

DISTRIBUTOR / BROKER INFORMATION (Ref. Instruction No. 12 & 13)				
Name & Broker Code / ARN	Sub Broker / Sub Agent ARN Code	*Employee Unique Identification Number	Sub Broker / Sub Agent Code	RIA Code**
<b>ARN-118586</b> (Click here)	ARN-			
*Please sign below in case the EUIN is left blank/not provided. I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.				
<b>SIGN HERE</b>	First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory	

Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor.

**REQUEST FOR**     **Registration of SIP<sup>s</sup>**     **Registration of SIP Insure**     **Registration of Micro SIP** (Default option if not selected)

APPLICANT DETAILS		FOLIO NO.	
Name of Sole/1st holder <i>Mr./Ms./M/s</i>	PAN No / PEKRN.	<input type="text"/>	<input type="checkbox"/> KYC
Name of 2nd holder <i>Mr./Ms.</i>	PAN No / PEKRN.	<input type="text"/>	<input type="checkbox"/> KYC
Name of 3rd holder <i>Mr./Ms.</i>	PAN No / PEKRN.	<input type="text"/>	<input type="checkbox"/> KYC

**INITIAL INVESTMENT DETAILS**

Cheque/ DD No./Cash Deposit Slip No. \_\_\_\_\_ Cheque / DD / Cash Deposit Date \_\_\_\_\_ DD Charge ₹ \_\_\_\_\_

Net Amount ₹ \_\_\_\_\_ Bank Name: \_\_\_\_\_ Branch: \_\_\_\_\_ City: \_\_\_\_\_

**UNITHOLDING OPTION -**  **Demat Mode**  **Physical Mode** (Ref. Instruction No. 23) Demat Account details are compulsory if demat mode is opted. Not applicable if you have opted for SIP Insure.

<b>National Securities Depository Limited</b>	Depository Participant Name _____ DP ID No. _____ Beneficiary Account No. _____	<b>Central Securities Depository Limited</b>	Depository Participant Name _____ Target ID No. _____
Enclosures (Please tick any one box) : <input type="checkbox"/> Client Master List (CML) <input type="checkbox"/> Transaction cum Holding Statement <input type="checkbox"/> Cancelled Delivery Instruction Slip (DIS)			

**NOMINATION - I wish to Nominate**  **Yes**  **No** (Nomination is mandatory if you have opted for SIP Insure) (Ref. Instruction No. 26 to 29)

In case of existing investor, nomination details mentioned in the below table will replace the existing details registered in the folio. Signature of applicants is mandatory if you do not wish to nominate.

Nominee Name & Address	PAN of Nominee (Optional)	Date of Birth of Nominee	Nominee Relation With Investor	Guardian Name (in case Nominee is Minor)	Guardian Relation with Nominee	Allocation (%)	Sign of Nominee	Sign of Guardian	Signature of Applicants
									1st Applicant
									2nd Applicant
									3rd Applicant

**SIP DETAILS** Refer Instruction No. 13. Please refer respective SID/KIM for product labeling. Refer SIP Insure instructions in case you have opted for SIP Insure.

Scheme / Plan / Option	Frequency (Please /any one)	Enrollment Period (Please /any one)	SIP Date (Please /any one)	SIP Amount (in figures)	Reliance STEP-UP Facility (Optional) (Refer Instruction No. 25)		
					Amount	Frequency	Count
	<input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly <input type="checkbox"/> Yearly	<input type="checkbox"/> <b>REGULAR</b> From: <u>MM/YY</u> To: <u>MM/YY</u> <input type="checkbox"/> <b>PERPETUAL</b> (Default) (Refer Instruction No. 5) From: <u>MM/YY</u> To: <u>1 2 / 9 9</u>	<input type="checkbox"/> 2 <input type="checkbox"/> 7 <input type="checkbox"/> 10 <input type="checkbox"/> 18 (Default) <input type="checkbox"/> 23 <input type="checkbox"/> 28 <input type="checkbox"/> _____ (Any other date from 1 <sup>st</sup> to 25 <sup>th</sup> of a given month)	₹ _____	₹ _____ (Multiples of ₹ 100 only*)	<input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly (Default)	Increase SIP amount _____ time(s) (Default 1 time)

