

Reliance Super InvestAssure Plan



get more than
you can ask for

RELIANCE Life Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

Reliance Super InvestAssure Plan

Don't we all wish that there was always more of what we wanted? From the simple things in life to the more complex ones such as investment returns, wealth, tax savings, we always want more.

This is exactly what Reliance Super InvestAssure Plan offers you. With its many benefits, you can rest assured that there will always be more than you can ask for.

" THIS PRODUCT HAS BEEN WITHDRAWN IF YOU ARE AN EXISTING CUSTOMER YOU
WOULD CONTINUE TO ENJOY YOUR AVAILABLE PRIVILEGES IN THE PRODUCT. "
DATED 07/01/19

Reliance Super InvestAssure Plan

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

You have always aspired for the best in life. And we help you achieve that.

Here's a unique plan which combines protection and savings. It also offers complete flexibility to gain control over your investments vis-à-vis your financial needs and risk appetite.

We value your regular investments and thus reward you with guaranteed additions thus promising unmatched benefits. This plan also offers you a unique option of moving from a conservative fund to an aggressive fund systematically, to take advantage of the Rupee cost averaging model.

A plan that promises you, what you ought to deserve as you reach greater heights in life. What more can you ask for except gifting yourself with Reliance Super InvestAssure Plan.

Key features - Reliance Super InvestAssure Plan

- Twin benefit of market linked return and insurance protection
- Guaranteed additions at the rate of 50% of your first year's basic premium at interval of every 5 years from 10th year till policy is in force
- Investment opportunity with flexibility - Choose from 8 pure investment fund options
- Option to pay Top-up premium(s)
- Liquidity in the form of partial withdrawals
- A host of optional rider benefits to enhance protection cover

How does the Reliance Super InvestAssure Plan work?

As a customer you have the liberty to choose between eight fund options. The premium contributions made by you, net of Premium Allocation Charges are invested in funds of your choice. The units are allocated depending on the price of units for the funds. The fund value is the total value of units that you hold across all the unit-linked funds.

On the 10th policy anniversary 50% of first year's basic premium paid by the policyholder will be added to the fund value as a guaranteed addition. Similar guaranteed additions will be added on every 5th policy anniversary after the 10th policy anniversary till the policy is in force.

Sum Assured:

Minimum Sum Assured: Annualized Premium payable for five years

Maximum Sum Assured: depends on the age at entry.

Age at entry (last birthday)	Maximum Sum Assured
0 to 40	20 times of Annualized Premium
41 to 45	15 times of Annualized Premium
46 to 50	10 times of Annualized Premium
51 to 60	5 times of Annualized Premium

Benefits

Life Cover Benefit:

- If death of the life assured occurs before commencement of risk cover#, total fund value as on the date of intimation of death will be paid
- If death of the life assured occurs after commencement of the risk cover# but before the 60th birthday, the higher of I or II will be paid, where
 - I. Sum Assured (less all partial withdrawals made from the policy fund during the 24 months prior to the date of death)
 - II. Total fund value as on the date of intimation of death.
- If death of the life assured occurs on or after 60th birthday, the higher of I or II will be paid, where
 - I. Sum Assured (less all partial withdrawals made from the policy fund during the 24 months before attaining 60th birthday and all

withdrawals made from the basic policy fund after attaining 60th birthday)

II. Total fund value as on the date of intimation of death.

The policy terminates on payment of death benefit.

#For age of the life assured less than 6 years last birthday, the risk cover commences from the policy anniversary falling on or immediately after 6th birthday of the life assured. For age of the life assured equal to or more than 6 years last birthday but less than 12 years last birthday, the risk cover commences 1 year from the date of commencement. For age of life assured equal to or more than 12 years last birthday, the risk cover commences immediately.

Maturity Benefit:

On survival of the life assured to maturity, the total fund value will be paid. The policy terminates on payment of maturity benefit.

Rider Benefits: You can add following optional rider benefits:

Rider Benefits:

You can add following optional rider benefits:

- Reliance Major Surgical Benefit Rider
- Reliance Critical Conditions (25) Rider
- Reliance Term Life Insurance Benefit Rider
- Reliance Accidental Death and Total and Permanent Disablement Rider (Please refer to the brochure on rider benefits for more details)

What happens if I discontinue paying premiums?

After paying at least 3 full years' premiums if subsequent premiums are unpaid, the policy would remain in force with the insurance benefit intact. The rider benefits if any will cease immediately. The mortality and other charges will continue to be deducted.

Fund Value: The value of the fund at any time will be equal to the number of units allocated multiplied by the Net Asset Value (NAV) of each unit in the fund.

Unit Price: The unit pricing shall be computed 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

Valuation Date: 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 every day 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.

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

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.

Investment Options

Reliance Life Insurance Company Ltd. understands the value of your hard earned money and in our endeavour to help you grow your wealth, we offer you 8 fund options.

