

# Reliance Group Savings Linked Insurance Plan

your contribution towards  
a secure future



**RELIANCE** Life Insurance  
Anil Dhirubhai Ambani Group

A Reliance Capital Company

# Reliance Group Savings Linked Insurance Plan

This is a unit linked savings plan, with an inbuilt life cover offered to groups such as employer – employee, associations etc. A part of the Contribution/premium paid would be used to provide for the insurance cover and the remaining would be utilized for savings, by investing in market linked securities.

**Under this plan the investment risk in the investment portfolio is borne by the policyholder.**

## Key Features

- Choice of ten different funds to choose from, including a Pure Equity Fund & Sectoral Funds
- Liquidity through partial withdrawals
- Unmatched flexibility through switching, additional savings contribution / premium & contribution / premium redirection
- Option to package the plan with accidental additional death benefit rider

## Best Suited for:

Any Group i.e. Employers/Associations/Co-operatives, affinity groups like doctors, journalists etc can set-up this plan and reap the twin benefits of protection and Investment.

## Benefits:

- a) **Death** - Sum Assured plus Fund Value as on date of intimation of death.
- b) **Maturity/Retirement** - Fund Value as on date of maturity/retirement.

## Fund options under the plan:

The policy offers a total of ten fund options to choose from.

Fund Name	Investment Objectives	Asset Category	Asset Allocation Range (%)	Target (%)
Balanced Fund	The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining a low probability of negative returns in the short term. The risk appetite is defined as 'low to moderate'.	Debt Securities	0-100	80
		Equities	0-20	20
		Money market instruments incl. liquid mutual funds and bank deposits	0-100	0
Pure Debt Fund	The investment objective of the fund is to provide steady investment returns achieved through 100% investment in debt securities, while maintaining moderate probability of negative returns in the short term. The risk appetite is defined as 'moderate'.	Government Securities and approved securities	0-100	40
		Corporate bonds and other debt instruments	0-60	40
		Money market instruments incl. liquid mutual funds and bank deposits	0-100	20

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	0-100	0
		Corporate bonds/debentures and other debt instruments excluding money market instruments	0-100	100
Money Market Fund	Maintain the capital value of all contribution/premiums (net of charges) and all interest additions, at all times. The risk appetite is 'low'.	Money market instruments incl. liquid mutual funds and bank deposits	100	100
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)	0-100	80
		Other government securities including securities with unconditional Central Government guarantee	0-40	20
		Money market instruments incl. liquid mutual funds and bank deposits	0-100	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
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 (%)
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
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 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

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.

**Fund Value:** The Fund Value is equal to the number of units under this policy multiplied by the unit price on the relevant valuation date.

**Unit Price:** The unit price of each fund is arrived at by dividing the Net Asset Value (NAV) of the fund by the

number of units existing in the fund at the valuation date (before any new unit is allocated or cancelled)

**Valuation Date:** The Company aims to value the Funds on each day the financial markets are open. However, the Company reserves the right to value less frequently in extreme circumstances, where the value of the assets may be too uncertain. In such circumstances, the Company may defer valuation of assets until a certainty on the value of assets is resumed. The deferment of valuation of assets will be subject to prior consultation with IRDA.

Currently, the cut-off time is 3 p.m. for applicability of Unit Price of a particular day for switches, redemptions and publication of Unit Price.

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 as stated above. 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 as stated as above. This shall be the amount of money that the company should take out of the fund in respect of each unit it cancels in order to preserve the interests of the continuing policyholders.

### **Computation of NAV:**

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**When Appropriation Price is applied:** The NAV of a Unit Linked Life Insurance Product 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 provision, 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. This is applicable when the company is required to purchase assets to allocate units at the valuation date.

**When Expropriation Price is applied:** The NAV of a Unit Linked Life Insurance Product 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 provision, 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. This is applicable when the company is required to sell assets to redeem units at the valuation date

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

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

### **Delaying encashment**

We may delay encashing units from a fund if it is necessary to do so in order to maintain fairness and equity between unit holders remaining in, and unit holders leaving a fund.

Where this applies, we may delay encashing all or part of the funds for up to 30 days. If we delay the encashment, we will use the unit prices that apply on the day on which the encashment actually takes place.

### **Special rules for large transactions**

For a very large transaction above a threshold level, in order to maintain equity and fairness with all unit holders, we may choose to apply special treatment for all transactions, which involve purchase or sale of underlying assets. The number of units allocated may reflect the expenditure incurred in the actual market transactions which occurred. The value of units obtained from encashment may be the actual value obtained as a consequence of the actual market transactions which occurred. Transactions may occur over a number of days. The threshold level will vary from time to time, depending on, amongst other matters, the liquidity of the stock markets. Our current threshold for large transactions will be Rs.50,000,000 for a fund predominantly investing in Government securities and Rs.25,000,000 for a fund investing in highly liquid equities.

