

Reliance Imaan Investment Plan

the investment plan for those
who care for beliefs

"THIS PRODUCT HAS BEEN WITHDRAWN. IF YOU ARE AN EXISTING CUSTOMER YOU
WOULD CONTINUE TO ENJOY YOUR AVAILABLE PRIVILEGES IN THE PRODUCT."
DATE OF WITHDRAWAL: 01/01/10

RELIANCE Life Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

Reliance Imaan Investment Plan

Principles, beliefs and faith. These are some of the most important things that we as human beings hold on to at every point of time in our lives.

And for some of us, these values become even more important while investing.

Reliance Imaan Investment Plan is an ethical investment plan, which means, no investments in alcohol, cigarette or entertainment related sectors.

So that your principles don't have to suffer for your investments.

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UNDER THIS PLAN THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

Life is indeed delightful if you have the freedom to make choices. Reliance Imaan Investment Plan gives you just that...ample freedom! And we make this freedom more enjoyable by giving you a sense of security. Whether it's your insurance or investments, we let you make the choice and leave the rest to us.

So allow us to take over and rest assured, because for us your LIFE comes FIRST always.

We present a plan that promises what you deserve as you reach greater heights in life.

For the select few like you, Reliance Imaan Investment Plan is an enhanced Unit Linked plan addressing comprehensive needs to strike that perfect balance of Protection and Savings as you grow in your career.

Key Features – Reliance Imaan Investment Plan

- Regular and limited premium paying options
- Unmatched flexibility through our “Exchange Option” to move between Reliance suite of unit linked products
- Liquidity in the form of partial withdrawal.

How does this Plan work?

The premium contributions made by you, net of Premium Allocation Charges and sum assured related charges are invested in an unit linked fund, Indian Traditional Fund and units are allocated depending on the price of units for the fund

The Fund Value is the total value of units that you hold in the fund. 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:

- On death before 12th birthday – The death benefit will be the fund value relating to basic policy as on the date of receipt of intimation of death.
- On death after 12th birthday but before 60th birthday – Death benefit will be higher of sum assured less all partial withdrawals made from the basic policy fund in the last 24 months prior to date of death and fund value relating to basic policy as on the date of receipt of intimation of death.
- On death on or after 60th birthday – Death benefit will be higher of sum assured less all partial withdrawals made from the basic policy fund within 24 months before 60th birthday and all the withdrawals made from the basic policy fund after 60th birthday and the fund value relating to the base policy as on date of receipt of intimation of death.

The fund value relating to the top ups will also be paid in each of the above cases. The policy terminates on payment of death benefit.

Minimum and Maximum Sum Assured:

Minimum sum Assured: The minimum sum assured is 5 times the amount of the annualised Premium.

Maximum Sum Assured:

Regular premium

Age at entry (last birthday)	Maximum Sum Assured
0 to 45	34 times Annualised Premium
46 to 58	24 times Annualised Premium
59 to 65	19 times Annualised Premium

Limited Premium

Age at entry(last birthday)	Maximum Sum Assured
0 to 45	34 times Annualised Premium
46 to 58	20 times Annualised Premium
59 to 65	18 times Annualised Premium

Maturity Benefit

On survival of the life assured to maturity, the Fund Value relating to the basic policy and top-ups will be paid. The policy terminates on payment of maturity benefit.

Investment 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 the Indian Traditional fund.

The investment objective, risk profile and asset allocation range for the Indian Traditional Fund is as mentioned below:

Fund Name Objective	Investment Objective Range (%)	Asset Category	Asset	Target (%)
Indian Traditional Fund	The investment objective of the Indian Traditional fund is to 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	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

*The investment in Money Market instrument is restricted to 40%.

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.

Unit pricing & Cut-off Timings

Value of Units: The unit price of the Fund will be the unit value calculated on a daily basis.

Total Market Value of assets less/plus 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)

The allotment of units to the policyholder should be done only after the receipt of premium proceeds as stated below:

a) Allocations (premium allocations)

In case of new business, units shall be allocated on the day proposal is completed and results into a policy by adjustment of application money towards premium.