- Corporate Bond Fund – Risk appetite – Low to Moderate:**
 The investment objective is to 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.

Asset Category	Asset Allocation Range(%)	Target(%)
Money market instruments *incl. liquid mutual funds and bank deposits	0-40	0
Corporate bonds /debentures & other debt instruments excluding Money market instruments*	60-100	100

- Money Market Fund– Risk appetite – Low:**
 The investment objective is to maintain the capital value of all contributions (net of charges) and all interest additions at all times

Asset Category	Asset Allocation Range(%)	Target(%)
Money market instruments incl. liquid mutual funds and bank deposits	100	100

- Gilt Fund – Risk appetite – Low to Moderate:** The investment objective is to 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.

Asset Category	Asset Allocation Range(%)	Target(%)
Central Government securities (Gilts)	20-100	80
Other government securities including securities with unconditional Central Government guarantee	0-40	20
Money market instruments *incl. liquid mutual funds and bank deposits	0-40	0

- Equity Fund – Risk appetite – High:**
 The investment objective 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

Asset Category	Asset Allocation Range(%)	Target(%)
Equities	0-100	100
Corporate bonds & other debt instruments/Bank deposits/ Money market instruments*	0-100	0

- Infrastructure Fund – Risk appetite – High:**
 The investment objective is to 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

Asset Category	Asset Allocation Range(%)	Target(%)
Equities in infrastructure & allied sector	0-100	100
Corporate bonds & other debt instruments/Bank deposits/ Money market instruments*	0-100	0

- **Energy Fund – Risk appetite – High:**
The investment objective is to 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

Asset Category	Asset Allocation Range(%)	Target(%)
Equities in energy & allied sector	0-100	100
Corporate bonds & other debt instruments/Bank deposits/ Money market instruments*	0-100	0

- **Midcap Fund – Risk appetite – High:**
The investment objective is to 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

Asset Category	Asset Allocation Range(%)	Target(%)
Equities predominantly in midcap cos.	0-100	100
Corporate bonds & other debt instruments/Bank deposits/ Money market instruments*	0-100	0

- **Pure Equity Fund – Risk appetite – High:**
The investment objective 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

Asset Category	Asset Allocation Range(%)	Target(%)
Equities (*)	60-100	100
Corporate bonds & other debt instruments/Bank deposits/ Money market instruments*	0-40	0

(*)In Pure Equity investments are made only in sectors other than banks and non-banking financial companies, breweries, distilleries, alcohol based chemicals, cigarettes, tobacco, entertainment, leather, sugar and hatcheries.

*Investments in money market instruments shall not exceed 40% of the total assets.

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

Premium Redirection:

You may instruct us in writing to redirect all the future premiums under a policy in an alternative proportion to the various unit funds available without affecting previous allocation of premiums.

Switching Option:

Switching gives you the flexibility to alter the allocation of your investments among the funds to suit your changing investment needs. At any time during the policy term, you may instruct the Company, in writing, to switch some or all of the units from one unit linked fund to another. You are entitled to 52 free switches in any policy year. Unused free switches cannot be carried forward to a following year.

Pay Top-up Premium(s):

You can use your bonus or some lump sum money to increase investments component. The minimum Top-up is Rs.2,500. The total Top-up premiums at all times should not exceed 25% of the total regular premiums paid till that time maximum 25%. Top-up are accepted only when due basic premiums are paid up to date.

Partial Withdrawals:

Partial withdrawals are available after a period of 3 years from the date of

commencement of the policy 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-up premium(s) from the date of payment of each Top-up premium(s). This condition will not apply if Top-up premium(s) are paid during the last 3 years before the maturity. The minimum amount of partial withdrawal is Rs. 5000 and the maximum amount should not exceed 20% of the policy fund value in that policy year. 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 annualized premium. If at any point of time the fund value is less than the mortality and policy administration charge for the next month, the policy will be foreclosed by paying the fund value. partial withdrawal charges applicable. Refer the section on charges.

Systematic Transfer Plan (STP):

STP helps in mitigating the risk arising from volatility in equity markets by averaging out your cost of purchase of units. STP allows policy holder to invest the portion of premium or Top-up premium(s) meant for Equity Fund initially into Gilt Fund. On the date of realization of the installment premium cheque, units will be allocated in the Gilt fund for the portion of premium meant for Equity Fund on each of the next four systematic transfer dates (7th, 14th, 21st & 28th of every month) one-fourth of the STP units will be transferred to the equity fund automatically. The selection or de-selection of STP can take place only on the policy anniversary. No further switches are allowed during STP period in respect of the fund amount under STP option. Once STP option is selected it can't be cancelled in respect of the amount already lying in the STP fund.

