

Policy Document – Reliance Immediate Annuity Plan



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UIN: 121N012V02

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Policy Terms and Conditions and Privileges within referred to

This Policy is the evidence of the contract between Reliance Life Insurance Company Limited ('the Company') and the Policyholder referred to below.

Reliance Life Insurance Company Limited (hereinafter called "RLIC") agrees to pay the benefits, as stipulated in the Policy Schedule to the Policyholder on the basis of the statements, proposal, declarations and premium along with taxes as applicable from the Policyholder on the assurance that the Policyholder has agreed to all the Policy terms and conditions referred to in the Reliance Immediate Annuity Plan (UIN: 121N012V02) Policy Document. The Benefits shall be paid only when the same are payable as per the stipulations in the Policy Document. The Claimant/ Nominee needs to submit satisfactory proof of title and other applicable documents pertaining to the Policy at the RLIC office for claiming the benefit.

It is hereby further agreed that this Policy shall be subject to the terms, conditions and privileges in this Policy Document and that the Policy Schedule and every endorsement placed on this Policy by RLIC shall be deemed to be a part of the Policy.

Plan description

This is a non-linked, non-participating, Annuity plan. This is a Single Premium plan where the Policyholder pays a onetime lump sum premium amount and selects the Annuity Option as per his/her need. Based on the Age, Annuity Option and Annuity payout frequency selected, the Annuity is paid out to the Policyholder as specified in the Policy schedule.

Terms and conditions

1. Free look

In the event you disagree with any of the terms and conditions of the Policy, you may return the Policy to the Company within 15 days (applicable for all distribution channels, except for Distance Marketing* channel, which will have 30 days) of its receipt for cancellation, stating your objections, in which case, you shall be entitled to a refund of the premiums paid, subject only to a deduction of expenses incurred by the insurer and stamp duty charges.

*Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes:

- (i) Voice mode, which includes telephone-calling
- (ii) Short Messaging services (SMS)
- (iii) Electronic mode which includes e-mail, internet and interactive television (DTH)
- (iv) Physical mode, which includes direct postal mail and newspaper & magazine inserts and
- (v) Solicitation through any means of communication other than in person

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2. Definitions

“Accidental Death” means death due to accident, where accident is a sudden, unforeseen and involuntary event caused by external and visible means

“Annuity” means the guaranteed regular payments, as prescribed in the Policy schedule, paid to a Policyholder in exchange of a single lump sum received premium.

“Base Plan/ Plan” means Reliance Immediate Annuity Plan (UIN: 121N012V02)

“Base Policy / Policy” means this Reliance Immediate Annuity Policy, which is the evidence of the contract between Reliance Life Insurance Company Limited (‘the Company’) and the Policyholder.

“Base Premium” means the premiums that are paid towards the Policy and excludes the premiums paid towards the Riders and does not include any taxes and/or levies

“Benefit Illustration” means an Annexure along with the Policy Schedule that illustrates the premiums, guarantees, returns, benefits and values of the proposed policy. This Benefit Illustration complies with IRDA Regulations and contains clear disclosure of both guaranteed and non-guaranteed benefits, if any, of the Policy

“Benefits” means the Survival Benefit, Death Benefit, Maturity Benefit, Surrender Benefit or any other benefit, as the case may be, applicable in the terms and conditions of this Policy

“Business Day” means any day on which the Company is open in Mumbai to public for transacting business and on which banks are generally open in Mumbai to public for transacting business.

“Claimant” means either:

- a) the Policyholder in the event of a survival or maturity claim, OR
- b) the person who is entitled to receive the death benefits under the Plan. In the event of a death claim, the claimant is the nominee under the Policy. In the absence of the nominee, the claimant is the legal heir of the Life Assured. In instances where the Policyholder and Life Assured are different, the claimant is the Policyholder, if alive.

“Commencement Date” means the commencement date of this policy as mentioned in the Policy Schedule and means the Policy start date

“Company/Us/We/Our” means Reliance Life Insurance Company Limited (RLIC)

“Death Benefit” means the amount payable to the claimant on death of the Life Assured during the Policy term, as agreed at inception of the Policy contract, provided the Policy has not lapsed or terminated

“Due Annuity Payment Date” means the due date of payment when the Company pays the periodic annuity payments to the Policyholder. The first Due Annuity Payment Date shall be clearly indicated in the Policy schedule as ‘date of first annuity payment’. The First Annuity Payment to the Policy holder is paid on this date.

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“Free look/Free look cancellation of the Policy” means where the Policyholder disagrees to any of the Policy terms and conditions stipulated in the Policy Document , he/she may cancel the Policy by returning it to the company stating the reasons for his/her objections

“Life Assured” means the person, named as such in the Policy Schedule, on whose life, the insurance cover is effected in the terms of this Policy

“Nominee” means the person or persons nominated under Section 39 of the Insurance Act, 1938, by the Policyholder, to receive the admissible benefits, in the event of death of the Life Assured

“Non-Participating” means the Policy does not participate in the profits of the participating fund of the Company

“Person to whom the Benefits are payable” means the Policyholder, including Nominees or proving executors of administration or other legal representatives, as per the applicable Regulations

“Policy Anniversary” means the start date of every subsequent Policy Year

“Policy Commencement Date” means the start date of this Policy as mentioned in the Policy Schedule

“Policy Document” means this document, which is the evidence of the contract between Reliance Life Insurance Company Limited (‘the Company’) and the Policyholder.

“Policy Schedule/Schedule” means the attached Schedule that provides your Policy Benefits, the terms of the contract and details about You and the Life Assured, along with all its annexes, issued by us for this Policy. The Schedule also includes any amendments to the attached Schedule which may be issued from time to time.

