



MyLifeChoice

The plan that prepares you for life's surprises



In life, there are many surprises.
Some are happy and some, not.

Whatever the surprises in life,
you need a plan that will grow
and change with you.

Facts about Singaporeans:



Only 1 in 3 agree that they have enough savings to cope with the unexpected¹.



In Singapore, the **top causes of death** are **cancer (29%)**, and various **heart diseases (23%)**, which together cause **1 in 2 deaths**².

These illnesses could cost you your savings and put your financial plans at risk.



Snapshot of **MyLifeChoice**'s benefits:



Increase your coverage for Death and Terminal Illness at key life events **without further health underwriting**³.



Enjoy coverage of **up to 275% of the Sum Assured**⁴.



Guaranteed higher lump sum payout⁴ upon claim.



Supplements retirement fund through **lump sum withdrawal**⁵.



Optional Critical Illness and Total and Permanent Disability riders⁶ for coverage till 99 and 70 Age Next Birthday (ANB), respectively.

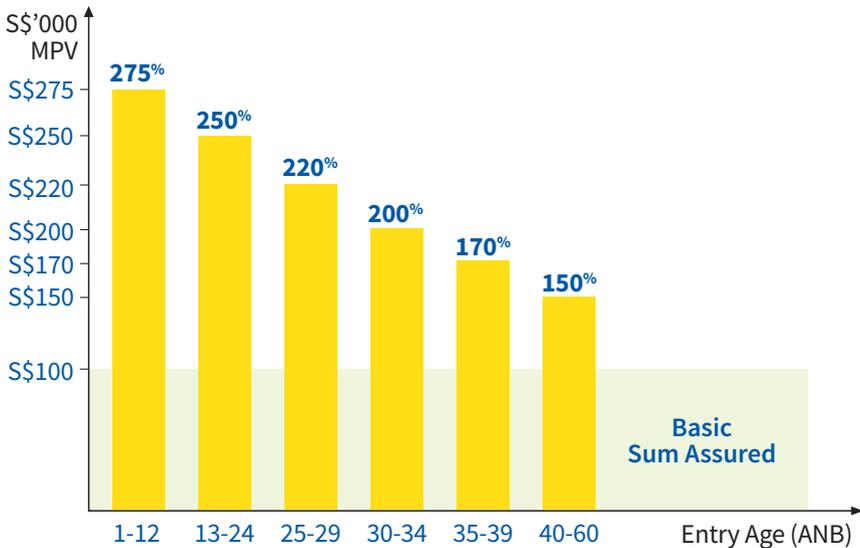
A plan that prepares you for life's surprises



High protection offers good value for money

MyLifeChoice's Minimum Protection Value (MPV)⁴ assures you for up to 275% of the Sum Assured in the case of Death, Terminal Illness, Critical Illness⁶ or Total and Permanent Disability⁶, ensuring your hard-earned dollars are stretched further.

Here is how MPV applies to your entry age:



Short-term payment for long-term coverage

You can choose to pay over 15, 20 or 25 years or until 80 ANB.



Know your financial commitments upfront

MyLifeChoice guarantees a level premium⁷ throughout the premium payment term, so you're well informed of your financial commitment from the start.



High protection, bonus payouts and easy access to savings

With **MyLifeChoice**, your monthly premiums will grow into savings over time. You will also have access to these savings upon retirement⁵. What's more, bonuses paid over time will contribute to your retirement nest egg.



Enjoy interest waiver⁸ for premiums that are put on hold if you lose your job

So you have one less worry while you look for a new job.



We understand that life's surprises call for change

MyLifeChoice's *Guaranteed Extra Protection*³ option lets you increase your insurance protection cover when you reach key milestones in life, such as upon graduation, marriage or having a child – **without further health underwriting.**

