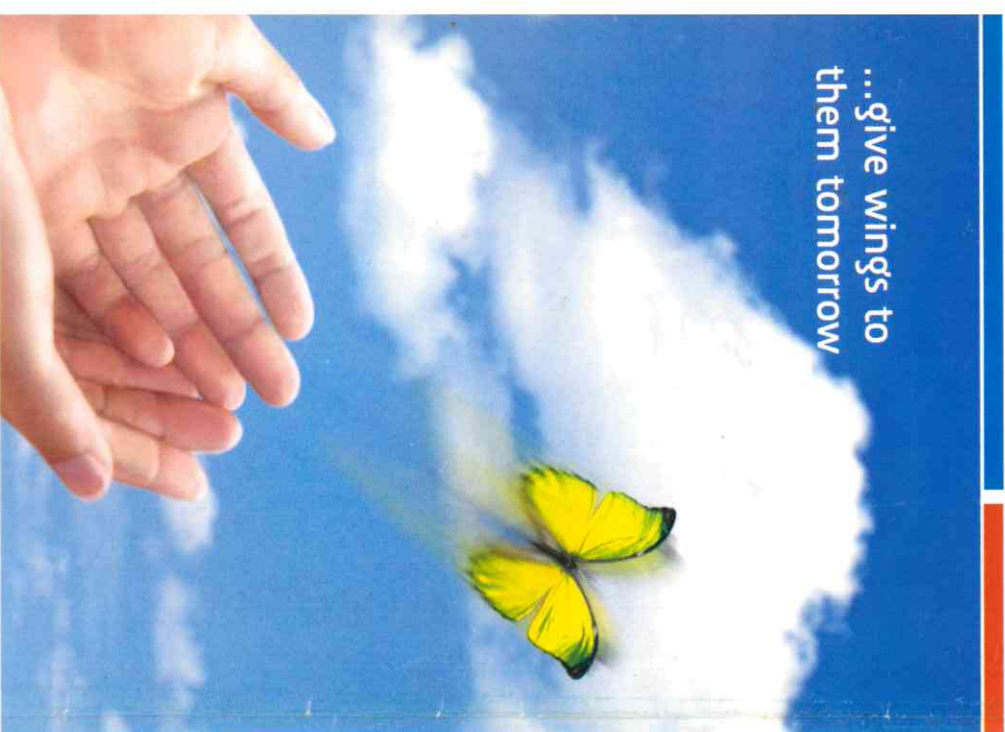


...give wings to  
them tomorrow



#### About Reliance Life Insurance

Reliance Life Insurance is a product of Reliance Capital, a part of Reliance - Anil Dhirubhai Ambani Group, which has emerged as a transparent and credible financial institution with a global scale and standards.

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, and ranks among the top three private sector financial services and banking companies, in terms of net worth. 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.

Reliance Life Insurance is a fully licensed Life Assurance Company registered with Insurance Regulatory & Development Authority (IRDA), Registration No: 121.

## RELIANCE Life Insurance

Anil Dhirubhai Ambani Group

Call us on **30338181**  
SMS INSURE to 61 61  
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Registered Office: The Trapezium, No. 39, 1st Floor,  
Nelson Manickam Road, Chennai 600 029

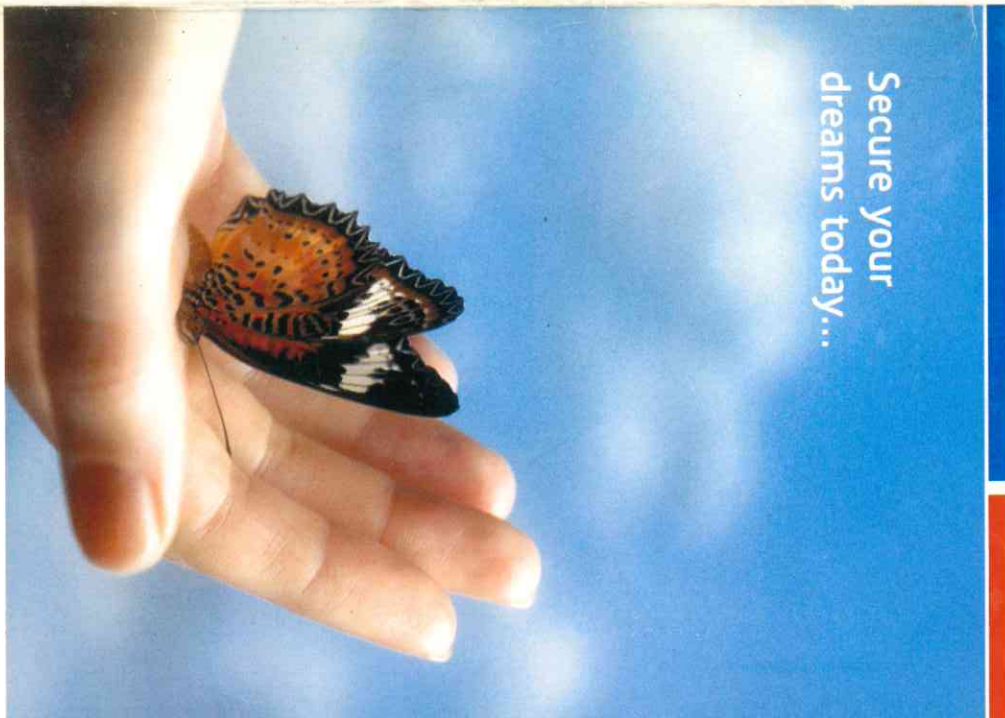
This product brochure gives the salient features of the plan only.  
For further details on all the conditions, exclusions related to  
Reliance Special Endowment Plan please contact our Insurance Advisor.

