawal can be Rs 5,000 per partial withdrawal

- If your Fund Value is more than the Sum Assured, then the maximum partial withdrawal is the difference between the Fund Value and the Sum Assured plus Rs 5000
 - Higher amounts of partial withdrawals are allowed, subject to underwriting
- Two partial withdrawals are allowed every year. Minimum Fund Value after each partial withdrawal should be Rs 10,000
- For the purpose of partial withdrawals, top-ups would have a lock-in of three years from the date the top-ups are made, and until then no partial withdrawals of units from top-up premiums are allowed. This condition is not applicable if the top-up premiums are paid during the last three years of the Policy term
- If the Life Assured is minor, - partial withdrawals are allowed on or after attainment of age 18 years or after 3 years if later

Increase the Sum Assured: You are free to increase the Sum Assured. Once Sum Assured is increased, it remains for the entire outstanding policy term. Increase in Sum Assured is subject to underwriting.

Switches between different Unit Linked Funds: You may switch some or all of the Fund Value between different unit-linked funds offered under the Market Return Plan. One free switch is available in a Policy Year.

Redirect future premiums: Redirection is retaining the allocation of units you have already invested and purchasing units using subsequent premium payments in an alternative allocation of your choice. The units you have already purchased with your premiums remain as they are while you redirect your future premium payments to other funds of your choice. (applicable with regular premium option only)

Settlement Options

This option enables you to take maturity proceeds in periodical payments after the maturity date instead of a lump sum on the maturity date. You can choose to redeem the units in your Unit Fund anytime up to 5 years from the date of maturity.

Who can buy this product?

Minimum age at entry:	30 days
Maximum age at entry:	65 years
Maximum age at maturity:	80 years

What is the Policy term?

Minimum Policy term:	5 years
Maximum Policy term:	40 years

Flexible Premium Payment Modes: Choose from five premium payment modes:

- a) Annual - Minimum premium is Rs. 10,000
- b) Half-yearly - Minimum premium is Rs. 5,000
- c) Quarterly - Minimum premium is Rs. 2,500
- d) Monthly - Minimum premium is Rs. 1,000
- e) Single Premium - Minimum premium is Rs. 25,000

What if I want to discontinue the Policy?

You may surrender your policy at any time after three years from commencement. The Surrender Values are detailed below:

Regular Premium Policies

Number of Years premiums paid	Surrender Value as percentage of Fund Value
Less than 1	0%
1	50%
2	80%
3 and more	100%

Single Premium Policies:

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

Charges under the plan:

1. Premium Allocation Charge

For regular premium policies:

Term of the Policy			
Years	5-9	10-14	15+
First Year	10%	15%	20%
Thereafter	5%	5%	5%

The Premium Allocation Charge for Single Premium & top-ups is 2%.

2. Policy Administration Charge: Rs. 40 will be deducted from your Unit Account each month.

3. Fund Management Charges:

Unit Linked Funds	Annual Rate
Capital Secure	1.50%
Balanced	1.50%
Growth	1.75%
Equity	1.75%
Pure Equity	1.50%
Infrastructure	1.50%
Energy	1.50%
Midcap	1.50%

(The Fund Management Charges will be deducted on a daily basis)

Revision of Charges: The Fund Management Charges are subject to revision at any time, but they will not exceed 2% p.a. for the Capital Secure Fund and 2.5% p.a. for the other funds.

Any changes made to the charges under this Policy will be subject to IRDA approval.

4. Partial Withdrawal Charges: Rs. 100 per withdrawal will be deducted from your Unit Account.

5. Switching Charge: 1% of the amount switched, with a maximum of Rs.1,000/- per switch.

6. Mortality Charges: The Mortality Charges, based on your attained age, are determined using 1/12th of the charges

mentioned in Appendix 1 and are deducted from the Fund Value monthly.

7. **Surrender Charge:** This charge is levied on the unit fund at the time of surrender of the policy as under:

Regular Premium

Number of Years premiums paid	Surrender Charge as percentage of Fund Value
Less than 1	100%
1	50%
2	20%
3 and more	NIL

Single Premium - NIL

8. **Service Tax Charge**

This charge will be levied on Mortality, Accident & Disability Benefit Charges. The level of this charge will be as per the rate of Service Tax on risk premium levied by the Government from time to time the correct rate of Service Tax is 12.36% this charge shall be collected alongwith Mortality Charges.

How safe is your investment?

1. 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, and the insured is responsible for his/her decisions.
2. 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.
3. Benefit payable under the Policy will be made according to the tax laws and other regulations in force at that time.
4. There are no guarantees for any fund of any kind under this Policy. The benefit payable on maturity will be equal to the value of your units.
5. The name in the funds in no way indicates the returns derived from them.
6. Please note that Reliance Life Insurance Company Limited is only the name of the Insurance Company and Reliance Market Return Plan 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.

What happens if I discontinue paying regular premiums?

