



PRODUCT SUMMARY LIFETIMEFLEXI

1. DESCRIPTION OF PRODUCT

This is a Regular Premium (RP) Investment-Linked Plan (ILP), in which You can choose Your investment and protection mix to meet Your needs throughout the policy term.

Product At-a-glance

<ul style="list-style-type: none"> Enjoy protection benefits by choosing from the Basic Benefits available under the Plan. The options available are: Option A - Death, Terminal Illness ("TI") and Total & Permanent Disability ("TPD"); Option B - Critical Illness ("CI") only (with NAV as death benefit); or Option C - Death, TI, TPD, and CI. Choose to invest monthly, quarterly, half-yearly or yearly. Build a well-diversified portfolio from our range of investment-linked funds to meet your needs. Enjoy allocation rate of up to 105% from the 10th policy year onwards. Allocation to investment-linked funds will not be subject to bid-offer spread. 	<ul style="list-style-type: none"> Benefit from the flexibility of varying the Sum Assured of Your Basic Benefits. No underwriting will be required if the increase in Sum Assured is due to Life Stage Events. Benefit from our No-Lapse Period during the first 5 policy years as long as premiums when due are paid. Enjoy the flexibility of doing partial withdrawals, unlimited free fund switching, and premium re-direction. You can also increase or decrease the Basic Regular Premiums according to your needs. Continue enjoying the protection under Basic Benefits should you need to take a Premium Holiday. Supplementary Benefits (where available) may also be attached to this plan.
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2. BASIC BENEFITS

Depending on Your protection needs, You may choose from the Basic Benefits available under this plan, or add / delete the Basic Benefits subsequently. Your Basic Benefits will be based on the minimum and maximum Sum Assured allowed by Aviva Ltd, and subject to Aviva Ltd's terms and conditions when applying for these Basic Benefits. The Basic Benefits options available are:

- (a) Death, TI and TPD (Sum Assured_A);
- (b) CI (Sum Assured_B) only (with NAV as death benefit); or
- (c) Death, TI and TPD (Sum Assured_A), and CI (Sum Assured_B).

You will be given a range of Sum Assured from which you can select the level of cover of each of the Basic Benefits. Aviva Ltd can change the minimum and maximum Sum Assured allowed at any time.

Signature of Applicant : _____
Date : _____
Name : _____

Signature of Adviser : _____
Date : _____
Name : _____
Company Name : _____
Contact Number : _____
Adviser Code : _____

In the event of claims, the following payout table applies:

	Death, TI, TPD occurs	CI occurs
Basic Benefits Option A (in which Sum Assured _A is payable)	Payout of Sum Assured _A + Net Asset Value ("NAV") and Policy Terminates.	No Payout.
Basic Benefit Option B (in which Sum Assured _B is payable)	Upon Death/TI, Payout of NAV as death benefit only; and Policy Terminates. Upon TPD, No payout, Policy continues.	Payout of Sum Assured _B + NAV; and Policy Terminates.
Basic Benefit Option C (in which Sum Assured _A and Sum Assured _B are payable)	Payout of Sum Assured _A + NAV; and Policy Terminates	Payout of Sum Assured _B ; and Policy continues to provide Death / TI and TPD Benefits.

2.1 Death Benefit

While the Policy is in force, upon death of the Life Assured, the Sum Assured of the Death Benefit and the NAV of the Policy, less any outstanding amount owing under the Policy, shall be payable in one lump sum. The NAV is calculated by multiplying the total number of Units allocated to the Policy in each of the relevant Investment-linked funds by the unit price of the respective Investment-linked funds prevailing at the next appropriate Fund Valuation Date.

This Sum Assured of the Death Benefit is not applicable if you have chosen Basic Benefits Option B.

2.2 Terminal Illness Benefit

While the Policy is in force, upon diagnosis of a TI of the Life Assured, the TI Benefit as an advancement of the Death Benefit, less any amount owing under the Policy, shall be payable.

2.3 Total and Permanent Disability Benefit

While the Policy is in force, if TPD occurs before the policy anniversary immediately prior to the 70th birthday of the Life Assured, Aviva Ltd will pay the TPD Benefit as an advancement of the Death Benefit. The Sum Assured of the TPD Benefit shall be paid as follows:

- (i) An amount up to S\$1 million of the TPD Benefit will be payable in one lump sum, with the deduction of Benefit Charges to cease immediately before the next scheduled deduction following the admission of the TPD Benefit claim; or
- (ii) The excess above S\$1 million and up to the maximum of S\$2 million will be paid in two equal annual instalments. The first instalment will be paid one year after the first payment for S\$1 million and the second instalment will be paid two years after the first payment. A waiver of Benefit Charges shall commence on the next scheduled deduction immediately following the admission of the TPD Benefit claim.

If TPD occurs before the Life Assured's second year old birthday, twenty percent (20%) of the TPD Benefit will be payable when the TPD Benefit claim is admitted. The remaining eighty percent (80%) of the TPD Benefit will be paid one year later.

If the Life Assured dies before the TPD Benefit is paid in full, the balance of the TPD Benefit will be payable in one lump sum.

The aggregate TPD benefit under all Aviva Ltd's policies on the same Life Assured shall not exceed S\$2 million.

2.4 Critical Illness Benefit

While the Policy is in force, upon diagnosis of one of the 30 Critical Illnesses covered under this benefit, the sum assured of the CI Benefit, less any outstanding amount owing to Aviva Ltd, shall be payable in one lump sum.

Upon death of Life Assured, if CI is the only Basic Benefit on Your Policy, the NAV of the Policy shall be payable as death benefit and the Policy will then be terminated. The NAV is calculated by multiplying the total number of Units allocated to the Policy in each of the relevant Investment-linked funds by the unit price of the respective Investment-linked funds prevailing at the next appropriate Fund Valuation Date.

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If Your claim for CI Benefit is admitted and you have also opted for Death, TI, and TPD Benefit, subject to the Death, TI and TPD Provisions, your Death, TI and TPD Benefit will continue to be in force as long as the corresponding Benefit Charges are paid.

List of 30 Critical Illnesses covered under this benefit:

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

2.5 For Definitions and Exclusions of the Basic Benefits, You may refer to **Appendix A**.

3. AVAILABLE INVESTMENT-LINKED FUNDS FOR YOU TO CHOOSE FROM

This Plan offers You a wide range of Investment-linked funds for You to invest in.

