

RELIANCE

Life Insurance

“My business may have ups and downs, my life after retirement will now be secured.”

Reliance Fixed Money Back

A money back insurance plan that offers fixed periodic lump sums in the last 5 years of the policy term.

Reliance Fixed Money Back

A non-linked, non-participating, non-variable limited pay money back (anticipated endowment) insurance plan

To keep up with the growing needs at every stage of life, you need a savings plan that can also safeguard your future.

Reliance Fixed Money Back helps you systematically save for the growing financial needs and provides liquidity during the last five years to help you achieve your goals. The plan additionally offers you the flexibility to choose an appropriate life cover which safeguards your family against any unforeseen eventualities.

With Reliance Fixed Money Back**Key benefits****Savings & Liquidity****Get Fixed Benefits**

- Fixed Money Back during the last five years of the plan
- Fixed Loyalty Additions of 3% of base sum assured accruing every year
- Guaranteed Maturity Benefit as total accrued Fixed Loyalty Addition

**Flexibility**

- Choose your Policy term - 15 or 20 years
- Choose your premium payment term - 5, 7 or 10 years
- Pay premiums in Yearly, Half-yearly, Quarterly or Monthly mode (ECS)

**Choose Protection for your family**

- Get life cover during the entire policy term
- Enhance your protection cover through riders

**Choose between two plan options****• Option A**

Fixed Money Back Benefits and Guaranteed Maturity Benefit will be paid to the policyholder only on survival of the life assured

• Option B

Fixed Money Back Benefits and Guaranteed Maturity Benefit will be paid to the claimant, when due, irrespective of the survival or the death of the life assured and premium payment ceases on death

**Tax benefits**

Avail tax benefits on the premiums paid and benefits received, as per applicable income tax laws.



reliancelife.com



Over 1 crore lives insured | 86,110 claims settled^ | Over 8,000# outlets | Over 1,00,000 advisors*

How does the plan work?

Let's take an example

Vijay, aged 30 years, opts for Reliance Fixed Money Back and,

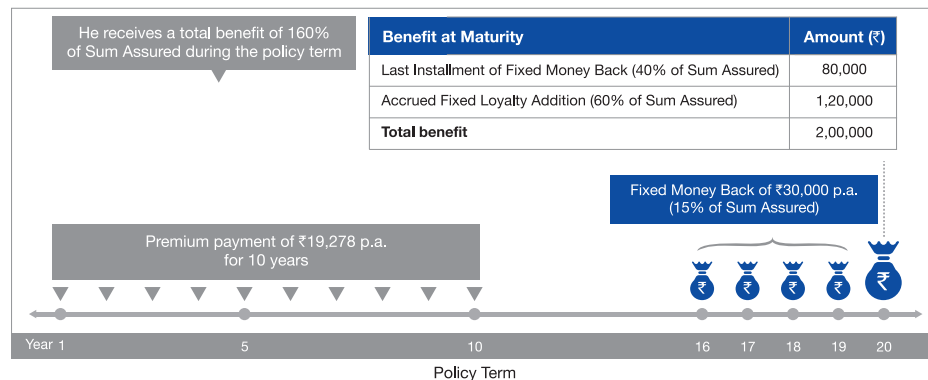
- ▶ Selects Plan Option B, Death Benefit Option 10X with a policy term of 20 years, premium payment term of 10 years and Sum Assured amount of ₹2,00,000
- ▶ Pays an annual premium of ₹19,278 p.a. (exclusive of taxes), assuming that he is in good health
- ▶ Receives Fixed Money Back benefits during the last five policy years

End of Policy Year	16	17	18	19	20
Money Back	₹30,000	₹30,000	₹30,000	₹30,000	₹80,000

- ▶ Get the accrued Fixed Loyalty Additions at maturity of the policy
- ▶ Since he has chosen Option B, in the unfortunate event of his demise during the policy term, his nominee will receive the Death Benefit, all the future premiums will be waived and the fixed benefits will continue for the benefit of his nominee