\*\* In case of Reliance Tax Saver Fund, Reliance Retirement fund - Income Generation Plan & Reliance Retirement fund- Wealth Creation Plan, the Step up minimum Amount should be ₹ 500 and in multiples of ₹ 500/- .  
Note: STEP-UP facility is not applicable for SIP Insure registrations.

**DECLARATION AND SIGNATURE**

I/We would like to invest in Reliance \_\_\_\_\_ subject to terms of the Statement of Additional Information (SAI) and Scheme Information Document (SID) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound to the details of the SAI and SID including details relating to various services including but not limited to ATM/ Debit Card. I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I accept and agree to be bound by the said Terms and Conditions including those excluding/limiting the Reliance Nippon Life Asset Management Limited (RNAAM) liability. I understand that the RNAAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RNAAM can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions in the form of trail commission or any other model, payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further, I agree that the transaction charge (if applicable) shall be deducted from the subscription amount and the said charges shall be paid to the distributors.  I confirm that I am resident of India.  I/We confirm that I/am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External/Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE/FCNR Account.

I have read and understood Instruction no. XIII and hereby agree to abide by the same. I hereby declare that the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962 and the information provided by me /us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete.

I understand that the insurance claim and the payment of the sum insured shall be made directly by Reliance Nippon Life Insurance Company Ltd (RNLC) subject to the terms and conditions of insurance, read along with the Certificate of Insurance of the group term insurance policy, Scheme Information Document and Statement of Additional Information. In the event my nominee is minor at the time of claim, I authorise RNLC to make the payment only on collection of lawful guardian details under the policy.

Signed at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

++ I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser.

**By signing this SIP enrolment form I/We understand that the amount will be debited from the Bank account mentioned in One Time Bank Mandate / Invest Easy - Individuals Mandate Form.**

<b>SIGN HERE</b>	First / Sole Applicant / Guardian / Authorised Signatory	<input checked="" type="checkbox"/> Second Applicant / Authorised Signatory	<input checked="" type="checkbox"/> Third Applicant / Authorised Signatory
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Investors are requested to note that the amount mentioned in One Time Bank Mandate should be the maximum amount that you would like to invest in schemes of RMF on any transaction day.

Received from Mr/Ms/M/s : \_\_\_\_\_ Request for:  Registration of Sip     Registration of Sip Insure     Registration of Micro Sip

Scheme Name	Plan	Option	Payment Details	Time Stamp & Date of receiving office
			Amount ₹ _____ Instrument No/Cash Deposit Slip No. _____ Date: _____ Drawn on Bank _____	

UMRN (For Office Use Only) \_\_\_\_\_

APP No. \_\_\_\_\_

Create  Sponsor Bank Code \_\_\_\_\_ (For Office Use Only) Utility Code \_\_\_\_\_ (For Office Use Only) Date: 

D	D	M	M	Y	Y	Y	Y
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Modify  I/We hereby authorize **Reliance Mutual Fund** to debit (tick ✓)  SB  CA  CC  SB-NRE  SB-NRO  Other

Cancel  Bank A/c no: \_\_\_\_\_ (Destination Bank Account Number)

With Bank \_\_\_\_\_ (Name of Destination Bank) IFSC \_\_\_\_\_ MICR \_\_\_\_\_

an amount of Rupees \_\_\_\_\_ ₹ \_\_\_\_\_

FREQUENCY:  Monthly  Quarterly  Half Yearly  Yearly  as & when presented DEBIT TYPE  Fixed Amount  Maximum Amount

Reference 1	Folio No.	Email ID: _____
Reference 2	Appln No.	Mobile / Phone No: _____