“Policy Year” means a period of 12 consecutive months starting from the date of commencement of the Policy as stated in the Policy Schedule and ending on the day immediately preceding the following anniversary date and each subsequent period of 12 consecutive months thereafter

“Policyholder/Policy owner/Proposer/You” means the person specified as such in the Policy Schedule or such other person, who may become the holder of this Policy in respect of the terms and conditions of this contract or by virtue of operation of law. In the event the Proposer is different from the Life Assured, then the Proposer shall be the Policyholder

“Premium” means the amount stipulated in the Policy Schedule and paid by the Policyholder as consideration for acceptance of risk and benefits specified as such in the Policy Document

“Purchase Price” means the single premium amount which the Policyholder has paid while purchasing this Plan which is shown in the policy schedule. Service Tax as may be prescribed by the Government is required to be paid in addition to the Purchase Price by the Policyholder

“Regulation” means the laws and regulations as in effect from time to time and applicable to this Policy, including without limitation, the regulations and directions issued by the Regulatory Authority from time to time

“Regulatory Authority” means the Insurance Regulatory and Development Authority (IRDA) or such other authority or authorities, as may be designated under the applicable laws and regulations

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“You” / “Your” mean the Policy Owner, Policyholder, Proposer, named in the Schedule or his or her legal heir or personal representative

3. Annuity Option

3.1. Life Annuity

Annuity is paid throughout the life of the Policyholder. On death of the Policyholder, policy is terminated and no benefit is given thereafter.

3.2. Life Annuity with return of Purchase price

Annuity is paid throughout the life of the Policyholder. On death of the Policyholder, the Purchase Price (premium amount less service tax charges) is paid to the Nominee of the Policyholder and the policy is terminated.

3.3. Life Annuity guaranteed for 5, 10 or 15 years and payable for life thereafter

Annuity is paid the Policyholder for a guaranteed period of 5, 10 or 15 years (as chosen by the Policyholder at inception of the policy) and thereafter for life of the Policyholder.

In the event of death of the Policyholder during the guaranteed period (of 5, 10 or 15 years), Annuity is paid to the Nominee till the guaranteed annuity payout period, thereafter the policy is terminated.

In case of death of the Policyholder after the guaranteed Annuity payout period, policy is terminated and no benefits are payable thereafter.

4. Annuity Payout frequency

The annuity can be paid in yearly, half yearly, quarterly or monthly installments, subject to a minimum of Rs. 1,000/- per installment for any frequency.

5. Key Benefits

5.1. Survival Benefit

Fixed annuity amounts will be paid on the survival of the policyholder as specified in the policy schedule and based on the Annuity option chosen. The annuity option once chosen cannot be changed.

5.2. Maturity Benefit

In this Plan, no Maturity Benefit is payable .

5.3. Death Benefit

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In the event that the policyholder has opted for plan option – Life Annuity with Return of Purchase Price, on death of the Policyholder, the Purchase Price (premium amount less service tax charges) is paid out to the Nominee, No death benefit is payable for other annuity options.

Note: Change of Annuity Option is not allowed once the Annuity Option is chosen by the Policyholder.

6. Other benefits and features

6.1. Surrender Benefit

Policy can't be surrendered and has no surrender value.

7. Premium

7.1. Payment of premium

The Policyholder may pay through cash, cheque, debit/credit card, demand draft etc.

7.2. Mode of payment of premium

The Policyholder is required to pay one time premium for the entire policy term as specified in the Policy Schedule.

8. General conditions

8.1. Service tax and other taxes

The Service tax will be levied on the Base Premium. The level of this tax will be as per the rate of service tax, declared by the Government from time to time. The Service tax on the Base Premium will be collected from the Policyholder along with the Base Premium.

8.2. Charges levied by the Government in future

In future, the Company may decide to pass on any additional charges levied by the Government or any statutory authority, from time to time, to the Policyholder. Whenever the Company decides to pass on the additional charges to the Policyholder, the method of collection of these taxes shall be informed to them.

8.3. Loans

Loans facility is not available under this policy.

8.4. Payment of Annuity

8.4.1. Amount of Annuity and period of payment

We will pay the benefits under this policy as specified in the Policy schedule depending on the Annuity Option chosen and the Annuity payment will be made in advance for all the available payout frequencies.

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8.4.2. Payment of benefits

8.4.2.1. For receiving the Annuity payments from the Company, the Policyholder has to submit the following documents to the Company:

- a) Cancelled Cheque of Bank
- b) Passbook copy / Account Statement / Bank Certificate.

8.4.2.2. On death of the Policyholder, the Purchase Price (Premium) is paid out to the Nominee only under the Annuity Option- Life Annuity with return of Purchase Price. The Nominee is required to submit the following documents to be eligible to receive the death benefit:

- a) Original Policy Document
- b) Valid Photo ID proof of the Nominee
- c) Valid address proof of the Nominee
- d) Original Death Certificate of Policyholder
- e) Claim form A (to be given by the Nominee)
- f) Claim form B- Cause of death by the last treating doctor (as suicide clause is applicable)
- g) A claim discharge to be signed by the Nominee to whom future benefits, if any, under the Annuity chosen are to be paid.
- h) ECS Mandate form/Cancelled cheque leaf of the claimant
- i) Any other document as may be required

Note: In absence of the Nominee, the legal heirs of the Policyholder can claim the benefits.

8.5. Revision in Annuity Rates

The annuity rates may be revised from time to time with prior approval from the IRDA. Please ask for the latest annuity rates at the time of purchasing the annuity plan. However, once the annuity is bought, the rates remain guaranteed for life.