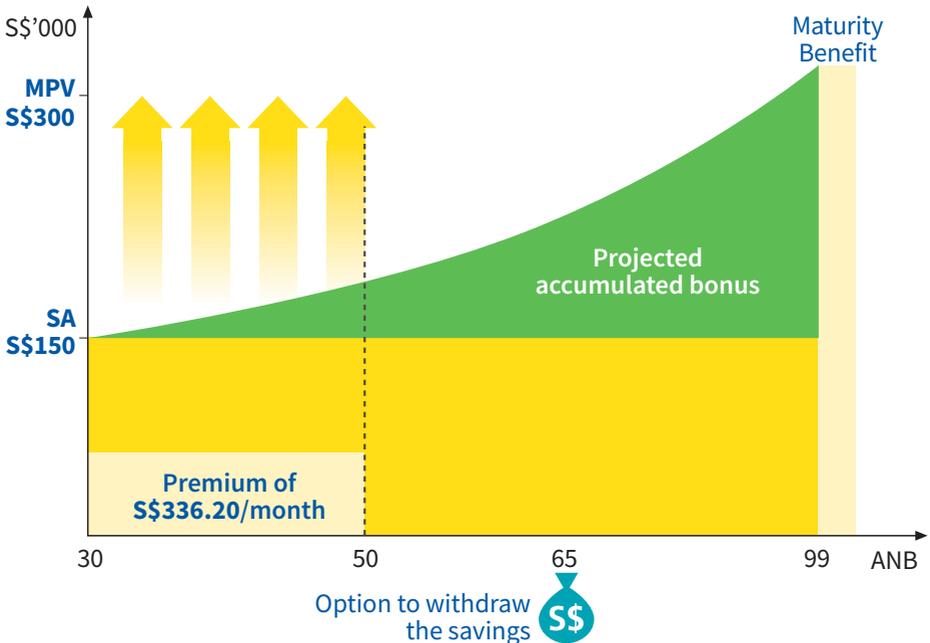


Your first policy should offer the best value for money

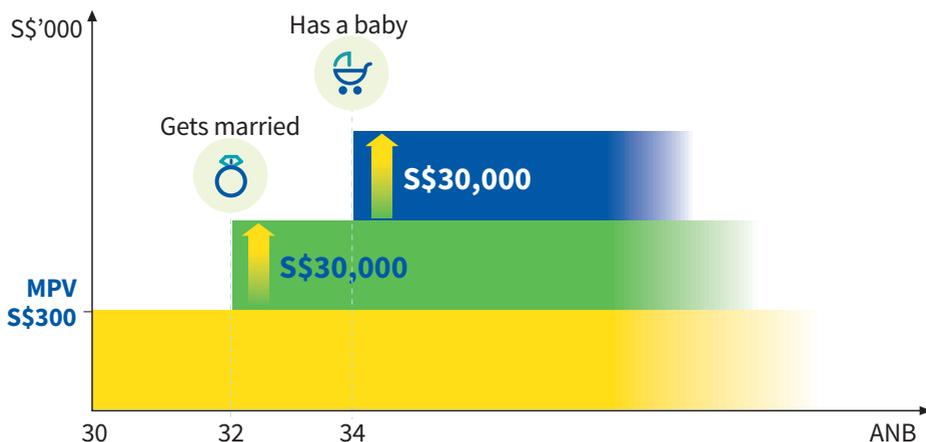
John: His first policy

John, 30 ANB, will be getting married soon. As his financial commitments will increase after marriage, he is looking for an affordable, first life policy to insure himself. He wants a plan that offers high protection, constant savings and bonus payouts, which will help him with retirement planning.

John buys **MyLifeChoice** and chooses a Sum Assured (SA) of S\$150,000 paying level premiums⁷ of S\$336.20 per month over 20 years. During these 20 years, he is able to get 200% of Sum Assured (S\$300,000) through Minimum Protection Value (MPV)⁴. Not only does he receive high protection during the initial policy years, the accumulated bonuses also help him save for later years. Upon retirement, he has the option to withdraw the savings⁵.



When John gets married and has a child a few years later, he uses the *Guaranteed Extra Protection*³ option to increase his coverage for Death and Terminal Illness, without further health underwriting.



Where:

Maturity Benefit is equivalent to Sum Assured plus accumulated bonuses, less any amounts owing to us.

If savings are withdrawn to supplement retirement fund⁵, the Maturity Benefit will no longer apply.

MPV is equivalent to 200% of Sum Assured for Life Assured with entry age 30 ANB, applicable for first 20 policy years.