Please refer to **Appendix C** for the full list of available Investment-linked funds.

4. PREMIUM ALLOCATION RATE

We will use the premiums You paid to buy Units in the Investment-linked funds of Your choice. Please note the Dealing Deadlines as described in **"About our Investment-linked funds"** under Section 9 of this Product Summary.

4.1 Basic Regular Premiums

The premium allocation rates (as a % of Basic Regular Premiums) are as follows:

Year of Basic Regular Premium Payment	Allocation Rate (%)
1	25
2 to 3	50
4 to 9	100
10 and above	105

Example of how units for the Basic Regular Premiums are allocated

Basic Regular Premiums are S\$1200 per annum.

In Year 1 of Basic Regular Premium Payment:

- The allocation rate is 25%; assuming the unit price of an investment-linked fund is S\$2.00:
- The amount of premiums that is used to buy units is S\$300, which is calculated as S\$1200 x 25%.
- Therefore, the total no. of units allocated is 150 units, which is calculated as S\$300 / S\$2.00.

4.2 Top-up Premium

The premium allocation rate for any ad hoc top-ups is 95% of the single premium.

Example of how units for the ad hoc single premium top-ups are allocated

Ad hoc single premium top-up is S\$1500.

At any time:

- The allocation rate is 95%; assuming the unit price of an investment-linked fund is S\$1.00:
- The amount of premiums that is used to buy units is S\$1425, which is calculated as S\$1500 x 95%.
- Therefore, the total no. of units allocated is 1425 units, which is calculated as S\$1425 / S\$1.00.

5. THE PLAN THAT ADAPTS TO YOUR NEEDS

5.1 Varying the Sum Assured of Basic Benefits

(a) Increase in Sum Assured

While the policy is in-force, and subject to Aviva Ltd's terms and conditions, You can submit an application to increase the Sum Assured of Your Basic Benefits. We will assess Your application based on the evidence (of good health and insurability) that You submit to us. Note that at the point of application, the Life Assured should not exceed the maximum entry age for the Policy.

The minimum increase in Sum Assured is S\$10,000 with corresponding increase in Benefit Charges. The Sum Assured may be increased with or without the need of an accompanying increase in Your Basic Regular Premiums.

At a Life-stage Event, the Life Assured may request for an increase in Sum Assured of the Basic Benefits that he/she is currently being covered, without the need to furnish any additional evidence of good health, subject to the following terms and conditions:

- (a) Life Stage Events occur before the Life Assured reaching age 50 years;
- (b) Life Assured is of standard risk ratings by Aviva Ltd's standards (as at last underwriting carried out under the Policy);
- (c) Satisfactory proof to show evidence of occurrence of Life Stage Events and the request to increase the Sum Assured must be submitted within 90 days following the occurrence of the Life-stage Event;
- (d) The amount of increase in Sum Assured of the Basic Benefits is limited to:
 - A maximum of S\$100,000 for Death, TI and TPD Benefits, and S\$10,000 for Critical Illness Benefit; or
 - 25% of the original Sum Assured of each the Basic Benefits agreed at Policy Effective Date,whichever is lower, and not exceeding the maximum Sum Assured allowed at inception.

The above limit on the increase in Sum Assured is applicable to each Life Stage Event. This option can be exercised up to a maximum of three times during the lifetime of the Life Assured regardless of the number of LifetimeFlexi policies You may have.

A Life-stage Event shall mean:

- A change in marital status (which refers to being single to married, from being married to divorced or widowed, from being divorced or widowed to married); or
- Childbirth/New addition to family which includes legal adoption to a child.

(b) Reduction in Sum Assured

While the policy is in-force, You may request to reduce the Sum Assured of the Basic Benefits, subject to the minimum and maximum limits allowed by Aviva Ltd. The minimum reduction in Sum Assured is \$10,000.

You have the option to reduce Your Basic Benefits to zero:

- when the Life Assured reaches age 55 years; or

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- when You have paid the Basic Regular premiums for at least 12 years from the Policy Effective Date, or the last increase in Basic Regular Premiums, whichever is later.

Thereafter, You can apply to increase back the Sum Assured for Basic Benefits You have reduced to zero, but Your application will be subject to underwriting and the request must be made before reaching the maximum entry age allowed under the policy.

5.2 Varying the Basic Regular Premium Contribution

While the policy is in-force, and subject to Aviva Ltd's terms and conditions, You may choose to increase or decrease the Basic Regular Premium contribution amount at any time.

The minimum Basic Regular Premium amount is S\$100 per month.

Any increase in Basic Regular Premiums must be at least S\$100 and in multiples of S\$10.

The Sum Assured in respect of the Basic Benefits must still be within the minimum and maximum limit allowed under the Policy following the increase or reduction in Basic Regular Premiums.

The increased portion of Basic regular premiums shall be treated as new premium for applying allocation percentages as set out under **Section 4.1**.

5.3 Making ad-hoc Top-ups

While the policy is in force, You can make Single Premium Top-ups at any time. Each top-up must be of a minimum amount of S\$1,000.

5.4 Premium Re-direction

You can request to change the premium direction of Your future Basic Regular Premiums into other Investment-linked fund(s) of Your choice.

5.5 Fund Switching

You are entitled to unlimited fund switches at no additional cost to You.

The minimum fund switching amount is S\$1,000. If the Units in a fund are worth less than S\$1,000, You will need to switch out all the Units in the fund to perform a fund switch.

Fund switching is a two-step process, in which We will redeem, as per Your instructions, from the fund(s) You are switching out from, and upon receipt of the sales proceeds (converted to another currency if required) We will then purchase units in the fund(s) you are switching into.

Aviva Ltd reserves the right to impose a charge or limit the number of free switches after providing You with thirty (30) days' prior notice.

5.6 Requesting for Partial Withdrawals or Surrender of Policy

You can request to withdraw part of the NAV of Your Policy. Units in the Investment-linked funds will be redeemed according to the proportion of Investment-linked funds as specified by You.

(a) Partial Withdrawals

You can request for a partial withdrawal, subject to the minimum of S\$1,000 per withdrawal and the NAV of the remaining units in the Policy must be at least above S\$1,500 after the withdrawal.