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD From: <table border="1" style="display: inline-table;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> To: <table border="1" style="display: inline-table;"><tr><td>3</td><td>1</td><td>1</td><td>2</td><td>2</td><td>0</td><td>9</td><td>9</td></tr></table> Or <input type="checkbox"/> Until Cancelled	D	D	M	M	Y	Y	Y	Y	3	1	1	2	2	0	9	9	1 _____ Signature of Account Holder 2 _____ Signature of Account Holder 3 _____ Signature of Account Holder	1 _____ Name as in Bank Record 2 _____ Name as in Bank Record 3 _____ Name as in Bank Record
D	D	M	M	Y	Y	Y	Y											
3	1	1	2	2	0	9	9											

This is to confirm that the declaration (as mentioned overleaf) has been carefully read, understood & made by me / us. I am authorizing the User Entity / Corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel / amend this mandate by appropriately communicating the cancellation / amendment request to the User entity / Corporate or the bank where I have authorized the debit.

**SIP INSURE INSTRUCTIONS**

- (i) Eligibility
- All individual investors enrolling for investments via SIP and opting for 'Reliance SIP Insure'
  - Only individual investors whose entry age is 18 years & more and less than 51 years at the time of investment.
  - In case of multiple holders in the any scheme, only the first unit holder will be eligible for the insurance cover.
  - An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme same plan and in the same month. The investor can choose the SIP Dates from 1st to 28th of any given month. More than one SIP for the same debit date shall be acceptable.
- Documents to be submitted: It is mandatory for each investor to sign and submit the following documents under this facility;
- Application Form (Nomination is mandatory for all investors with mode of holding as single, Joint & Any one or Survivor)
  - SIP Insure Enrollment / One Time Bank Mandate (OTBM)
  - Authorization Mandate (forms part of Application Form)
5. Reliance SIP Insure facility will not be extended to investors applying under the category of Micro SIPs.

**Terms & Conditions for availing Life Insurance Cover on SIP Investments**

- (ii) Age Limit
- Only individual investors whose entry age is 18 years & more and less than 51 years at the time of investment.
  - Cover ceasing age is restricted to 55 years.
- Charges of Insurance Cover: The insurance cover comes at no extra cost to the investors who are registered/willing to invest through Reliance SIP Insure in designated schemes that offer this facility.
- (iii) Commencement of Insurance Cover
- The insurance cover shall commence after "waiting period" of 45 days from the commencement of SIP installments. However the waiting period will not be applicable in respect of accidental deaths.
- (iv) Amount of Life Insurance Cover Available
- Under Reliance SIP Insure, the investors are provided with life insurance cover without any extra cost (i.e free of cost) under a Group Term Insurance scheme. The cost of the insurance premia will be borne by the AMC. The Life Insurance Cover under 'SIP Insure' facility will be as per the following clause:
- Year 1 - 10 Times the equivalent # Monthly SIP Installment
  - Year 2 - 50 Times the equivalent # Monthly SIP Installment
  - Year 3 onwards - 120 Times the equivalent # Monthly SIP Installment
- The above applies to all the frequencies / options

Fund - Income Generation Scheme or vice versa will not be considered for Cessation of Insurance Cover.

However, the insurance cover will continue if the SIP stops after the minimum period of contribution (Monthly - 36 installments; Quarterly - 12 installments; Yearly - 3 installments) of the opted SIP tenure & the sum assured, in such a scenario, will be equivalent to the fund value\* subject to maximum of 120 times the equivalent # Monthly SIP Installment or max sum assured limit i.e 50 Lakhs whichever is lower. The insurance cover will be continued till the committed tenure is completed or till 55 yrs of age whichever is earlier.

\* Fund Value = Value of units, accumulated under SIP Insure, at the last successfully executed SIP date seen from the day on which SIP is discontinued.

