

CRITICAL ILLNESS ACCELERATED BENEFIT

FEATURES

This plan is a non-participating Critical Illness Accelerated (CI Acc) rider. It offers protection against critical illnesses during the period of the benefit term. This CI Acc benefit accelerates the Sum Assured of the Policy to which it is attached and Total and Permanent Disability Benefit (if applicable).

For level term plan, the Sum Assured remains the same throughout the benefit term. For decreasing term plan, the Sum Assured reduces proportionally at the same interest rate as the Policy to which it is attached over the period of the benefit term as stipulated in the benefit illustration.

Premium rates relating to this CI Acc Benefit are not guaranteed and may be adjusted based on future experience.

This plan does not have any cash value.

BENEFITS

The Sum Assured will be payable in one lump sum if the Life Assured is first diagnosed to be suffering from any one of the following thirty (30) Critical Illnesses listed below as defined in the Policy Contract. The Critical Illness must be diagnosed by a Registered Medical Practitioner.

1. Alzheimer's Disease/ Severe Dementia (excludes non-organic diseases such as neurosis and psychiatric illnesses and alcohol related brain damage)
2. Apallic Syndrome
3. Aplastic Anaemia
4. Bacteria Meningitis
5. Benign Brain Tumor (excludes cysts, granulomas, vascular malformations, haematomas and tumors of the pituitary gland or spinal cord)
6. Blindness (Loss of Sight)
7. End Stage Liver Failure
8. End Stage Lung Disease
9. Coma
10. Coronary Artery By-Pass Surgery
11. Deafness (Loss of Hearing)
12. Fulminant Hepatitis
13. Heart Attack
14. Heart Valve Surgery
15. HIV due to Blood Transfusion and Occupationally Acquired HIV (excludes HIV infection from other means including sexual activity and the use of intravenous drugs)
16. Kidney Failure
17. Loss of Speech
18. Major Burns
19. Major Cancers
20. Major Head Trauma
21. Major Organ/ Bone Marrow Transplant
22. Motor Neurone Disease
23. Multiple Sclerosis
24. Muscular Dystrophy
25. Paralysis (Loss of Use of Limbs)
26. Parkinson's Disease
27. Primary Pulmonary Hypertension
28. Progressive Scleroderma
29. Stroke
30. Surgery to Aorta

The aggregate CI benefit per Life Assured shall be at a maximum of one million Singapore dollars (S\$1,000,000) [or its equivalent in other currencies].

KEY PROVISIONS FOR CI ACCELERATED BENEFIT

1. Waiting Period

No benefit will be payable for Heart Attack, Major Cancers or Coronary Artery By-Pass Surgery if the diagnosis of Heart Attack, Major Cancers or Coronary Artery Disease requiring Coronary Artery By-Pass Surgery was made within ninety (90) days from

- (a) the date of issue of the Policy or this CI Acc benefit; or
 - (b) the date of reinstatement of the Policy or this CI Acc benefit,
- whichever is later

2. Termination

This benefit shall terminate on the earliest occurrence of the following:

- (a) the date the Policy terminates;
- (b) the Benefit Cessation Date of this CI Acc Benefit;
- (c) the installment premium for this CI Acc Benefit is not paid within the Grace Period for its payment;
- (d) the date on which the Death Benefit or an advancement of the Death Benefit is paid in full; or
- (e) the date on which the CI Acc Benefit or an advancement of the CI Acc Benefit of an equal or higher Sum Assured is paid in full.

There shall be no refund of any premium paid before the date of termination of this CI Acc Benefit.

3. Exclusions

The CI Accelerated Benefit shall not be payable under this Policy in the following events:

- (a) self-inflicted injury or illness, while sane or insane;
- (b) willful misuse of drugs or alcohol, while sane or insane;
- (c) any condition or illness which existed or was existing or the cause or symptoms of which existed or were evident, or any condition or illness which the Life Assured suffered or was suffering from prior to the Policy Issue Date, the Benefit Commencement Date of the CI Acc Benefit, or the date of the last reinstatement of the Policy or this CI Acc Benefit, whichever is the latest, unless that condition or illness had been declared to the Company; or
- (d) Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV) except certain conditions as provided in the Policy Contract.

4. Free Look

Within fourteen (14) days after you have received the Policy, you may write to Aviva Ltd to cancel your Policy. Aviva Ltd will refund the premium(s) you paid (without interest) after deducting any expenses Aviva Ltd incurred in assessing the risk under your Policy and in issuing the Policy, after Aviva Ltd have received the original Policy for cancellation.

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

NOTE

The above is merely a summary of the plan offered. The precise terms and conditions of the plan are set out in the Policy contract.

You may wish to seek advice from a financial adviser before making a commitment to purchase the plan. In the event that you choose not to seek advice from a financial adviser, you should consider whether the plan 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, if any, may be less than total premiums paid.

Details of the Insurer

This plan is underwritten by Aviva Ltd, part of Aviva plc. Aviva is the leading provider of life and pension products in Europe with substantial positions in other markets around the world, making it the world's fifth largest insurance group based on gross worldwide premiums at 31 December 2007.

Aviva's principal business activities are long-term savings, fund management and general insurance, with worldwide total sales of S\$147.9 billion at 31 December 2007 and funds under management of S\$964.2 billion at 30 June 2008.