### **Flexibility:**

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#### **A) Payment Options**

There are wide array of regular premium modes, which include - Monthly, Quarterly, Half Yearly & Yearly.

Member(s) & Master Policy Holder, can contribute in the following manners:

- Member(s) pay the contribution/premium
- Master Policy Holder pays the contribution/premium
- Member and the Master Policy Holder jointly pay the contribution/premium, in the agreed ratio set by them

## **B) Switching**

The Master Policyholder is empowered to switch any member's account between the available funds.

The Master Policyholder may authorize any member to switch the members' account between available funds.

There are 52 free switches each policy year. 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. The Un-used free switches cannot be carried forward. The flexibility of Switching is either on the Member Level or the Master Policy Holder Level or not on both the levels. It will be decided in advance at the start of the contract.

## **C) Additional Savings Contribution/premium**

A member can make additional savings contribution/premiums to his investment fund, any time during the policy term. The minimum additional savings contribution/premium is Rs.2500. The payment of additional savings contribution/premium would not result in increased Sum Assured.

## **D) Contribution Redirection**

The Master Policyholder is empowered to redirect any member's future contribution/premiums in an alternative proportion to the various unit funds available.

The Master Policyholder may authorize any member to redirect the members' future contribution/premiums in an alternative proportion to the various unit funds available.

Redirection will not affect the allocation of contribution/premium(s) paid prior to the request. The flexibility of Contribution/premium Redirection is either on the Member Level or the Master Policy Holder Level & not on both the levels. It will be decided in advance at the start of the contract.

## **E) Partial Withdrawal**

The Master Policyholder may authorize any member to make partial withdrawals from the members' account after a lock in period of 3 years.

A member can withdraw any amount from his available funds, free twice in a policy year, subject to maintenance of a minimum fund balance of 125% of the annualized contribution/premium at all times. The minimum amount of partial withdrawal that can be taken during any policy year is Rs. 5000 and the maximum partial withdrawal amount should not exceed 20% of the fund value at the time of withdrawal.

## **F) Riders**

Package the plan with the following additional benefit:  
Reliance Group Accidental Additional Death Benefit Rider (UIN: 121B007V01)



The above rider is available on payment of additional premium over and above the basic regular premium provided conditions on rider (entry age, policy term, sum assured) are satisfied. The rider benefits can be selected on commencement of the policy or on any policy anniversary during a policy term.

When the basic plan terminates, the rider benefits attaching to the basic plan will also terminate.

### **Discontinuance of due premiums (contributions) within three years of inception of the policy:**

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The policy will continue to participate in the performance of unit funds chosen by the policyholder.

If the policy is not revived within the period of revival of 2 years from the due date of the first unpaid premium, the surrender value, if any will be paid at the end of period allowed for revival.

### **Discontinuance of due premiums (contributions) after paying at least three consecutive years premium:**

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The policy will continue to participate in the performance of unit funds chosen by the policyholder.

If the policy is not revived within the period of revival of 2 years from the due date of the first unpaid premium, the surrender value, if any, will be paid at the end of period allowed for revival.

### **Revival of policy after non-payment of due premiums (contributions)**

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A policyholder may revive a policy by recommencing the payment of premiums at any time within a period of 2 years from the due date of first unpaid premium

### **Surrender of the policy:**

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#### **On Surrender of Policy by Master Policyholder -**

Whenever full surrender value of basic plan is paid, the surrender value of any additional contribution/premium will also be paid. The surrender Value under the basic plan will be the Fund value under all members' unit accounts including fund value in respect of additional contributions/premiums less surrender charge, if any.

#### **If an individual ceases to be a member of the Group on account of, resignation, termination, etc:**

The rider benefit will cease immediately. An individual policy contract will be issued to the member provided the member is willing to continue the contributions/Premiums

The member will have the option to withdraw his/her fund value only if the member does not want to convert his unit account into an unit account under individual policy. On withdrawal of the base plan, the fund value under additional premium/contributions will also be paid.

## Charges per member:

### A) Allocation Charge:

These are deducted from the Contribution/premium as they are paid and are as follows:

The allocation charges are given in the table below

Policy Year	Allocation Charge as a percentage of annual Contribution/premium
1st year	6.00%
2nd year onwards	Nil

The allocation charge on Additional Savings Contribution/premium will be 1% of Additional Savings Contribution/premium amount.

The allocation charges are deducted as percentage of contribution/premium (regular or additional as the case may be) before allocation of units

### B) Fund Management Charges (FMC):

The plan is offered with a Fund Management Charge of 1.50 % p.a. for Pure Equity Fund, Equity Fund, Infrastructure Fund, Energy Fund & Midcap Fund; 1.00% p.a. for Money Market Fund, Gilt Fund, Balanced Fund, Pure Debt Fund & Corporate Bond Fund.

