



MEDIA RELEASE

RELIANCE LIFE INSURANCE LAUNCHES SUPER MONEY BACK PLAN

**PLAN OFFERS LIFE COVER FOR UPTO 50 YEARS
BY PAYING PREMIUMS FOR JUST HALF THE PERIOD**

**PLAN GUARANTEES MONEY BACK BENEFITS
AFTER EVERY FIVE YEARS**

**INSURED ALSO GETS REGULAR MONTHLY INCOME
AFTER COMPLETION OF PREMIUM PAYMENT TERM**

**MONTHLY PAYOUT INCREASES EVERY YEAR BY 3 PER CENT
AND IS PAID TILL MATURITY OR DEATH OF INSURED**

PLAN OFFERS LIFE PROTECTION FOR FULL TERM

Mumbai, January 27, 2014: Reliance Life Insurance, part of Reliance Capital, today launched its new offering 'Reliance Super Money Back Plan', a traditional non-participating plan that provides periodic guaranteed money back pay-outs and a monthly income along with life cover.

The unique plan offers guaranteed money back benefits to policyholders every five years throughout the policy period along with an increasing monthly income that starts after the premium payment term.

Reliance Super Money back Plan also provides life insurance cover for the full policy term by paying premiums for just half of the selected policy tenure. For a 50 year policy, the policyholder has to pay premium for only 25 years. The guaranteed money back payouts start from the 5th year and are paid every five years for the policy term. At the end of the premium payment term of 25 years, the policyholder enjoys a guaranteed increasing regular monthly income till the end of the policy term.

Announcing the launch of the product, Mr. Anup Rau, Chief Executive Officer, Reliance Life Insurance said, "Reliance Super Money Back Plan is designed to help policyholders provide a guaranteed regular income and security for the family. Even as the guaranteed periodic lump sums ensure financial support at crucial junctures of life, the increasing guaranteed monthly income provides the additional support to take care of increasing expenses and to fulfill the goals for family."



This new plan is available for customers in the age group 18-55 years with a minimum sum assured of Rs. 1,00,000 and the policyholder can opt for policy terms – 10, 20, 30, 40 or 50 years.

Apart from offering guaranteed money back benefits to policyholders, it also provides guaranteed loyalty addition at the end of premium payment term and guaranteed maturity benefits at the end of the policy term.

An attractive feature of this offering is the regular monthly pay-out after the end of premium payment term that increases every year at 3 per cent and is paid till maturity or death of the life insured, whichever is earlier.

For the 50 year policy, the policyholder starts getting 1 per cent of sum assured every month as regular income from 26th policy year and earns 12 per cent of the sum assured as total income during the year. The monthly income for the year will go up to 84 per cent of sum assured in the 50th policy year on the back of annual increment of 3 per cent.

In the unfortunate event of death of the policyholder during the premium payment term, provided the policy is in full force, the sum assured or 105 per cent of all the premiums paid or 10 times of annualized premium is payable depending on the case.

In the unfortunate event of the death of the policyholder within the policy term, the nominee would receive the full death benefit, irrespective of the survival benefits already paid.

“Reliance Super Money Back Plan is ideal for people who want to limit their premium payment commitment period but would like to enjoy life protection and regular income for their families’ financial future and need financial aid periodically during the policy term for achieving different life goals,” Mr. Rau added.

About Reliance Life Insurance Company Limited
www.reliancelife.com

Reliance Life Insurance Company Limited, associate of Reliance Capital Limited, is one of India’s top private sector life insurance companies with business premium, including renewal premium of over Rs. 4,015 crore for the year ended 31st March 2013.



Life Insurance

The company has sold over 7.5 lakh policies during the above financial year and has an asset under management of more than Rs 18,189 crore (as on 31st March 2013).

Reliance Life Insurance offers a comprehensive range of innovative and need-based products, including protection, investment and retirement, targeted at individuals and groups.

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