

Like Life



The plan that prepares you
for life's surprises.



In life, there are many surprises.
Some are happy and some, not.

Whatever the surprises in life,
you need a plan that will grow
and change with you.

Facts about Singaporeans:

Singaporeans are 11 times underinsured¹.

In Singapore, the top causes of death among adults aged 15-59 years are due to cancer (37%) and heart diseases (23%) which together cause 3 in 5 deaths².

These illnesses could cost you your savings and put your financial plans at risk.

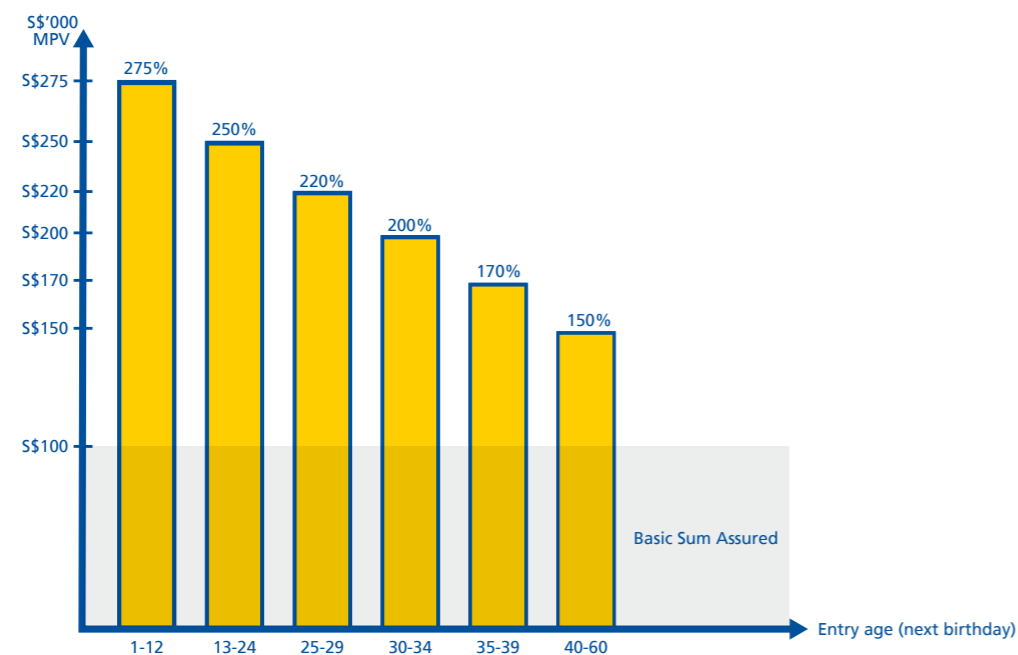
Snapshot of MyLifeChoice's benefits:

- 1.** Increase your coverage at key life events without providing evidence of health³.
- 2.** Enjoy coverage of up to 275% of the Sum Assured.
- 3.** Guaranteed higher lump sum payout⁴ upon claim.
- 4.** Supplements retirement fund through lump sum withdrawal⁵.
- 5.** Optional Critical Illness and Total and Permanent Disability riders for coverage till age 99 and 70 next birthday, respectively.

A Plan with Happy Surprises

High protection offers good value for money

MyLifeChoice's Minimum Protection Value (MPV)⁴ **assures you for up to 275% of the Sum Assured** in the case of death, Critical Illness⁹ or Total and Permanent Disability⁹, ensuring your hard-earned dollars are stretched further. Here is how MPV⁴ applies to your entry age:



Short-term payment for long-term coverage

You can choose to pay over 15, 20 or 25 years or until the age of 80 years age next birthday.

Know your financial commitments upfront

MyLifeChoice guarantees a level premium⁶ throughout premium payment term, so you are well informed of your financial commitment from the start.

High protection, bonus payouts and easy access to savings

With **MyLifeChoice**, your monthly premiums will grow into savings over time. You will also have the access to these savings upon retirement⁵. What's more, bonuses paid over time will contribute to your retirement nest egg.