Fund Management Charges are deducted on a daily basis at 1/365th of the annual charge, in determining the unit price.

### C) Switching Charges:

There are 52 fund switches free of cost every year. Any additional requests will attract a fixed charge of Rs 100 per switch. This charge will be collected from the amount switched by cancellation of units at the prevailing unit price.

### D) Partial Withdrawal Charges:

A member can withdraw any amount from his available funds, free twice in a policy year, subject to maintenance of a minimum fund balance of 125% of the contribution/premium at all times. All subsequent partial withdrawals in a policy year would attract a fixed charge of Rs 100 per withdrawal. This charge will be collected from the amount withdrawn.

### E) Surrender Charges:

Surrender Charges are levied as a percentage of Fund Value (including fund value under additional contributions/premiums) and applicable to a policy year from the inception of the policy. The surrender charges on surrender of policy by master policyholder are as follows: For the 1st year -5%, 2nd year -4%, 3rd year -3%, 4th year -2%, 5th year -1% & 6th year onwards - Nil

### F) Mortality Charge:

This charge will apply for all members under all policies.

The insurance charges will vary depending on

- a) The amount of life insurance cover
- b) The attained age of life assured
- c) The occupation of the life assured
- d) The health of the life assured

These mortality charges will be deducted on a monthly basis on the beginning of each monthly policy anniversary of member using 1/12th of the mortality rates.

**G) 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.

**I) Policy administration charge:**

A monthly administration charge of Rs. 40 per member will be deducted by cancelling units in advance at the beginning of the month.

**J) Service Tax**

The service tax will be levied on Fund Management Charge, Allocation charges, Miscellaneous charges on Sum Assured, Mortality charge, Policy administration charge, Switching charge and on the Rider Premium. The level and amount of this charge will be as declared by the Government from time to time. Service tax and education cess will be charged extra as per applicable rates.

The Service Tax on Fund Management Charge will be priced in the unit price of each Fund on a daily basis. The Service Tax on allocation charge will be deducted from the premium/contribution along with the allocation charge. The Service Tax on miscellaneous charges on Sum Assured will be collected from the premium along with Miscellaneous charges on Sum Assured before allocation of the units. The Service Tax on Mortality charge, Policy Administration charge and Switching charge will be recovered by cancellation of units at the prevailing unit price. Service tax will also be applicable for rider premium and has to be paid along with the rider premium.

**K) Rider Premium**

The premium for rider benefit will be paid over and above the premium under basic plan. The frequency of rider premium will be same as frequency of premium under basic plan

**Charges levied by Government in future**

In future the Company may decide to pass on any additional charges levied by the governmental or any statutory authority to the policyholder. Whenever the company decides to pass on the additional charges to the policy holder, the method of collection of these charges shall be informed to them.

The Service Tax charge on Mortality charge, Policy Administration charge and Switching charge will be recovered by cancellation of units at the prevailing unit price. In the event that units are held in more than one Fund, the cancellation of units will be effected in the same proportion as the value of units held in each Fund. In case the fund value in any fund goes down to the extent that it is not sufficient to support the proportionate monthly charges, then the same shall be deducted from the fund value of the other funds.

### Revision of Charges:

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

The Company reserves the right to change the 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 75 per month.

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

### Policy Limits

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- Min / Max Annual Contribution/Premium - Rs 3,00,000 per group / No Limit
- Min / Max Annual Contribution/Premium - Rs.6,000 per member / No limit
- Min / Max Entry Age of the member - 18 / 65 years last birthday
- Maximum Age at which insurance cover for the member ceases - 70 years last birthday
- Min / Max Group Size - 50/No Limit
- Minimum Policy Term for member- 5 years
- Maximum Policy Term for member- 30years
- Minimum Policy Term for the Master Policyholder: [5] years
- Maximum Policy Term for the Master Policyholder: No Maximum. The policy will be in force unless it is specifically terminated
- Min Insured Death Benefit Amount payable (upon death) of a member - 5 times of the annual contribution/premium per member
- Max Insured Death Benefit Amount payable (upon death) of a member: The maximum Sum Assured depends on the age at entry

Age at entry (last birthday)	Maximum Sum Assured
0 to 45	30 times of Annual Contribution/premium
46 to 58	20 times of Annual Contribution/premium
59 to 65	15 times of Annual Contribution/premium

### Grace Period:

For the contribution/premium, there will be a grace period of 30 days from the due date. If the contribution/premium is payable monthly, the grace period will be 15 days from the due date.

### New Members:

New members will be allowed to join at any time during the tenure of the policy. The insurance cover in respect of members will start from the date of joining. Notice of new Members must be signed by the principal officer of the Master Policy Holder. All fulltime Members are invited to join the Policy at the Master Policy Holders invitation.