8.6. Annuity Rates

- a) How to read the Annuity Rate Tables:

For example, if policyholder is 30 years of age, purchasing a monthly annuity under Annuity Option I (Life Annuity), the annual annuity rate per thousand Purchase Price would be the rate corresponding to age 30 and monthly annuity option in the Annuity Rate table for Annuity Option I (Life Annuity), i.e. INR 60.16 .The monthly annuity rate will be, this rate divided by the number of monthly installments per annum (i.e. 12).

Under the above stated scenario, if Policyholder contributes a Purchase Price (Premium) of Rs. 200,000/- then monthly Annuity installment would be Rs. 1,002.67 per month (i.e. 12,302 annually divided by 12) paid to Policyholder for whole of life.

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The tables for Annuity Rates for all the available Annuity Options given in Annexure B, should be read in a similar manner for different ages (last birthday) and the Annuity Payment frequency chosen.

*Please note that Your single premium (Purchase Price) amount should be such that the Annuity Installment is equal to or more than INR 1000/-.

b) Annuity Rate Tables:

Annuity Rates are per Rs.1000/- of Purchase Price (Premium) paid by the Policyholder to the Company and Annuity benefits payable to the Policyholder by the Company will be calculated on the basis of the Annuity rate table given in Annexure B. Once chosen, the annuity option cannot be altered.

8.7. Tax benefit

Premiums paid under the base Policy are eligible for tax deduction subject to applicable tax laws and conditions. Income tax benefits shall be under the prevailing income tax laws and are subject to amendments and interpretation from time to time. The Policyholder is recommended to consult a tax advisor.

8.8. Nomination (Section 39 of Insurance Act, 1938)

The Life Assured, where he is the Policyholder, may, at any time during the Policy term, make a nomination for the purpose of payment of Benefits in the event of his death. Where the Nominee is a minor, the Policyholder may also appoint a person to receive the money during the minority of the Nominee. Nomination may be made by an endorsement on the Policy and by communicating the same in writing to the Company. Any change of nomination, which may be effected before the termination of the Policy shall also be communicated to the Company. In registering a nomination, the Company does not accept any responsibility or express any opinion as to its validity or legal effect.

8.9. Assignment (Section 38 of Insurance Act, 1938)

Assignment is not allowed under the plan

8.10. Proof of age

The age of the Life Assured has been admitted on the basis of the declaration made by the Policyholder/ Life Assured in the Proposal and/or in any statement based on which this Policy has been issued. If the age of the Life Assured is found to be different from that declared the Policy shall be cancelled immediately and the premiums received shall be refunded after deducting all the charges by the Company or the Company may adjust the premiums and/or the Benefits under this Policy and/or recover the applicable balance amounts, if any, as it deems fit. This Policy shall however become void from commencement, if the age of the Life Assured as at the Policy Commencement Date is found to be higher than the maximum or lower than the minimum entry age that was permissible under the plan of this Policy at the time of its issue. The Company shall cease to be liable for any Benefits under this Policy. In such a case, the Policy shall be cancelled immediately by paying the Purchase Price less applicable charges, if any, in accordance with Section 45 of the Insurance Act, 1938.

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8.11. Policy becoming null and void in certain events

In issuing this Policy, the Company has relied on and may rely on the accuracy and completeness of the information provided by the Proposer /Life Assured and any other declarations or statements made or as may be made hereafter, by the Policyholder/Life Assured. Subject to the provisions of the applicable regulations including Section 45 of the Insurance Act, 1938, in the event any such information, declaration or statement is found to be false or incorrect or any material information is found to be withheld or misrepresented, the Policy shall become null and void from commencement and the Company shall cease to be liable for any Benefits under this Policy. In such a case, the Policy shall be cancelled immediately by paying the Purchase Price.

8.12. Suicide

If the Life Assured, whether sane or insane, commits suicide:

The company will pay the Purchase Price if the Policyholder chooses the annuity option Life Annuity with Return of Purchase Price when the annuity is bought. In all other options, no payment will be made.

8.13. Special provisions

Any special provisions subject to which this Policy has been entered into, whether endorsed in the Policy or in any separate instrument shall be deemed to be part of the Policy and shall have effect accordingly.

This product is approved by the Insurance Regulatory and Development Authority (IRDA). The terms and conditions of this policy is in accordance with the Insurance Act, 1938, Insurance Rules, 1939, IRDA Regulations and other such relevant laws, rules, regulations, and guidelines, directives, circulars, clarifications including that of the Life Insurance Council of the Insurance Association of India constituted under the provisions of Sec 64-C of the Insurance Act, 1938, ,Governing Body of Insurance Council constituted under the Redressal of Public Grievances Rules, 1998,other such regulatory, statutory, administrative, judicial authority(s) and local customs, the terms of which shall be subject to change by virtue of any change/amendment(s) in such laws, rules, regulations, and guidelines, IRDA, Life Insurance Council of the Insurance Association of India ,Governing Body of Insurance Council, other such regulatory, statutory, administrative, judicial authority(s) at all time.

8.14. Mode of payment of benefits

All Benefits under this Policy shall be payable in the manner and currency allowed / permitted under the Regulations. All amounts payable either to or by the Company and shall be payable in Indian currency.

8.15. Valid discharge

Any discharge given by the person to whom the benefits are payable, or by any person authorized by the person to whom the benefits are payable, in writing, in respect of the benefits payable under this Policy shall constitute a valid discharge to RLIC in respect of such payment. The Company's liability under the Policy shall be discharged by such payment and the Company shall not be required to see the application of the monies so paid.

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8.16. Limitation of liability

The maximum liability of the Company under this Policy shall not, in any circumstances, exceed the aggregate amount of the relevant Benefits payable hereunder.

8.17. Incontestability

In the event of any inconsistency or conflict between the terms and conditions contained in the Policy Document and the terms and conditions contained in any other document such as marketing material or sales brochure, the terms and conditions contained in the Policy Document shall prevail over all other terms and conditions contained in various other documents.

