

Reliance Super InvestAssure Plus Plan



get more than
you can ask for

RELIANCE Life Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

Reliance Super InvestAssure Plus 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 Plus 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" THIS PRODUCT HAS BEEN WITHDRAWN.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. "

Reliance Super InvestAssure Plus Plan

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

All of us are in search of a wealth creation tool. We aim to achieve just that for you.

Reliance Super InvestAssure Plus Plan, is an ultimate investment plan that offers the benefit of life insurance cover along with flexible investment options.

This Regular Premium unit linked insurance plan also offers additional allocation of units every year to enhance your investment. Thus you can enjoy potentially higher returns without compromising on the security of your family.

It also offers a host of additional rider benefits to provide you additional protection.

Key features:

- Guaranteed Addition of 2.5% of each year's Annualised Premium from fourth policy year at the end of every year
- Choose any amount of sum assured desired for your life protection subject to the maximum limit
- Investment opportunity into 8 pure investment fund options.
- Reduce your annualised premium from 2nd year onwards on any policy anniversary, However, the reduced annualised premium up to 3rd policy anniversary shall not be less than 75% of the annualised premium during the first year. Provided that the minimum annualised premium during any policy year shall not be less than Rs. 20,000
- Reduce annual premium with proportionate reduction in the sum assured
- Option to pay Top-up Premium(s)
- Plan your maturity proceeds as per your financial requirement with Exchange and Settlement options

How does the plan work?

As a wealth creator you have the power to choose between 8 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.

Guaranteed Addition of 2.5% of each year's Annualised Premium will be paid annually at the end of each year from fourth policy year till death of life assured or maturity of policy, whichever is earlier provided all due Regular Premiums are paid. Guaranteed addition will be added in the form of units to the fund value at prevailing unit price. If the Regular Premium is discontinued, guaranteed additions will not be paid. The policy can be revived during the revival period of two years from the due date of first Unpaid Premium. On revival, the guaranteed addition will be paid in respect of Annualised Premiums from 4th year onwards provided no guaranteed additions was paid in respect of those Premiums earlier.

Sum Assured:

Minimum Sum Assured: Annualised Premium for five years.

Maximum Sum Assured: Depends on the age entry.

Age at entry (last birthday)	Maximum Sum Assured
0 to 40	30 times of Annualised Premium
41 to 45	20 times of Annualised Premium
46 to 50	15 times of Annualised Premium
51 to 55	10 times of Annualised Premium
56 to 60	5 times of Annualised Premium

The policyholder will select the Sum Assured on commencement of the policy. The Sum Assured will remain constant through out the policy term unless the Annualised Premium is reduced. If the Annualised Premium is reduced, the Sum Assured will be reduced in the proportion of Reduced Annualised Premium subject to the minimum sum assured of five times of the Annualised Premium at all times.

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 shall 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 shall be paid, where
 - I. Sum Assured (less all partial withdrawals made from the basic 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 shall be paid, where
 - I. Sum Assured (less all partial withdrawals made from the basic 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 six 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 six years last birthday but less than twelve years last birthday, the risk cover commences one year from the date of commencement of policy. For age of Life assured equal to or more than twelve years last birthday, the risk cover commences immediately.

Maturity Benefit:

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

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.)

The maximum sum assured under riders will be equal to the sum assured under basic plan. When there is reduction in sum assured under basic plan (on account of reduction in Premium under basic plan), the rider sum assured (and hence Rider Premium) will also be reduced to ensure that rider sum assured does not exceed reduced sum assured under basic plan.

What happens if I discontinue paying Premiums?

If Premium during first three years are not paid, the policy shall be lapsed. The insurance benefits, rider benefits if any and any future Guaranteed Addition shall cease immediately. The policy shall continue to participate in the performance of unit funds chosen by him. The policy administration charges and fund management charges shall continue to be deducted. If the Policyholder dies during this period the fund value shall be paid.

After paying at least three full years' premiums if Subsequent Premiums are unpaid, the policy would remain in force with the insurance benefit intact. The rider benefits if any and any future Guaranteed Addition shall cease immediately. The policyholder will continue to participate in the performance of the unit funds chosen by him.