We will provide you with the necessary administration forms to assist you in notifying our office when a new Member is admitted to the Policy. Any new Member can join the Policy subject to terms and conditions in the Group savings Linked Insurance Plan. Any information required to set up a new Member record, should be provided by the group.

### Suicide claim provisions:

In case of a claim where a Member has committed suicide within 12 months from the date of inception of the policy or the Member joining the policy whichever is later, whether sane or insane at that time, the company will limit the death benefit to the Fund Value in the insured Member's unit account, and will not pay any Sum Assured to the nominee of the Member

### Payment of taxes, stamp duties:

We will deduct from benefits/insurance contribution/premium any taxes, duties or surcharges of whatever description, where levied by any statutory authority.

### Tax Benefits:

**Member(s) is paying the contribution/premium (for employer - employee groups)** - Members' Deductions are entitled for the contribution/premiums made under Sec. 80C of the Income Tax Act, 1961, subject to conditions. The entire claim amount payable on death is free from income-tax deduction under Sec. 10(10D) of IT Act, 1961, subject to conditions.

**Member(s) is paying the contribution/premium (for non-employer - employee groups (e.g. - associations)** - Members' Deductions are entitled for the contribution/premiums made under Sec. 80C of the Income Tax Act,

1961, subject to conditions. The entire claim amount payable on death & maturity, retirement or leaving service is free from income-tax deduction under Sec. 10(10D) of IT Act, 1961, subject to conditions.

**Master Policy Holder is paying the contribution/ premium (for employer-employee groups)** - The contribution/premium paid by the Master Policy Holder is treated as business expenses under section 37 of IT Act., subject to conditions. The contribution/premium would attract Fringe Benefit Tax (FBT) which will depend on the regulations prevailing at that point of time, subject to conditions.

**Master Policy Holder is paying the contribution/ premium (for non-employer-employee groups (e.g. - associations))** - The contribution/premiums paid by the Master Policy Holder (if the Objects Clause of Memorandum of Association permits it), is treated as business expenses under section 37 (i) of IT Act, subject to conditions.

Member/Master Policyholder is recommended to consult their tax advisors.

In case of change in any tax laws, the same will be applied as per regulations prevailing at that point of time.

### **Risks of Investment in the Units of the Plan:**

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Investment in the units is subject to the following risks, amongst others:

- a) Unit-linked life insurance products are different from the traditional insurance products and are subject to investment risks associated with capital markets.
- b) The contribution/premiums paid in unit linked life insurance policies are subject to investment risks associated with capital markets and unit prices may go up or down based on the performance of fund and factors influencing the capital market and the Member is responsible for his/her decisions.
- c) Reliance Life Insurance Company Limited is the name of the insurance company and Reliance Group Savings Linked Insurance Plan is only the name of the Policy and does not in any way indicate the quality of the Policy, its future prospects or returns.
- d) Balanced Fund, Pure Debt Fund, Corporate Bond, Money Market Fund, Gilt Fund, Equity Fund, Energy Fund, Infrastructure Fund, Midcap Fund & Pure Equity Fund are names of the funds offered currently with Reliance Group Savings Linked Insurance Plan, and in any manner do not indicate the quality of the respective funds, their future prospects or returns.
- e) The investments in the unit linked plan are subject to market and other risks and there can be no assurance that the objectives of any of the funds will be achieved.
- f) All benefits payable under the Policy are subject to the tax laws and other financial enactments, as they exist from time to time.

The past performance of the funds of the Company is not necessarily indicative of the future performance of any of these funds.

## About Reliance Life Insurance Company Limited

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Reliance Life Insurance Company Limited is an associate company of Reliance Capital Ltd, a part of the 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.

This product brochure gives only the salient features of the Plan. For further details on all the conditions, exclusions related to Reliance Group Savings Linked Insurance Plan, please contact our insurance advisors.

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

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

**Provided** that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

- 2) Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend to five hundred rupees.

## Section 45: Policy not to be called in question on ground of mis-statement after two years

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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 a 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 policyholder and that the policyholder 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.

Reliance Life Insurance Company Limited. Reliance Life Insurance is a fully licensed life assurance company registered with Insurance Regulatory & Development Authority (IRDA) Registration No: 121, in accordance with provisions of the Insurance Act, 1938.

# RELIANCE Life Insurance

Anil Dhirubhai Ambani Group

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

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

- Customer Care Number: **1800 300 08181 & 3033 8181**
- Email: [rlife.customerservice@relianceada.com](mailto:rlife.customerservice@relianceada.com)
- Website: [www.reliancelife.com](http://www.reliancelife.com)

Insurance is the subject matter of the solicitation.

UIN for Reliance Group Savings Linked Insurance Plan: 121L033V01,  
Reliance Group Accidental Additional Death Benefit Rider: 121B007V01

**ISO 9001:2000**  
CERTIFIED COMPANY