8.18. Fraud

In case fraud or misrepresentation, the policy shall be cancelled immediately by paying the Purchase Price less applicable charges, if any, subject to the fraud or misrepresentation being established by the insurer in accordance with Section 45 of the Insurance Act, 1938.

8.19. Loss of Policy Document

If the Policy Document is lost or destroyed, then at the request of the Policyholder, the Company, if satisfied, that the Policy Document has been lost or destroyed, will issue a copy Policy Document duly endorsed to show that it is issued following the loss or destruction of the original Policy Document. The Company reserves the right to make such investigations into and call for such evidence of the loss or destruction of the Policy Document at the expense of the Policyholder as it considers necessary before issuing a copy of the Policy Document. The Company may charge a fee for the issuance of a copy of the Policy Document.

Upon the issuance of a copy Policy Document, the original Policy Document will cease to have any legal effect

It is hereby understood and agreed that the Policyholder will protect the Company and hold the Company harmless against any claims, costs, expenses, awards or judgments arising out of, or howsoever, connected with the original Policy Document or arising out of the issuance of a copy of the Policy Document.

8.20. Waiver

Failure or neglect by either party to enforce at anytime the provisions of this Policy shall not be construed or be deemed to be waiver of either party's right herein nor in anyway affect the validity of the whole or any part of this Policy nor prejudice either party's right to take subsequent action.

8.21. Governing laws and jurisdiction

This Policy shall be governed by and interpreted in accordance with the laws of India. All actions, suits and proceedings under this Policy shall be subject to the exclusive jurisdiction of the courts of law within whose territorial jurisdiction the registered office of the Company is situated.

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8.22. Electronic transaction

The Policyholder shall adhere to and comply with all such terms and conditions as prescribed by RLIC from time to time and hereby agree and confirm that all transactions effected by or through facilities for effecting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of RLIC, for and in respect of the Policy or its terms, or RLIC's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with RLIC's terms and conditions for such facilities, as may be prescribed from time to time.

8.23. Notice under the Policy

Any of the notices required to be issued in terms of this Policy may be issued, either by issuing individual notices to the Policyholder, including by electronic mail, SMS, telephonic conversation and/or facsimile, or by issuing a general notice, including by publishing such notices in the newspapers and/or on the Company's website.

i. In case of the Proposer

As per the details specified by the Policyholder in the Proposal Form/Change of address intimation submitted by him, notices and instructions are sent through various modes such as electronic mail and/or facsimile, or by issuing a general notice, including by publishing such notices in newspapers and/or on RLIC's website.

ii. In case of the Company

To Reliance Life Customer Service

Address: Reliance Life Insurance Company Limited
H Block, 1st Floor, Dhirubhai Ambani Knowledge City
Navi Mumbai, Maharashtra 400710, India

Reliance Life representatives may be contacted between 10am- 5pm, Monday to Friday on Customer Care number 1800 300 08181 (Toll free) or 30338181 (local call charges apply).

Email: rlife.customerservice@relianceada.com

8.24. Entire Contract

This Policy comprises the terms and conditions set forth in this Policy document, Policy Schedule, and the endorsements, if any, made on or applicable to this Policy, which shall form an integral part and the entire contract, evidenced by this Policy. The liability of RLIC is at all times subject to the terms and conditions of this Policy and the endorsements made from time to time.

The Provision of this policy cannot be changed or varied except by a policy endorsement signed by an officer of the Company authorized for the purpose. This Policy Document constitutes the complete contract of insurance. This Policy Document cannot be changed or varied by any one (including an insurance advisor) except by a Policy endorsement in writing signed by an officer of the Company authorized for this purpose.

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This contract is entered into between Reliance Life Insurance Company Limited and the Policyholder named in the Schedule to this Policy and sets forth the terms and conditions governing this Policy. The Policy is issued on the basis of the Proposal and Declaration from the Proposer and on the express understanding that the said Proposal and Declaration and any statements made or referred to therein shall be part and parcel of this Policy.

8.25. Taxes, duties and levies and disclosure of information

- a) This Policy, and the Benefits and the Annuity payable under this Policy shall be subject to the Regulations, including taxation laws in effect from time to time. All taxes, duties, levies or imposts including without limitation any sale, use, value added, service or other taxes, as may be imposed now or in future by any authority (collectively “Taxes”) on the Premiums and other sums payable to RLIC or RLIC’s obligations under the Policy or the Benefits payable under the Policy or in any way relating to this Policy, shall be borne and paid by the Policyholder or the Person to whom Benefits payable, as the case may be. The Premium and other sums payable under or in relation to the Policy do not include the Taxes. If, however, the applicable law imposes such Taxes on RLIC, then RLIC shall have the right to recover the same from the Policyholder or the Person to whom Benefits payable. The Company may at its sole discretion raise a specific demand to pay the said direct / Indirect taxes or levies or may deduct the said direct / Indirect taxes or levies from Surrender, Death and /or Maturity Benefits payable to You and /or Your Claimant (s).
- b) The persons receiving the Benefits shall be solely liable for complying with all the applicable provisions of the Regulations, including taxation laws, and payment of all applicable Taxes. Except as otherwise required by law, RLIC shall not be responsible for any Tax liability arising in relation to this Policy or the Benefits payable in terms of this Policy. In any case where RLIC is obliged to account to the revenue authorities for any Taxes applicable to this Policy or the Benefits payable under this Policy, RLIC shall be entitled to deduct such Taxes from any sum payable under this Policy, and deposit the amount so deducted with the appropriate governmental or regulatory authorities.
- c) In any case where RLIC is obliged to disclose to the revenue or other regulatory authorities any information concerning the Policy, including information concerning the Premium and the Benefits under this Policy, RLIC shall be entitled to disclose the required information to the appropriate governmental or regulatory authorities.
- d) It shall be the responsibility of the Policyholder to satisfy himself and ensure that the payment of the Additional Premium does not adversely affect his entitlement or claim for tax benefits, if any, available or admissible under this Policy.

