

RELIANCE

Life Insurance

Reliance Whole Life Plan

With you today...





...with you forever

Reliance Whole Life Plan

You've always loved your family. As a loving person you want to be rest assured that they will be happy, even if something were to happen to you. With Reliance Whole Life Plan you can be sure that your family will receive that timely financial support they need.

Go ahead, live your today to the fullest, without a worry about tomorrow.

Key Features

- ▶ Insurance protection till age 85
- ▶ Choice of extending your insurance coverage till age 99
- ▶ Convenient Premium Payment Term
- ▶ Wealth creation through bonus additions
- ▶ More value for your money by way of High Sum Assured Rebate
- ▶ Get Sum Assured plus Bonuses in case of your unfortunate death
- ▶ Option to add three Riders - Reliance Critical Illness Rider, Reliance Accidental Death & Total & Permanent Disablement Rider & Reliance Life Insurance Family Income Benefit Rider
- ▶ Policy Loan available after three full years premium payment

How does this Plan work?

You pay premium every year for the desired Premium Paying Term. You get Sum Assured plus bonuses on reaching age 85.

You choose to continue with the insurance cover till the age of 99 and the Policy will continue to participate in profits till then. On death, your Beneficiary will get the Sum Assured plus accumulated bonuses.

Benefits

Maturity Benefit: On attaining age 85 you get Sum Assured plus accumulated bonuses.

Life Cover Benefit: In the unfortunate event of loss of life, your beneficiary will receive the Sum Assured plus accumulated bonuses till that date.

Rider Benefit: You also have the option to add two additional Benefits to customise the Policy as per your needs.

- A. Reliance Accidental Death & Total and Permanent Disablement Rider
- B. Reliance Critical Illness Rider
- C. Reliance Life Insurance Family Income Benefit Rider

Reliance Accidental Death & Total & Permanent Disablement Rider

Accidents are unfortunate and sometimes fatal. You can customise your basic Policy with an Accidental Death Benefit and Total and Permanent Disablement Rider.

The Accidental Death Benefit is payable if death occurs directly as a result of an accident and is intimated within 90 days of the occurrence.

The Benefit payable is equal to the Rider Sum Assured. The minimum Sum Assured is ₹ 25,000 and the maximum under all Policies taken together is ₹ 50,00,000.

The Total and Permanent Disablement Benefit is payable if the Life Assured becomes totally and permanently disabled directly as a result of an accident.

The Disablement Benefit is equal to the basic Sum Assured paid in ten equal annual instalments.

Total and Permanent Disablement is defined as the total and irrecoverable loss of sight of both eyes, or loss by severance of two limbs at or above wrist or ankle, or total and irrecoverable loss of the sight of one eye and loss by severance of one limb at or above wrist or ankle for a period of at least six months.

Inbuilt Waiver of Premium

If the Life Assured becomes totally and permanently disabled, then Reliance Life Insurance will waive all future premiums under the basic Policy and Riders up to a limit of ₹ 40,000 p. a.

Accidental Death Benefit & Total & Permanent Disablement Rider		
Age at entry	18 years	59 years
Age at expiry	25 years	64 years
Sum Assured	₹ 25,000	₹ 50,00,000 (Basic Policy Sum Assured subject to a maximum of ₹ 50,00,000 per life)

Exclusions

The Company will not pay any Accidental Death Claim or Total and Permanent Disablement Claim which results directly or indirectly from any one or more of the following:

- ▶ An act or attempted act of self-injury
- ▶ Participation in any criminal or illegal act
- ▶ Being under the influence of alcohol or drugs except under direction of a registered medical practitioner
- ▶ Racing or practicing racing of any kind other than on foot
- ▶ Flying or attempting to fly in, or using or attempting to use, an aerial device of any description, other than as a fare paying passenger on a recognised airline or charter service
- ▶ Participating in any riot, strike or civil commotion, active military naval, air force, police or similar service, or
- ▶ War, invasion, act of foreign enemies, hostilities or war like operations (whether war be declared or not), civil war, mutiny military rising, insurrection, rebellion, military or usurped power or any act of terrorism or violence

Reliance Critical Illness Rider

Sudden onset of a major illness causes worries and heavy expenses. Our optional Critical Conditions Cover helps provide financial relief in such cases. It pays you the Sum Assured upfront in respect of ten major illnesses:

- Cancer
- Coronary Artery Bypass Surgery
- Heart Attack
- Stroke
- Kidney Failure
- Aorta Surgery
- Coma
- Heart Valve Replacement
- Major Organ Transplant
- Paralysis

This Benefit can be availed only once against any one of the illnesses and the Company will not pay the claim if it arises from deliberate self-injury or attempted suicide by the Life Assured, whether sane or insane. This Benefit will only be given, if the diseases are confirmed by a Consultant Physician.