Exchange Option:

This option is available for existing policyholders of Reliance Life Insurance Company Ltd. after completion of 3 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 any another plan of Reliance Life Insurance Company Ltd., having exchange options facility at a reduced allocation charge. This option must be exercised at least 30 days before the receipt of benefit under the policy.

Settlement Option:

Settlement option helps you to get periodic installments (lump sum or infrequent withdrawals) of your maturity proceeds within 5 years (maximum) from the date of maturity. You have to give a notice to the insurer at least 30 days before the maturity date. During this period, there will be no life cover. The administration and FMC will be continued. In the event of death of the life assured during settlement period the fund value as on the date of intimation of death at the office will be paid to the nominee. During settlement period the total fund balance would be automatically moved into Fund C.

- Fund C - Risk appetite - Low to Moderate:**
 The investment objective is to provide investment returns that exceed the rate of inflation in the long term while maintaining low probability of negative returns in the short term

Asset Category	Asset Allocation Range(%)	Target(%)
Money market instruments* incl. liquid mutual funds and bank deposits	0-40	0
Debt Securities such as Gilts, Corporate debt excluding Money market instruments.	40-100	80
Equities	0-20	20

Reliance Super InvestAssure Plan at-a-glance

	Minimum	Maximum
Age at Entry	30 days	60 years last birthday
Age at Maturity	15 years last birthday	75 years last birthday
Policy Term	15 years	30 years
Premium	Yearly - Rs.5,000 Half yearly - Rs.2,500 Quarterly - Rs.1,250 Monthly - Rs.500	No limit

What if I want to discontinue the Policy?

If premium during first three years are not paid, the policy will be lapsed. The rider benefits if any will cease immediately. The policy administration charges & fund management charges will continue to be deducted. If the Policyholder dies during this period the fund value will be paid.

You may make full surrender of your policy at any time after 3 years from commencement of the policy. The surrender value under the basic plan will be total fund value less surrender charge. Whenever full surrender value of basic plan is paid, the surrender value of any attaching Top-up premium(s) and guaranteed additions, if any will also be paid. In case of Top-up premium(s), the surrender value will be payable on completion of 3 years from the date of payment of Top-up premium(s). This condition will not apply if Top-up premium(s) are paid during the last 3 years before the maturity. The surrender charge is not applicable on Top-up premium(s). The surrender value is therefore equal to the fund value under the Top-up premium(s).

Grace Period for payment of premiums

There is a grace period of 30 days from the due date for payment of regular 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.

Revival of a discontinued policy

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.

If the basic plan is revived, the riders can be revived by paying the arrears of premiums with interest at the prevailing rate of interest. The current rate of interest is 9.5% p.a. This will be subject to satisfactory medical and financial underwriting.

Policy Loan:

Loans will not be available under this plan.

15 day free look period:

In the event 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 he/she shall be entitled to a refund of the premium paid, subject only to a deduction of a proportionate risk premium for the period on cover and the expenses incurred by the insurer on medical examination of the life assured and stamp duty charges.

Tax Benefit:

Premium paid under Reliance Term Life Insurance Benefit Rider and Reliance Accidental Death and Total and Permanent Disablement Rider are eligible for tax deduction u/s 80C of the Income Tax Act, 1961, provided the annual premium during the year does not exceed 20% of the Sum Assured. Premium paid under Reliance Major Surgical Benefit Rider and Reliance Critical Conditions (25) Riders are eligible for tax deduction u/s 80D of the Act. The benefits under this plan and riders are tax exempt u/s 10 (10D) of the Act subject to conditions. 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.

Nomination:

Nominations will be allowed under this plan as per Section 39 of the Insurance Act, 1938.

Assignment:

Assignment will be allowed under this plan as per section 38 of the Insurance Act, 1938.

General Exclusion:

If the life assured commits suicide for any reason, while sane or insane, within 12 months from the date of commencement of this policy or the date of any revival of the policy this policy shall be treated as null and void, and

the Company will limit the death benefit to the fund value and will not pay any insured benefit.

Charges and Recovery of charges under the policy:

Mortality Charge: This charge will be deducted by cancellation of units at the prevailing unit price on beginning of each monthly policy anniversary. The standard mortality charges are given in Annexure. The insurance charges will vary depending on: The amount of life insurance cover; The attained age of life assured; The occupation of the life assured; The health of the life assured

Fund Management Charge: The FMC will be priced in the unit price of each fund on a daily basis.

Fund Name	Annual Rate
Equity Fund	1.50%
Corporate Bond Fund	1.25%
Money Market Fund	1.25%
Gilt Fund	1.25%
Infrastructure Fund	1.50%
Energy Fund	1.50%
Midcap Fund	1.50%
Pure Equity Fund	1.50%
Fund C	1.30%

Policy Administration Charge: A monthly administration charge of Rs. 50 will be deducted by cancelling units at the prevailing unit price at the beginning of the month.