Example of Partial Withdrawal

For a partial withdrawal request of 1000 units of an investment-linked fund.

Assuming the unit price of the fund is S\$1.50:

- The amount payable to the policyholder will be S\$1500, which is calculated as 1000 units x S\$1.50.

(b) Surrender of Policy

Upon surrender of the Policy, all units available under Your Policy will be sold on the next appropriate Fund Valuation date and the NAV of the Policy, less any outstanding amount owing to Aviva Ltd, will be paid to You. All coverage under the Policy, including Supplementary Benefits, will cease.

5.7 Premium Holiday

While the policy is in-force, and the NAV of the Policy is positive,

1. You may request to stop contributing the future Basic Regular Premiums due on the Policy by requesting for a Premium Holiday.
2. Alternatively, if the Basic Regular Premiums are not received after the Grace Period and there are sufficient Units in the Policy to pay for all applicable Fees and Charges, the Premium Holiday will be automatically extended to You without further instruction from You.

During a Premium Holiday, all Fees and Charges applicable under the policy shall continue to be payable. The Basic Benefits available under the Policy will also continue to be in force as long as there are sufficient Units to be deducted to pay for the Benefit Charges.

Should You decide to resume Your Basic Regular Premiums contributions, You can resume paying Basic Regular Premiums starting from the next premium due date without having to pay back all premiums in arrears. The Premium Allocation Rate will resume from the point in which the Premium Holiday has started.

During Premium Holiday, all Supplementary Benefits shall automatically be terminated.

If at any time during a Premium Holiday, the NAV of the Policy falls to nil, the Policy will automatically be terminated.

5.8 No-Lapse Period

The Policy will not be terminated during the first five (5) policy years from Policy Effective Date even if there are insufficient Units to deduct to pay for the Fees and Charges applicable under the Policy. The No Lapse Period will be applicable provided:

- (a) You have paid all the Basic Regular Premiums as they fall due; and
- (b) You have not made any withdrawals of Units or if You have withdrawn Units, then the total withdrawn amount is equal or less than Your Top-Up Premium.

Any Fees and Charges which are unpaid because the NAV is nil or negative will be deducted from the Net Asset Value once it becomes positive.

During the No-Lapse Period, the Life Assured will still be covered under the Basic Benefits even if the value of the Units is insufficient to pay for the Benefit Charges.

5.9 Adding on Supplementary Benefits

Subject to Aviva Ltd's terms and conditions and provided the Supplementary Benefits are available at point of Your application, You can request to add on additional Supplementary Benefits to Your Policy during the policy term. Extra premiums are payable for these additional Supplementary Benefits.

6. POLICY LIMITS

6.1 Entry Age

Life Assured
Minimum : 1 (age next birthday)
Maximum : 65 (age next birthday)

The Assured (also known as the policyholder) must be at least of age 19 years (age next birthday).

6.2 Ownership

Single or Third Party.

6.3 Payment Method

Cash, cheque, credit card and GIRO. For payment via GIRO, the first 2 months' premium must be paid via cash, cheque or credit card.

Except for the first Premium, subsequent Premiums must be paid within a period of thirty (30) days from the premium due date. You should ensure that the Basic Regular Premiums are paid in time to prevent a possible termination of the plan.

7. FEES AND CHARGES

Payable to Aviva Ltd at the product level through cancellation of Units:

Policy Fee	:	<p>Policy Fee is payable for issuance and subsequent maintenance of the policy. The monthly Policy Fee of \$5 shall be payable in advance by cancelling of appropriate number of Units from Your Policy on the next appropriate Fund Valuation Date immediately after each due date of the Policy Fee.</p> <p>Policy Fee is due monthly starting from the Policy Effective Date and subsequent payments are due on the same day every month thereafter while Your Policy remains in force, even during Premium Holiday.</p>
Benefit Charges	:	<p>The Benefit Charges are payable monthly based on the Sum Assured of the Basic Benefits according to Life Assured's age next birthday prevailing at the point of each deduction You are being insured under the Policy. The monthly Benefit Charges are charged in advance by cancelling of appropriate number of Units from Your Policy on the next appropriate Fund Valuation Date immediately after each due date of the Benefit Charges.</p> <p>Benefit Charges are due monthly starting from the Policy Effective Date and subsequent payments are due on the same day every month thereafter while Your Basic Benefits remain in force, even during Premium Holiday.</p> <p>You may refer to Appendix B for the Benefit Charges.</p>
Servicing Fee	:	<p>Servicing Fee is payable to provide policy servicing facilities over the policy term. The Servicing Fee of 4.8% per annum of annual Basic Regular Premiums, which is stated in the Policy Schedule or subsequent Endorsement, whichever is later, shall be payable in advance by cancelling of appropriate number of Units from Your Policy on the next appropriate Fund Valuation Date immediately after each due date of the Servicing Fee.</p> <p>Servicing Fee is due monthly starting from the Policy Effective Date and subsequent payments are due on the same day every month thereafter while Your Policy remains in force, even during Premium Holiday.</p>
Switching Fee	:	Nil.
Bid/Offer Spread	:	Nil.
Credit Card Charges (For payment made by credit card)	:	Nil.

Payable to Aviva Ltd at the product level through deduction from Premiums received before allocation:

Upfront Administration Fee	:	A one-time charge of 5% will be deducted from each single-premium top-up made before Units are allocated.
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Payable through deduction from asset value of the Investment-linked fund:

Annual Management Charge (AMC)	:	The Annual Management Charges of the respective investment-linked funds can be different from fund to fund. This charge is applied at the underlying fund level and is not deducted from Your Policy via cancellation of units.
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	<p>Please refer to Appendix C for details on this charge.</p> <p>The applicable Annual Management Charges on Your Policy are dependent on the investment-linked fund(s) you have chosen.</p>
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Aviva Ltd reserves the right to vary the Fees and Charges from time to time by giving You thirty (30) days' prior notice or any such shorter period of notice as We may agree with the relevant authorities.

Please refer to the relevant Fund Summary of the investment-linked fund(s) for the specific fees and charges associated with the investment-linked fund(s).

8. RISKS

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 value of Your Policy will rise and fall as the performance of the investment-linked fund(s) changes. Please refer to the relevant Fund Summary of the investment-linked fund(s) for the specific risks associated with these funds.