8.26. Payment of taxes, stamp duties

The Company reserves the right to deduct all applicable taxes, duties and surcharges on premiums and benefits, as per the applicable rate imposed by the Government authorities from time to time.

8.27. Grievance Redressal

Step 1: If you are dissatisfied with any of our services, please feel free to contact us –

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Step 1.1: 24 hours contact centre: 30338181 (Local call charges apply) & 1800 300 08181(Toll free) or Email: rlife.customerservice@relianceada.com **OR**

Step 1.2: Contact the Customer Service Executive at your nearest branch (this is a link for branch location details) of the Company **OR**

Step 1.3: Write to

Reliance Life Customer Care
Reliance Life Insurance Company Limited
H Block, 1st Floor, Dhirubhai Ambani Knowledge City
Navi Mumbai, Maharashtra 400710. India

If your complaint is unresolved for more than 10 days,

Step 2: Please contact our Branch Manager, who is also the Local Grievance Redressal Officer at your nearest branch.

If you are unhappy with the solution offered,

Step 3: Write to Head of Customer Care at rlife.headcustomercare@relianceada.com or at the address mentioned above.

If you are still not happy with the solution offered,

Step 4: Write to our Grievance Redressal Officer, Head of Legal & Compliance at rlife.gro@relianceada.com or at the address mentioned above.

If the issues remain unresolved; a further reference may be made to the Insurance Ombudsman in terms of Rule 12 & 13 of the Redressal of Public Grievance Rules, 1998.

8.28. Procedure for filing complaint with the Insurance Ombudsman

While we expect to satisfactorily resolve your grievances, you may also at any time approach the Insurance Ombudsman. The Insurance Ombudsman may receive and consider any complaints under Rule 12 & 13 of the Redressal of Public Grievance Rules, 1998; which relates to any partial or total repudiation of claims by RLIC, any dispute in regard to premium paid or payable in terms of the Policy, any dispute on the legal construction of the policies insofar as such disputes relates to claims; delay in settlement of claims and non-issue of any insurance document to customers after receipt of premium. On the above grounds, any person may himself or through his legal heirs make a complaint in writing to the Insurance Ombudsman within whose jurisdiction the RLIC branch is located. The complaint shall be in writing duly signed by the complainant or through his legal heirs and shall state clearly the name and address of the complainant, the name of the branch, the fact giving rise to complaint supported by documents, if any, the nature and extent of the loss caused to the complainant and the relief sought from the Ombudsman.

However as per Provision of Rule 13(3) of the Redressal of Public Grievance Rules 1998, the complaint to the Ombudsman can be made:

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- i. Only if the grievance has been rejected by the Grievance Redressal Machinery of the Insurer or complainant has not received any reply within 30 days from the date of complaint or the complainant is not satisfied with the reply given to him by the Company
- ii. The complaint has been filed within one year from the date of rejection by the Company
- iii. If it is not simultaneously under any litigation

The detailed list of the Ombudsmen is provided in Annexure B of this Policy Document.

The Policyholder's attention is invited to Sections 41 and 45 of the Insurance Act, 1938, which are reproduced below for reference:

8.29. Prohibition of rebate (Section 41 of the Insurance Act, 1938)

- 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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 fine which may extend to five hundred rupees.

8.30. Policy not to be called in question on ground of mis-statement after two years (Section 45 of the Insurance Act, 1938)

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:

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.

About Reliance Life Insurance

Policy Document – Reliance Immediate Annuity Plan

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

Tax laws are subject to change, consulting a tax expert is advisable.

Insurance is the subject matter of the solicitation

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: 9th floor/ 10th floor, Building No. 2, R-Tech Park, Nirlon Compound, Next to Hub Mall, Behind Oracle Building, Goregaon (East), Mumbai - 400 063

For more information call us at our 24 x 7 Call Centre number - 30338181(Local call charges apply) or our Toll Free Number 1800 300 08181 or email us at: rlife.customerservice@relianceada.com

Visit us at www.reliancelife.com

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Annexure A: Insurance Ombudsman

The detailed list of the Insurance Ombudsman is mentioned below for reference.

Address of Ombudsman:

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Office of the Insurance Ombudsman 2 nd Floor, Ambica House Near. C.U.Shah College 5, Navyug Colony, Ashram Road, AHMEDABAD – 380 014 Tel. 079-27546840 Fax:079-27546142 E-mail: ins.omb@rediffmail.com	Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu
BHOPAL	Office of the Insurance Ombudsman Janak Vihar Complex, 2 nd Floor Malviya Nagar, BHOPAL	Madhya Pradesh & Chhattisgarh

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	Tel. 0755-2569201/02 Fax:0755-2769203 E-mail: bimalokpalbhopal@airtelmail.in	
BHUBANESHWAR	Office of the Insurance Ombudsman 62, Forest Park BHUBANESHWAR – 751 009 Tel. 0674-2596455 Fax - 0674-2596429 E-mail: ioobbsr@dataone.in	Orissa
CHANDIGARH	Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103, 2 nd Floor, Batra Building Sector 17-D , CHANDIGARH – 160 017 Tel.: 0172-2706468 Fax: 0172-2708274 E-mail: ombchd@yahoo.co.in	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
CHENNAI	Office of the Insurance Ombudsman Fatima Akhtar Court , 4 th Floor, 453 (old 312) Anna Salai, Teynampet, CHENNAI – 600 018 Tel. 044-24333668/5284 Fax: 044-24333664 Email: chennaiinsuranceombudsman@gmail.com	Tamil Nadu, UT– Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
NEW DELHI	Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road NEW DELHI – 110 002 Tel. 011-23239633 Fax: 011-23230858 E-mail: iobdelraj@rediffmail.com	Delhi & Rajasthan
GUWAHATI	Office of the Insurance Ombudsman Jeevan Nivesh, 5 th Floor Nr. Panbazar Overbridge , S.S. Road GUWAHATI – 781 001	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura

