

MoneySecure Express is an endowment plan that has various time horizons to help you reach your financial goals, while providing stable returns and protection benefits.

With MoneySecure Express, you only need to save for 5 years whether you sign up for the 8, 10 or 15-year term. You can enjoy the flexibility of withdrawing your cash coupons to spend as you like or reinvest them at the prevailing interest rate of 3% per annum¹.

Saving smarter with MoneySecure Express

Mr. Tan is a 42-year old father who's looking to start saving for his daughter's wedding. He wants to make sure it's special and a day to remember. He has around \$500 to set aside each month and is interested in MoneySecure Express because it provides him with both the security and flexibility he's looking for.

At a glance, Mr. Tan was attracted to:

Benefits ⁴ of MoneySecure Express
Save only 5 years with flexible choices of 8, 10, and 15 years policy term
Flexibility of getting your money back via guaranteed cash coupons ²
Bonus annually ³ , starting from Year 1
Protection benefits for the entire policy term ⁴
Guaranteed issuance, no medical check-up required.

Perfect for Mr. Tan and his dream of giving his daughter a day to remember.

Achieve your financial goals with MoneySecure Express

By choosing MoneySecure Express, Mr. Tan can enjoy the peace of mind of knowing his money is working smartly for him and he has the flexibility to either reinvest or withdraw the Guaranteed Cash Coupons.

Here's how Mr. Tan's endowment plan might look at the end of his policy term:

By putting away \$503.10¹ every month for 5 years, Mr. Tan would have saved \$30,186.
If he signs up for a MoneySecure Express with a 10-year maturity term and chooses to reinvest his guaranteed cash coupon, he may receive \$36,148¹.

Or, if Mr. Tan's circumstances change, he could choose to withdraw his guaranteed cash coupons as follows:

End of Policy Term	Cash Coupons
Year 7	\$2,350
Year 8	\$4,700
Year 9	\$7,050
Year 10	\$9,400
Accumulated Bonus	\$11,933 ³

In this scenario, Mr. Tan may receive **\$35,433¹** in total.

Covered for the unexpected

As an added extra - all through his policy years, Mr. Tan is covered for death, terminal illness as well as total and permanent disability⁴. And in the event of accidental death before 65 age next birthday, his payout will be double the total premiums paid plus any guaranteed cash coupon he's not withdrawn and bonuses³ earned. Reassuring to know that should the worst happen, his money is secure.

MoneySecure Express is perfect for helping Mr. Tan to fund his daughter's special day, and it could be perfect for you too... saving for that special holiday, a new car, just a rainy day or even maybe as a nest egg for your golden years.

To find out how smart MoneySecure Express works for you, speak to your personal financial adviser or visit www.aviva.com.sg.

About Aviva

Aviva is the world's sixth largest* insurance group, serving 53 million customers across Europe, North America and Asia Pacific. We are the largest insurance services provider in the UK and one of the leading providers of life and pensions products in Europe.

Aviva's main business activities are long-term savings, fund management and general insurance, with worldwide total sales of \$599.38 billion and funds under management of \$5806.25 billion at 31 December 2010.

* based on gross worldwide premiums at 31 December 2010.

What you need to know

- 1 Premium quoted is based on 10-year term for a MoneySecure Express policyholder aged 42 next birthday with a sum assured of \$23,500, assuming a projected investment rate of return of 4.75% p.a. Reversionary and terminal bonuses are not guaranteed and will depend on the performance of Aviva's Participating Fund. The prevailing non-guaranteed interest rate for reinvestment of the guaranteed cash coupons with Aviva is at 3% and is determined by Aviva from time to time.
- 2 The Sum Assured in the basic plan is used to determine the Guaranteed Cash Coupons payable. It is the amount equivalent to the sum of all Guaranteed Cash Coupons that will be paid out. The Sum Assured is not the Death Benefit. Please refer to the Product Summary for details of your Death Benefit.
- 3 Assuming a projected investment rate of return of 4.75% p.a. Reversionary and terminal bonuses are not guaranteed and will depend on the performance of Aviva's Participating Fund.
- 4 The coverage for total and permanent disability and death due to accidental injury ends at age next birthday 70 and 65 respectively.

Important Notes

This policy is underwritten by Aviva Ltd.

MoneySecure Express is a 5 year limited-pay participating, anticipated endowment plan and is not a savings deposit account. MoneySecure Express is not capital guaranteed by Aviva. Please refer to the Product Summary and Benefit Illustration for more details.

This brochure is published for general information only and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. A product summary in relation to MoneySecure Express is available and may be obtained from Aviva Ltd and the participating distributors' offices. You should read the product summary before deciding whether to purchase the policy.

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 policy in question is suitable for you. Buying a life insurance policy is a long-term commitment and an early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.

The Policy may be cancelled by written request to Aviva Ltd within fourteen (14) days after the receipt of the Policy document, in which case Aviva Ltd shall make a refund of the premium received by Aviva Ltd less medical fees or any other expenses incurred in assessing the risk under the Policy. The refund will be made after we have received the original Policy for cancellation. If the Policy document is sent by post, it shall be deemed to have been delivered within seven (7) days after the posting.

This is not a contract of insurance. Full details of the standard terms and conditions of this Policy can be found in the relevant Policy contract.

In the event of any inconsistencies between the English language version and the Chinese language version, the English language version of this brochure shall prevail. Information is correct at time of publishing.