In the case of renewal premiums, the premium will be adjusted on the due date, whether or not it has been received in advance. (This assumes that the full stipulated premium is received on the due date.) Renewal premiums received in advance will be kept in the deposit account and will not earn any returns until the renewal premium due date on which the same will be applied to the unit funds.

- i) In respect of renewal premiums received up to 3.00p.m. by the insurer along with a local cheque or a demand draft payable at par at the place where the premium is received, the closing NAV of the day on which premium is received shall be applicable.
- ii) In respect of renewal premiums received after 3.00 p.m. by the insurer along with a local cheque or a demand draft payable at par at the place where the premium is received, the closing NAV of the next business day shall be applicable.
- iii) In respect of renewal premiums received with outstation cheques/demand drafts at the place where the premium is received, the closing NAV of the day on which cheques/demand draft is realized shall be applicable.
- iv) For advance renewal premium the closing NAV of the due date is applicable.

Any amount less than the due stipulated regular/limited premium payable stated in the contract will not be accepted.

b) Redemptions:

- i) In respect of valid applications received (e.g. surrender, maturity claim, etc) up to 3.00 p.m. by the insurer, the same day's closing NAV shall be applicable.
- ii) In respect of valid applications received (e.g. surrender, maturity claim etc) after 3.00 p.m. by the insurer, the closing NAV of the next business day shall be applicable.

Fund Valuation:

The value of the fund will be equal to the no of units multiplied by the Net Asset Value (NAV) of each unit in the fund.

The computation of NAV will be based on whether the Company is purchasing (appropriation price) or selling (expropriation price) the assets in order to meet the day to day transactions of unit allocations and unit redemptions i.e. the Company shall be required to sell/purchase the assets if unit redemptions/allocations exceed unit allocations/redemptions at the valuation date.

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. 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. 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 Net Asset Value (NAV):

When Appropriation price is applied: The NAV for a particular fund 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 provisions, 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.

When Expropriation price is applied: The NAV for a particular fund 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 provisions, 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.

In case the valuation day falls on a holiday, then the exercise will be done the following working day.

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.

Flexibility

a) 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 can be accepted only where the due basic regular/limited premiums are paid up to date. The total top-up premiums at any point in time will not exceed 25% of the total regular/limited premiums paid till that time. The minimum top-up premium at any time is Rs.2,500. Payment of top-ups would not result in increase in sum assured.

b) Exchange option:

This option is available to for existing Reliance Imaan Investment Plan Policyholders after completion of three policy years from the date of commencement. Under this option, the policy holder can transfer policy benefits (surrender, maturity etc.) either fully or partially to our any another plan wherein this option is available. This option must be exercised at least 30 days before the receipt of benefit under the policy. The terms and conditions as specified in the opted policy document would apply to the policy holder opting for the 'Exchange Option'.

If a policyholder is opting for Reliance Imaan Investment plan under exchange option, the allocation charge in year of exchange will be

Annualised Premium (Rs.)	Reduced Allocation Charge as percentage of Annualised premium
10000 - 25,000	12.50%
25,000 - 50,000	10.00%
50,001 - 1,50,000	7.50%
1,50,001 - 15,00,000	5.00%
15,00,001 and above	2.50%

Regular allocation charges would apply to the balance of the policy term.

If the exchange option is used to pay top ups in Reliance Imaan Investment plan, the allocation charge in the year exchange will be 1% of the top up amount.

c) Partial Withdrawals:

You are allowed to make partial withdrawals after the completion of three policy anniversaries or on attainment of age 18 by the life assured whichever

is later. There would be a 3-years lock-in period on the top-ups for the purpose of partial withdrawals. The lock-in on top-ups shall apply from the date of payment of each top-up. However, this condition will not apply if top ups are paid during the last three years before the maturity.

All partial withdrawals made shall be allowed from the top-up account as long as top-up account supports partial withdrawals (i.e. the total top-up balance amount). Partial withdrawals with respect to basic plan shall only be counted for the purpose of adjusting the base sum assured to be payable on death as detailed below.