The insurance amount as per the above sum assured clause under revised features subject to a maximum of Rs 50 lakhs per investor across all schemes / plans and folios across all frequencies / options, in lumpsum will be paid / credited to the Nominee's bank account directly by the insurance company, in the event of the death of the Unit Holder (subject to the terms and conditions of the insurance, read along with the Certificate of Insurance, of the Group Term Insurance policy).

**Example on Max Sum Assured Calculation for more details (amount in lakhs)**

Sum Assured for old SIP Insure registration (A) Rs. (Max Cover - 10 lakhs)	Sum Assured for new SIP Insure registration (B)Rs. (Max Cover - 21 lakhs)	Sum Assured for new SIP Insure registration (B)Rs. (Max Cover - 50 lakhs)	C = (A + B+C) Rs.	Sum Assured Eligibility Lower of C or Rs.50 lakhs
10	4	25	39	39
10	20	30	60	50
7	20	28	55	50
7	13	29	49	49

Since the limit is per investor, all his existing investments in Reliance SIP Insure across all eligible schemes will be treated as per existing features and will also be considered for calculating the maximum sum assured limit, if investor is also registered under Revised Reliance SIP Insure facility. In case the investor is not registered under revised Reliance SIP Insure facility the old provision shall be applicable to investor.

Type of Investors	Registrations done before 15th Oct 2015	Registrations done after 15th Oct 2015 but before 1st Jun 2018	Registrations done after 1st Jun 2018	Max Sum Assured Applicable (amt in lakhs)
Existing Investors	Yes	No	No	10
Existing Investors	No	Yes	No	21
Existing Investors	Yes	Yes	No	21
Existing Investors	Yes	No	Yes	50
Existing Investors	No	Yes	Yes	50
Existing Investors	Yes	Yes	Yes	50
New Investors	No	No	Yes	50

Limits above are subject to maximum coverage of Rs. 50 lakhs per investor\*\*

\*\*Since the limit is per investor, all his existing investments in Reliance SIP Insure across all eligible schemes will be considered for calculating the maximum sum assured limit.

**# Illustration for Calculation of Life Insurance Cover**

Suppose a person has enrolled for SIP under quarterly frequency with installment amount of Rs 3000 per quarter for a period of 3 years and also for yearly frequency with installment amount of Rs 12000 per year for a period of 3 years

Following is the way he should calculate the eligible life insurance cover for different years

Step 1- Before he calculates as per the formula, he should find out the equivalent monthly installment for his SIP amount.

For Quarterly frequency, it is 3000/3 = Rs 1000 becomes his equivalent monthly SIP installment

For Yearly frequency, it is 12000/12 = Rs 1000 becomes his equivalent monthly SIP installment

Step 2 - Now he can refer to the formula for calculation of eligible insurance cover (under quarterly as well as yearly frequencies each) which is as follows;

The Life Insurance Cover under 'Reliance SIP Insure' facility will be as per the following clause;

- Year 1 - 10 Times the equivalent # Monthly SIP Installment = 10 \* 1000 = Rs. 10,000
- Year 2 - 50 Times the equivalent # Monthly SIP Installment = 50 \* 1000 = Rs. 50,000
- Year 3 onwards - 120 Times the equivalent # Monthly SIP Installment = 120 \* 1000 = Rs. 1,20,000

**Minimum Period of Contribution:**

Monthly - 36 installments; Quarterly - 12 installments; Yearly - 3 installments

The Life Insurance Cover under 'Reliance SIP Insure' facility shall be as per the above terms and conditions, subject to a maximum of Rs 50 lakhs per investor across all schemes / plans and folios across all frequencies / options, in lumpsum, which will be paid/credited to the Nominee's bank account directly by the insurance company, in the event of the death of the Unit Holder (subject to the terms and conditions of the insurance, read along with the Certificate of Insurance, of the Group Term Insurance policy).