9. ABOUT OUR INVESTMENT-LINKED FUNDS

9.1 Pricing of Units & Dealing Deadline

Pricing of Units

The Investment-linked funds will have a single "dealing" price used for all subscriptions, switches and withdrawals. There is no bid/offer spread. All funds will be priced based on the frequency of the fund manager's pricing policy. As Units are issued and cancelled using a forward price, the unit price for all transaction requests (such as subscriptions, switching and withdrawal of Units) will not be available at the time of receiving Your application.

Dealing Deadline

Transaction request received and accepted by Aviva Ltd:

- (a) before 12 noon (Singapore time) on a Business Day will be processed according to the Unit Prices of the relevant Funds and the exchange rates (if applicable) prevailing on the next appropriate Fund Valuation Date following the day Aviva Ltd has accepted the request.
- (b) after 12 noon (Singapore time) on a Business Day or on a non business day will be considered as if received before 12 noon (Singapore time) on the following business day.

For the first Basic Regular Premium received, it will be processed according to the Unit Prices of the relevant Funds and the exchange rates (if applicable) prevailing on the next appropriate Fund Valuation Date following the date the policy is issued. Your application will be processed as follows:

- (i) For standard life: Your application will be issued on the same business day if the underwriting decision is made and thus the application is accepted by Us before 12 noon (Singapore time) on a business day. Otherwise, Your Application will be issued on the following business day.
- (ii) For non standard life: Your application will only be issued after the Life Assured / Policyholder has accepted the conditional offer and submitted the relevant forms to Us. If We received and accepted the relevant forms before 12 noon (Singapore time) on a business day, Your application will be issued on the same business day. Otherwise, Your application will be processed on the following business day.

The term "accepted" used in this section 9.1 means relevant forms have been duly completed and the correct amount of premiums have been duly received by Us

This cut-off time stated is correct as at the time of print. Aviva Ltd reserves the right to change the cut-off time by giving You thirty (30) days' prior notice or any such shorter period of notice as Aviva Ltd may agree with the relevant authorities.

9.2 Obtaining Prices of Units

Unit pricing is based on the respective underlying fund manager's pricing policy.

You may obtain the prices from the website at www.aviva.com.sg.

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9.3 Structure of Investment-linked fund / Investment Objective, Focus and Approach

Please refer to the relevant Fund Summary of the investment-linked fund(s).

9.4 Investment-linked Fund Summary

You will be able to access the current Fund Summaries online at www.aviva.com.sg.

9.5 Information on the Manager/Sub-manager

Please refer to the relevant Fund Summary of the investment-linked fund(s).

9.6 Other Parties

Please refer to the relevant Fund Summary of the investment-linked fund(s).

The auditor of the Investment-linked fund(s) is Ernst & Young.

9.7 Suspension of dealings

Please refer to the relevant Fund Summary of the investment-linked fund(s) for full details.

9.8 Past Performance / Expense Ratio / Turnover Ratio

Please refer to the relevant Fund Summary of the investment-linked fund(s).

9.9 Soft Dollar Commissions or Arrangements

Aviva Ltd does not receive any soft dollar commissions in respect of the underlying fund(s).

9.10 Conflicts of Interest

Aviva Ltd does not have any conflict of interests which may exist or arise in relation to the underlying fund(s) and its management.

9.11 Specialised ILP sub-fund

Please refer to the relevant Fund Summary of the investment-linked fund(s) for important disclosures.

9.12 Other Material Information

The Investment-linked fund(s) available as part of this Product are not offered as a collective investment scheme under the Securities and Futures Act (Cap. 289).

This Product Summary should be read in conjunction with the relevant Fund Summary of the investment-linked fund(s). The Fund Summary may be obtained from the website at www.aviva.com.sg.

Kindly read the applicable sections of the most recent edition of the relevant Fund Summary in relation to the Application for this Policy.

Please note that any Fund Summary given to You is in relation to the sale of this Plan. It is NOT to be construed as an offer to directly sell or distribute the specific fund to which the Fund Summary relates to. Some funds may only be directly available, on a restricted basis. If You need further information, please consult Your financial adviser.

9.13 Reports

The financial year-end of the Investment-linked funds will be 30th June. Aviva Ltd will make available semi-annual reports and annual-audited reports of the Investment-linked fund(s) within 2 months and 3 months from 31st December and 30th June of each year respectively. You can access these reports via the website at www.aviva.com.sg or request the information to be forwarded by calling our Customer Service Hotline (65) 6827 9933.

10. OTHER POLICY OPTIONS AND INFORMATION

10.1 Free Look

You may cancel the Policy by giving Us written notice of cancellation provided that such notice of cancellation is received by Aviva Ltd at its Registered Office within fourteen (14) days from the date on which You receive the Policy.

Upon cancellation of the Policy, Aviva Ltd will refund the premiums You paid (without interest) after deducting the expenses incurred in issuing the Policy. The refund will be made after We receive the original Policy for cancellation.

If there has been a decline in the market value, We will deduct the amount necessary to reflect the change in market value. If there has been an increase in the market value following the date Aviva Ltd accepts Your request to cancel the Policy, We will not pay You for such increase or any gain.

10.2 Reinstatement

The request for reinstatement must be made by submitting a written notice on Aviva Ltd's prescribed form within 12 months from the date the Policy or any portion of the Policy terminates due to non-payment of premium or NAV of the policy falling to nil or below.

The cost of reinstating the Policy will be borne by You. Any reinstatement will be subject to the approval of Aviva Ltd and to Aviva Ltd's terms, conditions and guidelines prevailing on the date on which the Policy is reinstated.

10.3 The Contract

This Product Summary provides You with an overview of the plan. Your Policy Terms and Conditions provides the full terms and conditions of the plan.

