



MyProtector-Term Plan II

Choose only the coverage you want



Life insurance is **an act of love.**

It can be a powerful way to show your commitment to your family, even when you're no longer around. In the event of death or other covered conditions, it gives a lump-sum payout that could keep your loved ones financially secure.



A life insurance payout can give greater assurance about the future at every stage of your life. If you're:

A young working adult



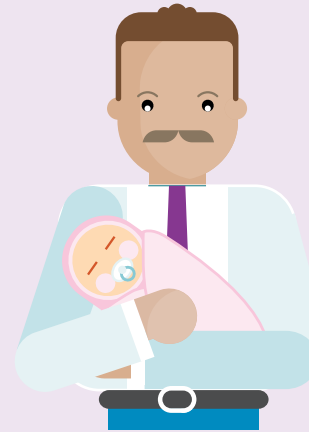
The payout can help support your elderly parents when you're not around, especially if they don't have an income.

A newlywed



The payout can help reduce debts such as your home mortgage loan, so your spouse will have less financial worries.

A parent



The payout can help fund your dependants' education and daily expenses in your absence.

A pre-retiree or retiree



The payout could be an inheritance for your loved ones.

Five reasons why you should choose **Aviva's term life insurance plan**

MyProtector-Term Plan II is a flexible and affordable term protection plan that allows you to choose the coverage you really need.



You have a **wide choice of coverage periods**, even till you're in your 90s, to suit your needs.



When you choose shorter coverage periods of 5 or 10 years, your coverage will still be **automatically renewed**¹.



You can start with a small coverage amount, and we'll offer you the **flexibility to increase your term life insurance coverage**² when you reach key milestones in life, without any hassle of medical check-ups.



You can change your mind and **convert your term life insurance plan³** fully or partially into a whole life insurance or savings plan instead.



You can **customise your plan by adding riders⁴** that provide coverage for things like total and permanent disability and critical illnesses.



Key features of **MyProtector-Term Plan II**

- **Pays a lump sum** in the event of death or upon diagnosis of a Terminal Illness within the policy term
- **Choice of coverage term:**
 - 5 years
 - 10 years
 - 11 years up to 85 Age Next Birthday (ANB), at every one-year interval
 - Up to 99 ANB⁵
- **Guaranteed Renewable Option (GRO)¹** allows you to renew your basic policy automatically every 5 or 10 years without further medical underwriting
- **Guaranteed Issuance Option (GIO)²** provides the flexibility to increase your basic policy coverage without further medical underwriting when you reach key milestones in life
- **Guaranteed Convertibility Option (GCO)³** allows you to convert the basic policy to a new savings policy or whole life insurance policy without further medical underwriting
- **Interim Accidental Death Benefit⁶** for added peace of mind while waiting for your actual policy coverage to commence
- **Choice of riders⁴ to enhance your protection**
 - **TPD Advance Cover Plus II⁷**
 - **CI Advance Cover Plus III⁷**
 - **MultiPay Critical Illness Cover IV**
 - **Early Critical Illness Cover II**
 - **Critical Illness Premium Waiver II**
 - **Payer Critical Illness Premium Waiver II**
 - **Payer Premium Waiver Benefit**

How MyProtector-Term Plan II helps you care for your loved ones

Sam is 35 ANB, a non-smoker and married. He wants a protection plan that can help provide for his loved ones when he's not around. He's also keen to leave behind an inheritance. Therefore, he chooses MyProtector-Term Plan II with **policy term up to 99 ANB**.

Plans	Policy Term	Sum Assured	Annual Premium
MyProtector-Term Plan II	Up to 99 ANB	S\$1,000,000	S\$3,706.00 ⁸
Rider: TPD Advance Cover Plus II		S\$1,000,000	S\$306.80 ⁸
Rider: CI Advance Cover Plus III		S\$500,000	S\$2,294.95 ⁹
Total annual premium			S\$6,307.75

88 ANB

Premiums paid:
S\$340,618.50

If Sam passes away at 88 ANB, he would have paid S\$340,618.50 and **his loved ones would receive S\$1,000,000 in payout.**