Note: Investors are requested to note the terms and conditions of the respective lock in period clause that shall be applicable for each SIP Insure installment under the respective Scheme(s) e.g. 3 years in case of Reliance Tax Saver (ELSS) Fund and 5 years in case of Reliance Retirement fund - (Wealth Creation Scheme & Income Generation Scheme)

Insurance cover would cease, if investor redeems (fully / partially) or switches out^ (fully / partially) units before completion of the Reliance SIP Insure tenure or discontinues his SIP before completion of 3 yrs of the opted SIP tenure.

^ Switch out/ Auto Transfer between Reliance Retirement Fund - Wealth Creation Scheme to Reliance Retirement

- (v) Designated Schemes in which Reliance SIP Insure will be offered;
- Reliance Growth Fund
  - Reliance Vision Fund
  - Reliance Retirement Fund
  - Reliance Tax Saver (ELSS)
  - Reliance Large Cap Fund
  - Reliance Value Fund
  - Reliance Multi Cap Fund
  - Reliance Small Cap Fund
  - Reliance Banking Fund
  - Reliance Pharma Fund
  - Reliance Power & Infra Fund
  - Reliance Consumption Fund
  - Reliance Focused Equity Fund
  - Reliance Balanced Advantage Fund
  - Reliance Equity Hybrid Fund
  - Reliance Equity Savings Fund
  - Reliance Hybrid Bond Fund
- (vi) SIP Amount
- Monthly - Rs. 500 per month & in multiples of Re 1 thereafter
- Quarterly - Rs. 1500 per quarter & in multiples of Re 1 thereafter
- Yearly - Rs. 6000 per year & in multiples of Re 1 thereafter

I/We hereby declare that the particulars given on this mandate are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Reliance Mutual Fund, their representatives, service providers, participating banks & other user institutions responsible. I/We have read the Terms & Conditions and agree to discharge the responsibility expected of me/us as a participant/s under the scheme. I/We authorize use of above mentioned contact details for the purpose of this specific mandate instruction processing. I/We hereby confirm adherence to terms on this mandate.

**Authorisation to Bank:** I/We wish to inform you that I/We have registered with Reliance Mutual Fund for NACH / Direct Debit through their authorised Service Provider(s) and representative for my/our payment to the above mentioned beneficiary by debit to my/our above mentioned bank account. For this purpose I/We hereby approve to raise a debit to my/our above mentioned account with your branch. I/We hereby authorize you to honor all such requests received through to debit my/our account with the amount requested, for due remittance of the proceeds to the beneficiary.

<b>FOR OFFICE USE ONLY (Not to be filled in by Investor)</b>	
<b>Affix Barcode</b>	<b>Date and Time Stamp No.</b>

(Except for Reliance Tax Saver (ELSS) Fund & Reliance Retirement Fund where minimum installment is as follows;

Monthly option - Rs. 500 p.m. and in multiples of Rs 500 thereafter

Quarterly option - Rs. 1500 per quarter & in multiples of Rs 500 thereafter

Yearly option - Rs 6000 per year & in multiple of Rs 500 thereafter)

There is no upper limit.

(VII) SIP Tenure

1. Minimum Period of Contribution: Monthly - 36 installments; Quarterly - 12 installments; Yearly - 3 installments
2. Maximum Period of Contribution for SIP: No upper limit for SIP tenure. The investor can opt for Perpetual SIP also.
3. Maximum Period of Contribution for SIP Insure (for seeking Insurance cover): Upto completion of payment of all the monthly installments as registered or till attaining 55 years of age whichever is earlier (e.g., a person can register an SIP of maximum 10 yrs at the age of 45 yrs). The insurance cover ceases when the investor attains 55 years of age or the completion of the SIP insure tenure whichever is earlier.
4. In case the investor has opted for perpetual SIP Insure then the insurance cover will cease when the investor attains 55 years of age however the SIP will still continue.

(VIII) Load structure

1. The Entry Load under Reliance SIP Insure shall be Nil in the respective designated schemes. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
2. Exit load structure as prevailing at the time of investment /registration of SIP in the respective eligible schemes of Reliance SIP Insure shall be applicable.