10.4 Point-of-Sale Documents

A copy of the following documents are given at the point-of-sale:

- Benefit Illustration
- Product Summary
- Applicable Fund Summary
- Fact Find
- Your Guide to Life Insurance
- Your Guide to Health Insurance (if applicable)

10.5 Details of the Insurer

Aviva is the world's sixth largest* insurance group, serving over 53 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

APPENDIX A – BASIC BENEFITS - DEFINITIONS AND EXCLUSIONS

Death Benefit

1. Exclusions for Death Benefit

1.1 The exclusions set out in **Clause 1.2** shall only apply to:

- (a) nationals of the Gulf Cooperation Council (“**GCC**”), Jordan, Kenya, Lebanon, Pakistan, Sri Lanka, Syria and Tanzania; and/or
- (b) lives residing in the GCC, Jordan, Kenya, Lebanon, Pakistan, Sri Lanka, Syria and Tanzania

whereby the GCC comprises of Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the United Arab Emirates (“**UAE**”) and the UAE comprises of Abu Dhabi, Ajman, Dubai, Fujairah, Ras al-Khaimah, Sharjah, Umm al-Quwain.

1.2 The Death Benefit shall not be payable under this Policy in the event of the following:

- (a) where the Life Assured dies while actively participating in war (declared or undeclared), civil war, war-like actions and/ or acts of terrorism; and/or
- (b) when the death of the Life Assured is directly or indirectly caused by the use of nuclear, biological and/or chemical weapons in any act of war (declared or undeclared), civil war, war-like actions and/or acts of terrorism in any of the following states: Bahrain, Egypt, Iran, Iraq, Jordan, Kenya, Kuwait, Lebanon, Oman, Pakistan, Palestine, Qatar, Saudi Arabia, Sri Lanka, Syria, Tanzania, United Arab Emirates and Yemen

1.3 We shall not refund Premiums paid under the Policy in the event the Death Benefit is not payable pursuant to this Clause.

Terminal Illness

Definition of Terminal Illness

“Terminal Illness” means the conclusive diagnosis of an illness that is expected to result in the death of the Life Assured within twelve (12) months. The Terminal Illness must be diagnosed by a specialist and the diagnosis must be confirmed by The Company’s appointed Registered Medical Practitioner. Terminal Illness in the presence of HIV infection is excluded.

Total and Permanent Disability Benefit

1. Definition of TPD

“Total and Permanent Disability” means:

1.1 disability which is total and permanent and persists continuously for at least six (6) months, with the Life Assured incapable of performing any work or engaging in any occupation or profession to earn or obtain wages, compensation or profit, from the time when the disability started.

1.2 Total and irrecoverable:

- (a) loss of the sight of both eyes; or
- (b) loss of sight of one (1) eye and loss by severance or loss of use of one (1) limb at or above the ankle or wrist; or
- (c) loss by severance or loss of use of:
 - (i) both hands at or above the wrists; or
 - (ii) both feet at or above the ankles; or
 - (iii) one (1) hand at or above the wrist and one (1) foot at or above the ankle.

- 1.3 In the event of the Life Assured becoming totally and permanently unable to perform (due to disease, illness or injury) at least three (3) of the following six (6) daily activities (despite the aid of special equipment) and requires the physical assistance of another person to perform at least (3) of the following six (6) daily activities for at least six (6) continuous months, the Life Assured shall be considered to have "Total and Permanent Disability":
- (a) Transferring – the ability to move from a bed to an upright chair or wheelchair and vice versa;
 - (b) Mobility – the ability to move indoors from room to room on level surfaces;
 - (c) Toileting – the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
 - (d) Dressing – the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
 - (e) Washing – the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
 - (f) Feeding – the ability to feed oneself once food has been prepared and made available.
- 1.4 If the Life Assured is aged 66 or above at next birthday, only the definitions in 1.2 and 1.3 shall be applicable for the purposes of determining "Total and Permanent Disability".
- 1.5 If the Life Assured is aged 18 or below at next birthday, only the following TPD definitions shall be applicable:

"Total and Permanent Disability" is defined as a state of permanent incapacity in which the Life Assured is confined to a home, hospital or institution, requiring constant care and medical attention for at least 6 consecutive months, or

Total and irrecoverable:

- (a) loss of the sight of both eyes; or
- (b) loss of sight of one (1) eye and loss by severance or loss of use of one (1) limb at or above the ankle or wrist; or
- (c) loss by severance or loss of use of:
 - (i) both hands at or above the wrists; or
 - (ii) both feet at or above the ankles; or
 - (iii) one (1) hand at or above the wrist and one (1) foot at or above the ankle.

2. Exclusions for Total and Permanent Disability

2.1 The exclusions set out in **Clause 2.2** (c) and (d) shall only apply to:

- (a) nationals of the Gulf Cooperation Council ("**GCC**"), Jordan, Kenya, Lebanon, Pakistan, Sri Lanka, Syria and Tanzania; and/or
- (b) lives residing in the GCC, Jordan, Kenya, Lebanon, Pakistan, Sri Lanka, Syria and Tanzania

whereby the GCC comprises of Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the United Arab Emirates ("**UAE**") and the UAE comprises of Abu Dhabi, Ajman, Dubai, Fujairah, Ras al-Khaimah, Sharjah, Umm al-Quwain.

2.2 Aviva Ltd will not pay the TPD Benefit for any Total and Permanent Disability directly or indirectly, wholly or partly caused by or arising from or contributed to by:

- (a) self-inflicted illness or injury, while sane or insane;
- (b) attempted suicide;
- (c) active participation in war (declared or not), civil war, war-like actions and/or acts of terrorism;
- (d) the use of nuclear, biological or chemical weapons in any act of war (declared or not), civil war, war-like action or terrorism in any of the following states: Bahrain, Egypt, Iran, Iraq, Jordan, Kenya, Kuwait, Lebanon, Oman, Pakistan, Palestine, Qatar, Saudi Arabia, Sri Lanka, Syria, Tanzania, United Arab Emirates and Yemen;

- (e) injuries sustained during travel on any type of aircraft except as a fare-paying passenger or a crew member of an international airline operating on a regularly-scheduled passenger flight of a licensed commercial aircraft; or
- (f) any Pre-existing condition.

Critical Illness Benefit

1. Definition of Critical Illnesses

With effect from 1st July 2003, the Insurance industry has adopted common definitions for all critical illnesses. This means that each illness covered will be defined the same way by all insurance companies. You are advised to refer to the policy contract for definitions of the covered Critical Illnesses.

