



MyChoiceSaver

Secure, safe and shaped to your needs



Saving requires **discipline.**

You need to stick to your monthly budget for your needs and wants, then stash away the rest of your income.

It's also essential to map out your goals and work out a path to achieve them.

Here's a look at some of the common goals Singaporeans have and how much they cost.

Wedding

S\$40,000¹ or more



Home renovation

About S\$45,000 for a 4-room HDB flat²

Car

S\$100,000 for a basic sedan³



Children's education

S\$8,200 annual tuition fees
for a general degree⁴



New home

From S\$627,000
for a Build-To-Order
5-room flat
at Toa Payoh⁵

Retirement

S\$1,379 per month
for a single elderly⁶

S\$2,351 per month
for an elderly couple⁶



Even if you don't have a specific goal now, having cash stashed away can give you greater security in life. You'll have the **freedom to do what you want, without financial stress.**

3 reasons to grow your money with **MyChoiceSaver**.

MyChoiceSaver is a savings plan that helps you score your financial goals securely with less risk, our promise that you'll get your money back, and flexible options to suit your needs now and in the future.



Your capital – which is the amount you pay – is guaranteed⁷ as long as you keep your policy till the term ends. That means your hard-earned money won't go to waste.



You have the flexibility to decide **how long you want to save for** and **how long you want to pay premiums**, based on various options available.



You can **gift the plan** to your loved ones, such as your spouse or child, by **changing the Life Assured** so that they can enjoy the maturity benefit⁸ when the policy term ends.

Your savings, your goals, **your choices.**

Key benefits of **MyChoiceSaver**



Money guarantees for your security

- [100% capital guarantee](#)⁷: assurance that you'll get back at least all of your premiums paid for your basic plan at the end of the policy term
- Receive a [lump-sum maturity benefit](#) consisting of 100% of Sum Assured and non-guaranteed bonuses when the policy term ends



Flexibility for your convenience

- [Choice of policy term](#): 10 to 25 years or cover to 99 years old
- [Choice of premium payment term](#): 5, 10, 12, 15, 18, 20 or 25 years
- [Option to change Life Assured](#)⁹ so you can pass on the policy to your family member as a legacy gift