(IX) SIP dates

1. SIP auto debit facility is available only on specific dates of the month i.e. investor can choose the SIP Dates from 1st to 28th of any given month.
2. The first SIP installment could be submitted on any working day. However the subsequent installments from 1st to 28th of every month.
3. Please submit the required documents for SIP atleast 21 working days before the first SIP date for Auto Debit facility.
4. Please read Instructions cum Terms and Conditions of OTBM + SIP Enrolment Form.

(X) Frequency of SIP : Monthly, Quarterly or Yearly basis

(XI) Mode of payment

SIPs will be accepted through One Time Bank Mandate to the investor's bank account under this facility. Post dated cheques will not be accepted in case of Fresh SIP insure requests.

(XII) Cessation of Insurance Cover

The insurance cover shall cease upon occurrence of any of the following:

1. At the end of mandated Reliance SIP Insure tenure. i.e., upon completion of payment of all the installments as registered or till attaining 55 years of age whichever is earlier
2. Discontinuation of SIP installments before completing the minimum period of contribution (Monthly -36 installments; Quarterly -12 installments; Yearly - 3 installments) of the opted SIP tenure
3. Partial or Full Redemption / switch-out<sup>^</sup> of units purchased under Reliance SIP Insure before completion of the mandated SIP tenure / installments or till attaining 55 years of age, whichever is earlier
4. In case of default in payment of three consecutive monthly /quarterly /yearly SIP installments or five separate occasions in Monthly / Quarterly/ Yearly SIP installments of such defaults during the tenure of the SIP duration chosen or till attaining 55 years of age, whichever is earlier.

<sup>^</sup> Switch out / Auto transfer between Reliance Retirement Fund - Wealth Creation Scheme to Reliance Retirement Fund-Income Generation Scheme or vice versa will not be considered for Cessation of Insurance Cover.

(XIII) Exclusions for Insurance cover

No insurance cover shall be admissible in respect of death of the SIP-Insure unitholder (the insured person) on account of -

1. Death due to suicide shall be dealt with as per IRDAI Regulations
2. Death within 45 days from the commencement of SIP installments except for death due to accident.
3. Death due to pre-existing illness, disease(s) or accident which has occurred prior to the start of cover.

(XIV)

Free life insurance cover provided as a part of an add on feature called as 'Reliance SIP Insure' is arranged and funded by Reliance Nippon Life Asset Management Limited through "Reliance Group Term Assurance Plus" (UIN 12IN104V01) of Reliance Nippon Life Insurance Company Limited (IRDAI Reg. No. 121). On exercising an option to become a member of insurance scheme, the death benefit (subject to the terms and conditions of the insurance, read along with the Certificate of Insurance, of the Group Term Assurance Plus Policy), shall be paid/ credited directly to investor's nominee by Reliance Nippon Life Insurance Company Limited. The investor is advised to refer to detailed sales brochure of Reliance Group Term Assurance Plus before deciding to opt for insurance cover. Please refer to <http://www.reliancenipponlife.com/> for more details. There is no compulsion whatsoever that this insurance cover has to be taken together with SIP. SIP is also available without insurance cover.

Reliance SIP Insure is a special feature available under selected schemes of Reliance Mutual Fund and is subject to such limits, operating guidelines, terms and conditions. Investors are requested to refer to the Scheme Information Document (SID), Statement of Additional Information (SAI), Key Information Memorandum (KIM) cum Application Form for further details.

The information herein above is meant only for general reading purposes and the views being expressed only constitute opinions and therefore cannot be considered as guidelines, recommendations or as a professional guide for the readers. Before making any investments, the readers are advised to seek independent professional advice, verify the contents in order to arrive at an informed investment decision.

None of the Sponsors, the Investment Manager, the Trustee, their respective directors, employees, affiliates or representatives shall be liable in any way for any direct, indirect, special, incidental, consequential, punitive or exemplary damages, including on account of lost profits arising from the information contained in this material.

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**