Reliance Life Insurance Co. Ltd. Insurance is the subject matter of solicitation.  
This product is underwritten by Reliance Life Insurance Company Ltd.

Version 1.1/July/2006

## Reliance Special Endowment Plan

Secure your  
dreams today...



RELIANCE Life Insurance  
Anil Dhirubhai Ambani Group



# Reliance Special Endowment Plan

Reliance Special Endowment Plan is the key to all your financial needs. You get a desired lump sum after a specified period. However, your life insurance protection continues for an extended period. If anything were to happen to you, your beneficiary will get another Sum Assured along with the bonuses. The Policy comes with an added feature of a limited Premium Term, which is always five years less than the Policy Term.

## Key Features

- ▶ Twin Benefit of protection and savings
- ▶ Sum Assured is paid on survival, at the end of the Premium Paying Term
- ▶ Life Cover for full Sum Assured continues beyond Premium Paying Term
- ▶ Extended Life Cover for five years after Premium Paying Term
- ▶ Wealth creation through bonus additions
- ▶ More value for your money by way of High Sum Assured Rebate
- ▶ Choose to add the Benefit of two Riders – Critical Illness and Accidental Death Benefit and Total and Permanent Disablement Rider
- ▶ Choose to avail of a Policy Loan available after three full years of premium payment
- ▶ Policy participates in profits even after Premium Paying Term

## How does this Plan work?

You pay premium every year. The Premium Paying Term is always five years less than the Policy Term. On survival to the end of the premium paying term you get the Sum Assured. On survival to maturity (i.e. at the end of the Policy Term) accumulated compounded bonuses are paid.

## Benefits

- ▶ **Survival Benefit:** On survival at the end of the Premium Paying Term you get the Sum Assured.
- ▶ **Maturity Benefit:** On Survival to maturity you get accumulated bonuses.
- ▶ **Life Cover Benefit:** Your beneficiary will get Sum Assured plus accumulated bonuses in case of your unfortunate death at any time during the Policy Term. This Life Cover Benefit continues even after the payout of Sum Assured after Premium Paying Term.
- ▶ **Rider Benefit:** You also have the option to add two additional Benefits to customise the Policy as per your needs
  - A. Accidental Death Benefit and Total and Permanent Disablement Rider
  - B. Critical Illness Rider

## Accidental Death Benefit & Total & Permanent Disablement Rider

Accidents are unfortunate and sometimes fatal. You can customise your basic Policy with an Accidental Death Benefit and Total and Permanent Disablement Rider.

The Accidental Death Benefit is payable if death occurs directly as a result of an accident and is intimated within 90 days of the occurrence. The Benefit payable is equal to the Rider Sum Assured. The minimum Sum Assured is Rs 25,000 and the maximum under all Policies taken together is Rs 50,00,000.

The Total and Permanent Disablement Benefit is payable if the Life Assured becomes totally and permanently disabled directly as a result of an accident.

The Disablement Benefit is equal to the basic Sum Assured paid in ten equal annual instalments.

Total and Permanent Disablement is defined as the total and

irrecoverable loss of sight of both eyes, or loss by severance of two limbs at or above wrist or ankle, or total and irrecoverable loss of the sight of one eye and loss by severance of one limb at or above wrist or ankle for a period of at least six months.

## Inbuilt Waiver of Premium

If the Life Assured becomes totally and permanently disabled, then Reliance Life Insurance will waive all future premiums under the basic Policy and Riders up to a limit of Rs 40,000 p. a.