Reliance Critical Illness Rider		
Age at entry	18 years	55 years
Age at expiry	25 years	64 years
Sum Assured	₹ 1,00,000	₹ 10,00,000 (Basic Policy Sum Assured subject to a maximum of ₹ 10,00,000 per life)

Exclusions

Cancer: Any CIN stage (Cervical Intraepithelial Neoplasia); any pre-malignant tumour; any non-invasive cancer (cancer in situ); prostate cancer stage 1 (T1a, 1b, 1c); all skin cancers including malignant melanoma stage IA (T1a N0 M0); any malignant tumour in the presence of any Human Immunodeficiency Virus.

Heart Attack: Non-ST-segment Elevation Myocardial Infarction (NSTEMI) with elevation of Troponin I or T; other acute Coronary Syndromes.

Stroke: Transient Ischemic Attacks (TIA); neurological symptoms due to migraine.

Coronary Artery (Bypass) Surgery: Angioplasty and/or any other intra-arterial procedures; key-hole surgery.

Paralysis: Paralysis due to Guillain-Barré Syndrome.

Waiting and Survival Period

The Company will not pay the Critical Illness Benefit if:

- ▶ The critical illness begins prior to or within six months of the commencement date or date of reinstatement of the Benefit - Waiting Period
- ▶ Death from critical illness takes place within 30 days of the onset of the same – Survival Period

Reliance Life Insurance Family Income Benefit Rider:

In the event of death or total and permanent disablement of the life assured, this rider provides a benefit of 1% of the rider sum assured every month (i.e.12% per annum), to the beneficiary. The benefit is payable from the date of the death or total and permanent disablement of the life assured, till end of the rider policy term or 10 years whichever is later.

Reliance Life Insurance Family Income Benefit Rider		
	Minimum	Maximum
Age at entry	18 years	60 years
Age at maturity	23 years	65 years
Sum Assured	₹ 1,00,000	₹ 10,00,000 (Basic Policy Sum Assured, subject to a maximum of ₹ 10,00,000 per life)
Policy Term	5 years	30 years

The sum of rider premiums should not exceed 30% of the premiums paid under Basic Plan.

When the basic plan is lapsed, surrendered or forfeited, the Reliance Family Income Benefit rider attaching to the basic plan will also terminate immediately.

Flexibility

These Riders may be attached to your Policy at the beginning or at any Policy Anniversary during the term of the Contract, subject to underwriting conditions prevailing at that time.

Sum Assured for Critical Illness Rider may be increased or decreased by the Policyholder:

- ▶ The increase is subject to underwriting conditions
- ▶ Once decreased, further increases will not be allowed

The Contract can be terminated and opted for only once, by the Policyholder at any time. Though these are general conditions of the Rider, we may specify restrictions (like time of exercise) on the above options. Such restrictions would be filed along with the based product filing.

Sample Premiums

The tables below illustrate the indicative premiums for an individual Life Assured across different Sum Assured for a Premium Paying Term of 20, 30 and 40 years.

Sum Assured: ₹ 1 lakh	Age/Term (Yrs)	20	25	30
	30	3300	2720	2490
	35	3735	3105	NA
	40	4250	3580	NA
	45	4920	NA	NA

Sum Assured: ₹ 3 lakh	Age/Term (Yrs)	20	25	30
	30	9600	7860	7170
	35	10905	9015	NA
	40	12450	10440	NA
	45	14460	NA	NA

Sum Assured: ₹ 5 lakh	Age/Term (Yrs)	20	25	30
	30	15500	12600	11450
	35	17675	14525	NA
	40	20250	16900	NA
	45	23600	NA	NA

Indicative Maturity Benefit

The tables below illustrate the Indicative Maturity Benefits for different Sum Assured levels for individual life at age 85 for ages 30, 35 and 40 years.

Maturity Benefits @ 6%*	Sum Assured/Ages	30	35	40
	100000	320000	300000	280000
	300000	960000	900000	840000
	500000	1600000	1500000	1400000

Maturity Benefits @ 10%*	Sum Assured/Ages	30	35	40
	100000	375000	350000	325000
	300000	1125000	1050000	975000
	500000	1875000	1750000	1625000

*The above Maturity Benefits are calculated for an illustrative gross investment return of 6% & 10% per annum as specified by IRDA.

What is the Policy Term?

Minimum Premium Paying Term: 5 years

Maximum Premium Paying Term: 40 years

Who can buy this product?