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	<p>Tel. : 0361-2132204/5</p> <p>Fax: 0361-2732937</p> <p>E-mail: ombudsmanghy@rediffmail.com</p>	
HYDERABAD	<p>Office of the Insurance Ombudsman 6-2-46 , 1 st floor, Moin Court Lane,</p> <p>Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool</p> <p>HYDERABAD – 500 004</p> <p>Tel. 040-65504123 Fax: 040-23376599</p> <p>E-mail: insombudhyd@gmail.com</p>	<p>Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry</p>
KOCHI	<p>Office of the Insurance Ombudsman 2nd Floor, CC 27/2603, Pulinat Building Opp. Cochin Shipyard, M.G. Road ,</p> <p>ERNAKULAM – 682 015</p> <p>Tel: 0484-2358759</p> <p>Fax: 0484-2359336</p> <p>E-mail: iokochi@asianetindia.com</p>	<p>Kerala , UT of (a) Lakshadweep , (b) Mahe – a part of UT of Pondicherry</p>
KOLKATA	<p>Office of the Insurance Ombudsman 4th Floor, Hindusthan Bldg. Annexe, 4,</p> <p>C.R. Avenue, Kolkatta-700 072.</p> <p>Tel: 033 22124346/(40);</p> <p>Fax 033 22124341;</p> <p>Email: iombsbpa@bsnl.in</p>	<p>West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim</p>
LUCKNOW	<p>Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Road. Hazratganj,</p> <p>LUCKNOW – 226 001</p> <p>Tel.: 0522-2231331 Fax: 0522-2231310</p> <p>E-mail: insombudsman@rediffmail.com</p>	<p>Uttar Pradesh and Uttaranchal</p>
MUMBAI	<p>Office of the Insurance Ombudsman,</p>	<p>Maharashtra , Goa</p>

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Jeevan Seva Annexe, 3 rd Floor, S.V.Road, Santacruz(W), MUMBAI – 400 054 Tel: 022-26106928; Fax: 022-26106052; E-mail: ombudsmanmumbai@gmail.com	
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Annexure B: Annuity Rates

Immediate Annuity Rate Table for Annuity Option - I

Life Annuity – Annual rates per Rs. 1000/- of Purchase Price (Premium) Paid				
Age	Monthly Rate	Quarterly Rate	Half yearly Rate	Annual
20	58.76	59.45	59.24	58.46
21	58.86	59.55	59.34	58.56
22	58.97	59.66	59.44	58.66
23	59.09	59.77	59.56	58.77
24	59.21	59.90	59.68	58.89
25	59.35	60.03	59.81	59.01
26	59.49	60.17	59.94	59.15
27	59.64	60.32	60.09	59.29
28	59.80	60.48	60.25	59.44
29	59.97	60.65	60.42	59.61
30	60.16	60.83	60.60	59.78
31	60.36	61.03	60.80	59.97
32	60.58	61.25	61.01	60.18
33	60.82	61.48	61.24	60.40
34	61.07	61.74	61.49	60.64

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35	61.35	62.01	61.76	60.91
36	61.65	62.31	62.05	61.19
37	61.97	62.62	62.36	61.49
38	62.31	62.96	62.69	61.81
39	62.68	63.33	63.05	62.16
40	63.07	63.72	63.44	62.53
41	63.50	64.13	63.85	62.93
42	63.95	64.58	64.29	63.35
43	64.43	65.06	64.76	63.81
44	64.95	65.57	65.26	64.29
45	65.50	66.12	65.80	64.81
46	66.10	66.71	66.38	65.37
47	66.74	67.34	67.00	65.98
48	67.42	68.02	67.66	66.62
49	68.16	68.74	68.38	67.30
50	68.94	69.51	69.13	68.04
51	69.77	70.34	69.94	68.82
52	70.66	71.21	70.80	69.65
53	71.59	72.14	71.71	70.52
54	72.59	73.12	72.67	71.45
55	73.63	74.15	73.69	72.43
56	74.75	75.25	74.77	73.47
57	75.94	76.43	75.92	74.58
58	77.22	77.69	77.16	75.76
59	78.59	79.04	78.48	77.04
60	80.05	80.49	79.90	78.40
61	81.64	82.05	81.43	79.86
62	83.33	83.72	83.06	81.44
63	85.23	85.59	84.89	83.19
64	87.33	87.65	86.91	85.12
65	89.63	89.92	89.13	87.24
66	92.15	92.40	91.55	89.56
67	94.89	95.10	94.19	92.07
68	97.86	98.02	97.04	94.78
69	101.07	101.18	100.11	97.71
70	104.52	104.57	103.41	100.84
71	108.23	108.21	106.95	104.20
72	112.20	112.10	110.74	107.78
73	116.44	116.26	114.78	111.59
74	120.96	120.69	119.07	115.64
75	125.77	125.40	123.64	119.94
76	130.88	130.40	128.48	124.48
77	136.31	135.70	133.60	129.27
78	142.05	141.31	139.02	134.33
79	148.13	147.24	144.73	139.65
80	154.56	153.50	150.76	145.24