Accidental Death Benefit & Total & Permanent Disablement Rider		
Age at entry	18 yrs	59 yrs
Age at expiry	25 yrs	64 yrs
Sum Assured	Rs 25,000	Rs 50,00,000
		(Basic Policy Sum Assured subject to a maximum of Rs 50,00,000 per life)

## Exclusions

The Company will not pay any Accidental Death Claim and Total and Permanent Disablement Claim which result 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 act
- ▶ Being under the influence of alcohol or drugs except under direction of a registered medical practitioner
- ▶ 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 recognised airline or charter service
- ▶ Participating in any riot, strike or civil commotion, active military, naval, air force, police or similar service, 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 or violence

## Critical Illness Rider

Sudden onset of a major illness causes worries and heavy expenses. Our optional Critical Conditions Cover helps provide financial relief in such cases. It pays you the Sum Assured upfront in respect of ten major illnesses.

- a) Cancer
- b) Coronary Artery Bypass Surgery
- c) Heart Attack
- d) Stroke
- e) Kidney Failure
- f) Aorta Surgery
- g) Coma
- h) Heart Valve Replacement
- i) Major Organ Transplant
- j) Paralysis



This Benefit can be availed only once against any one of the illnesses and the Company will not pay the claim if it arises from deliberate self-injury or attempted suicide by the Life Assured, whether sane or insane. This Benefit will only be given, if the diseases are confirmed by a Consultant Physician.

Critical Illness Rider			
Age at entry	18 yrs	55 yrs	
Age at expiry	25 yrs	64 yrs	
Sum Assured	Rs 1,00,000	Rs 10,00,000	(Basic Policy Sum Assured subject to a maximum of Rs 10,00,000 per life)
Minimum Policy Term	5		

#### Exclusion

**Cancer:** Any CIN stage (Cervical Intraepithelial Neoplasia); any pre-malignant tumour; any non-invasive cancer (cancer in situ); prostate cancer stage 1 (T1a, 1b, 1c); all skin cancers including malignant melanoma stage IA (T1a N0 M0); any malignant tumour in the presence of any Human Immunodeficiency Virus.  
**Heart Attack:** Non-ST-segment Elevation Myocardial Infarction (NSTEMI) with elevation of Troponin I or T; other acute Coronary Syndromes.  
**Stroke:** Transient Ischemic Attacks (TIA); neurological symptoms due to migraine.  
**Coronary Artery (Bypass) Surgery:** Angioplasty and/or any other intra-arterial procedures; key-hole surgery.  
**Paralysis:** Paralysis due to Guillain-Barre Syndrome.

#### Waiting and Survival Period

- The Company will not pay the Critical Illness Benefit if:
- ▶ The critical illness begins prior to or within six months of the commencement date or date of reinstatement of the Benefit - Waiting Period
  - ▶ Death from critical illness takes place within 30 days of the onset of the same - Survival Period

#### Flexibility

These Riders may be attached to your Policy at the beginning or at any Policy Anniversary during the term of the Contract, subject to underwriting conditions prevailing at that time.

- Sum Assured for Critical Illness Rider may be increased or decreased by the Policyholder:
- ▶ The increase is subject to underwriting conditions
  - ▶ Once decreased, further increases will not be allowed
- The Contract can be terminated and opted for only once, by the Policyholder at any time. Though these are general conditions of the Rider, we may specify restrictions (like time of exercise) on the above options. Such restrictions would be filed along with the based product filing.

#### Sample Premium

The tables below illustrate the indicative premiums for a Life Assured across different Sum Assured and ages for a Policy Term of 20, 25 and 30 years.

Sum Assured:	Age/Term (yrs)	Sum Assured		
		20	25	30
Rs 1 lakh	30	7425	5360	4175
	35	7550	5500	4350
	40	7740	5730	4630
	45	8145	6175	5115

Sum Assured:	Age/Term (yrs)	Sum Assured		
		20	25	30
Rs 3 lakh	30	21975	15780	12225
	35	22350	16200	12750
	40	22920	16890	13590
	45	24135	18225	15045

Sum Assured:	Age/Term (yrs)	Sum Assured		
		20	25	30
Rs 5 lakh	30	36125	25800	19875
	35	36750	26500	20750
	40	37700	27650	22150
	45	39725	29875	24575

(The Premium Paying Term is 5 years less than the Policy Term)

#### Indicative Maturity Benefit

The table below illustrates the indicative Maturity Benefits for different Sum Assured levels for an individual life across different terms.

