

Choose only what you need.



MyProtector


Flexible and affordable cover.



 Customised protection that fits your unique needs

Singaporeans are 11 times underinsured¹. In Singapore the top causes of death among adults aged 15-59 years are cancer (37%) and heart diseases (23%) which together cause 3 in 5 deaths². When faced with life's unexpected moments, will you have what is needed to protect the health of your finances?

MyProtector is a flexible and affordable protection term plan that allows you to choose the coverage your lifestyle needs. This is especially important for consumers who are most cost-conscious and constantly looking for quality, customisable, value-for-money coverage.

 Don't purchase packaged term plans. You might be paying for benefits you do not require.

Choose only what you need with **MyProtector**.

- Specially designed to empower you to select the precise coverage that you need.
- Pays a lump sum in the event of death or upon diagnosis of a Terminal Illness within the policy term.
- Allows you to enhance your coverage by complementing your plan with your choice of riders.
- Lets you choose between level term and decreasing term.

Level Term with MyProtector-Level Plus

A simple yet cost effective term insurance plan that pays a guaranteed sum upon death or diagnosis of Terminal Illness during the policy term, at level premium rates for consistent protection throughout the policy period.

Level Term ³	Policy Term	Sum Assured	Daily Premium
MyProtector - Level Plus	25	S\$250,000	S\$1.31

Add on your choice of riders with the same policy term and sum assured as the base plan for a more comprehensive coverage.

Level Term ³	Policy Term	Sum Assured	Daily Premium ⁴
Total and Permanent Disability Rider	25	S\$250,000	S\$0.13
Critical Illness Accelerated Benefit	25	S\$250,000	S\$1.75

Total: S\$3.19/day

Decreasing Term

A low-premium plan that pays a decreasing sum year-on-year over the term of the policy, ideal for coverage of reducing debts such as mortgages and loans. You can choose 1%, 2%, 3%, 4%, 5%, 7% or 9% to suit your requirement.

Decreasing Term ⁵	Policy Term	Sum Assured	Daily Premium
MyProtector	30	S\$350,000	S\$1.55

Add on your choice of riders with the same policy term and sum assured as the base plan for a more comprehensive coverage.

Decreasing Term ⁵	Policy Term	Sum Assured	Daily Premium ⁴
Total and Permanent Disability Rider	30	S\$350,000	S\$0.24
Critical Illness Accelerated Benefit	30	S\$350,000	S\$2.96

Total: S\$4.75/day

Choice of Riders

Total and Permanent Disability Rider

Pays a lump sum payment should the life assured become totally and permanently disabled, thus providing a cash reserve to soften the impact of lost income. You may choose this rider for coverage of up to age 70 next birthday.

Critical Illness Accelerated Benefit

Enjoy coverage for 30 major critical illnesses, offering peace of mind and the confidence to deal with the high cost of medical treatment. You may choose this rider for coverage of up to age 99 next birthday.

Critical Illness Premium Waiver

Get enhanced protection with a waiver of all future premiums upon diagnosis of a critical illness, helping to lighten your financial burden in difficult times.

Male Illness Cover II

Applicable to MyProtector-Level Plus only.

Pays a lump sum payment upon diagnosis of any of the covered specific male illness and reimburses medical expenses via surgical benefit.

Female Illness Cover II

Applicable to MyProtector-Level Plus only.

Pays a lump sum payment upon diagnosis of any of the covered specific female illness and reimburses medical expenses via surgical benefit.

More choices available

Choice of Coverage Term up to age 99

Choose a flexible cover that suits your lifestyle, for regular payments from 10 years up to age 99.

Choice of premium currency and payment method

You have a choice of six currencies: SGD, USD, GBP, EUR, AUD and HKD. Premium payments can be made annually, half-yearly, quarterly or monthly. You have the flexibility to fulfil your premium payments via cheque, direct debit, telegraphic transfer, banker's draft or credit card (MasterCard or Visa)¹⁴.

Hassle-Free Guaranteed Renewable every 5 years⁶

Applicable to MyProtector-Level Plus only.

Guaranteed Renewable option (GRO)⁶ assures that your policy⁷ stays in force with premium payments, without providing evidence of health upon renewal⁸.

Increase coverage at key life events⁹

Applicable to MyProtector-Level Plus only.

Guaranteed Issuance Option (GIO)⁹ provides the flexibility to increase coverage when you reach key milestones in life, such as marriage, starting a family or even upon graduation – without providing any evidence of health⁷.

Protection for your loved ones

Take this opportunity to extend this coverage to your spouse¹⁰ and enjoy a discount on the premium on your Joint-Lives application. Both of you will enjoy the same coverage with just one simple application.

Worldwide Coverage

You can continue to enjoy peace of mind even when you relocate for business as My**Protector** gives you the assurance of continuous coverage that transcends international borders.