2. Exclusions for Critical Illness

2.1 No benefit shall be payable under this Critical Illness Benefit in respect of any Critical Illness directly or indirectly, wholly or partly caused by or arising from or contributed to by:-

- (a) any Pre-existing condition;
- (b) acquired Immunodeficiency Syndrome (AIDS) or infection by HIV; exceptions apply as provided in the Critical Illness Benefit Provisions;
- (c) wilful misuse of drugs or alcohol, while sane or insane; or
- (d) self-inflicted illness or injury, while sane or insane.

2.2 No benefit shall be payable under this Critical Illness Benefit for Heart Attack, Major Cancers or Coronary Artery Bypass Surgery if the diagnosis of Heart Attack, Major Cancers or Coronary Artery Disease requiring Coronary Artery Bypass Surgery was made within ninety (90) days from:

- (i) the Issue Date of the Policy;
- (ii) the Benefit Commencement Date of this Critical Illness Benefit; or
- (iii) the Date of reinstatement of the Policy and this Critical Illness Benefit,

whichever is the latest.

3. Survival Period for Critical Illness Benefit

Subject to **Clause 2.2** above, the Life Assured must survive a period of thirty (30) days after the date of diagnosis of the Critical Illness before the Benefit under this Critical Illness Benefit can be applied.

APPENDIX B – BENEFIT CHARGES

Aviva Ltd will charge monthly Benefit Charges on the Sum Assured of the respective Basic Benefits based on the age next birthday of the Life Assured prevailing at the time of scheduled deduction and to keep the cover in force by deducting sufficient number of Units every month from Your Policy.

The Benefit Charges payable for Basic Benefits are non-guaranteed, and Aviva Ltd shall have the right to revise the Benefit Charges payable for such Basic Benefits on each Policy Anniversary date. The rates applicable at the time of revision shall be based on the age next birthday of the Life Assured at the Policy Anniversary. Notice of any revision shall be given to the Policyholder at least thirty (30) days in advance.

Benefit Charges for Death and Terminal Illness									
(per \$1,000 Sum Assured per annum)									
Age next birthday	MNS	MS	FNS	FS	Age next birthday	MNS	MS	FNS	FS
1	0.38	0.38	0.30	0.30	61	6.48	9.66	3.83	5.57
2	0.38	0.38	0.30	0.30	62	7.29	10.87	4.15	5.97
3	0.38	0.38	0.30	0.30	63	8.11	12.16	4.46	6.34
4	0.38	0.38	0.30	0.30	64	9.05	13.60	4.78	6.82
5	0.38	0.38	0.30	0.30	65	10.19	14.48	4.93	6.92
6	0.38	0.38	0.30	0.30	66	10.54	14.60	4.70	6.03
7	0.38	0.38	0.30	0.30	67	11.27	15.26	4.69	6.04
8	0.38	0.38	0.30	0.30	68	12.32	16.55	4.69	6.05
9	0.38	0.38	0.30	0.30	69	13.34	17.52	4.98	6.40
10	0.38	0.38	0.30	0.30	70	14.54	19.01	5.58	7.54
11	0.38	0.38	0.30	0.30	71	24.95	29.54	15.31	18.11
12	0.38	0.38	0.30	0.30	72	27.00	32.30	17.73	21.61
13	0.38	0.38	0.30	0.30	73	28.95	35.15	20.13	24.41
14	0.38	0.38	0.30	0.30	74	31.09	38.60	22.56	27.39
15	0.38	0.38	0.30	0.30	75	33.67	42.94	25.19	29.98
16	0.38	0.38	0.30	0.30	76	36.58	45.09	27.90	32.10
17	0.38	0.38	0.30	0.30	77	40.24	47.25	31.18	35.50
18	0.38	0.38	0.30	0.30	78	44.77	52.13	35.23	41.03
19	0.38	0.40	0.30	0.32	79	49.63	57.06	39.68	48.36
20	0.38	0.42	0.30	0.34	80	54.94	61.92	44.62	55.45
21	0.38	0.43	0.30	0.35	81	60.81	66.27	50.17	57.27
22	0.38	0.43	0.30	0.35	82	67.28	70.28	56.39	62.75
23	0.38	0.43	0.30	0.35	83	74.42	79.35	63.36	65.46
24	0.38	0.43	0.30	0.35	84	82.29	84.75	71.17	68.41
25	0.38	0.43	0.30	0.35	85	90.96	92.70	79.92	76.34
26	0.38	0.44	0.30	0.35	86	100.49	102.12	89.69	85.07
27	0.38	0.44	0.30	0.35	87	110.98	109.39	100.61	99.17
28	0.38	0.45	0.30	0.35	88	122.50	125.74	112.80	112.07
29	0.38	0.45	0.30	0.35	89	135.14	145.19	126.38	125.13
30	0.38	0.45	0.30	0.35	90	148.98	170.81	141.50	142.70
31	0.38	0.44	0.30	0.35	91	164.14	197.46	158.31	177.90
32	0.38	0.45	0.30	0.35	92	180.70	224.19	176.95	198.39
33	0.38	0.45	0.30	0.36	93	198.76	253.40	197.59	235.77

34	0.38	0.46	0.30	0.36	94	230.76	300.25	201.94	248.57
35	0.38	0.49	0.30	0.36	95	240.78	322.62	214.01	260.70
36	0.42	0.55	0.38	0.45	96	259.48	342.86	234.19	286.45
37	0.46	0.64	0.39	0.48	97	279.21	372.99	255.50	306.79
38	0.52	0.70	0.39	0.52	98	300.02	402.54	277.80	320.49
39	0.57	0.79	0.41	0.55	99	321.87	440.36	300.94	345.68
40	0.62	0.91	0.45	0.62	100	359.69	478.72	325.07	377.38
41	0.70	1.05	0.50	0.74	101	390.14	519.26	353.90	410.85
42	0.78	1.17	0.56	0.82	102	419.79	558.71	381.98	443.43
43	0.86	1.29	0.61	0.89	103	448.84	597.36	409.47	475.37
44	0.99	1.42	0.69	0.97	104	477.42	635.41	436.53	506.77
45	1.09	1.63	0.79	1.13	105	505.63	672.95	463.24	537.77
46	1.23	1.81	0.88	1.27	106	533.51	710.05	489.64	568.42
47	1.39	1.97	0.99	1.41	107	561.12	746.80	515.77	598.75
48	1.57	2.13	1.09	1.52	108	588.47	783.20	541.68	628.82
49	1.73	2.46	1.24	1.70	109	615.61	819.31	567.37	658.65
50	1.95	2.68	1.44	1.86	110	642.55	855.18	592.88	688.25
51	2.16	2.97	1.60	2.12	111	669.32	890.79	618.21	717.67
52	2.46	3.40	1.75	2.30	112	695.91	926.19	643.40	746.90
53	2.72	3.79	1.91	2.53	113	722.36	825.19	668.43	726.58
54	3.22	4.22	2.10	2.76	114	748.67	855.24	693.34	753.65
55	3.52	4.83	2.32	3.22	115	774.84	885.14	718.11	780.59
56	3.93	5.49	2.53	3.43	116	800.89	914.90	742.78	807.39
57	4.45	6.10	2.77	3.83	117	826.81	931.91	767.32	834.09
58	4.81	7.08	3.02	4.23	118	852.64	931.91	791.78	860.67
59	5.43	7.63	3.28	4.61	119	878.37	931.91	816.14	887.13
60	5.89	8.62	3.55	5.04	120+	903.99	931.91	840.39	913.51