On a partial withdrawal while your age is less than 60 years last birthday, the Sum Assured under the Basic Plan will be reduced by the amount of partial withdrawals made in the preceding 24 months of the date of partial withdrawal. On a partial withdrawal while your age is equal to or greater than 60 years last birthday, the Sum Assured under the Basic Plan will be reduced by the amount of partial withdrawals made in the 24 months preceding the 60th birthday of the policyholder and all partial withdrawals after the 60th birthday.

The minimum amount of partial withdrawal that can be taken at any time is Rs. 5000 and the maximum partial withdrawal amount should not exceed 20% of the fund value at the time of withdrawal.

However, at any point of time during the policy term, the minimum fund balance after the partial withdrawal should be at least equal to 125% of the annualised premium.

Charges for partial withdrawal from the basic policy fund are mentioned below. No partial withdrawal charge is applicable for withdrawal from top-ups fund.

d) Convenient Premium Payment Options:

For your convenience we are providing 2 premium payment options – a) Regular premium where the premium paying term is equal to the policy term, b) Limited premium where the premium paying term is of 10 years and in multiples of 5 years.

You can pay the regular/limited premiums in yearly, half yearly, quarterly and monthly mode and pay by DD/cash, cheque, debit/credit card, ECS & direct debit.

The minimum regular premium is Rs 10,000 for annual mode, Rs 5,000 for half-yearly, Rs 2,500 for quarterly and Rs 1,000 for monthly mode. The minimum limited premium is Rs 20,000 for annual mode, Rs 10,000 for half-yearly, Rs 5,000 for quarterly and Rs 2,000 for monthly mode.

Reliance Imaan Investment Plan at-a-glance

Basic Plan		Minimum	Maximum
Age at Entry		30 days	65 years last birthday
Age at Maturity		18 years last birthday	80 years last birthday
Policy Term	Regular Premium	For age at entry 0 to 49 years: 6 years For age at entry 50 to 55 years: 7 years For age at entry 56 to 65 years: 10 years	30 years
	Limited Premium	10 years	

What if I want to discontinue the Policy?

You may make full surrender or partial withdrawal of your Policy at any time after three years from commencement. The surrender value or partial withdrawal value will be available after this period. The surrender value or partial withdrawal value will be fund value less surrender charge or partial withdrawal charge as mentioned below under the section on Charges under the policy.

For top ups, the surrender value and partial withdrawal value will be payable on completion of three years from the date of payment of top up. This restriction of three year lock in period is not applicable in respect of top ups paid during the last three years of the policy. The surrender charge or partial withdrawal charge is not applicable on top-up. The surrender value and partial withdrawal value is therefore equal to the fund value under the top-ups.

Whenever the Basic Plan is surrendered in full, the surrender value of any attaching top up will also be paid even if a period of three years has not elapsed from the date of payment of top up.

Charges under the policy:

1. Premium Allocation Charge

First year allocation charge:

Annualised Premium (Rs.)	Allocation Charge as percentage of annualised premium
10,000-25,000	35.00%
25001-50000	30.00%
50,001 to 150,000	25.00%
150,001 to 15,00,000	20.00%
15,00,001 to 25,00,000	15.00%
25,00,001 and above	10.00%

The first year allocation charge under the exchange option will be as follows

Annualised Premium (Rs.)	Reduced Allocation Charge as percentage of Annualised premium
10,000-25,000	12.50%
25,000 - 50,000	10.00%
50,001 - 1,50,000	7.50%
1,50,001 - 15,00,000	5.00%
15,00,001 and above	2.50%

Premium Allocation charges for the 2nd and subsequent years will be 5% irrespective of Annualised regular/limited premium.

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

In case of Exchange Option into Reliance Imaan Investment Plan, the allocation charge in the year exchange will be 1% of the top up amount.

2. Fund Management Charge:

The fund management charge for Indian Traditional Fund is 1.50% p.a.

3. Policy Administration Charge:

The Policy Administration Charge is Rs. 50 per month per policy.