Sum Assured \ Term	Total Maturity Benefit (Rs) @ 6%*				Total Maturity Benefit (Rs) @ 10%*			
	20	25	30	30	20	25	30	30
Rs 100,000	148595	164061	181136	180611	209378	242726	242726	242726
Rs 300,000	445784	492182	543408	541833	628133	728179	728179	728179
Rs 500,000	742974	820303	905681	903056	1046899	1213631	1213631	1213631

\*The above Maturity Benefits are calculated for an illustrative gross investment return of 6% and 10% as stipulated by IRDA. Please note the figure mentioned in the table is inclusive of Sum Assured paid at the end of Premium Paying Term and bonuses paid at the end of the Policy Term)

#### What is the Policy Term?

- Minimum Policy Term: 10 years  
 Maximum Policy Term: 40 years

#### Who can buy this product?

- Minimum age at entry: 12 years  
 Maximum age at entry: 65 years  
 Minimum age at maturity: 22 years  
 Maximum age at maturity: 75 years

### What is the Sum Assured?

Minimum Sum Assured:	Rs 25,000
Maximum Sum Assured:	No Limit

### Savings and accumulation through bonuses

The Company will declare compounded reversionary bonus, which is payable at maturity or on death.

### More value for money – High Sum Assured Rebate

Reliance Special Endowment Plan offers an attractive premium discount for Sum Assured over and above Rs 99,999.

For example, as per the tabular premium rates, the Annual Premium for a 30 year old male for a 25 year Policy for Rs 5 lakh Sum Assured comes to Rs 27,300 before the High Sum Assured Rebate. After the

High Sum Assured Rebate, the premium is Rs 25,800.

Sum Assured Range	High Sum Assured Rebate
Rs 1,00,000 – Rs 2,49,000	Rs 1 per 1,000 Sum Assured
Rs 2,50,000 – Rs 4,99,000	Rs 2 per 1,000 Sum Assured
Rs 5,00,000 – Rs 9,99,000	Rs 3 per 1,000 Sum Assured
Rs 10,00,000 and above	Rs 4 per 1,000 Sum Assured

### Tax Benefit

Premiums paid are eligible for tax deduction under Section 80C and 80D of the Income Tax Act, 1961. Maturity and Death Benefit is tax free under Section 10(10D) of the Income Tax Act, 1961. Under Section 80C, premiums upto Rs 1,00,000 are allowed as deduction from your taxable income. Under Section 80D premium upto Rs 10,000 (Rs 15,000 for senior citizens) are allowed as deduction from your taxable income. (80D - Applicable to Critical Conditions Premium)

### Can I take a loan against my policy?

Yes, you can take loan against your Policy. The Policy Loan can be up to a maximum of 90% of the Surrender Value of the Policy at the time of taking the loan based on the terms and conditions at that time.

This facility is available after premium payment of three full years and after three years have elapsed from date of commencement of the Policy.

### What happens if I discontinue paying premium?

During the first three years if premiums are not paid within the grace period the Policy will lapse.

If you discontinue paying premium after paying premium for three full years then your Policy will be converted into a 'Paid-up' for a reduced Sum Assured determined in the same proportion as the amount of premiums actually paid bears to the total amount of premiums payable. The life insurance protection will continue to the extent of the 'Paid-up' Value until the end of the Policy term.

Any accumulated bonuses attached to this Policy will remain attached in full. Once this Policy becomes 'Paid-up', no further bonuses are payable. You will receive the 'Paid-up' Sum Assured plus bonuses on the maturity date of the Policy or in the event of loss of life.

### What if I want to discontinue the Policy?

We provide you the option to surrender your Policy and receive the Surrender Value. If your Policy has accumulated any bonuses, then you will also receive the cash value of that total amount upon surrendering your Policy.

Your plan acquires a Surrender Value after three years premium has been paid and after three years have elapsed from date of commencement of Policy. We guarantee a minimum Surrender Value of 30% of the total premiums paid (excluding any extra premiums and premiums for additional Benefits) subsequent to the First Year Premium, plus the cash Surrender Value of any vested bonuses. On surrender, the insurance protection provided under the Policy will also cease.

### Can I revive a Policy which is lapsed?

A lapsed Policy can be reinstated for full Benefits anytime before the date of maturity at terms and conditions required by the Company.

### Flexible Premium Payment Modes

- a) Yearly
- b) Half-yearly
- c) Quarterly
- d) Monthly

### Grace Period

One month or 30 days from the due date for the payment of premiums.

### General Exclusion

The Company will not pay any claim on death 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 reinstatement.

### 15 Days FreeLook Period

The Policyholder may cancel this Policy by returning it to the Company within 15 days of receiving it together with a letter requesting it be cancelled.

The Company will refund the premium paid by the Policyholder less a deduction:

- ▶ Of the proportionate premium for the time cover has been provided till cancellation
- ▶ Of expenses incurred by the Company for medical examination of the Life Assured, Stamp Charges and expenses incurred in that connection