Within 3 years of the inception:

If due premiums have not been paid for the first three consecutive years, the insurance cover will cease immediately. However, you will continue to participate in the performance of Unit Funds chosen by

you. The Monthly Administration Charges will be deducted from Fund Value by cancellation of units.

You may revive the Policy by re-commencing the premium payment within a period of three years from the date of first unpaid premium but before the maturity date of the Policy.

In case the Policy is not revived during Revival Period, the Policy shall be terminated and the Surrender Value, if any, shall be paid at the end of the third Policy Anniversary or at the end of the period allowed for revival.

After paying of at least 3 full years' premiums:

If premiums have been paid for at least three consecutive years and subsequent premiums are unpaid, the Policy will remain in force with Sum Assured intact. The Mortality and Policy Administration charges will be deducted from your account by cancellation of units. You will continue to participate in the performance of the Unit Funds chosen by you.

You may revive the Policy by re-commencing the premium payment within a period of three years from the date of first unpaid premium but before the maturity date of the Policy.

At the end of the allowed Revival Period, if the Policy is not revived, it shall be terminated by paying the Surrender Value.

However, you may opt to continue the Policy even beyond the Revival Period (but not beyond the maturity date of the Policy). The Mortality and Administration Charges will be deducted from your account by canceling the units. You will continue to participate in the performance of the Unit Funds chosen by you.

This option will be available until the Fund Value does not fall below an amount equivalent to one full year's premium.

If at any point of time, the Fund Value reaches an amount equivalent to one full year's premium, the Policy shall be terminated by paying the Fund Value.

Tax Benefit

Premiums paid are eligible for tax deduction under Section 80C of the Income Tax Act, 1961. Provided the premium in any years during the term of the Policy does not exceed 20% of the Sum Assured, maturity and withdrawals are eligible for tax benefit under Section 10(10D). Death Benefit are tax free under Section 10(10) D of the Income Tax Act, 1961. Under Section 80C premiums up to Rs 100,000 are allowed as deduction from your taxable income.

General Exclusion

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

Free Look Period

In case the Policyholder disagrees with any of the terms and conditions of the policy, he may return the policy to the Company within 15 days of its receipt for cancellation, stating his/her objections in which case the company will refund an amount equal to the non allocated premium plus the charges levied by cancellation of units plus fund value as on the date of receipt of the request in writing for cancellation, less the proportionate premium for the period the company has been on risk and the expenses incurred by the company on medical examination and stamp duty charges. If the risk acceptance date falls within cooling off period, then on cancellation RLIC shall pay fund value less of charges.

Appendix 1:

Annualised risk premium rates per Rs 1,000 sum at risk.

Age last birthday	Rate	Age last birthday	Rate	Age last birthday	Rate	Age last birthday	Rate
30 days-1 Year	7.81	21	1.42	41	2.73	61	15.77
2	5.90	22	1.46	42	2.91	62	17.39
3	4.59	23	1.49	43	3.11	63	19.23
4	3.51	24	1.51	44	3.36	64	21.27
5	2.55	25	1.53	45	3.65	65	23.52
6	1.91	26	1.55	46	4.01	66	24.71
7	1.66	27	1.56	47	4.41	67	27.82
8	1.34	28	1.57	48	4.87	68	31.26
9	1.24	29	1.57	49	5.38	69	35.07
10	1.20	30	1.57	50	5.95	70	39.28
11	1.16	31	1.57	51	6.56	71	43.93
12	1.13	32	1.61	52	7.23	72	49.05
13	1.10	33	1.65	53	7.96	73	54.69
14	1.08	34	1.72	54	8.73	74	60.88
15	1.14	35	1.80	55	9.56	75	67.67
16	1.20	36	1.91	56	10.44	76	75.10
17	1.25	37	2.03	57	11.37	77	83.24
18	1.30	38	2.16	58	12.15	78	92.12
19	1.35	39	2.32	59	13.15	79	101.80
20	1.39	40	2.52	60	14.35	80	112.33

(The rates may be different for substandard lives)

...and reap benefits too



About Reliance Life Insurance

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.

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

- 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- 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.
 - 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 Market Return Plan 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.

RELIANCE Life Insurance
Anil Dhirubhai Ambani Group

Call us on **30338181**
sms INSURE to 55454
www.reliancelife.com

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

This product brochure gives the salient features of the plan only. For further details on all the conditions, exclusions related to Reliance Market Return Plan please contact our Insurance Advisors.

Reliance Life Insurance Company Limited. Insurance is the subject matter of the solicitation.

UIN for Reliance Accidental Death & Total and Permanent Disablement Rider: 121C002V01,

Reliance Market Return Plan: 121L016V02

Grievance Redressal Officer:

Mailing Address: Reliance Life Insurance Company Limited, Ground Floor, MIDAS Wing, Sahar Plaza, Andheri Kurla Road, Andheri (E), Mumbai - 400 059.

Phone No.: 30338181 (This is our 24x7 customer care number. Local call charges shall apply)

E-mail: rlife.grievanceredressal@relianceada.com

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