Nationality of the following countries are automatically eligible for death and terminal illness, total and permanent disability and critical illness benefits:

Australia
Austria
Belgium
Canada
Denmark
Finland
France
Greece
Germany
Ireland
Italy
Luxembourg
New Zealand
Portugal
Spain
Sweden
Switzerland
The Netherlands
United Kingdom
United States
China (Hong Kong)
Singapore

Malaysia
Brunei
Iceland
Liechtenstein
Malta
Monaco
Norway
Slovakia
Czech Republic
Poland
Indonesia
Korea (South)
China (Taiwan)
NR Indians
Pakistan
Philippines
Thailand
Vietnam
South Africa
Brazil
Argentina
Lebanon

Sri Lanka
Bahrain
Kuwait
Qatar
Oman
Saudi Arabia
Jordan
China
UAE
Russian
Kenya
Tanzania
Syria

Nationality of these countries – Jordan, Kenya, Lebanon, Russia, Sri Lanka, Syria and Tanzania can also apply for death protection.

Expatriates of approved nationalities residing in the following countries are automatically eligible¹¹ for death and terminal illness, total and permanent disability and critical illness benefits:

Bahrain
Brunei
China (Taiwan)
China-Major Cities¹²
Hong Kong
India-Major Cities¹³
Indonesia
Japan
Jordan
Kuwait

Macau
Malaysia
Oman
Philippines
Qatar
Saudi Arabia
Singapore
South Korea
Sri Lanka (Colombo)
Taiwan

Thailand
United Arab Emirates
Vietnam
Lebanon
Pakistan
Kenya
Tanzania
China (non-major cities)

Expatriates of approved nationalities residing in China-Non Major Cities, Kenya, Lebanon, Pakistan and Tanzania can also apply for death protection.

If your nationality or country of residence is not among those listed, you are still invited to apply. Coverage may be available subject to underwriting approval.

Interim Accidental Death Cover¹⁵

Apply for My**Protector** today and you will also receive up to S\$500,000 of interim accidental death coverage from the date your application is signed. This additional coverage is given to you before your policy is incepted at no additional cost.

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/publicationsinfopaper/saspx?id=24478
3. Illustration based on an Individual standard life application – a Singaporean male of age 35 next birthday who resides in Singapore and does not smoke.
4. Premiums for Total and Permanent Disability are guaranteed but Aviva Ltd reserves the right to revise the critical illness riders premium based on future experience.
5. Illustration based on a Joint-Lives standard life application – a Singaporean male of age 35 next birthday and a Singaporean female of age 30 next birthday. Both lives assured do not smoke and reside in Singapore. Interest rate selected is 3%.
6. GRO is only applicable to policy term 5 years only. Upon renewal, the Life Assured is insured for at most the same Sum Assured as before the renewal date and for the same policy term. No new policy will be issued. Please refer to the Product Summary for details.
7. Applicable to Total and Permanent Disability Rider and/or Critical Illness Accelerated Benefit, if attachable to the basic Policy.
8. Premiums payable for the renewed Policy will be based on the Life Assured's attained age and the prevailing premium rates at the date of renewal.

9. The Policyholder may opt for this option at each of the following key life events without providing evidence of health:

- 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 allows the policy holder to increase sum assured of the basic policy up to 50% of My**Protector**-Level Plus basic Sum Assured, or up to a maximum of S\$250,000 per life, whichever is lower. This is irrespective of the number of MyProtector-Level Plus Policies the Life Assured may have. This option is extended to standard life only.

10. Spouse must be the legal wife/husband of the applicant and must not be divorced or legally separated from the applicant.

11. My**Protector** is not eligible for Life Assured whose country of nationality and residence are the same for the following: India, Jordan, Kenya, Lebanon, Pakistan, Sri Lanka and Tanzania.

12. Major cities in China

Guangzhou	Zhaoqing	Xinghui	Ningbo
Shenzen	Shaoguan	Zhanjiang	Chengdu
Zhuhai	Zhanjiang	Shantou	Dalian
Panyu	Maoming	Qingyuan	Shengyang
Foshan	Shekou	Yunfu	Beijing
Zengcheng	Nanhai	Quanzhou	Tianjin
Zhongshan	Huaxian	Xiamen	Chongqing
Huizhou	Sanshui	Fuzhou	Shanghai
Shunde	Jiangmen	Suzhou	
Dongguan	Chaozhou	Nanjing	

13. Major cities in india

Ahmedabad	Chandigarh	Gurgaon	Mumbai
Bangalore	Coimbatore	Kochi (formerly Cochin)	Noida
Chennai	Delhi	Kojkata (formerly Calcutta)	Pune

14. For initial premium payment only.

15. Terms and conditions apply. Please refer to Contract Provision for details.

Aviva is the world's sixth largest* insurance group, serving over 44.5 million customers across Europe, North America and Asia Pacific.

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.

We are the largest insurance services provider in the UK and one of the leading providers of life and pensions products in Europe.

*Based on gross worldwide premiums at 31 December 2010

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 My**Protector** 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.

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

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