The mortality and other charges shall continue to be deducted from the Fund Value by cancellation of units.

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

Valuation Date: The Valuation Date shall be the date on which the Unit Price for each Fund Option is determined by the Company. The Unit

Price is determined on a daily basis subject to the conditions. 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 existing policyholders.

Computation of NAV

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.

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 new units are allocated), gives the unit price of the fund under consideration.

Investment options

Reliance Life Insurance Company Limited presents you 8 fund options for creation of your wealth. Invest into them and earn Guaranteed Addition with flexibility of switching, premium redirection and systematic transfer in your hands.

- 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	0-100	0
Corporate bonds/debentures and other debt instruments excluding Money market instruments	0-100	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)	0-100	80
Other government securities including securities with unconditional Central Government guarantee	0-40	20
Money market instruments incl. liquid mutual funds and bank deposits	0-100	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 recognising that there is significant probability of negative returns in the short term.

Asset Category	Asset Allocation Range (%)	Target (%)
Equities	0-100	100
Corporate bonds and 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 recognising that there is a significant probability of negative returns in the short term.

Asset Category	Asset Allocation Range (%)	Target (%)
Equities in infrastructure and allied sector	0-100	100
Corporate bonds and 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 recognising that there is a significant probability of negative returns in the short term.

Asset Category	Asset Allocation Range (%)	Target (%)
Equities in energy and allied sectors	0-100	100
Corporate bonds and 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 recognising 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 and 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 recognising that there is significant probability of negative returns in the short term.

Asset Category	Asset Allocation Range (%)	Target (%)
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

Fund C is available for settlement option only.

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 each policy year. Unused free switches cannot be carried forward to a following year.

Pay Top-up Premium(s):

The minimum Top-up is Rs. 2,500. However, the total Top-up Premiums at all times should not exceed 25% of the total Regular Premiums paid till that time. Top-up are accepted only when due Basic Premiums are paid up to date. Payment of top ups would not result in increase in the sum assured.

Partial Withdrawals:

Partial withdrawals are available 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-up Premium(s) from the date of payment of each Top-up Premium(s). This condition shall not apply if Top-up Premium(s) are paid during the last three years before the maturity. The minimum amount of partial withdrawal that can be taken at any time during the policy term is Rs. 5000 and the maximum partial withdrawal amount should not exceed 20% of the fund value at the time of withdrawal. 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. If at any point of time the fund value is less than the mortality and policy administration charge for the next month, the policy shall 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 realisation of the Installment Premium cheque, units shall 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 and 28th of every month) one-fourth of the STP units shall 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 Super InvestAssure Plus Plan after completion of three policy years from the date of commencement. Under this option, the policy holder can transfer policy benefits (surrender and maturity) either fully or partially to another plan of Reliance Life Insurance Company Limited, 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.

The reduced initial allocation charge applicable in the year of exchange is as follows:

Annualised Premium (AP) (Rs.)	Allocation Charge as percentage of Annualised Premium
20,000 - 50,000	15.00%
Next 50,000 (i.e proportion of Annualised Premium from 50001 - 100000)	25.00%
Next 2,00,000 (i.e proportion of Annualised Premium from 100001 - 300000)	12.50%
Above 300000 (i.e proportion of Annualised Premium above 3,00,000)	10.00%

The allocation charge under top up under the exchange option will be 1% of the top up amount.

Settlement Option:

Settlement option helps you to get periodic installments (lump sum or infrequent withdrawals) of your maturity proceeds within five 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 shall be no life cover. The policy administration charge and Fund Management Charge shall 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 shall 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	0-100	0
Debt Securities such as gilts, corporate debt excluding Money market instruments.	0-100	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	10 years last birthday	75 years last birthday
Policy Term	10 years	30 years

	Minimum	Maximum
Premium	Yearly – Rs. 20,000 Half yearly – Rs. 10,000 Quarterly – Rs. 5,000 Monthly – Rs. 2,000	No limit

From the second policy year onwards till the policy maturity date the annualised premium may be reduced on any policy anniversary. However, the reduced annualised premium up to 3rd policy anniversary shall not be less than 75% of the annualised premium during the first year. Provided that the minimum annualized premium during any policy year shall not be less than Rs. 20,000.

