



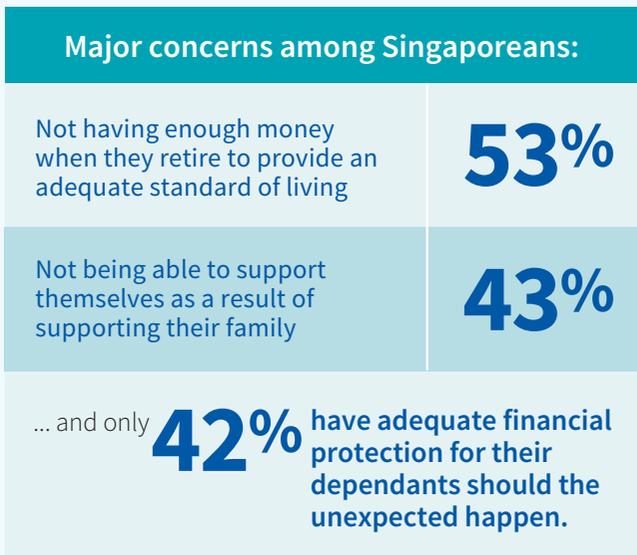
## **MyLifeInvest**

One plan, dual purpose



# What's more important - **insurance or savings?**

Fact is, you can't have one without the other when it comes to building a secure future. While insurance covers you financially during low points when you can't work, investing grows your nest egg by giving more returns on the income that you save.



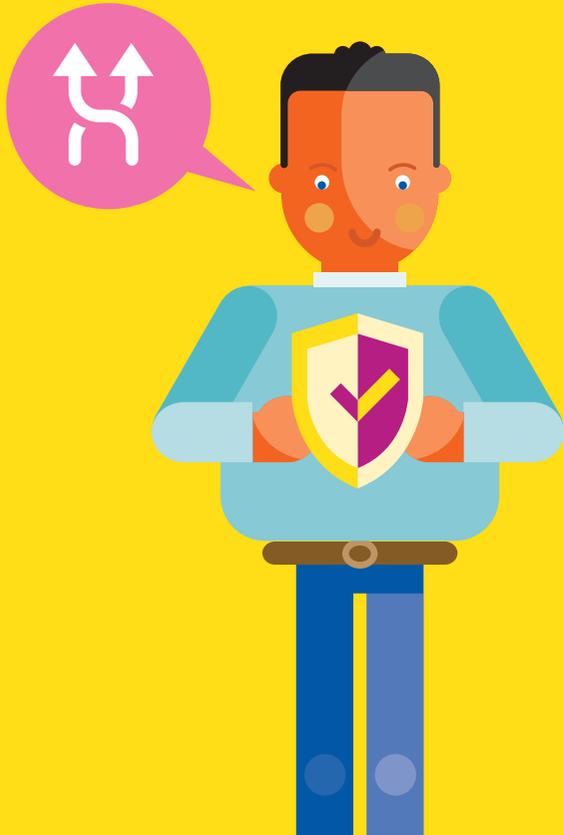
Source: Aviva Consumer Attitudes, June 2018.

So, what if there is a plan that fulfills **your needs in one package?**

# Introducing **MyLifeInvest**

Our solution is an affordable option that lets you fulfil your obligation of insurance protection while investing your money at the same time.

For a minimum outlay of S\$100<sup>1</sup> per month, **MyLifeInvest** is a smart and flexible option for protection coverage as well as investment opportunities. As you go through different life stages, you can adjust the protection and investment mix during the policy term.



# Key Benefits

Here are the key benefits of **MyLifeInvest**:



**Lifetime coverage** for Death and Terminal Illness, and coverage for Total and Permanent Disability<sup>2</sup> up to age 70



**Option to increase** the protection coverage without evidence of good health **when your life stages change**<sup>3</sup>



Enjoy **potential returns** to grow your wealth, while you stay protected<sup>4</sup>



**Flexibility to reduce your coverage to zero**<sup>5</sup> to maximise investment portion for returns



**Flexibility to make unlimited withdrawals** from your policy when you need the money<sup>6</sup>



**Enjoy Premium Rewards** – Get extra 5% of premium every 5 years from the 10th policy year<sup>7</sup>



Opt for **Premium Holiday** if you need to stop paying premiums for a while

# Enhance your **coverage**

Increase your protection with riders<sup>8</sup> that give additional coverage...

<b>For additional protection against Death and Terminal Illness</b>
<b>Level Term Cover</b>
<b>For Critical Illness protection</b>
<b>Early Critical Illness Cover</b>
<b>Critical Illness Additional Cover</b> (deducted from units in the Investment-linked funds – No extra cash outlay required!)
<b>Critical Illness Accelerated Cover</b>
<b>Level Term Critical Illness Accelerated Cover</b> (accelerates Level Term Cover's benefit)
<b>Riders with Premium Waivers so that you can focus on recovering from the Critical Illness</b>
<b>Payer Critical Illness Premium Waiver Benefit</b>
<b>Payer Premium Waiver Benefit</b>
<b>Critical Illness Premium Waiver</b>

For complete details, please speak to your financial adviser representative today.