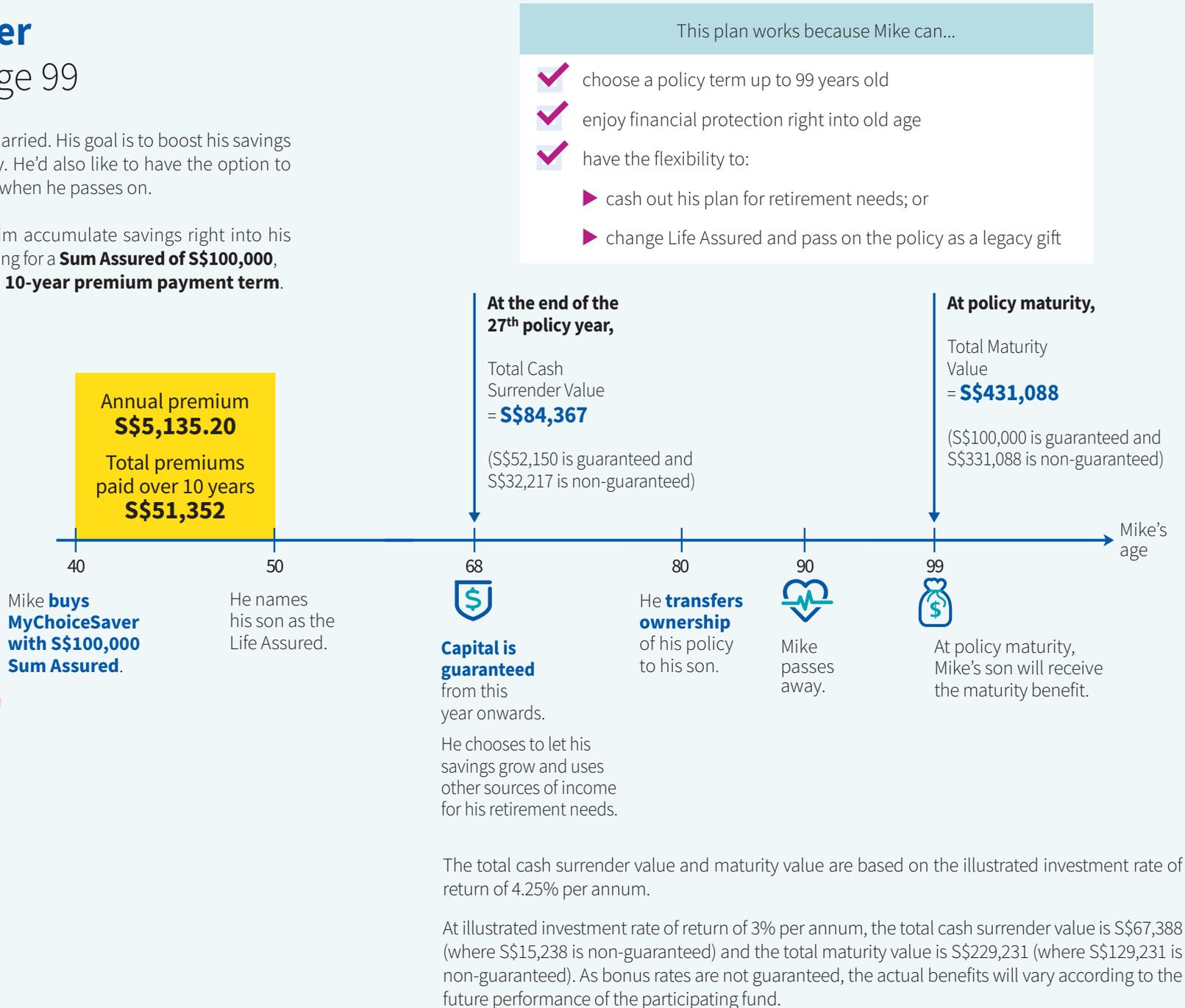
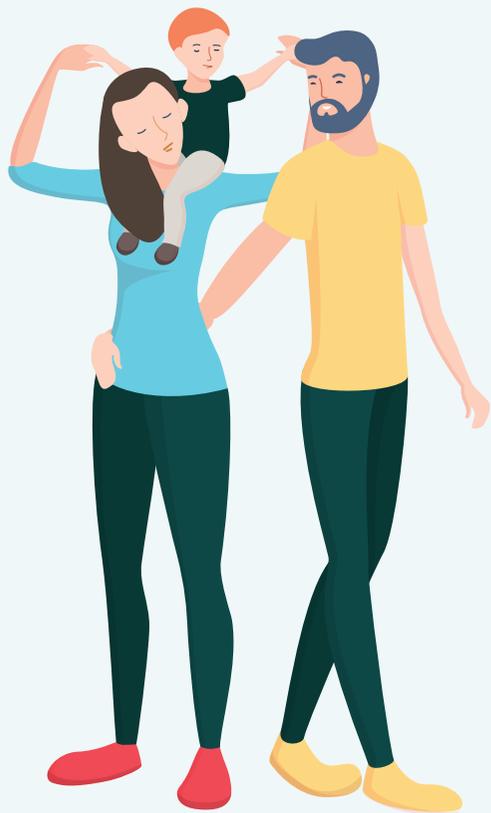
Protection for your assurance

- Coverage for death and Terminal Illness¹⁰
- Additional payout for accidental death¹¹
- [Up to 12 months waiver of interest](#) for premiums that are not paid when you're unemployed or retrenched¹²
- Option to [add on riders for more comprehensive coverage](#) against critical illnesses and more¹³

How **MyChoiceSaver** helps you save till age 99

Mike is 40 years old, a non-smoker and married. His goal is to boost his savings so he and his wife can retire comfortably. He'd also like to have the option to leave an inheritance for his wife and son when he passes on.

As he wants a secure plan that helps him accumulate savings right into his golden years, he gets **MyChoiceSaver**, opting for a **Sum Assured of S\$100,000**, a policy term till **he's 99 years old** and a **10-year premium payment term**.



The total cash surrender value and maturity value are based on the illustrated investment rate of return of 4.25% per annum.

At illustrated investment rate of return of 3% per annum, the total cash surrender value is S\$67,388 (where S\$15,238 is non-guaranteed) and the total maturity value is S\$229,231 (where S\$129,231 is non-guaranteed). As bonus rates are not guaranteed, the actual benefits will vary according to the future performance of the participating fund.