After reducing the Annualised Premium, the Annualised Premium can also be increased in any policy year on premium due dates. However, the increase in Annualised Premium shall not be more than first year Annualised Premium.

The minimum Sum Assured after increase in Premium will be five times of the revised Annualised Premium. If the revised Sum Assured is higher than the Sum Assured before revision, the life assured will need to undergo medical and financial underwriting as per Company norms.

What if I want to discontinue the Policy?

You may make full surrender of your policy at any time after three years from commencement of the policy. The surrender value under the basic plan shall 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 Addition, if any shall also be paid. In case of Top-up Premium(s), the surrender value shall be payable on completion of three years from the date of payment of Top-up Premium(s). This condition shall not apply if Top-up Premium(s) are paid during the last three 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 policy by paying all due Premiums in full at any time within a period of two 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 shall be subject to satisfactory medical and financial underwriting. If the basic plan is revived, due Guaranteed Addition shall be credited to the fund value of the policyholder in the year of revival. Thereafter Guaranteed Addition shall be credited to the fund value as per the terms and conditions.

Policy Loan

Loans shall not be available under this plan.

15 day free look period

In the event the policyholder disagree 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.

Tax Benefit

Premium paid under the basic policy, 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 Annualised Premium during the year does not exceed

20% of the Sum Assured subject to conditions. Premium paid under Reliance Major Surgical Benefit Rider and Reliance Critical Conditions (25) Rider are eligible for tax deduction u/s 80D of the Act, subject to conditions. The benefits under this plan and riders are tax exempt u/s 10 (10D) of the Income Tax Act, 1961 subject to conditions. Service tax and education cess shall 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

Nomination will be allowed under the plan as per Sec 39 of Insurance Act, 1938.

Assignment

Assignment will be allowed under the plan as per Sec 38 of 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, the company will limit the death benefit to the Fund Value net of applicable charges and will not pay any insured benefit.

Charges and Recovery of charges under the policy

Mortality Charge: These mortality charges will be deducted on a monthly basis at the beginning of each monthly policy anniversary, using 1/12th of mortality rates. The indicative mortality charges are given below. The insurance charges shall 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. This charge shall be deducted by cancellation of units at the prevailing unit price on beginning of each monthly policy anniversary.

Miscellaneous charge (Based on Sum Assured)

Fixed miscellaneous charge of Rs. 2 per 1000 SA will be collected on inception of the policy by cancellation of units at the prevailing unit price.

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

Fund Name	Annual Rate
Corporate Bond Fund	1.25%
Money Market Fund	1.25%
Gilt Fund	1.25%
Equity Fund	1.50%
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 Policy administration charge of Rs. 50 shall be deducted by cancelling units at the prevailing unit price at the beginning of the month.

Premium Allocation Charge: This charge shall be deducted from Premiums as they are paid before allocation of units each time a Premium is received.

The allocation charge for the first year depends on the size of the Annualised Premium.

Policy Year	Annualised Premium (AP)	Charge as a percentage of proportion of Annualised Premium
1st year	20,000 – 50,000	40.00%

Policy Year	Annualised Premium (AP)	Charge as a percentage of proportion of Annualised Premium
	Next 50,000 (i.e proportion of Annualised Premium from 50,001 – 100,000)	30.00%
	Next 2,00,000 (i.e proportion of Annualised Premium from 100,001 – 300,000)	15.00%
	Above 300,000 (i.e proportion of Annualised Premium above 3,00,000)	11.00%
2nd year	For all amount of Annualised Premium	15.00%
3rd year		13.00%
4th year onwards		3.00%

The allocation charge on the Top-up Premium(s) shall be @ 2% of the Top-up Premium(s). The allocation charges are deducted as percentage of Premium (regular or Top – up as the case may be) before allocation of units.

Switching charge: The policy allows 52 free switches during any policy year. There shall be a fixed charge of Rs. 100 per switch on each subsequent switch over and above 52 free switches.