Immediate Annuity Rate Table for Annuity Option - II

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Life Annuity with return of Purchase Price rates per Rs. 1000/- of Purchase Price (Premium) paid				
Age	Monthly	Quarterly	Half yearly	Annual
20	56.84	57.54	57.34	56.60
21	56.84	57.54	57.34	56.59
22	56.84	57.54	57.34	56.59
23	56.84	57.54	57.34	56.59
24	56.84	57.54	57.34	56.59
25	56.84	57.54	57.34	56.58
26	56.85	57.54	57.34	56.58
27	56.85	57.54	57.34	56.58
28	56.85	57.54	57.33	56.57
29	56.85	57.54	57.33	56.57
30	56.85	57.54	57.33	56.56
31	56.85	57.54	57.33	56.56
32	56.85	57.54	57.33	56.55
33	56.85	57.54	57.33	56.55
34	56.85	57.54	57.32	56.54
35	56.85	57.54	57.32	56.54
36	56.85	57.54	57.32	56.53
37	56.85	57.54	57.31	56.52
38	56.85	57.53	57.31	56.51
39	56.85	57.53	57.31	56.51
40	56.86	57.53	57.30	56.50
41	56.86	57.53	57.30	56.49
42	56.86	57.53	57.30	56.48
43	56.86	57.53	57.29	56.47
44	56.86	57.53	57.29	56.45
45	56.86	57.53	57.28	56.44
46	56.87	57.53	57.28	56.43
47	56.87	57.53	57.27	56.41
48	56.87	57.52	57.26	56.40
49	56.87	57.52	57.26	56.38
50	56.87	57.52	57.25	56.36
51	56.88	57.52	57.24	56.34
52	56.88	57.52	57.24	56.32
53	56.88	57.52	57.23	56.30
54	56.88	57.51	57.22	56.28
55	56.89	57.51	57.21	56.26
56	56.89	57.51	57.20	56.23
57	56.89	57.51	57.19	56.20
58	56.90	57.51	57.18	56.18
59	56.90	57.50	57.16	56.14
60	56.91	57.50	57.15	56.11
61	56.91	57.50	57.14	56.08
62	56.92	57.49	57.12	56.04
63	56.92	57.49	57.10	55.99
64	56.93	57.49	57.08	55.95
65	56.94	57.48	57.06	55.90

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66	56.94	57.48	57.04	55.84
67	56.95	57.47	57.02	55.78
68	56.96	57.46	56.99	55.71
69	56.97	57.46	56.96	55.64
70	56.98	57.45	56.93	55.57
71	56.99	57.44	56.89	55.48
72	57.00	57.44	56.86	55.40
73	57.01	57.43	56.82	55.30
74	57.03	57.42	56.78	55.21
75	57.04	57.41	56.74	55.10
76	57.06	57.40	56.69	54.99
77	57.07	57.39	56.64	54.88
78	57.09	57.38	56.59	54.75
79	57.11	57.37	56.54	54.62
80	57.13	57.35	56.48	54.49

Immediate Annuity Rate Table for Annuity Option - III

Life Annuity guaranteed for five years at rates per Rs. 1000/- of Purchase Price (Premium) paid				
Age	Monthly	Quarterly	Half yearly	Annual
20	58.74	59.42	59.21	58.44
21	58.84	59.53	59.31	58.53
22	58.95	59.63	59.42	58.64
23	59.06	59.75	59.53	58.75
24	59.19	59.87	59.65	58.86
25	59.32	60.00	59.78	58.99
26	59.46	60.14	59.92	59.12
27	59.61	60.29	60.06	59.26
28	59.77	60.45	60.22	59.41
29	59.94	60.62	60.39	59.58
30	60.13	60.80	60.57	59.75
31	60.33	61.00	60.77	59.94
32	60.55	61.22	60.98	60.15
33	60.78	61.45	61.21	60.37
34	61.04	61.70	61.46	60.61
35	61.31	61.98	61.72	60.87
36	61.61	62.27	62.01	61.15
37	61.92	62.58	62.32	61.45
38	62.26	62.91	62.65	61.77
39	62.63	63.27	63.00	62.11
40	63.01	63.66	63.38	62.48
41	63.43	64.07	63.79	62.87
42	63.87	64.51	64.22	63.29
43	64.35	64.98	64.68	63.74
44	64.86	65.48	65.18	64.22
45	65.40	66.02	65.71	64.73
46	65.99	66.60	66.28	65.28
47	66.61	67.22	66.89	65.87

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48	67.28	67.88	67.53	66.50
49	67.99	68.58	68.23	67.17
50	68.75	69.33	68.96	67.89
51	69.55	70.13	69.75	68.64
52	70.41	70.97	70.58	69.45
53	71.31	71.86	71.45	70.30
54	72.26	72.80	72.38	71.19
55	73.27	73.80	73.36	72.14
56	74.34	74.86	74.41	73.15
57	75.49	76.00	75.52	74.22
58	76.71	77.21	76.71	75.37
59	78.03	78.50	77.98	76.60
60	79.44	79.90	79.35	77.92
61	80.97	81.40	80.83	79.34
62	82.61	83.03	82.42	80.87
63	84.42	84.81	84.17	82.56
64	86.40	86.77	86.09	84.41
65	88.55	88.89	88.17	86.42
66	90.88	91.19	90.43	88.59
67	93.37	93.65	92.84	90.91
68	96.04	96.29	95.43	93.40
69	98.88	99.09	98.18	96.05
70	101.88	102.06	101.09	98.86
71	105.05	105.18	104.16	101.81
72	108.38	108.47	107.38	104.92
73	111.86	111.91	110.75	108.17
74	115.49	115.49	114.27	111.56
75	119.25	119.20	117.92	115.07
76	123.14	123.04	121.69	118.71
77	127.14	127.00	125.57	122.46
78	131.24	131.05	129.55	126.30
79	135.42	135.18	133.61	130.23
80	139.67	139.38	137.75	134.23

