

# Reliance Super InvestAssure Basic Plan

get more than  
you can ask for



**RELIANCE** Life Insurance  
Anil Dhirubhai Ambani Group

A Reliance Capital Company

# Reliance Super InvestAssure Basic Plan

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 Addition 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 Basic Plan.

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

## Key Features

- Twin benefit of market linked return and insurance protection
- Guaranteed addition of 250% of basic regular annualised premium at maturity
- 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 this 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.

As a Guaranteed Addition, 250% of basic regular annualised premium (excluding rider premiums) will be added to the Fund Value at maturity, provided the policy is in force and all the due premiums are paid.

## Sum Assured

### Minimum Sum Assured:

Five times of Annualised Premium

### Maximum Sum Assured:

Depends on the age at 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 and above	5 times of the Annualised 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 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.

#Commencement of risk cover on the Life Assured will depend on the age of the Life Assured on commencement of the policy.

- If age of the Life Assured on commencement of the policy is less than 6 years last birthday, the risk cover on the life of the Life Assured will commence either one year from the date of commencement of the policy or from the policy anniversary falling on or immediately after the sixth birthday of the Life Assured whichever is later
- If age of the Life Assured on commencement of the policy is equal to or more than 6 years last birthday but less than 12 years last birthday then the risk cover on the Life Assured will commence after one year from the date of commencement of the policy.
- If age of the Life Assured on commencement of the policy is equal to or greater than 12 years last birthday, the risk cover on the Life Assured will commence immediately.

## **Maturity Benefit**

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On survival of the life assured to maturity, the total fund value related to the basic plan including the fund value related to the Guaranteed Additions will be paid. The policy terminates on payment of maturity benefit.

## **Rider Benefits**

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You can add following optional rider benefits:

- Reliance New Major Surgical Benefit Rider
- Reliance New 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)

**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

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**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

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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.

"New Fund C" is available for settlement option only.

Fund Name	Investment Objectives	Asset Category	Asset Allocation Range (%)	Target (%)
<b>New Equity Fund</b>	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'	Corporate bonds and other debt instruments/ Bank deposits/ Money market instruments.	0-100	0
		Equities	0-100	100
<b>New Corporate Bond Fund</b>	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. The risk appetite is 'low to moderate'.	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
<b>New Money Market Fund</b>	Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'low'.	Money market instruments incl. liquid mutual funds and bank deposits	100	100
<b>New Gilt Fund</b>	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. The risk appetite is 'low to moderate'.	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

Fund Name	Investment Objectives	Asset Category	Asset Allocation Range (%)	Target (%)
<b>New Infrastructure Fund</b>	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. The risk appetite is high.	Corporate bonds and other debt related instruments/ Banks deposits/ Money market Instruments	0-100	0
		Equities in Infrastructure and allied sector	0-100	100
<b>New Energy Fund</b>	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. The risk appetite is high.	Corporate bonds and other debt related instruments/ Banks deposits/ Money market Instruments	0-100	0
		Equities in Energy and allied sector	0-100	100
<b>New Mid-cap Fund</b>	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. The risk appetite is high.	Corporate bonds and other debt related instruments/ Banks deposits/ Money market Instruments	0-100	0
		Equities predominantly in mid cap companies	0-100	100
<b>New Pure Equity Fund</b>	The investment objective of the Pure Equity fund is to provide policyholders 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 & 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 Name	Investment Objectives	Asset Category	Asset Allocation Range (%)	Target (%)
New Fund C	The investment objective of the fund 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. The risk appetite is defined as 'low to moderate'.	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

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. 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. Partial Withdrawal charges applicable. Refer the section on Charges.

#### **Foreclosure of the Policy:**

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.

#### **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 New Equity Fund initially into New Money Market Fund. On the date of realization of the installment premium cheque, units will be allocated in the New Money Market fund for the portion of premium meant for New 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 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 charge 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 New Fund C.

## Reliance Super InvestAssure Basic Plan at-a-glance

	Minimum	Maximum
Age at Entry	30 days	60 years last birthday
Age at Maturity	20 years last birthday	80 years last birthday
Policy Term	20 years	30 years
Premium	Yearly - Rs. 10,000	No limit
	Half yearly - Rs. 5,000	
	Quarterly - Rs. 2,500	
	Monthly - Rs. 1000	

### What happens if I discontinue paying premiums?

#### Within three years of inception of the policy:

If premiums have not been paid for at least three consecutive years from the inception, the insurance benefits and rider benefits if any will cease immediately. However, the policyholder will continue to participate in the performance of unit funds. The monthly administration charges will be deducted from the Fund Value by cancellation of units. The fund management charge will be priced in the unit value.