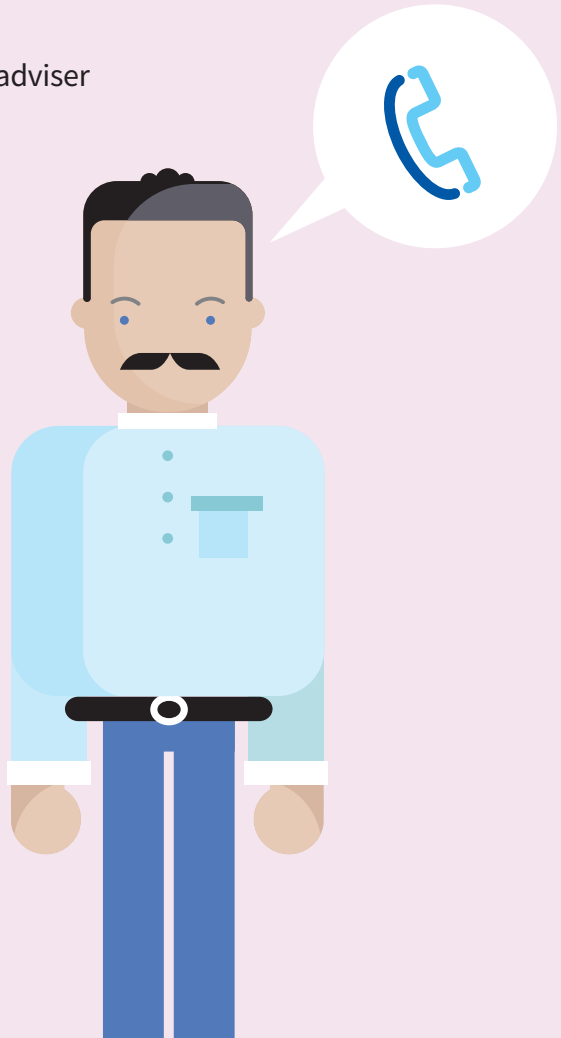
Death Benefit:
S\$1,000,000



Note: Premium includes 20% perpetual premium discount on all the plans listed. Promotion terms and conditions apply. Total premiums paid as at 88 ANB assumes that premiums are paid on an annual basis and the last premium is paid on the policy anniversary after Sam turns 88 ANB.

Ready to safeguard your loved ones' future?

Speak to your financial adviser
representative or visit
www.aviva.com.sg
for more details.



Important notes:

1. The Guaranteed Renewable Option (GRO) is only applicable to policy term of 5 years and 10 years. 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. GRO is also applicable to TPD Advance Cover Plus II, CI Advance Cover Plus III and Early Critical Illness Cover II, if attached to the basic policy at inception. 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. Please refer to the Product Summary for more details.
2. The policyholder may exercise this option at each of the following key life events without providing further evidence of insurability:
 - a) the Life Assured marries or divorces (i.e. change of marital status);
 - b) the Life Assured becomes a parent by having a newborn child, or legally adopts a child (i.e. adding a new child member to the immediate family);
 - c) the Life Assured purchases a property;
 - d) the Life Assured or Life Assured's child enrolls into tertiary education; or
 - e) the Life Assured enters full-time employment within one year from tertiary graduation.

This option allows the policyholder to increase the Sum Assured of the basic policy, with extra premium payable. The total Sum Assured that can be increased under this option is limited to 50% of MyProtector-Term Plan II Sum Assured, or up to S\$500,000 per life (or its equivalent in other currencies), whichever is lower. This option is extended to standard life only. Please refer to the Product Summary for more details.

3. The policyholder can fully or partially convert the basic policy into a new endowment or whole life policy available at the point of conversion, without further evidence of insurability as long as the following conditions are met:
 - a) The policy is in force when this option is exercised;
 - b) The Life Assured is at 65 ANB or younger when the Guaranteed Convertibility Option is exercised (for joint life policy, the age limit for conversion must be based on the older age of the 2 Lives Assured);
 - c) For full conversion, the Life Assured will be insured for the same Sum Assured or less on the new policy, subject to the Sum Assured limit of the new policy;

Important notes: *(cont'd)*

3. d) For partial conversion, the Life Assured is insured for a Sum Assured equal to or less than the amount of Sum Assured converted, subject to the Sum Assured limit of the new policy. The original policy will continue with a reduced Sum Assured, subject to the Sum Assured limit of the original policy;
- e) The maximum Death Benefit payable under the new policy must not exceed:
 - (i) the Death Benefit payable under the original policy if it is a full conversion; or
 - (ii) the Death Benefit payable for the amount of Sum Assured converted if it is a partial conversion; and
- f) No claim on this policy has been admitted or submitted.

The terms and conditions above are not exhaustive. Please refer to the Product Summary for more details.

4. For more details on the riders, please refer to their respective Product Summaries.
5. The policy term of up to 99 ANB for MyProtector-Term Plan II is not available for policies on a joint lives basis.
6. This benefit shall terminate on the earliest occurrence of a list of events. Please refer to the Product Summary for more details, including the list of exclusions.
7. Guaranteed Renewable Option, Guaranteed Issuance Option and Guaranteed Convertibility Option are applicable to these riders. These options allow the policyholder to enjoy the benefits without further evidence of insurability. Please refer to the respective Product Summaries for more details.
8. Premiums shown are level and guaranteed.
9. Premiums shown are level but are not guaranteed and may be adjusted based on future experience.

This 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 particular needs of any specific person. A copy of the Product Summary may be obtained from Aviva Ltd and the participating distributors' offices. You should read the Product Summary before deciding whether to purchase the product. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs. 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.

Information is accurate as at 31 May 2021.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Aviva Ltd or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

Aviva Ltd

4 Shenton Way, #01-01, SGX Centre 2 Singapore 068807

Tel: (65) 6827 9933

Website: www.aviva.com.sg

Company Reg. No.: 196900499K

GST Reg. No.: MR-8500166-8