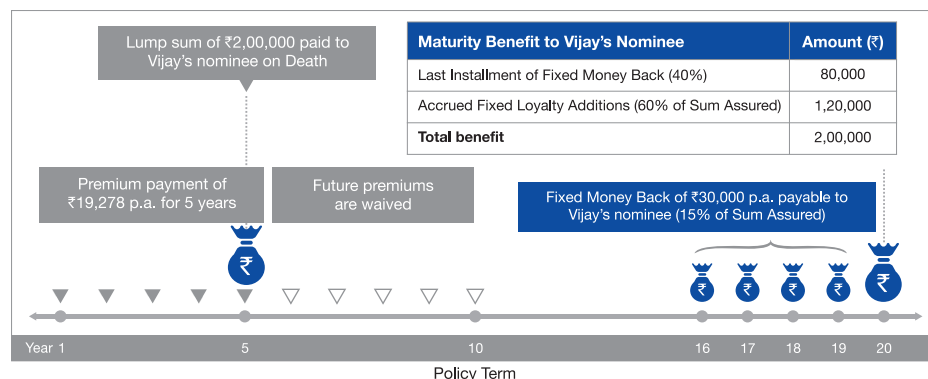
Scenario I

If Vijay, i.e. the Life Assured, survives till maturity



Scenario II

In case of unfortunate demise of Vijay in the 5th policy year



Reliance Fixed Money Back at a glance

Parameters	Minimum	Maximum
Policy Term (Years)	15 or 20	
Age at Entry (Years)	18	55
Age at Maturity (Years)	33	75
Base Sum Assured (₹)	1,00,000	No limit
Premium Payment Term (Years)	5 7 10	
Premium Payment Option	Limited Pay	
Premium Payment Modes	Yearly, Half-yearly, Quarterly and Monthly	

*All the references to age are as on last birthday.

Benefits in detail

▶ Fixed Money Back Benefits

Fixed Money Back as a percentage of Base Sum Assured will be paid during the last five policy years as per the table given below

Policy Term	15 Years	20 Years	Fixed Money Back Benefits (as % of Base Sum Assured)
End of Policy Year	11	16	15%
	12	17	15%
	13	18	15%
	14	19	15%
	15	20	40%

▶ Maturity Benefit

At the end of the policy term, you will receive Guaranteed Maturity Benefit which is the total Accrued Fixed Loyalty Additions.

Fixed Loyalty Additions of 3% of Base Sum Assured will accrue at the end of every policy year, provided policy is not surrendered, Paid-up or lapsed, and will be paid on maturity or on earlier death as per the plan option chosen at inception.

Policy Year	15	20
Accrued Fixed Loyalty Additions (as a % of Base Sum Assured)	45%	60%

▶ Death Benefit

In case of unfortunate demise of the Life Assured during the policy term, provided the policy is in-force and all due premiums have been paid in full as on the date of death, the claimant shall receive following benefits, irrespective of any Fixed Money Back Benefit already paid, based on the Plan Option chosen at inception.

Plan Option A	Plan Option B
<p>Higher of</p> <ul style="list-style-type: none"> Sum Assured on Death[#]; or 105% of the premiums paid (excluding extra premiums) as on date of death <p>The policy will terminate on payment of the death benefit.</p>	<p>Higher of</p> <ul style="list-style-type: none"> Sum Assured on Death[#]; or 105% of the premiums paid (excluding extra premiums) as on date of death <p>In addition the premium payment will cease and the claimant will receive the unpaid Fixed Money Back Benefits and Guaranteed Maturity Benefit when due, if any</p>

"**Sum Assured on Death** is equal to higher of:

- ▶ Annualised Premium x Death Benefit Multiple as per the Death Benefit Option chosen; or
- ▶ Base Sum Assured; or
- ▶ Guaranteed Maturity Benefit plus last installment of the Fixed Money Back Benefits

Death Benefit Option	Death Benefit Multiple	Minimum Age at Entry
10X	10	18
7X	7	45

Maximum age at entry is based on factors such as Death Benefit Option, Plan Option, Premium Payment Term (PPT) and the Policy Term (PT) as mentioned below

Death Benefit Option - 10X	Maximum Age at Entry (years)			
	Plan Option A		Plan Option B	
PPT/PT	15	20	15	20
5	50	55	45	50
7	55	55	50	50
10	55	55	50	55

Death Benefit Option - 7X	Maximum Age at Entry (years)			
	Plan Option A		Plan Option B	
PPT/PT	15	20	15	20
5	55	55	50	55
7	55	55	50	55
10	55	55	50	55

Other features

▶ Loan

You may take a loan against your Policy once it has acquired a Surrender Value. The maximum loan that can be availed is 80% of the Surrender Value under the Base Plan^{TAC2}. The interest on loans will be charged at market related rates set by the Company from time to time. Please contact us to know the prevailing rate of interest on loans.

▶ Riders

To safeguard yourself and your family members against certain unfortunate events, we offer the following riders with this plan at a nominal cost.