Benefit Charges for Total and Permanent Disability (up till age 70 only) (per \$1,000 Sum Assured per annum)									
Age next birthday	MNS	MS	FNS	FS	Age next birthday	MNS	MS	FNS	FS
1	0.09	0.09	0.07	0.07	36	0.08	0.10	0.08	0.08
2	0.09	0.09	0.07	0.07	37	0.08	0.11	0.08	0.09
3	0.09	0.09	0.07	0.07	38	0.09	0.13	0.08	0.10
4	0.09	0.09	0.07	0.07	39	0.10	0.14	0.09	0.11
5	0.09	0.09	0.07	0.07	40	0.10	0.14	0.09	0.11
6	0.09	0.09	0.07	0.07	41	0.12	0.16	0.11	0.14
7	0.09	0.09	0.07	0.07	42	0.12	0.17	0.11	0.15
8	0.09	0.09	0.07	0.07	43	0.14	0.20	0.12	0.16
9	0.09	0.09	0.07	0.07	44	0.16	0.20	0.13	0.17
10	0.09	0.09	0.07	0.07	45	0.17	0.23	0.14	0.20
11	0.09	0.09	0.07	0.07	46	0.19	0.26	0.16	0.23
12	0.09	0.09	0.07	0.07	47	0.22	0.30	0.18	0.25
13	0.09	0.09	0.07	0.07	48	0.25	0.33	0.21	0.27

14	0.09	0.09	0.07	0.07	49	0.27	0.37	0.23	0.30
15	0.09	0.09	0.07	0.07	50	0.31	0.42	0.28	0.34
16	0.09	0.09	0.07	0.07	51	0.34	0.46	0.30	0.36
17	0.09	0.09	0.07	0.07	52	0.39	0.53	0.35	0.42
18	0.09	0.09	0.07	0.07	53	0.44	0.60	0.39	0.49
19	0.09	0.09	0.07	0.07	54	0.52	0.68	0.42	0.54
20	0.09	0.09	0.07	0.07	55	0.57	0.75	0.45	0.63
21	0.09	0.10	0.07	0.07	56	0.65	0.84	0.51	0.72
22	0.09	0.09	0.07	0.08	57	0.75	0.94	0.55	0.78
23	0.09	0.10	0.07	0.08	58	0.80	1.05	0.61	0.88
24	0.09	0.09	0.07	0.08	59	0.91	1.10	0.67	0.93
25	0.09	0.10	0.07	0.08	60	1.00	1.23	0.76	1.04
26	0.09	0.09	0.07	0.08	61	1.10	1.35	0.84	1.13
27	0.09	0.09	0.07	0.08	62	1.25	1.50	0.93	1.24
28	0.09	0.09	0.07	0.08	63	1.43	1.64	1.04	1.37
29	0.09	0.09	0.07	0.07	64	1.63	1.84	1.18	1.52
30	0.09	0.09	0.07	0.07	65	2.26	2.40	1.56	2.01
31	0.09	0.09	0.07	0.07	66	3.25	3.21	2.47	2.81
32	0.09	0.09	0.07	0.07	67	4.45	4.22	3.39	3.98
33	0.09	0.09	0.07	0.07	68	5.59	5.45	4.63	5.08
34	0.09	0.10	0.07	0.07	69	6.95	6.73	5.97	6.37
35	0.09	0.10	0.07	0.07	70	8.15	7.92	7.41	7.81

Benefit Charges for Critical Illness Benefit									
(per \$1,000 Sum Assured per annum)									
Age next birthday	MNS	MS	FNS	FS	Age next birthday	MNS	MS	FNS	FS
1	0.90	0.90	0.72	0.72	61	16.25	29.06	11.88	19.82
2	0.82	0.82	0.65	0.65	62	17.96	32.01	12.48	21.01
3	0.81	0.81	0.63	0.63	63	19.76	35.16	13.20	22.39
4	0.77	0.77	0.58	0.58	64	21.67	38.35	13.98	23.78
5	0.64	0.64	0.47	0.47	65	23.75	41.79	14.96	25.56
6	0.56	0.56	0.39	0.39	66	26.00	45.50	16.12	27.63
7	0.50	0.50	0.38	0.38	67	28.44	49.51	17.36	29.90
8	0.49	0.49	0.38	0.38	68	31.19	54.01	18.87	32.60
9	0.47	0.47	0.38	0.38	69	34.23	58.68	20.63	35.60
10	0.44	0.44	0.38	0.38	70	36.99	62.85	22.47	38.68
11	0.44	0.44	0.38	0.38	71	39.83	67.04	24.36	41.84
12	0.44	0.44	0.38	0.38	72	42.67	71.15	26.22	44.91
13	0.44	0.44	0.39	0.39	73	45.72	75.51	27.97	47.82
14	0.43	0.43	0.42	0.39	74	48.17	78.52	29.56	50.01
15	0.40	0.40	0.42	0.39	75	50.85	81.81	31.21	52.29
16	0.42	0.45	0.42	0.42	76	53.29	84.63	33.08	54.90
17	0.45	0.48	0.42	0.43	77	56.29	88.17	34.95	57.35
18	0.50	0.53	0.42	0.45	78	59.63	92.16	37.08	60.25