Minimum age at entry: 20 years

Maximum age at entry: 60 years

Minimum age at maturity: 85 years

Maximum age at maturity: 99 years

What is the Sum Assured?

Minimum Sum Assured: ₹ 25,000

Maximum Sum Assured: No Limit

Savings and accumulation through bonuses

The Company will declare simple reversionary bonus and is payable on maturity or death, whichever is earlier.

More value for money – High Sum Assured Rebate

Reliance Whole Life Plan offers an attractive premium discount for Sum Assured over and above 99,999 as mentioned below. For example, as per the tabular premium rates, the annual premium for a 30 year old male for a 30 - year premium paying term for ₹ 5 lakh Sum Assured comes to ₹ 14,100 before the High Sum Assured Rebate. After the High Sum Assured Rebate, the premium is ₹ 12,600.

Can I take a loan against my Policy?

Yes, you can take loan against your Policy. The Policy Loan can be up to a maximum of 90% of the Surrender Value of the Policy at the time of taking the loan based on the terms and conditions at that time.

This facility is available after three full years premium payment and after three years have elapsed from date of commencement of the Policy. The interest will be charged on any outstanding loan at a rate of interest set by the Company from time to time.

What happens if I discontinue paying the premium?

During the first three years, if premiums are not paid within the grace period the Policy will lapse.

If you discontinue paying premium after paying the premium for three full years, then your Policy will be converted in to a 'Paid-up' for a reduced Sum Assured determined in the same proportion as the amount of premiums actually paid bears to the total amount of premiums payable. The life insurance protection will continue to the extent of the 'Paid-up' value until the end of the Policy Term.

Any accumulated bonuses attached to this Policy will remain attached in full. Once this Policy becomes 'Paid-up' no further bonuses will be attached to the Policy. You will receive the 'Paid-up' Sum Assured plus bonuses on the maturity date of the Policy or in the event of loss of life.

Grace Period

One month or 30 days from the due date for the payment of premium.

What if I want to discontinue the Policy?

We provide you the option to surrender your Policy and receive the Surrender Value. If your Policy has accumulated any bonuses, then you will also receive the cash value of that total amount upon surrendering your Policy.

Your plan acquires a Surrender Value after three years premium has been paid and after three years have elapsed from date of commencement of Policy. We guarantee a minimum Surrender Value of 30% of the Total Premiums Paid (excluding any extra premiums and premiums for additional Benefits) subsequent to the first year premium.

On surrender, the insurance protection provided under the Policy will also cease.

Can I revive a Policy which is lapsed?

A lapsed Policy can be reinstated for full Benefits anytime before the date of maturity at terms and conditions required by the Company.

Flexible Premium Payment Modes

- a) Yearly
- b) Half-yearly
- c) Quarterly
- d) Monthly (with salary deduction schemes only)

For Regular Premium Mode the grace period is 30 days.

Tax Benefit

Premiums paid are eligible for tax deduction under Section 80C and 80D of the Income Tax Act, 1961. Maturity and Death Benefit are tax free under Section 10 (10D) of the Income Tax Act, 1961. Under Section 80C premiums upto ₹ 1,00,000 are allowed as deduction from your taxable income. Under Section 80D premium upto ₹ 10,000 (₹ 15,000 for senior citizens) are allowed as deduction from your taxable income.

(80D - Applicable to Critical Conditions Premium)

General Exclusion

The Company will not pay any claim on death if the Life Assured, whether sane or insane, commits suicide within 12 months from the date of issue of this Policy or the date of any reinstatement of this Policy.

Free Look Period

In Case the Policyholder disagrees with any of the terms and conditions of the policy, he 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 the premium paid by the Policyholder after deducting a proportionate premium for the period the company has been on risk and the expenses incurred by the company on medical examination and stamp duty charges.

About Reliance Life Insurance

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 is a part of Reliance Capital, under Reliance Group. Reliance Capital is one of India's leading private sector financial services companies, and ranks among the top 3 private sector financial services and banking companies, in terms of net worth. 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 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:

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.

Reliance Life Insurance is a licensed life insurance company registered with Insurance Regulatory & Development Authority (IRDA)

RELIANCE

Life Insurance

All is well™

sms INSURE 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 Whole Life Plan please contact our Insurance Advisor.

UIN for Reliance Whole Life Plan: 121N004V01,
Reliance Critical Conditions Rider: 121B003V01,
Reliance Accidental Death & Total & Permanent Disablement Rider: 121C002V01,
Reliance Life Insurance Family Income Benefit Rider: 121C015V01.

Insurance is the subject matter of the solicitation.

ISO 9001:2008
CERTIFIED COMPANY