1. **Reliance Term Life Insurance Benefit Rider (UIN: 121B009V02)** Provides an additional Death Benefit depending on the Sum Assured selected under the rider
2. **Reliance Major Surgical Benefit Rider (UIN: 121B014V02)** Provides a lump sum amount to cover surgical expenses from a list of 33 surgeries including open heart surgery, kidney transplant, cornea transplantation, transplant of lungs and many more
3. **Reliance Critical Conditions (25) Rider (UIN: 121B012V02)** Provides a lump sum amount to take care of 25 critical conditions including cancer, heart attack, paralysis, major organ transplant and many more
4. **Reliance Accidental Death Benefit and Total and Permanent Disablement Rider (Regular Premium) (UIN: 121B001V02)** Provides an additional death/disability benefit if death/disability occurs directly as a result of an accident. Also, the waiver of premium benefit under the rider continues in the plan in case of disability
5. **Reliance Accidental Death Benefit and Total and Permanent Disablement Rider (Limited Premium) (UIN: 121B002V02)** Provides an additional death/disability benefit if death/disability occurs directly as a result of an accident. Also, the waiver of premium benefit under the rider continues in the plan in case of disability

For further details on all the conditions, exclusions related to the insurance riders, please read the rider terms and conditions and rider sales brochure carefully or contact your insurance advisor.

▶ Flexible Premium Payment Modes

You have an option to pay premiums either Yearly, Half-yearly, Quarterly or Monthly. Quarterly and monthly modes are allowed only if the premiums are paid electronically, like through ECS. For monthly mode, first two months premiums will be collected in advance at the time of issuance of the policy.

Loading on premium will be applicable as per the table below

Mode	Yearly	Half-yearly	Quarterly	Monthly
Model Loading	Nil	1%	2%	4%

▶ Indicative Premium Rates

Sample premium rates per 1000 of Sum Assured for a healthy male, aged 35 years for Death Benefit Option 10X are as below

Plan	Policy Terms 15 Years			Policy Terms 20 Years		
	5	7	10	5	7	10
Option A	211.62	153.22	110.48	181.59	130.07	93.64
Option B	219.74	159.08	114.75	193.23	138.37	99.30

▶ Grace Period for Payment of Premiums

If you are unable to pay your premium by the due date, you will be given a grace period of 30 days (15 days for monthly mode). During the grace period the policy shall continue to remain in-force along with all benefits under this policy and claim, if any, shall be payable subject to deduction of the unpaid due premium.

▶ Premium Discontinuance

The policy shall acquire a Surrender Value on payment of

- ▶ At least two full years' premium if the premium payment term is less than 10 years
- ▶ At least three full years' premium if the premium payment term is 10 years or more

If you discontinue the payment of premiums before your Policy has acquired a Surrender Value, your Policy will lapse at the end of the grace period and the Death Benefit and rider benefits, if any, will cease immediately and no benefits will be paid when the policy is in lapsed status.

If the policy has acquired a Surrender Value and no future premiums are paid, you may choose to continue your Policy on Paid-up basis.

On your Policy becoming Paid-up, all rider benefits will cease immediately and the benefits under the plan will be reduced as given below

Events	How and when payable	Size of such benefits
Death of the life insured	On death of the life assured during the policy term provided the policy is in-force as on the date of death	Sum Assured on Death x Paid-up Factor Under Option B, In addition to the above stated benefit the claimant will also get the Paid-up Fixed Money Back benefits and the Paid-up Guaranteed Maturity Benefit as per the benefit schedule
Money Back Benefits	Fixed Money Back Benefits will be payable on the survival of the life assured under Option A Fixed Money Back Benefits will be payable irrespective of survival or death of the life assured under Option B	Fixed Money Back Benefit as a percentage of Base Sum Assured x Paid-up Factor
Maturity of the policy	Maturity Benefit shall be payable on the survival of the life assured at the end of policy term under Option A Maturity Benefit shall be payable irrespective of survival or death of the life assured at the end of policy term under Option B	Guaranteed Maturity Benefit x Paid-up Factor

*Paid-up factor = Number of premiums paid/total number of premiums payable.

► Surrender

If your Policy has acquired a Surrender Value, as explained in the premium discontinuance section, and you choose to discontinue your Policy, you will be entitled to the Surrender value, which is higher of the Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV) of the policy. The policy will be terminated once it is surrendered and cannot be reinstated.

► Revival

You can revive your lapsed/Paid-up policy and the riders for its full coverage within two years from the due date of the first unpaid premium but before policy maturity, by paying all outstanding premiums together with the interest, as applicable. The interest for revival of the policy will be charged at market related rates set by the company from time to time. Please contact us to know the prevailing rate of interest for revival of policies. Revival of the policy and riders, if any, is subject to Board approved underwriting policy, i.e. the Life Assured may have to undergo medical tests, financial underwriting etc.

On revival, the policy will be eligible for future Fixed Loyalty Additions and any due Fixed Loyalty Additions will also be added to the policy.

Terms and Conditions^(T&C)

1. Alterations

The Base Sum Assured, policy term, premium payment term, death benefit option and plan option cannot be altered after commencement of the policy.

