

CashSavers

Looking to save as you protect?

Enjoy the best of savings and protection¹ in one plan – flexible & highly accessible savings earning more than your usual savings rates, and protection with full refund of protection premiums plus guaranteed maturity payout²!

Why CashSavers works for you

Savings

With inflation and relatively low savings interest rates, your cash savings may not be working as hard as you want them to. What's more, you want your savings to be flexible and readily accessible as the amount of cash and when you need it can be unpredictable.

Get more³ out of your savings

From as low as S\$50⁴ per month, you could get more³ than your usual savings interest rate.

Guaranteed no lock-in period

choose to stop, re-start, increase or reduce your savings premiums at any time⁵!

Guaranteed no penalty for withdrawal⁵

You can choose to withdraw anytime at no penalty⁵.



Protection

You would like to protect yourself and your loved ones but consider the non-refundable premiums a drain on your savings for a rainy day. Good news! Now you can enjoy insurance coverage and obtain full refund of premiums paid at maturity, plus more!

Up to S\$100,000 protection¹ coverage

That's cash to help your loved ones relieve their financial strain.

Guaranteed 100% refund of premiums

When your policy matures, you'll get back all the premiums you paid, guaranteed.

Guaranteed 2.55% additional maturity payout² on protection premiums

You'll get additional 2.55% guaranteed at maturity² on your protection premiums.



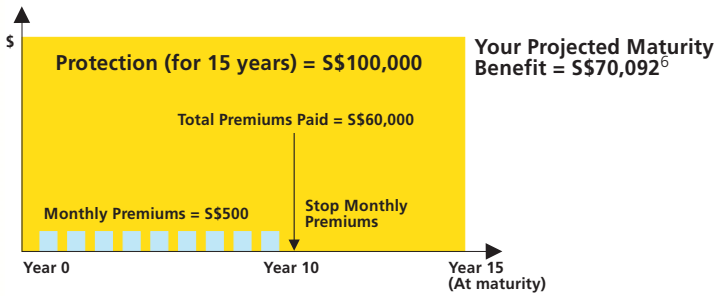
CashSavers benefits at a glance

	Plan 1	Plan 2
Savings		
Returns	Refer to aviva.com.sg	Refer to aviva.com.sg
Withdrawals	Anytime	Anytime
Premium Payment Term	No lock-in	No lock-in
Protection		
Cover	S\$100,000	S\$50,000
Policy Term	15 years	15 years
Premium Payment Term	10 years	10 years
Guaranteed Maturity Payout	Additional 2.55%	Additional 2.55%
Additional Features		
Refund of premiums	100% refund at maturity	100% refund at maturity

Illustration

Scenario 1

Assuming you are 32 years old, and buying CashSavers with a Sum Assured of S\$100,000. You are able to put aside S\$500 monthly. Your protection premium is S\$141 for protection and S\$359 for savings premiums per month.



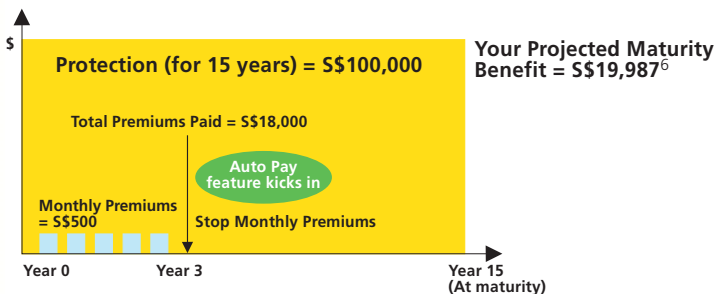
At maturity, you would have enjoyed:

- S\$100,000 protection for 15 years
- 100% refund of premiums paid
- Total 16% returns on premiums paid

Scenario 2

From the 2nd policy year onwards, CashSavers has a Non-Forfeiture Privilege (Auto Pay) which allows you the flexibility to stop monthly premiums in event of financial difficulty. You will continue to enjoy the protection coverage¹ as protection premiums will be paid from the savings balance⁷ of the policy.

Assuming you experience financial challenges in Year 3 and decide to stop future monthly premiums.



Assuming the savings balance⁷ is sufficient to pay the protection premiums up to Year 10, you would still have enjoyed:

- S\$100,000 protection for 15 years
- 100% refund of premiums at maturity
- Total 11% returns on premiums paid at maturity

Get more out of your cash savings!

Enjoy readily accessible savings earning returns than your usual savings rates and insurance coverage¹ at no cost to you – protection premiums are 100% guaranteed refunded at maturity² with 2.55% interest!

To find out more, please speak with your personal financial adviser or call Aviva at 6827 9933.

¹ Covers death and terminal illness.

² Maturity payout is payable provided no claims have been made.

³ Based on comparison with the prevailing first tier savings account interest rate among major banks as at 9 Dec 2008.

⁴ Monthly premium consists of savings premium and protection premium. Premium indicated refers to the savings premium only.

⁵ Minimum withdrawal is S\$500 per withdrawal and minimum savings balance that must be maintained is S\$1,000. For full withdrawal, the savings portion will be closed and no further savings premium will be accepted. There is no penalty for withdrawal of the savings proceeds only.

⁶ Based on an interest rate of 2% p.a. on savings premium, assuming the rate remains unchanged till maturity, and includes 2.55% additional maturity payout on protection premium. Interest rates are not guaranteed and will be declared by Aviva on a monthly basis through Aviva's official website at www.aviva.com.sg

⁷ Savings balance is the Accumulation Value. Accumulation Value = Savings premiums - Withdrawal (if any) + Interest.

A product summary in relation to CashSavers is available and may be obtained from Aviva Ltd and the participating distributors' offices.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable, if any, may be less than the total premiums paid.

The examples used in this brochure are for illustration purposes only and are not an indication or forecast of future returns.

You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you.

This piece of communication is not a contract of insurance. The standard terms and conditions of this plan are provided in the relevant policy contract. This is published for information and general circulation only and does not have regard to any specific investment objectives, financial situation or particular needs of any specific person.

Within fourteen (14) days of receipt of the Policy, you may write to Aviva Ltd to cancel your Policy. Aviva Ltd will refund the premiums you have paid after deducting any expenses incurred in issuing the Policy. There will be refund of the pro-rated interest accrued on the Accumulation Value in your policy from the date the policy is effective (Policy Effective Date). The refund will be made after Aviva Ltd receive the original Policy for cancellation.

If the Policy was sent to you by post, you are considered to have received it seven (7) days after posting.

All information correct at the time of printing.