Continuous cover, even if you lose your job

If this happens, simply contact us and we'll put your premium payments on hold for a year⁷ and you will still be covered.

We understand that life's surprises call for change.

MyLifeChoice's Guaranteed Extra Protection³ option provides the choice to increase your insurance protection cover when you reach key milestones in life, such as marriage, starting a family or even upon graduation - **without providing any evidence of health³**.





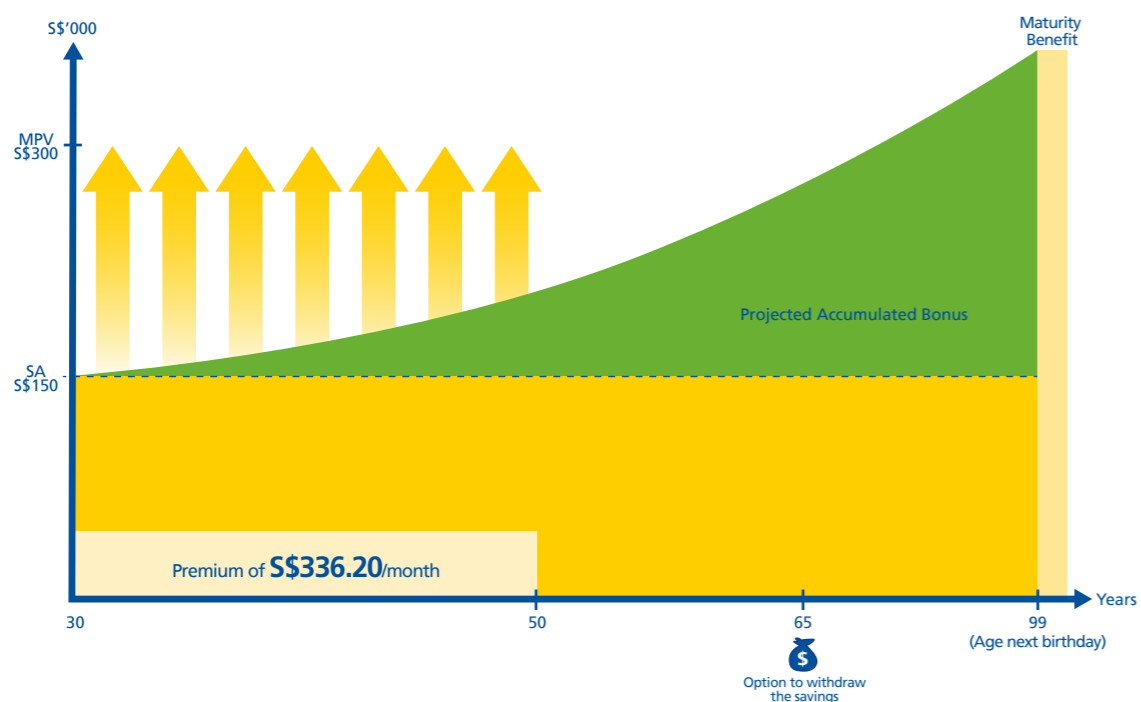
Your first policy should offer the best value for money