2. Loan

For Paid-up policies, if at any time during the term of the policy, the sum of loan outstanding and unpaid interest on loan outstanding exceeds the Surrender Value; the policy will be terminated by recovering the loan outstanding amount and unpaid interest amount from the Surrender Value.

Before payment of any benefit (death, survival, maturity or surrender) to the policyholder for a policy against which loan is availed of, the loan outstanding and the interest on loan outstanding will be recovered first and the balance if any will be paid to the policyholder or nominee, as applicable.

No in-force or fully paid-up policy shall be foreclosed due to non-payment of loan installments.

3. Tax benefit

Premiums paid under Reliance Fixed Money Back and rider(s) opted for, if any, are eligible for tax exemptions, subject to the applicable tax laws and conditions. Income tax benefits under this plan and rider benefits shall be applicable as per the prevailing Income Tax Laws and are subject to amendments from time to time. Kindly consult a tax expert.

4. Service Tax

The Service Tax and education cess will be charged over and above the base premium and rider(s) premium, if any, as per the applicable rates declared by the Government from time to time.

5. Taxes levied by the Government in future

In future, the Company shall pass on any additional taxes levied by the Governmental or any statutory authority to the policyholder. The method of collection of these taxes shall be informed to the policyholders under such circumstances.

6. Suicide Exclusion

In case of death due to suicide within 12 months from the date of commencement of risk of the policy or from the date of revival of the policy, the nominee/claimant of the policyholder shall be entitled to 80% of the premiums paid or Surrender Value as on the date of death, whichever is higher.

7. Riders

You can opt for rider(s) only during the premium payment term on payment of additional premium over and above the base premium provided the conditions on rider(s) (entry age, policy term and Sum Assured) are satisfied. These rider benefits can be selected on commencement of the policy or on any policy anniversary during the premium payment term. The rider Sum Assured cannot be higher than the Sum Assured on Death under the Base Plan. The sum of rider premiums should not exceed 30% of the premiums paid under the Base Plan. The rider premium payment term cannot be more than the premium payment term of the Base Plan, if taken at the outset, or will be less than or equal to the outstanding premium payment term of the Base Plan, if taken subsequently and the frequency of rider premiums will be same as frequency of premiums under Base Plan. The attached rider(s) terminate immediately when the Base Plan is lapsed, surrendered or forfeited.

8. Annualised Premium

The Annualised Premium is the amount payable in a year with respect to the Base Sum Assured chosen by you under the Base Plan, excluding the underwriting extra premiums and loading for premiums, if any and taxes and/or levies. Mode of premium payment can be changed only on the policy anniversary.

Substandard lives with medical conditions or other impairments will be charged appropriate additional premiums in accordance with the Board approved underwriting policy of the Company. For heavy smokers,

Company may charge appropriate additional premiums in accordance with the Board approved underwriting policy of the Company.

9. Free Look Period

In the event, you disagree with any of the terms and conditions of this policy, you may cancel this policy by returning the policy document to the Company within 15 days (applicable for all distribution channels except for Distance Marketing* channel, which will have 30 days) of receiving it, subject to stating your objections. The Company will refund the premiums paid by you less a deduction of the proportionate risk premium for the time that the Company has provided you life cover up to the date of cancellation and for the expenses incurred by the Company on medical examination and stamp duty charges.

*Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes:

- Voice mode, which includes telephone-calling
- Short Messaging Services (SMS)
- Electronic mode which includes e-mail, internet and interactive television (DTH)
- Physical mode which includes direct postal mail and newspaper and magazine inserts and
- Solicitation through any means of communication other than in person

10. Nomination

Nomination is allowed as per Section 39 of the Insurance Act, 1938, as amended from time to time

11. Assignment and Transfer

Assignment is allowed under this plan as per Section 38 of the Insurance Act, 1938, as amended from time to time.

12. Section 41 of the Insurance Act, 1938, as amended from time to time

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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 liable for a penalty which may extend to ten lakh rupees.

Insurance is the subject matter of the solicitation. Tax laws are subject to change, consulting a tax expert is advisable. This product brochure gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. This brochure should be read in conjunction with the benefit illustration and policy exclusions. For further details on all the conditions, exclusions related to Reliance Fixed Money Back, please contact our insurance advisors. Trade logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance Life Insurance Company Limited under license. *As on 31st March 2015. **Top 200 brands according to The Economic Times & Nielsen Best Brands Survey, 2014. ^As on 30th September 2014. †Includes agent offices and premium collection outlets.

Beware of spurious phone calls and fictitious/fraudulent offers. IRDAI clarifies to public that 1. IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. 2. IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

Reliance Life Insurance Company Limited (IRDAI Registration No. 121)



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