4. Mortality Charge :

This charge will apply for all policies where the age of the Life Assured is at least 12 years last birthday. In case a policy is taken on the life of a minor of age less than 12 years last birthday at entry, the mortality charge will apply only from the month in which he/she is of age 12 years last birthday. The Mortality Charges, based on your attained age, amount of life insurance cover, occupation of the life assured and the health of the life assured. The mortality charge is determined using 1/12th of the charges mentioned in Appendix 1 and are deducted from the Fund Value monthly.

5. Miscellaneous Charge (Based on Sum Assured):

Fixed miscellaneous charge of Rs. 2 per 1000 sum assured will be collected on inception of the policy

6. Surrender charge and partial withdrawal charge :

These will apply on the fund value at the time of surrender or partial withdrawal from the basic policy. There are no charges on surrender or partial withdrawal under top ups.

Year of surrender	Surrender Charge/partial withdrawal charge as a percentage of fund value of basic policy /fund value withdrawn on partial withdrawal
1 & 3	Surrender Value/ partial withdrawal value not payable
4	5%
5	3%
6 & above	Nil

7. Service Tax Charge:

The service charge will be levied on Fund Management Charge, Allocation charges, Miscellaneous charges on Sum Assured, Mortality charge, Policy administration charge, The level of this charge will be as per the rate of Service Tax on risk premium, declared by the Government from time to time. The current rate of service tax (including education cess) is 12.36%.

Recovery of charges

1. Miscellaneous charge (Based on Sum Assured):

Miscellaneous charge will be collected before allocation of the units.

2. Premium Allocation charges:

The premium allocation charges are deducted as percentage of premium (regular or limited premium or top – up as the case may be) before allocation of units each time a premium is received.

3. Fund Management charges:

The Fund Management charges will be priced in the unit price of each Fund on a daily basis.

4. Service Tax Charge

The service tax charge are collected as below.

The Service Tax Charge on Fund Management Charge will be priced in the unit price of the Fund on a daily basis. The Service Tax charge on allocation charge will be deducted from the premium along with the allocation charge. The Service Tax charge 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 charge on Mortality charge, Policy Administration charge will be collected at the time of recovering respective charge and will be recovered by cancellation of units at the prevailing unit price.

5. 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.

Revision of charges

The revision in charges as mentioned below (except service tax charge including education cess) will take place only after obtaining specific approval of the IRDA. A notice of three months will be given to the policyholders before any increase in the charges. The service tax charge (including education cess) will be revised as and when notified by the Government.

If the policyholder does not agree with the modified charges, he/she 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 Fund management Charge may be increased up to 2.50% p.a. The policy administration charge may be increased up to Rs.75 per month per policy.

The surrender and partial withdrawal charges, premium allocation charges, mortality charges, Miscellaneous charge (Based on Sum Assured) are guaranteed for the term of the policy.

How safe is your investment

Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors.

1. 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 the fund and the factors influencing the Capital Market, and the Policyholder 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. The name of the funds in no way indicates the returns derived from the fund.
5. Please note that Reliance Life Insurance Company Limited is only the name of the insurance Company and Reliance Imaan Investment 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.
6. The past performance of other funds of the company is not necessarily indicative of the future performance of any fund of the company.
7. Indian Traditional Fund does not offer a guaranteed or assured return.

Grace Period for payment of premiums

There is a grace period of 30 days from the due date for payment of regular/limited premiums. In case of monthly mode, the grace period is of 15 days. A policy lapses if premiums are not paid within the days of grace.

Foreclosure of Policies

In case of fully paid up policies (limited premium policies wherein all the premiums during the limited premium payment term have been paid) and policies wherein premiums are being paid, if the fund value is less than the mortality and policy administration charge for that month, the policy will be foreclosed by paying the fund value.

What happens if I discontinue paying premiums?

- i) Within three years of the inception of the policy: If the due premiums have not been paid for at least 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 your account by cancellation of units and the fund management charge will be priced in the unit value. In case of death of Life Assured before the policy is revived, the Fund value will be paid to the nominee.