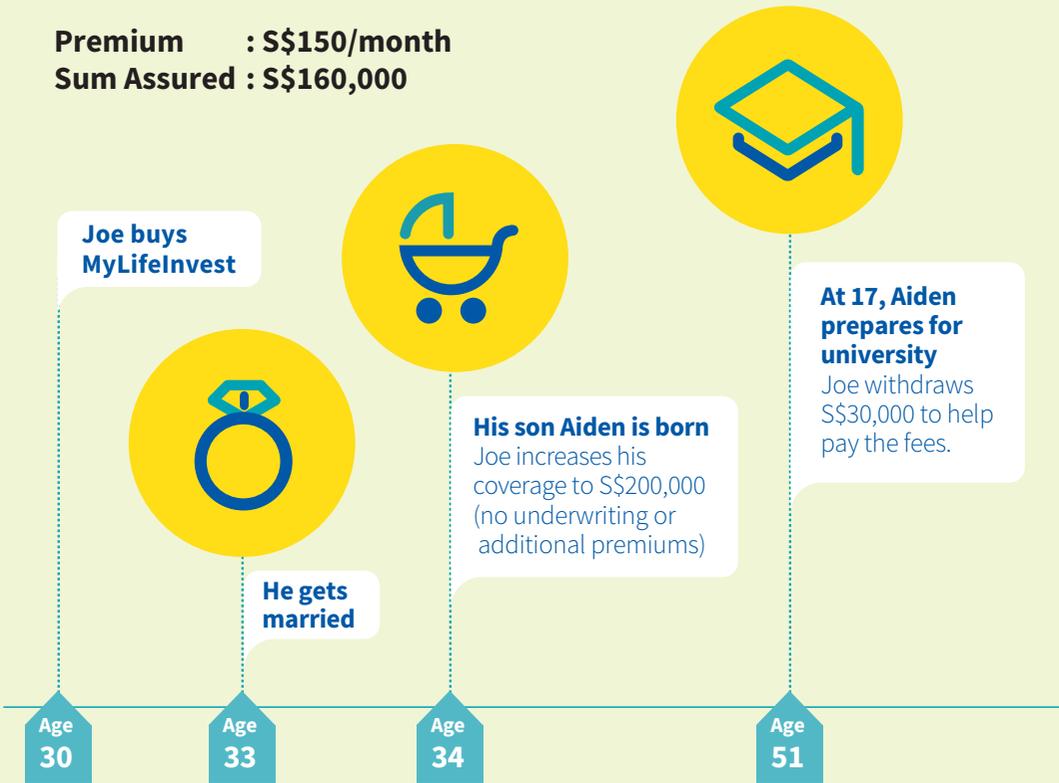
# How **MyLifeInvest** can work for you

## Illustration:

Joe, 30 (ANB) and a non-smoker, intends to get married in a few years. Finances are tight as he is saving up for the wedding and to buy a house. He eventually wants to build a nest egg for the future.

He buys **MyLifeInvest** for protection coverage and investment.

**Premium : S\$150/month**  
**Sum Assured : S\$160,000**





### Joe plans for retirement

He rebalances his plan and reduces his coverage to zero to maximise his potential investment returns

Age  
55



### Joe is at retirement age.

The Net Asset Value (NAV) of his plan would have grown to S\$107,397 at age 65 (ANB)

He can choose to make another withdrawal at any time to supplement his retirement fund.

Age  
65

### Joe is protected for life\*.

If the unfortunate were to happen to him at age 65, he or his family will receive a benefit payout that amounts to the total NAV of the plan, i.e. S\$107,397.

\* Terms and Conditions apply.

The above illustration is based on the projected investment rate of return of 8% per annum, which is the higher rate as illustrated in the Policy Illustration.

For projected investment rate of return of 4% per annum, the illustrated policy NAV would be S\$38,867.

For more details, please refer to the Product Summary and Policy Illustration. The numbers in the chart above have been rounded up to the nearest dollar.

# Score two goals in one shot!

**MyLifeInvest** can help you meet your protection as well as long-term investment needs!

Want more details?

Speak to your financial adviser representative or visit [www.aviva.com.sg](http://www.aviva.com.sg).



## Footnotes:

1. Protection Coverage i.e. Sum Assured will vary according to the Life Assured's age, gender and smoking status. Premiums paid will be used to buy Units in the Investment-linked funds of your choice. For details on allocation rates and premium charges, please refer to the Product Summary.
2. This plan covers Death and Terminal Illness (TI) for whole of life. Upon death or diagnosis of Terminal Illness of the Life Assured, we will pay Death or Terminal Illness Benefit (whichever applicable) which consists of Sum Assured and Net Asset Value (NAV), less any amount owing to Aviva, in one lump sum. This plan also pays Total and Permanent Disability (TPD) Benefit if Life Assured becomes totally and permanently disabled before the policy anniversary of which he/she attains age seventy (70) years old, while the policy is in-force.
3. 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 occurs before the Life Assured reaching age next birthday (ANB) 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.Please refer to the Policy Contract for more details.
4. Premiums will be directed into the Investment-linked funds of your choice with unlimited free fund switches. For information on funds, fund managers and free fund switches, please refer to the Product Summary.
5. You can reduce coverage for Death, TPD and TI to zero once the Life Assured reaches age 55, or when you have contributed at least 12 years of annual premiums to your Policy from the inception of the policy or the last increase in regular premiums, whichever is later. Please refer to the Product Summary for more details.

**Footnotes:**

6. 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 the Investment-linked funds as specified by you. This is subject to a minimum of S\$1,000 per withdrawal and the NAV of the remaining units in the Policy must be at least above S\$1,000 after the withdrawal. Basic Benefits under the Policy will stay in force as long as the policy has sufficient units to cover the applicable fees and charges.
7. Premium reward of 5% of premium will be given every 5 years from the 10th policy year, provided no premium holiday has been taken. If premium is reduced, the premium reward will be 5% of the reduced premium.
8. For more details on the riders and the applicable age limits, please refer to the respective Product Summaries and Key Provisions which contains details of Exclusions, Waiting Period and Survival Period (if applicable).

## Important Notes

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 policy. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the policy. 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 health insurance products that are 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 plan can be found in the relevant policy contract.

Information is accurate as at December 2018.

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 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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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