**Life Annuity guaranteed for 10 years rates per Rs.
1000/- of Purchase Price (Premium) Paid**

Age	Monthly	Quarterly	Half yearly	Annual
20	58.67	59.36	59.15	58.38
21	58.77	59.46	59.25	58.47
22	58.88	59.57	59.36	58.57
23	58.99	59.68	59.47	58.68
24	59.12	59.80	59.58	58.79
25	59.25	59.93	59.71	58.92
26	59.38	60.07	59.85	59.05
27	59.53	60.22	59.99	59.19
28	59.69	60.37	60.15	59.34
29	59.87	60.54	60.32	59.50
30	60.05	60.73	60.50	59.68
31	60.25	60.92	60.69	59.87
32	60.46	61.14	60.90	60.07

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33	60.69	61.36	61.12	60.29
34	60.94	61.61	61.37	60.52
35	61.21	61.87	61.62	60.77
36	61.49	62.16	61.90	61.04
37	61.80	62.46	62.20	61.33
38	62.13	62.78	62.52	61.64
39	62.48	63.13	62.86	61.97
40	62.85	63.50	63.22	62.33
41	63.25	63.89	63.61	62.70
42	63.67	64.31	64.03	63.11
43	64.13	64.76	64.47	63.53
44	64.61	65.24	64.94	63.99
45	65.12	65.75	65.44	64.48
46	65.67	66.29	65.97	64.99
47	66.25	66.86	66.54	65.55
48	66.87	67.48	67.14	66.13
49	67.53	68.13	67.78	66.75
50	68.22	68.81	68.46	67.41
51	68.96	69.54	69.18	68.11
52	69.74	70.32	69.94	68.85
53	70.56	71.13	70.75	69.62
54	71.43	71.99	71.59	70.45
55	72.36	72.91	72.49	71.32
56	73.34	73.88	73.45	72.24
57	74.38	74.91	74.46	73.23
58	75.50	76.02	75.55	74.28
59	76.69	77.19	76.71	75.40
60	77.95	78.44	77.94	76.59
61	79.30	79.77	79.25	77.86
62	80.72	81.18	80.63	79.20
63	82.25	82.70	82.13	80.65
64	83.88	84.31	83.71	82.19
65	85.60	86.01	85.39	83.83
66	87.40	87.80	87.15	85.54
67	89.28	89.66	88.99	87.32
68	91.21	91.58	90.88	89.17
69	93.20	93.55	92.83	91.07
70	95.22	95.55	94.81	93.01
71	97.27	97.58	96.82	94.97
72	99.32	99.62	98.84	96.95
73	101.37	101.66	100.86	98.93
74	103.40	103.67	102.85	100.90
75	105.39	105.65	104.82	102.83
76	107.33	107.59	106.74	104.73
77	109.20	109.46	108.60	106.57
78	111.01	111.26	110.39	108.34
79	112.73	112.97	112.10	110.04
80	114.35	114.59	113.72	111.66

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Life Annuity guaranteed for 15 years rates per Rs. 1000/- of Purchase Price (Premium) Paid				
Age	Monthly	Quarterly	Half yearly	Annual
20	58.60	59.29	59.08	58.30
21	58.69	59.38	59.17	58.39
22	58.80	59.49	59.28	58.49
23	58.91	59.60	59.39	58.60
24	59.03	59.72	59.50	58.71
25	59.16	59.84	59.63	58.83
26	59.30	59.98	59.76	58.96
27	59.44	60.12	59.90	59.10
28	59.60	60.28	60.06	59.25
29	59.77	60.45	60.22	59.41
30	59.95	60.62	60.39	59.58
31	60.14	60.82	60.58	59.76
32	60.35	61.02	60.78	59.96
33	60.57	61.24	61.00	60.17
34	60.81	61.47	61.23	60.39
35	61.06	61.73	61.48	60.63
36	61.33	62.00	61.75	60.89
37	61.62	62.28	62.03	61.17
38	61.93	62.59	62.33	61.46
39	62.26	62.91	62.65	61.77
40	62.61	63.26	62.99	62.10
41	62.98	63.63	63.35	62.45
42	63.37	64.02	63.74	62.83
43	63.79	64.43	64.14	63.22
44	64.23	64.87	64.58	63.64
45	64.70	65.33	65.03	64.09
46	65.20	65.82	65.52	64.56
47	65.72	66.34	66.03	65.06
48	66.28	66.89	66.58	65.59
49	66.87	67.48	67.15	66.14
50	67.49	68.09	67.76	66.73
51	68.15	68.75	68.40	67.36
52	68.84	69.44	69.08	68.02
53	69.58	70.16	69.79	68.71
54	70.35	70.92	70.54	69.44
55	71.15	71.72	71.33	70.21
56	72.00	72.56	72.16	71.02
57	72.89	73.45	73.03	71.86
58	73.82	74.37	73.94	72.75
59	74.80	75.33	74.90	73.68
60	75.81	76.34	75.89	74.64
61	76.85	77.37	76.91	75.64
62	77.93	78.44	77.97	76.68
63	79.05	79.55	79.06	77.75
64	80.19	80.68	80.19	78.85
65	81.35	81.83	81.33	79.97

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66	82.51	82.99	82.48	81.10
67	83.67	84.15	83.62	82.23
68	84.81	85.28	84.75	83.35
69	85.93	86.40	85.86	84.44
70	87.01	87.47	86.93	85.50
71	88.04	88.51	87.96	86.52
72	89.02	89.49	88.94	87.50
73	89.95	90.41	89.86	88.42
74	90.81	91.27	90.72	89.28
75	91.60	92.06	91.51	90.07
76	92.32	92.78	92.24	90.80
77	92.97	93.44	92.90	91.47
78	93.55	94.02	93.48	92.06
79	94.07	94.54	94.01	92.59
80	94.52	95.00	94.47	93.06