Premium stated in the illustration includes cover for Death, Terminal Illness, Critical Illness⁶ and Total and Permanent Disability⁶.

Projected accumulated bonus refers to the non-guaranteed Reversionary Bonus and Terminal Bonus.

The diagram is not drawn to scale and is for illustrative purposes only. Please refer to the Product Summary for details.



John was attracted to this plan due to these benefits:

- ✓ 200% of the Sum Assured during the initial policy years, when he needs the coverage most.
- ✓ High protection along with savings for his retirement.
- ✓ Flexibility to increase coverage via the *Guaranteed Extra Protection*³ option without further health underwriting.

High protection with savings for your child

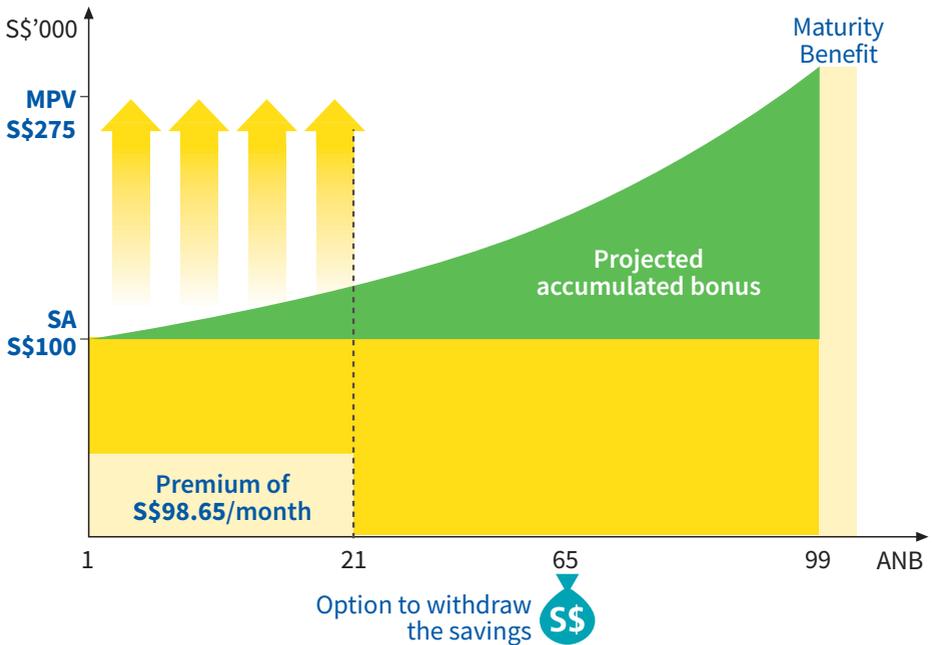
A lifetime gift for Rachel

Mr. and Mrs. Lim have just had their first child, Rachel. Being new parents, they want to start saving early for Rachel's future.

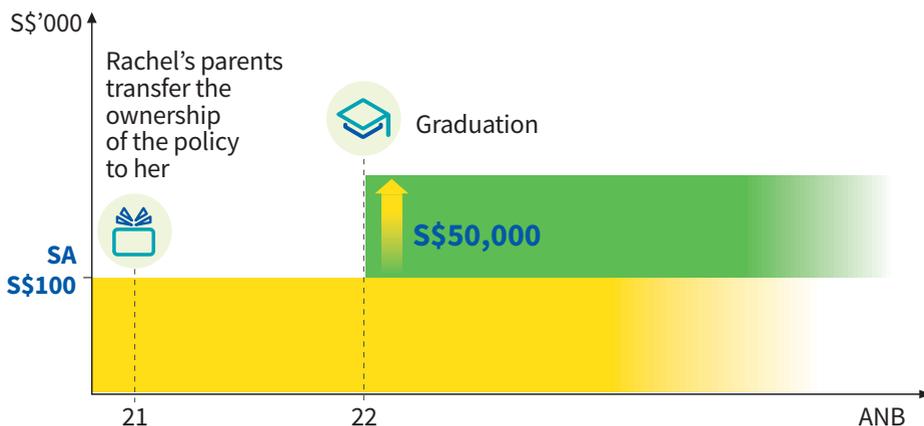
Before Rachel's first birthday, they purchase MyLifeChoice with a Sum Assured (SA) of S\$100,000 at a level premium⁷ of S\$98.65 per month. This is to be paid over the next 20 years.