John: His first policy

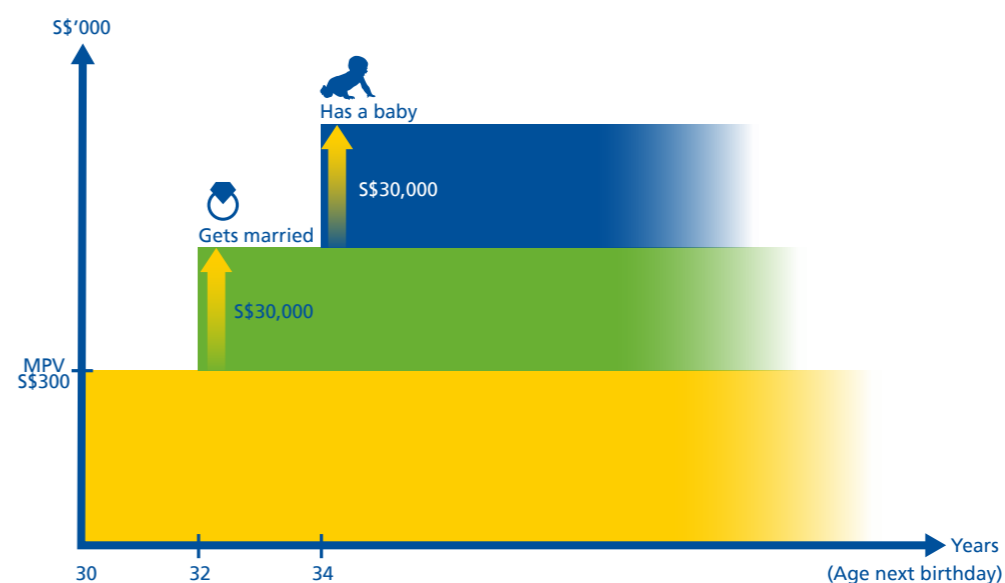
John is 30 and will be getting married soon. As his financial commitments will increase after marriage, he is looking for an affordable, first life policy to insure himself. He wants a plan that offers high protection, constant savings and bonus payouts, which will help him with retirement planning.

John starts with MyLifeChoice. He chooses a Sum Assured (SA) of S\$150,000 at a level premium⁶ of S\$336.20 per month, payable over 20 years. During these 20 years, he is able to get 200% of the Sum Assured (S\$300,000) through Minimum Protection Value (MPV)⁴. Not only does he receive high protection during the initial years, the accumulated bonuses also help him save for later years. Upon retirement, he has the option to withdraw the savings⁵.

Here's how it works:



When John gets married and starts a family few years later, he uses the Guaranteed Extra Protection³ option to increase his coverage, without providing evidence of health. **Here's how it works:**



Where:

- SA: Sum Assured.
- Maturity Benefit is equivalent to Sum Assured plus accumulated bonuses, less any indebtedness.
- MPV: Minimum Protection Value (equivalent to 200% of Sum Assured for Life Assured with entry age 30 next birthday, applicable for first 20 policy years).
- Premium stated above includes cover for death, Critical Illness benefit and Total and Permanent Disability benefit.
- Projected accumulated bonus (which is not guaranteed) is for illustration purposes only. For details, please refer to the Product Summary.
- If savings⁵ are withdrawn upon age 65, the Maturity Benefit will no longer apply.

John was attracted to:

- 200% of the Sum Assured during initial years, when he needs it most.
- Higher Protection along with savings for his retirement.
- Flexibility to increase coverage via the Guaranteed Extra Protection³ option without providing evidence of health.



High Protection with Savings for your

A lifetime gift for Rachel

Mr. and Mrs. Lim have just had their first child - Rachel. Being new parents, they want to start saving early for Rachel's future.

Before Rachel's first birthday, they purchase MyLifeChoice with a Sum Assured (SA) of S\$100,000 at a level premium⁶ of S\$98.65 per month. This is to be paid over the next 20 years.