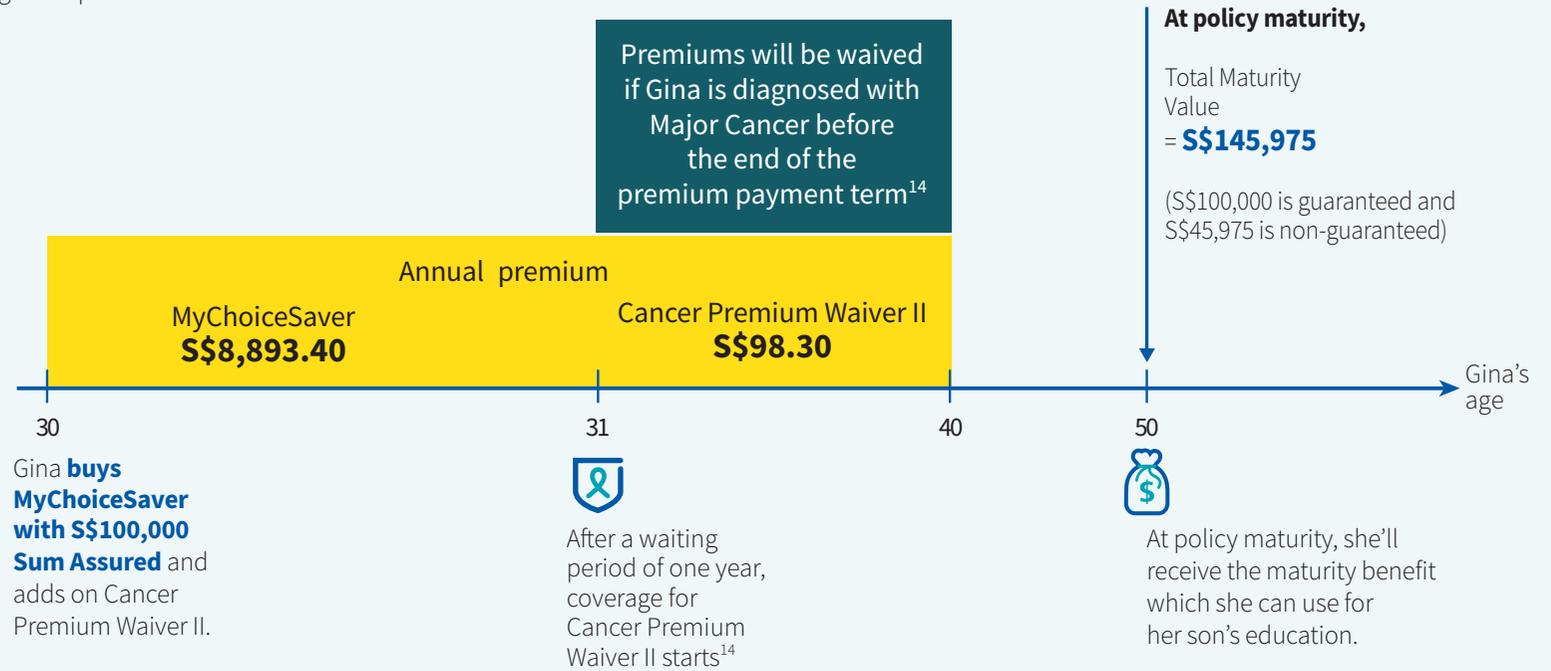
For more details, please refer to the Product Summary and Policy Illustration. The diagram above is not drawn to scale and the payout amounts have been rounded to the nearest dollar.

How **MyChoiceSaver** helps you save on your terms

Gina, age 30, is a working mother with a newborn son. She would like to start a savings plan to pay for her son's university education.

She chooses **MyChoiceSaver**, opting for a **Sum Assured of S\$100,000**, a **20-year policy term** and a **10-year premium payment term**. She adds on a **riders – Cancer Premium Waiver II** – for greater peace of mind.

- This plan works because Gina can...
- ✓ choose her preferred policy term
 - ✓ choose her preferred premium payment term
 - ✓ add extra layers of protection
 - ✓ save up for her son's university education



The total maturity value is based on the illustrated investment rate of return of 4.25% per annum.