You may revive the policy within a period of two years from the due date of first unpaid premium or before the maturity date of the policy whichever is earlier

In case the contract is not revived during revival period, the contract shall be terminated and the surrender value, if any, shall be paid the end of the period allowed for revival.

- ii) After paying of at least 3 full years' premiums: If due 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 administration charges will be deducted from your account by cancellation of units. The fund management charge will be priced in the unit value. You will continue to participate in the performance of the unit funds chosen by you.

You may revive the policy within a period of two years from the due date of first unpaid premium or before the maturity date of the policy whichever is earlier. If the policy is not revived at the end of the allowed period for revival, the policy 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 plus the surrender charge, if any.

If at any point of time, the fund value reaches an amount equivalent to one full year's premium plus surrender charge, if any, the policy will be terminated by paying the one annualised premium. In case of limited premium policies, annualised premium for this purpose will be defined as installment premium for one year multiplied by premium payment term and divided by policy term.

Revival

You may revive a lapsed policy by paying the arrears of premiums and recommencing the payment of premiums at any time within a period of 2 years from the due date of first unpaid premium but before the maturity date of the policy subject to satisfactory medical and financial underwriting.

Tax Benefit

As per current tax rules premiums paid are eligible for tax deduction under Section 80C of the Income Tax Act, 1961. Provided the premium in any year 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.

Service tax and education cess will be charged extra as per applicable rates.

Please note that all benefits payable under the policy are subject to tax laws and other financial enactments as they may exist from time to time. You are recommended to consult your tax advisor.

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.

15 day free look period

In case the Policyholder disagrees with any of the terms and conditions of the policy, he/she 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 at the date of 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.

About us

Reliance Life Insurance Company Limited 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 Limited, 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 3 private sector financial services and banking 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.

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

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.

Reliance Life Insurance is a licensed life insurance company registered with Insurance Regulatory & Development Authority (IRDA) Registration No. 121.

- 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 Imaan Investment 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.

Note:

This product brochure gives only the salient features of the plan. For further details on all the conditions, exclusions related to Reliance Imaan Investment Plan, please contact our insurance advisors.

" THIS PRODUCT HAS BEEN WITHDRAWN FROM THE MARKET AS OF 10/10/2018. YOU WOULD CONTINUE TO ENJOY YOUR AVAILABILITY UNTIL 10/10/2018. DATE OF WITHDRAWAL IS 10/10/2018. "

Appendix 1:

The Mortality charges for Rs.1000 Sum Assured per annum are as follows:

Age last birthday	Mortality charge per 1000 Sum Assured	Age last birthday	Mortality charge per 1000 Sum Assured
12	0.71	47	4.84
13	0.82	48	5.38
14	0.89	49	5.98
15	0.96	50	6.64
16	1.02	51	7.36
17	1.08	52	8.14
18	1.13	53	8.97
19	1.18	54	9.87
20	1.22	55	10.83
21	1.26	56	11.84
22	1.29	57	12.79
23	1.32	58	13.79
24	1.35	59	15.01
25	1.37	60	16.48
26	1.38	61	18.18
27	1.40	62	20.11
28	1.40	63	22.28
29	1.40	64	24.68
30	1.40	65	26.60
31	1.42	66	29.00
32	1.47	67	32.66
33	1.53	68	36.72
34	1.62	69	41.20
35	1.72	70	46.15
36	1.85	71	51.61
37	1.99	72	57.62
38	2.15	73	64.23
39	2.35	74	71.48
40	2.58	75	79.43
41	2.80	76	88.13
42	3.01	77	97.64
43	3.26	78	108.01
44	3.57	79	119.31
45	3.93	80	131.59
46	4.35		

1. Monthly rates are 1/12th of the annual rates.

2. Mortality charges will be different for sub standard lives.

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

Website: www.reliance.life.com

Insurance is the subject matter of the solicitation.

UIN for Reliance Imaan Investment Plan: 121L034V01

ISO 9001:2000

CERTIFIED COMPANY

Distributed by

RELIANCE
Capital Services

Anil Dhirubhai Ambani Group

Corporate Agent of RLIC
Corporate Code No.: 4324478

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