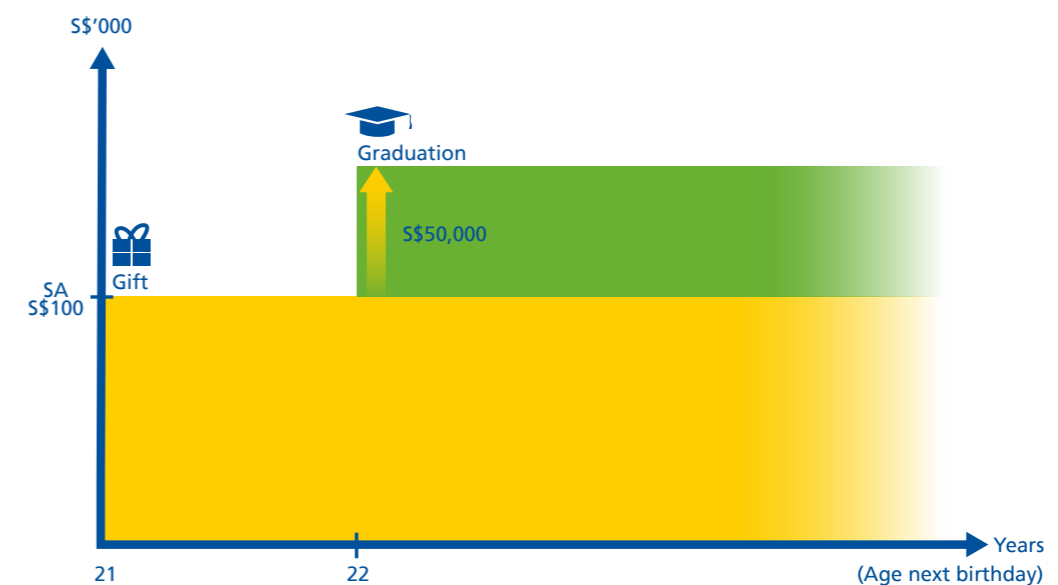
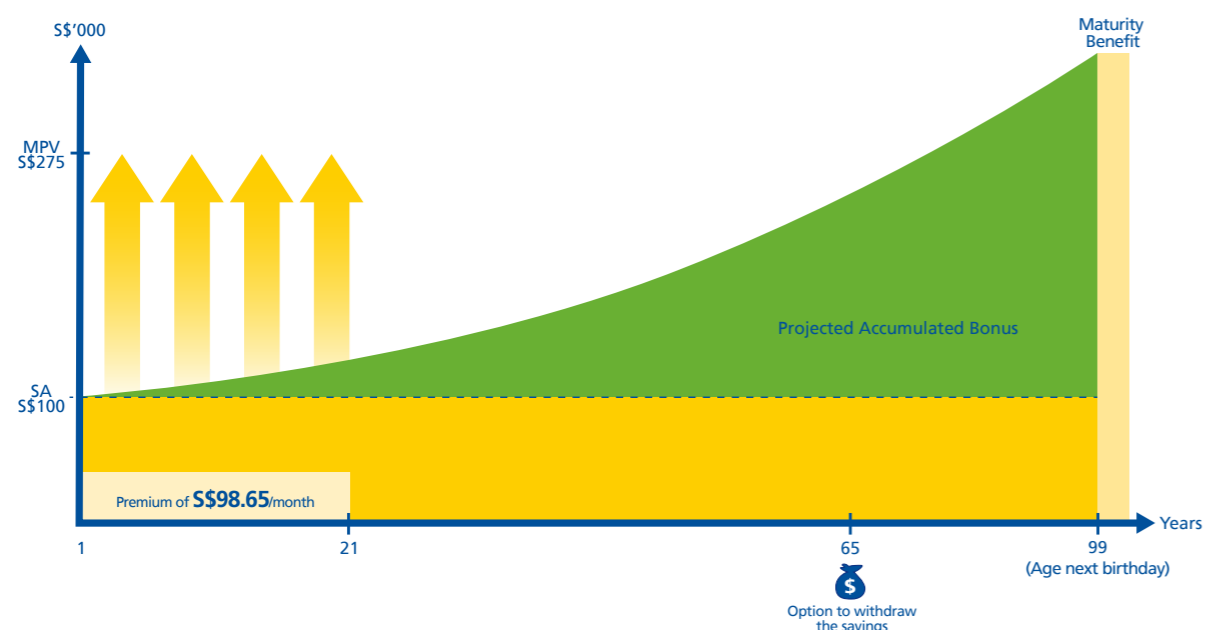
During these 20 years, Rachel is able to get 275% of the Sum Assured (S\$275,000) through Minimum Protection Value (MPV)⁴. Not only does she receive high protection in the initial years, the bonuses also add to her savings for later years.

On Rachel's 21st birthday, Rachel's parents will gift this policy to her.

Here's how it works:

Once Rachel is gifted this policy, she uses the Guaranteed Extra Protection³ option to increase protection cover upon graduation without providing evidence of health.