Partial Withdrawal and Surrender Charge: This shall apply on the fund value at the time of withdrawal / surrender from the basic policy.

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

SC is not applicable on top up premium units.

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 shall be levied every time the STP option is selected. There are no charges for cancellations of STP option. The charges shall be deducted by cancellation of units at the prevailing unit price.

Premium for rider benefits

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

Service Tax

Service Tax shall be levied on Fund Management Charge, Allocation Charges, Miscellaneous Charges on Sum Assured, Mortality Charge, Policy administration charge, Switching Charge, Miscellaneous Charges on STP option and on the Rider Premium. The level of this charge shall 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 10.30%. This tax shall be collected along with the mortality charge by cancelling the units at prevailing unit price.

The Service Tax on Fund Management Charge will be priced in the unit price of each Fund on a daily basis. The Service Tax on allocation charge will be deducted from the Premium / contribution along with the allocation charge. The Service Tax 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 on Mortality Charge, Policy Administration Charge, Miscellaneous Charges

on STP option and Switching Charge will be recovered by cancellation of units at the prevailing unit price. Service tax will also be applicable for Rider Premium and has to be paid along with the Rider Premium.

Charges levied by Governmental authorities

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. Mortality Charge, Policy Administration Charge, Miscellaneous Charges on STP Option, Switching Charge and Service tax on these charges will be recovered by cancellation of units at the prevailing unit price. In the event that units are held in more than one Fund, the cancellation of units shall 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 inclusive educational cess shall take place only after obtaining specific approval of the IRDA. A notice of three months shall be given to the policyholders before any revision in the charges. However,

- Maximum FMC on any fund shall be up to 2.50% p.a.
- The policy administration charge shall not exceed Rs. 75 per month per policy subject to revision at any time
- The switching charge and charge for selecting STP option can be increased up to Rs. 500 per transaction
- The service tax (including education cess) and any such other additional charges shall 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 following risk factors.

- The Premium paid in unit linked insurance policies are subject to investment risks associated with capital markets and NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital markets and the policyholder is responsible for his / her decisions
- "Reliance Life Insurance Company Limited" is the name of the company and "Reliance Super InvestAssure Plus Plan" is only the name of the policy and does not in any way indicate the quality of the policy, its future prospects or returns
- The names of the Fund Option do not in any manner indicate the quality of the Fund Option or their future prospects or returns. The Fund Option(s) do not offer any guarantee or assure any guaranteed return;
- Investments in Units are subject to market and other risks. Investment risk in investment portfolio is borne by the Policyholder. There is no assurance that the objectives of the Fund Option shall be achieved;
- The Unit Price of the Units may fluctuate depending on factors and forces affecting the capital markets and the level of interest rates prevailing in the market;
- Past performance of the Fund Options is not indicative of future performance of any of those Funds
- All Benefits payable under this Policy are subject to tax laws and other fiscal enactments in effect from time to time
- The Company reserves the right to suspend the allocation, reallocation, cancellation and /or switching of units under extraordinary circumstances such as extreme volatility of assets, extended suspension of trading on stock exchange, natural calamities, riots and other similar events or force majeure circumstances.

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 Limited is one of India's leading private sector financial services companies. Reliance Capital Limited 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 prospectus 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.

Annexure:

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

Age	Mortality Charge
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 shall be different for sub standard lives

" 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 / 2010

RELIANCE Life Insurance

Anil Dhirubhai Ambani Group

sms SUPERPLUS to 55454

Reliance Life Insurance Company Limited (Reg. No 121)

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

- Customer Care Number: 1800 300 08181 & 3033 8181
- Email: rlife.customerservice@relianceada.com
- Website: www.reliancelife.com

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

Insurance is the subject matter of the solicitation.

UIN for Reliance Super InvestAssure Plus Plan: 121L040V01, Reliance Major Surgical Benefit Rider: 121B011V01, Reliance Critical Conditions (25) Rider: 121B010V01, Reliance Accidental Death and Total and Permanent Disablement Rider: 121C002V01, Reliance Term Life Insurance Benefit Rider: 121C009V01,

ISO 9001:2000

CERTIFIED COMPANY