At illustrated investment rate of return of 3% per annum, the total maturity value is S\$124,363 (where S\$24,363 is non-guaranteed). As bonus rates are not guaranteed, the actual benefits will vary according to the future performance of the participating fund.

For more details, please refer to the Product Summary and Policy Illustration. The diagram above is not drawn to scale and the payout amounts have been rounded to the nearest dollar.

Score your savings goals on your terms.
Get MyChoiceSaver today.

Speak to your financial adviser representative
or visit **www.aviva.com.sg**.



All ages mentioned refer to age next birthday.

Important notes:

1. S\$40,000 assumes 200 guests at a restaurant charging S\$1,188++ per table of 10 guests, S\$3,000 for a pair of wedding bands, S\$5,000 for a bridal package inclusive of pre-wedding photography and make-up services and S\$4,000 for actual wedding day photography and/or videography services.
2. “How Much is a 3-, 4- and 5-Room HDB Flat Renovation in 2020?”, published 13 October 2020 on Qanvast, a renovation portal.
3. The Straits Times © Singapore Press Holdings Limited. Extracted with permission. “Car costs make Singapore world’s priciest city, again”, 16 March 2018.
4. The Straits Times © Singapore Press Holdings Limited. Extracted with permission. “Lower tuition fees at polys, universities for needy students from next year as higher bursaries kick in”, 23 August 2019.
5. Cost excludes any grants and is taken from the November 2020 Build-To-Order Sales Launch by the Housing & Development Board, Singapore.
6. The Straits Times © Singapore Press Holdings Limited. Extracted with permission. “Single elderly Singaporeans need \$1,379 a month to meet basic living standard: Study”, 22 May 2019.
7. The guaranteed amount that you will receive at the Policy Maturity Date is at least equivalent to the Total Premiums Paid for the basic plan, subject to the policy terms and conditions.
8. To allow the new Life Assured to enjoy the maturity benefit, the policyholder must transfer the ownership of the policy to the new Life Assured by making an assignment of the policy.
9. The policyholder can request for a change of Life Assured after the first policy year, up to 3 times. The new Life Assured must have sufficient insurable interest in relation to the Policyholder. Any request to change the Life Assured is subject to acceptance by Aviva Ltd. Please refer to the Product Summary for more details on the terms and conditions for change of Life Assured.

Important notes: *(cont'd)*

10. In the event of the Life Assured's death while the policy is in force, the lump-sum Death Benefit payable will comprise:
 - a) The higher of:
 - (i) 105% of the Total Premiums Paid for the basic plan; or
 - (ii) the Guaranteed Cash Surrender Value;
 - b) the accumulated Reversionary Bonus (if any); and
 - c) the Terminal Bonus (if any),
less any amount owing to Aviva Ltd.

Upon diagnosis of Terminal Illness of the Life Assured while the policy is in force, Aviva Ltd will pay the Terminal Illness Benefit in one lump sum, as an advancement of the Death Benefit.

11. If the Life Assured dies from an Accidental Injury while the Policy is in force and before the commencement of the Policy Year in which he turns age 80, Aviva Ltd will pay 100% of Sum Assured on the basic plan, in addition to the Death Benefit in one lump sum.
12. This refers to the Waiver of Interest Benefit for policyholder aged 19 to 75 who has been retrenched or unemployed and remains involuntarily unemployed for a period of three consecutive months, provided the policy has sufficient cash value to cover the total outstanding premiums. Proof of unemployment is required. Please refer to the Product Summary for more details.
13. Please speak to your financial adviser representative for the available riders. For details, please refer to the riders' respective Product Summaries.
14. Waiting period is applicable to Cancer Premium Waiver II. If the Major Cancer was diagnosed within 12 months from the Policy Issue Date, the issue date of the rider, the Benefit Commencement date of the rider or the reinstatement date of the rider, whichever is latest, the rider will be voided from the date immediately prior to the date of diagnosis of Major Cancer. Please refer to the rider's Product Summary for the definition of Major Cancer and details.

This policy is underwritten by Aviva Ltd.

This 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 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, that is payable to you may be zero or less than the total premiums paid. 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 1 July 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).

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