Here's how it works:



Where:

- SA: Sum Assured.
- Maturity Benefit is equivalent to Sum Assured plus accumulated bonuses, less any indebtedness.
- MPV: Minimum Protection Value (equivalent to 275% of Sum Assured for Life Assured with entry age 1 next birthday).
- Premium stated above includes cover for death, Critical Illness benefit and Total and Permanent Disability benefit.
- Projected accumulated bonus (which is not guaranteed) is for illustration purposes only. For details, please refer to the Product Summary.
- If savings⁵ are withdrawn upon age 65, the Maturity Benefit will no longer apply.

Mr. and Mrs. Lim were attracted to:

- 275% of the Sum Assured during initial years.
- Short-term payment for long-term coverage.
- Protection and savings in one plan, which can be given as a gift to Rachel when she turns 21.

Start preparing now!

You never know what surprises life may bring. **MyLifeChoice** allows you to increase your protection cover whenever you need to.

Get set for life – today!

Speak to your Financial Adviser or visit www.aviva.com.com.sg

Insights from Aviva's Whole of Life Insurance survey⁸:

- 92% prioritise a guaranteed rate of return.
- 91% appreciate the ability to withdraw funds when needed.
- 86% prefer a plan that is personalised.
- 79% find guaranteed premiums very appealing.
- 71% worry about keeping up with premium payments.
- 64% would like the option of having time off their premium payments.
- 44% are not comfortable with committing their money to the long term.

Footnotes:

1. Source: "Studies show Singaporeans grossly underinsured" by Jo-ann Huang posted on 19 November 2010 on Channel New Asia's website: <http://www.channelnewsasia.com/stories/singaporelocalnews/view/1094477/1.html>
2. Source: Ministry of Health – "Top causes of deaths for adults aged 15-59 years in 2009". Posted on: www.moh.gov.sg/mohcorp/publicationsinfopa/persaspx?id=24478
3. You will be able to purchase new term protection coverage for death or Terminal Illness benefit with extra premium payable, without providing evidence of health. The Policyholder may opt for this option at each of the following key life events:
 - a) the Life Assured marries or divorce (i.e. change of marital status)
 - b) the Life Assured becomes a parent and has a new born child, or legally adopts a child (i.e. adding a new child member to the immediate family)
 - c) the Life Assured graduates from tertiary education.This option can be taken up to 50% of MyLifeChoice basic Sum Assured, or up to a maximum of S\$250,000 per life, whichever is lower. This is irrespective of the number of MyLifeChoice Policies the Life Assured may have. This option is extended to standard life only.
4. Applicable for a period of first 20 policy years or up to the Policy Anniversary when the Life Assured attains age 65 next birthday, whichever is earlier.
5. The Life Assured is given the option to withdraw a lump sum at the Policy Anniversary when the Life Assured attains age 65 or at any Policy Anniversary thereafter before the policy matures. Policyholder may submit the request to withdraw once per policy. This option is only available after the premiums for the MyLifeChoice basic policy have been fully paid at the end of the premium payment term, provided no indebtedness upon the request for the Advance Cash Withdrawal. The lump sum amount is not guaranteed and the amount is determined at our discretion at the time when you request to exercise this option. If this option is exercised, the Maturity Benefit will no longer apply.
6. Premium for optional riders that cover Critical Illnesses benefit is not guaranteed.
7. This refers to Waiver of Interest Benefit, provided the policy has cash value to cover the total outstanding premiums. Please refer to Product Summary for details.
8. Source: Aviva's Whole of Life Insurance survey - May 2011. Consumer research commissioned by Aviva, conducted in May 2011 by Kadence International. 216 online interviews with Singaporeans who currently have life insurance.
9. Critical Illness and Total and Permanent Disability are optional riders.

About Aviva

Aviva is the world's sixth largest* insurance group, serving over 44.5 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 S\$99.38 billion and funds under management of S\$806.25 billion at 31 December 2010.

* based on gross worldwide premiums at 31 December 2010

Important Notes

The policy is underwritten by Aviva Ltd.

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 MyLifeChoice 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 product in question is suitable for you. 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. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. This brochure is not a contract of insurance. Full details of the standard terms and conditions of this plan can be found in the relevant policy contract.

Information is correct at time of publishing.

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