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19	0.56	0.60	0.45	0.50	79	62.69	95.24	39.02	62.10
20	0.52	0.57	0.41	0.46	80	66.02	98.56	41.18	64.17
21	0.53	0.58	0.43	0.49	81	69.59	102.06	43.72	66.66
22	0.53	0.58	0.44	0.50	82	73.69	106.14	46.62	69.53
23	0.53	0.58	0.45	0.52	83	78.30	110.71	49.91	72.79
24	0.53	0.58	0.50	0.58	84	82.96	114.74	52.93	75.43
25	0.53	0.59	0.57	0.64	85	88.17	119.22	56.37	78.47
26	0.54	0.61	0.61	0.71	86	93.82	123.95	60.40	82.06
27	0.54	0.64	0.68	0.80	87	100.04	129.10	65.03	86.18
28	0.57	0.69	0.75	0.89	88	107.08	134.87	70.31	90.86
29	0.60	0.74	0.77	0.94	89	113.23	138.65	75.64	95.23
30	0.64	0.80	0.83	1.01	90	119.81	142.50	81.59	100.00
31	0.68	0.86	0.91	1.11	91	126.81	146.39	88.17	105.14
32	0.71	0.94	1.01	1.24	92	134.15	150.17	95.34	110.51
33	0.77	1.02	1.13	1.40	93	142.30	154.31	103.08	116.05
34	0.78	1.07	1.30	1.61	94	150.66	163.37	111.11	125.11
35	0.86	1.19	1.47	1.85	95	158.96	172.37	119.76	134.83
36	0.93	1.34	1.67	2.12	96	167.66	181.79	129.00	145.22
37	1.03	1.54	1.88	2.42	97	176.99	191.93	138.83	156.31
38	1.17	1.76	2.12	2.75	98	182.42	197.80	144.05	162.19
39	1.35	2.08	2.33	3.06	99	187.38	203.18	148.47	167.15
40	1.54	2.41	2.58	3.41	100	196.67	213.26	157.91	177.80
41	1.81	2.88	3.01	4.02	101	206.77	224.20	168.18	189.36
42	2.02	3.26	3.36	4.54	102	217.72	236.09	179.35	201.92
43	2.23	3.65	3.76	5.10	103	229.65	249.02	191.48	215.58
44	2.45	4.04	4.35	6.00	104	242.65	263.11	204.71	230.45
45	2.65	4.42	4.93	6.87	105	256.81	278.46	219.10	246.67
46	2.84	4.81	5.45	7.70	106	272.27	295.21	234.82	264.36
47	3.05	5.22	5.93	8.45	107	289.14	313.51	251.98	283.70
48	3.27	5.65	6.35	9.19	108	307.58	333.50	270.75	304.81
49	3.62	6.31	6.57	9.62	109	327.77	355.39	291.28	327.92
50	4.15	7.25	6.83	10.13	110	349.88	379.37	313.77	353.25
51	4.76	8.41	7.15	10.71	111	374.14	405.67	338.45	381.03
52	5.48	9.72	7.46	11.36	112	400.77	434.53	365.54	411.53
53	6.30	11.21	7.85	12.07	113	430.06	466.27	395.32	445.04
54	7.20	12.83	8.24	12.84	114	462.29	501.20	428.09	481.94
55	8.11	14.51	8.67	13.64	115	497.77	539.69	464.21	522.60
56	9.10	16.31	9.14	14.55	116	536.95	582.16	504.06	567.47
57	10.16	18.23	9.72	15.64	117	580.23	629.08	548.07	617.02
58	11.28	20.28	10.23	16.64	118	628.11	680.99	596.77	671.84
59	12.95	23.24	10.77	17.69	119	681.15	738.48	650.71	732.57
60	14.58	26.12	11.30	18.69	120+	739.98	802.27	710.55	799.94

MS: Male Smoker; MNS: Male Non-Smoker; FS: Female Smoker; FNS: Female Non-Smoker

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APPENDIX C – AVAILABLE INVESTMENT-LINKED FUNDS

No.	Fund Code	Investment-linked Fund Name	Fund Currency	Annual Management Charge (AMC)
1	E156	Aberdeen India Opportunities Fund	SGD	1.50%
2	E154	Aberdeen Pacific Equity Fund	SGD	1.50%
3	E155	Aberdeen Singapore Equity Fund	SGD	1.50%
4	E162	Allianz RCM China Fund (SGD)	SGD	1.35%
5	E163	Allianz RCM Oriental Income Fund (SGD)	SGD	1.50%
6	E124	Barclays - Global Agriculture Delta Fund	USD	1.05%
7	E072	BlackRock Global Funds (BGF) Latin American Fund	USD	1.75%
8	E034	BlackRock Global Funds (BGF) World Gold Fund	USD	1.75%
9	E035	BlackRock Global Funds (BGF) World Mining Fund	USD	1.75%
10	E161	Fidelity ASEAN Fund	SGD	1.50%
11	E073	First State Regional China Fund	SGD	1.50%
12	E074	First State Singapore Growth Fund	SGD	1.50%
13	E159	FTIF - Franklin Mutual Global Discovery Fund	USD	1.50%^
14	E160	FTIF - Templeton Global Bond Fund	SGD	1.05%^
15	E093	FTIF - Templeton Global Total Return Fund	USD	1.05%^
16	E064	Henderson Horizon Fund - Global Property Equities Fund	USD	1.20%
17	E026	Henderson Horizon Fund - Global Technology Fund	USD	1.20%
18	E166	Henderson Horizon Fund - Pan European Equity Fund	EUR	1.20%
19	E165	Legg Mason Permal Global Absolute Fund	SGD	1.25%
20	E164	Legg Mason Western Asset Asian Opportunities Fund	SGD	1.10%
21	D029	PIMCO Global Investors Series PLC Total Return Bond Fund	USD	1.40%
22	E158	Schroder Global Emerging Market Opportunities Fund	SGD	1.25%
23	E157	Schroder Multi Asset Revolution	SGD	1.25%
24	E167	United GEMs Investment (S\$)	SGD	1.75%
25	E126	United SGD Fund	SGD	0.50%

^ Includes underlying fund's maintenance / distribution fees.