Premium Allocation Charge: Premium Allocation Charges are deducted from premiums as they are paid before allocation of units each time a premium is received. The allocation charge on the Top-up premium(s) will be @ 2% of the Top-up premium(s).

Policy Year	Charge as a % of annual premium
1st Yr	80.00 %
2nd Yr onwards	5.00 %

Miscellaneous charge (based on Sum Assured): Fixed miscellaneous charge of Rs. 2 per 1000 SA will be collected by cancellation of units at the prevailing unit price on inception of the policy.

Switching charge: The policy allows 52 free switches during any policy year. There will be a fixed charge of Rs. 100 per switch by cancellation of units at the prevailing unit price on each subsequent switch over and above 52 free switches.

Partial Withdrawal & Surrender Charge: This will apply on the fund value at the time of withdrawal / surrender from the basic policy. This will be deducted in Rs. from total amount withdrawn from the fund / surrendered amount

Year of Partial Withdrawal	Partial Withdrawal charge / Surrender Charge as a percentage of fund value of basic policy
1 to 3	Partial Withdrawal / Surrender Value not payable
4	5%
5	3%
6 and over	Nil

Miscellaneous Charge (Charge for Systematic Transfer Plan (STP) Option): There is no charge, the first time Systematic Transfer Plan Option is affected for regular premium payment mode and Top-up premium(s). Subsequently, a fixed charge of Rs.100 will be levied every time the STP Option is selected. There are no charges for cancellations of STP option. The charges will be deducted by cancellation of units at the prevailing unit price

Premium for rider benefits: Premium for rider benefits if selected will be collected over and above the premium under Basic Plan.

Charges levied by Governmental authorities: Service Tax charge will be levied on the Mortality and rider premium charges. 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 on risk premium (including education cess) is 12.36%. This charge will be collected along with the mortality charge by cancelling the units at prevailing unit price. Service tax charge or any other charges, as may be levied by

Governmental authorities, on Fund Management Services or any other services, as may be applicable, shall be recovered from the policyholder.

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

The revision in charges, except Service Tax charge inclusive educational cess will take place only after obtaining specific approval of the IRDA. A notice of 3 months will be given to the policyholders before any revision in the charges. However

- Maximum FMC on any fund will be up to 2.50% p.a.
- The policy administration charge will not exceed Rs.75 per month per policy.
- The switching charge and charge for selecting STP option can be increased up to Rs. 500 per transaction.
- The premium rates for Reliance Major Surgical Benefit Rider and Reliance Critical Conditions (25) Rider may change after 3 years period.?
- 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, 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.

How safe is your investment

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

- 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.
- 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.
- Benefit payable under the policy will be made according to the tax laws and other regulations in force at that time.
- The name in the funds in no way indicates the returns derived from them.
- Please note that Reliance Life Insurance Company Limited is only the name of the insurance Company and Reliance Super InvestAssure 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.
- The past performance of other funds of the company is not necessarily indicative of the future performance of any of these funds.
- Money Market Fund, Corporate Bond Fund, Gilt Fund, Equity Fund, Infrastructure Fund, Energy Fund, Midcap Fund, Pure Equity Fund and Fund C do not offer a guaranteed or assured return.

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 Company Limited is a group 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. 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.

- The Premiums 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 Super InvestAssure 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.

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

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 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 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:

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.

Note:

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

Annexure:

Illustrative Mortality charges (MC) for Rs.1000 SA per annum are as follows:

Age	Mortality charges
20	1.22
30	1.40
40	2.58
50	6.64
60	16.48

Monthly rates are 1/12th of the annual rates. Mortality charges will be different for sub standard lives.

Grievance Redressal Officer:

Mailing Address -

Reliance Life Insurance Company Limited.
Ground Floor, MIDAS Wing, Sahar Plaza, Andheri Kurla Road, Andheri East,
Mumbai - 400 059

Phone No: 30338181

(This is our 24x7 customer care number. Local call charges shall apply)

E- mail: rlife.grievanceredressal@relianceada.com

RELIANCE Life Insurance

Anil Dhirubhai Ambani Group

Call us on 30338181

sms SUPER to 55454

www.reliancelife.com

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

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

Corporate Office: 1st Floor, Midas Wing, Sahar Plaza, Andheri-Kurla Road, Andheri East, Mumbai, Maharashtra 400 059, India.

Insurance is the subject matter of the solicitation.

ISO 9001:2000
CERTIFIED COMPANY

UIN for Reliance Super InvestAssure Plan: 121L031V01, Reliance Term Life Insurance Benefit Rider: 121C009V01, Reliance Major Surgical Benefit Rider: 121B011V01, Reliance Critical Conditions (25) Rider: 121B010V01, Reliance Accidental Death & Total & Permanent Disablement Rider: 121C002V01 .