

Reliance Credit Guardian Plan

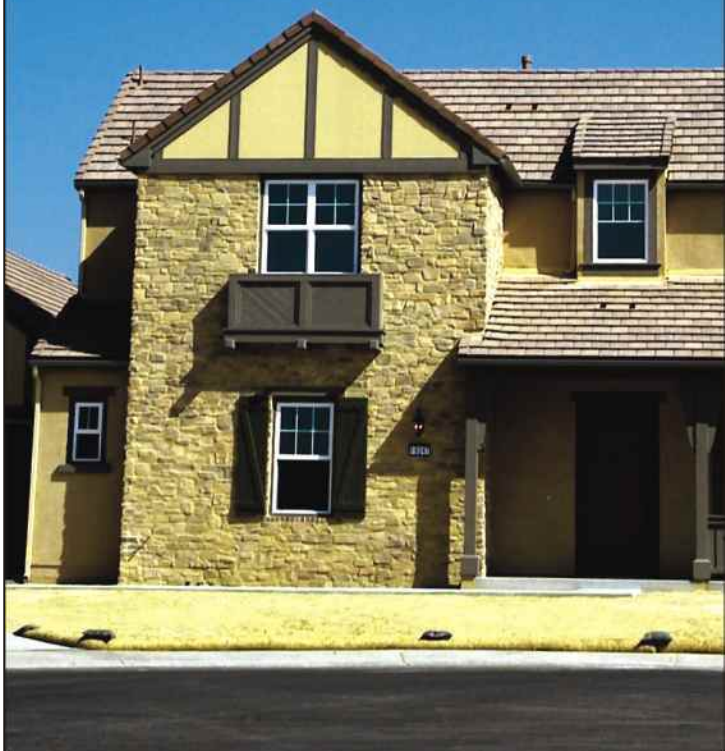
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loans today...



RELIANCE Life Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

...catch the
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Reliance Credit Guardian Plan

In today's world of easily available loans, we often tend to neglect the price our loved ones have to pay in case of our untimely demise.

Reliance Credit Guardian Plan ensures that your housing loans, personal loans or even outstanding credit card bills are paid in the event of untimely demise. Thus keeping you and your family protected from the burden and the worry of debt in such a situation.

Key Features

- ▶ Different types of loans are covered under this Policy - Housing Loans, Personal Loan, outstanding on credit cards etc
- ▶ Limited premium paying term
- ▶ Single & Regular Premium payment option
- ▶ Discount on premium rates for women
- ▶ Decreasing term insurance

How does this Plan work?

You pay premium every year for the premium paying term you choose. The Sum Assured decreases for a given interest rate as mentioned in the Policy Document. On death, your Nominee will get the Sum Assured. No Survival Benefit is payable under this plan.

Benefits

In the unfortunate event of loss of life, the Nominee will receive the Sum Assured as per the Policy Schedule.

Sample Premiums

The tables below show the indicative premiums for a male Life Assured across different Sum Assured and ages for a Policy Term of 10, 20 and 30 years.

Regular Premium Payment

Sum Assured: Rs 5 lakh	Age/Term (yrs)	10	20	30
	30	1915	2075	2620
	35	2165	2355	3000
	40	2680	3130	NA
	45	3640	4490	NA

Sum Assured: Rs 10 lakh	Age/Term (yrs)	10	20	30
	30	3330	3650	4740
	35	3830	4210	5500
	40	4860	5760	NA
	45	6780	8480	NA

Sum Assured: Rs 15 lakh	Age/Term (yrs)	10	20	30
	30	4745	5225	6860
	35	5495	6065	8000
	40	7040	8390	NA
	45	9920	12470	NA

* Please note that the Premium Paying Term is 6, 13 & 20 years for the Policy Term mentioned above. The loan interest is assumed at 10%.

Single Premium Payment

Sum	Age/Term (yrs)	5	10	15
Assured:	30	5155	8770	12710
	35	5670	10135	15310
Rs 5 lakh	40	6855	12780	20200
	45	8835	17480	28430

Sum	Age/Term (yrs)	5	10	15
Assured:	30	9310	16540	24420
	35	10340	19270	29620
Rs 10 lakh	40	12710	24560	39400
	45	16670	33960	55860

Sum	Age/Term (yrs)	5	10	15
Assured:	30	13465	24310	36130
	35	15010	28405	43930
Rs 15 lakh	40	18565	36340	58600
	45	24505	50440	83290

Note: The loan interest is assured at 100%.

What is the Policy Term?

Minimum Policy Term:	Regular Premium - 10 years Single Premium - 3 years
Maximum Policy Term:	Regular Premium - 30 years Single Premium - 15 years

Who can buy this product?

Minimum age at entry:	21 years
Maximum age at entry:	Regular Premium - 55 years Single Premium - 60 years
Minimum age at maturity:	Regular Premium - 31 years Single Premium - 26 years
Maximum age at maturity:	64 years

What is the Sum Assured?

Minimum Sum Assured -	Rs 250,000
Maximum Sum Assured -	No Limit
Minimum premium:	Regular Premium - Rs 1,000 Single Premium - Rs 3,000

Limited Premium Paying Term

The premium payment term is kept shorter than the Policy term. Hence you can protect your assets within a short period of time. The following table below illustrates the Policy term and the difference in the premium paying term. For example: for a Policy term of 12 years, the premium paying term is eight years (12-4) years.

Term	10-12	13-15	16-18	19-21	22-24	25-27	28-30
Difference	4	5	6	7	8	9	10

Flexible premium payment modes?

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

The Company will charge a Policy Fee, depending on the Premium Payment Mode selected by you.

Advantage Women:

Women Policyholders have an advantage as they receive discount on premium paid. For the basic Policy, basic premium payable will be equivalent to the premium for a three-year younger male Policyholder.

What happens if I discontinue paying premium?

The Policy will lapse if the premiums are not paid within the grace period.

However you have the option to revive the Policy within three years from the date of lapse subject to revival conditions.

The Policy is not eligible for any Paid-up or Surrender Value.

Grace Period

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

Monthly premium - 15 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 Rs 100,000 are allowed as deduction from your taxable income. Under Section 80D premium upto Rs 10,000 (Rs 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.

15 Day Free Look Period

The Policyholder may cancel this Policy by returning it to the Company within 15 days of receiving it together with a letter requesting it be cancelled.

The Company will refund the premium paid by the Policyholder less a deduction:

- ▶ Of the proportionate premium for the time cover has been provided till cancellation
- ▶ Of expenses incurred by the Company for medical examination of the Life Assured, Stamp Charges and expenses incurred in that connection

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 is an associate Company of Reliance Capital Ltd., a part of Reliance - Anil Dhirubhai Ambani Group. Reliance Capital is one of India's leading private sector financial services companies, and ranks among the top three 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 - Anil Dhirubhai Ambani Group also has presence in Communications, Energy, Natural Resources, Media, Entertainment, Healthcare and Infrastructure.

Prohibition of Rebate: Section 41 of the Insurance Act, 1938 states:

- 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of 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.

Reliance Life Insurance is a fully licensed Life Assurance Company registered with Insurance Regulatory and Development Authority (IRDA). Registration No: 121.

RELIANCE Life Insurance
Anil Dhirubhai Ambani Group

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SMS INSURE to 6161
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This product brochure gives the salient features of the plan only.
For further details on all the conditions, exclusions related to
Reliance Credit Guardian Plan please contact our Insurance Advisor.

Reliance Life Insurance Co. Ltd. Insurance is the subject matter of solicitation.
This product is underwritten by Reliance Life Insurance Company Ltd.