#### 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.

### What if I want to discontinue the Policy?

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), 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

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You may revive a lapsed policy by 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 9.0% p.a. This will be subject to satisfactory medical and financial underwriting.

## Policy Loan

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Loans will not be available under this plan.

## 15 day free look period

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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 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

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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 annual premium during the year does not exceed 20% of the Sum Assured. Premium paid under Reliance New Major Surgical Benefit rider and Reliance New 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:

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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 Appendix A. 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
New Corporate Bond Fund	1.25%
New Money Market Fund	1.25%
New Gilt Fund	1.25%
New Equity Fund	1.35%
New Infrastructure Fund	1.35%
New Energy Fund	1.35%
New Midcap Fund	1.35%
New Pure Equity Fund	1.35%
New Fund C	1.30%

**Policy Administration Charge:** A monthly administration charge of Rs 40 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	Allocation Charge as a percentage of annual premium
1st year	45.00%
2nd year onwards	5.00%

#### **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. The surrender charge is not applicable on top-up premium units.

Year of surrender	Surrender Charge and Partial Withdrawal charge as percentage of fund value to be surrendered/ withdrawn from the basic policy
1 & 3	Surrender Value not available
4	20%
5	10%
6 & above	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 Fund Management Charge, Allocation charges, Mortality charge, Policy administration charge, Switching charge, Miscellaneous charges on STP option and on Rider premium. 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 10.30%.

The Service Tax Charge on Fund Management Charge will be priced in the unit price of each Fund on a daily basis. The Service Tax charge on allocation charge will be deducted from the premium/contribution along with the allocation charge. The Service Tax charge 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. 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

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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 1.35% p.a.
- The policy administration charge will not exceed Rs.80 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 New Major Surgical Benefit Rider and Reliance New Critical Conditions (25) Rider may change after 3 years period
- The service tax charge (including education cess) & any such other statutory levies 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

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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 Basic 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.
- New Money Market Fund, New Corporate Bond Fund, New Gilt Fund, New Equity Fund, New Infrastructure Fund, New Energy Fund, New Midcap Fund, New Pure Equity Fund and New Fund C do not offer a guaranteed or assured return.

## About us

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Reliance Life Insurance 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, a Reliance Capital Company is 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:

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- 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**

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- 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.

**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 Basic Plan**, please contact our insurance advisors.

## Appendix A:

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	Age last birthday	Mortality charge per 1000 Sum Assured
6	0.468	31	1.423	56	11.836
7	0.480	32	1.468	57	12.791
8	0.480	33	1.532	58	13.786
9	0.468	34	1.617	59	15.014
10	0.498	35	1.721	60	16.478
11	0.588	36	1.845	61	18.177
12	0.708	37	1.988	62	20.110
13	0.818	38	2.152	63	22.277
14	0.890	39	2.351	64	24.679
15	0.956	40	2.580	65	26.603
16	1.018	41	2.799	66	29.005
17	1.075	42	3.012	67	32.664
18	1.128	43	3.260	68	36.717
19	1.176	44	3.565	69	41.200
20	1.219	45	3.929	70	46.150
21	1.258	46	4.352	71	51.609
22	1.292	47	4.835	72	57.619
23	1.322	48	5.377	73	64.226
24	1.347	49	5.978	74	71.479
25	1.367	50	6.638	75	79.430
26	1.384	51	7.357	76	88.132
27	1.395	52	8.135	77	97.640
28	1.402	53	8.973	78	108.013
29	1.404	54	9.870	79	119.310
30	1.405	55	10.826	80	131.594

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

- Customer Care Number: **1800 300 08181 & 3033 8181**
- Email: [rlife.customerservice@relianceada.com](mailto:rlife.customerservice@relianceada.com)
- Website: [www.reliancelife.com](http://www.reliancelife.com)

UIN for Reliance Super InvestAssure Basic Plan: 121L057V01,  
Reliance New Critical Conditions (25) Rider: 121C012V01,  
Reliance New Major Surgical Benefit Rider: 121C014V01,  
Reliance Term Life Insurance Benefit Rider: 121C009V01,  
Reliance Accidental Death & Total and Permanent Disablement Rider: 121C002V01

Insurance is the subject matter of the solicitation.

**ISO 9001:2000**  
CERTIFIED COMPANY