Underwritten by:



Co. Reg. No.: 196900499k

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Company Reg. No.: 196900499K GST Reg. No.: MR-8500166-8

March 2011

简易灵活、安稳锁定经济未来
MoneySecure Express



MoneySecure Express 是一项储蓄保险计划、让您在灵活的时间范围内实现您在财务上的目标、并同时为您提供稳定的回收和保障。

在 MoneySecure Express 计划下、无论您的投保期是8年、10年或15年、您只需进行5年的存款。您可以选择兑现保证现金息票、提出现款、或将该款项以每年3%的现行利率³进行再投资。

MoneySecure Express – 更精明的储蓄途径

身为父亲、42岁的陈先生正期待准备女儿未来的婚礼。为了确保女儿结婚当天是个令人难忘的大喜之日、他每个月将储蓄大约\$500以供婚礼的费用。对此、陈先生对 MoneySecure Express 所提供的安全性和灵活性深感兴趣。

简单而言、陈先生为以下所吸引：

MoneySecure Express 的利益 ⁴
只需储蓄5年、并能灵活地选择8年、10年或15年的保期
通过保证现金息票能灵活地取回存款 ²
从第一年开始领取年度花红 ³
在整个保期内享有保障利益 ⁴
保证能够投保、无须通过健康检查

陈先生为女儿缔造完美婚宴的梦想将指日可待。

通过 MoneySecure Express 达成您的财务目标

陈先生选择了 MoneySecure Express、能够放心地让所存的款项发挥功效。更能够灵活地选择再投资或将保证现金息票兑现、领取现金。

在保险到期时、陈先生的储蓄保险计划状况可能如下：

如果陈先生在五年里每个月存放 **\$503.103¹**、总存款额为 **\$30,186**。如果他选择了十年保障期的 **MoneySecure Express**、并将保证现金息票再投资、就可能获得**\$36,148¹**。

倘若陈先生有任何其他需要、可以选择如兑现保证现金息票、领取现金：

保单到期	现金息票
第七年	\$2,350
第八年	\$4,700
第九年	\$7,050
第十年	\$9,400
累计花红	\$11,933 ³

在这个方案中、陈先生所能领取的总额为 **\$35,433¹**。

额外保障、以防万一

在投保的整个期间、陈先生所享有的保障包括死亡、末期疾病以及完全及永久性伤残⁴。如果他在65岁生日之前不幸过世、他的索赔款项将会是已缴交的保费总额的双倍、另加任何未兑现的保证现金息票和花红³。所以就算万一有什么不测、陈先生的存款亦将安稳妥当。对于陈先生资助女儿成婚之喜、MoneySecure Express 是理想的储蓄途径。您也可以通过 MoneySecure Express 达成您的目标、如特别的旅游计划、新车、储备金、甚至作为退休后的储蓄。

欲了解精明的 MoneySecure Express 如何能为您效劳、请联络您的个人财务顾问或浏览 www.aviva.com.sg。

有关 AVIVA 保险公司

AVIVA 是全世界第六大^{*}的保险集团、在欧洲、美国和亚太区为5千3百万位客户服务。我们是英国最大的保险公司、而在欧洲则是提供人寿和退休金产品的领先公司之一。AVIVA主要的业务在于长期储蓄计划、基金管理和一般保险计划。截至2010年12月31日、本公司全球销售额达99.38亿新元、所管理的基金达806.25亿新元。

^{*} 以2010年12月31日全世界的总额计算。

您所需要了解的事项

1. 投保额以10年 MoneySecure Express 计划、保额\$23,500、每年4.75%的估计投资回报率、投保人在下个生日42岁为设想。可享有的花红及末期红利将不会被担保、视 AVIVA 参红基金的表现推算。保证现金息票再投资的现行非保证利率是3%。该利率将由 AVIVA 决定、并不时作出调整。
2. 基本保险计划中的保额将来计算所需支付的保证现金息票额、而这也将相等于所有所需支付的保证现金息票的总额。保额不是死亡福利。请查阅产品概要以了解有关死亡福利的详情。
3. 以每年4.75%的估计投资回报率为设想。可享有的花红及末期红利将不会被担保、视 AVIVA 参红基金的表现推算。
4. 由意外造成的完全及永久性伤残和死亡保障将在受保人下次生日分被为70岁和65岁时终止。

重要事项

此保险计划由AVIVA有限公司承担。

MoneySecure Express 是一项5年有限支付的参红及预计的储蓄保险计划。欲了解您在保单到期时所能领取的预计的到期利益、请参阅产品概要及利益说明。

[^] AVIVA有限公司将不保证利息、并可能不时作出调整。

本册子只提供一般资料、并不代表任何人指定的投资目标、经济状况或特别需求。您可向AVIVA有限公司及指定的分销公司索取有关 MoneySecure Express 的产品概要。在决定是否应该投保此保险计划前、您或该仔细阅读该产品概要。

在决定是否应该投保此保险计划前、您或该征询财务顾问的意见。若您选择不征询财务顾问的意见、您应考虑本产品对您是否合适。购买人寿保险是一项长期的承诺。提早终止保单通常涉及高额的费用、而且取回的退保金也许会低于所支付的保费总额。

投保人可以在接获保单文件的14天内、通过书面方式要求AVIVA有限公司取消这项保单。而AVIVA有限公司将会在扣除任何评估保单风险所涉及的医疗检查费用后退还所收取的保费。有关推款将在AVIVA有限公司收到被取消的保单原件后进行。若保单通过邮寄方式寄出、则视为在邮寄后的七天内完成递交。本册子并非保险合同。本保险计划的标准条款与条件已列明在有关保单合约内。

倘若本册子中的英文内容与中文内容有任何相差之处、将视英文内容为正确版本。所有讯息在截至刊印前皆为正确。

承保：



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Secure your financial future
with flexibility and ease
MoneySecure Express