During these 20 years, Rachel is covered for 275% of the Sum Assured (S\$275,000) through Minimum Protection Value (MPV)⁴. Not only does she receive high protection during her initial policy years, the accumulated bonuses also add to her savings for later years.

On Rachel's 21st birthday, her parents will gift this policy to her.



Once Rachel is gifted this policy, she uses the *Guaranteed Extra Protection*³ option to increase protection cover for Death and Terminal Illness upon graduation without further health underwriting.



Where:

Maturity Benefit is equivalent to Sum Assured plus accumulated bonuses, less any amounts owing to us.

If savings are withdrawn to supplement retirement funds⁵, the Maturity Benefit will no longer apply.

MPV is equivalent to 275% of Sum Assured for Life Assured with entry age 1 ANB, applicable for first 20 policy years.

Premium stated in the illustration includes cover for Death, Terminal Illness, Critical Illness⁶ and Total and Permanent Disability⁶.

Projected accumulated bonus refers to the non-guaranteed Reversionary Bonus and Terminal Bonus.

The diagram is not drawn to scale and is for illustrative purposes only. Please refer to the Product Summary for details.



Mr and Mrs Lim were attracted to this plan due to these benefits:

- 275% of the Sum Assured during the initial policy years.
- Short-term payment for long-term coverage.
- Protection and savings in one plan, which can be gifted to Rachel when she turns 21.

Start preparing now!

You never know what surprises life may bring. **MyLifeChoice** allows you to increase your protection cover whenever you need to.

Get set for life – today!

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



Important notes:

1. Source: Aviva Consumer Attitudes Survey, June 2018.
2. Source: Ministry of Health, Singapore, "Principal Causes of Death" accessed on 23 September 2019 from <https://www.moh.gov.sg/resources-statistics/singapore-health-facts/principal-causes-of-death>.
3. The policyholder may opt for this option at each of the following key life events without providing further evidence of insurability:
 - (a) the Life Assured marries or gets divorced (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 graduates from tertiary education.

This option allows the policyholder to purchase a new level term Supplementary Benefit for Death and Terminal Illness benefit with extra premium payable. The total coverage that can be taken up under this option is limited to 50% of MyLifeChoice's basic Sum Assured, or up to a maximum of S\$250,000 per life, whichever is lower. This option is extended to standard life only. Please refer to the Product Summary for more details.

4. The Minimum Protection Value (MPV) is applicable for a period of first 20 policy years or up to the Policy Anniversary when the Life Assured attains 65 ANB, whichever is earlier. The MPV Factor also applies to optional riders providing Critical Illness and Total and Permanent Disability benefit.
5. The Life Assured is given the option to withdraw a lump sum at the Policy Anniversary when the Life Assured attains 65 ANB or at any Policy Anniversary thereafter before the policy matures. Withdrawal request can only be submitted once by the policyholder. This option is only available after the premiums for the MyLifeChoice basic policy have been fully paid at the end of the premium payment term, provided there is no amounts owing to Aviva Ltd upon the request for the Advance Cash Withdrawal. The lump sum amount is not guaranteed and the amount is determined at our discretion at the time when you request to exercise this option. If this option is exercised, the Maturity Benefit will no longer apply.
6. Critical Illness and Total and Permanent Disability benefits are under optional riders. For the complete list of riders available, please speak to your financial adviser representative. Please refer to the Product Summary for each optional rider for more details.

Important notes: *(cont'd)*

7. Level premiums are only for the MyLifeChoice basic plan and the optional Total and Permanent Disability rider. Premiums for optional riders that cover Critical Illness benefit are not guaranteed and may be reviewed from time to time.
8. This refers to Waiver of Interest Benefit for policyholder 19 ANB to 75 ANB 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 Product Summary for details.

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 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 payable, if any, that is payable to you may be zero or less than the total premiums paid. Buying an accident and/or health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs. It is usually detrimental to replace an existing accident and health policy with a new one as the new policy may cost more or have fewer benefits at the same cost.

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 December 2019.

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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