



MyLifeIncome

A lifetime of annual payouts¹
with 100% capital guaranteed²



Do you wish the tap on your income stream would **never turn off?**

You work hard so you can pursue the things you love, give your family a better life and build a brighter tomorrow for them.

There's nothing like the sense of control and stability that comes with being on top of all your expenses and having some savings for emergencies.

What's better? Having enough to indulge in hobbies and even surprise your family members with special treats, and take them on annual vacations.

Your Income

Recurring bills



Housing and car loans



Kids' education



Childcare



Healthcare



Emergency savings



Insurance



Family holidays



You're so accustomed to the financial security you get from your regular income and savings as well as the consistency and comfort they bring to your life. You can't imagine going without them.

1 in 3

Singaporeans surveyed
rely on their savings
to live day-to-day



Source: Aviva's Consumers Attitude to Saving, June 2018.

What you need is the assurance that you and your family can live comfortably for the long-term.

**With a
supplementary
and lasting
source of income,**
you'll have the freedom to live
the life you want.

Introducing **MyLifeIncome**

MyLifeIncome is a sustainable, supplementary income plan that gives you a lifetime of yearly payouts¹, with 100% capital guaranteed².

With these yearly payouts, you'll have a steady source of income to enjoy any way you choose: for your own annual allowance, your children's university allowance, family holidays, caregiver expenses for your elderly parents or your retirement fund.

Key Benefits:

✓ **Guaranteed yearly income¹ for life** as long as the policy is in force.

✓ **High payouts of up to 6.2% of Sum Assured³ every year.**



✓ **100% capital guaranteed²** at the end of the accumulation period or earlier, depending on your choice of premium payment term.

✓ **Choose your premium payment term** – single premium or pay premiums⁴ for 3, 5, 10, 15, 20 or 25 years.

✓ **Guaranteed acceptance**, with no medical check-up required.

✓ **Death and Terminal Illness coverage⁵** are included in the plan.

Decide when you want to start receiving your yearly income

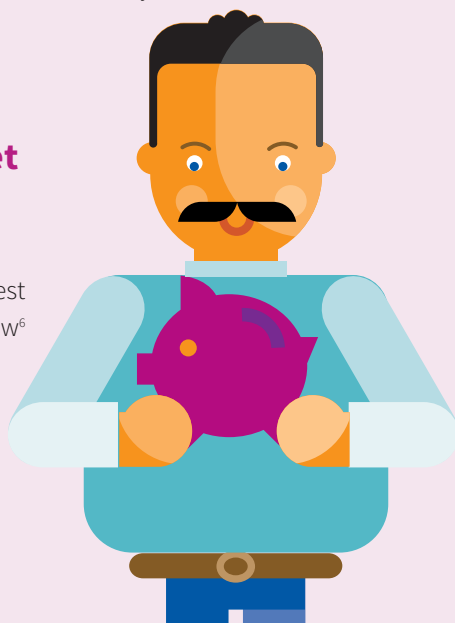
Pick the premium payment term and accumulation period that best suit your needs. Your yearly income payments start after the end of the premium payment term and accumulation period.

Premium Payment Term (years)	Accumulation Period (years)	
	Minimum	Maximum
1 (Single Premium)	4	40
3	2	40
5, 10, 15, 20, 25	0	40

Note: Accumulation period is the period from the end of the premium payment term until the first payment of yearly income. Subject to Entry Age + Premium Payment Term + Accumulation Period, up to maximum of age 80 (Age Next Birthday).

Don't need your yearly payouts just yet? Then let them continue to grow!

Reinvest the yearly income with Aviva at the prevailing non-guaranteed interest rate. You have the flexibility to withdraw⁶ any reinvested yearly income with interest, should the need arise.



Extra layers of protection for your savings and **your family's well-being**

Cushion your savings from the impact of unforeseen events in life with guaranteed issuance riders. These optional add-ons offer greater peace of mind that should the worst happen to you, your family's long-term well-being will never be compromised.

Optional riders⁷	Benefit
Cancer Premium Waiver	All future premiums waived in the event policyowner is diagnosed with Major Cancers ⁸
EasyTerm	Additional lump-sum cash payment of up to 5x basic plan's annual premium in the event of policyowner's Death, Terminal Illness or Total and Permanent Disability
EasyPayer Premium Waiver	All future premiums waived in the event of policyowner's Death, Terminal Illness or Total and Permanent Disability, so your loved ones' savings fund will continue to grow

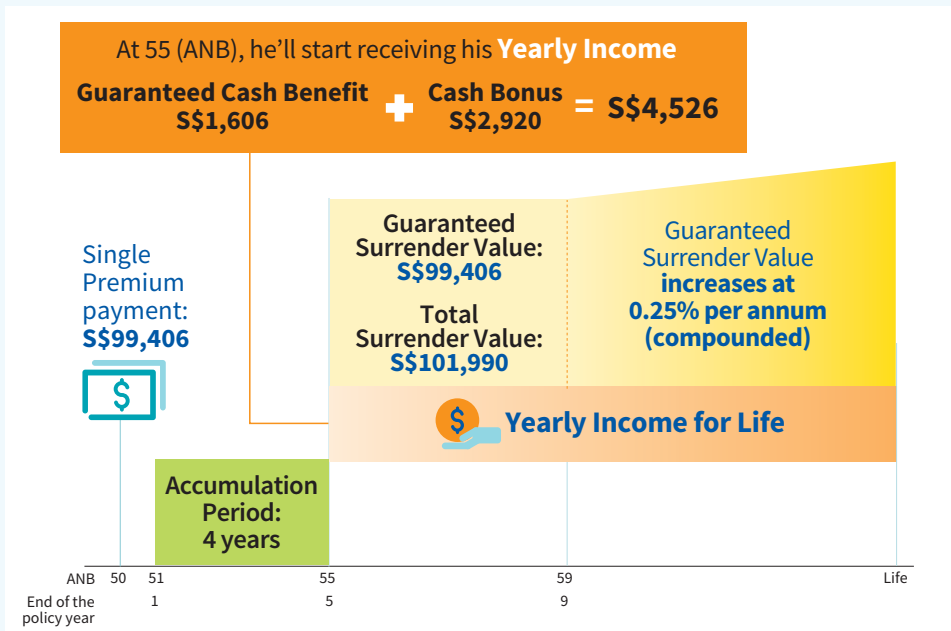
Need more safeguards? Please speak to your preferred financial adviser representative for a complete list of protection riders.

How MyLifeIncome works

Gary, 50 (ANB), is married with kids. He saves regularly, but an annual income from those savings would only cover basic living expenses. It wouldn't cover family vacations or allowances for his kids when they enter university. He takes up **MyLifeIncome** plan to secure an additional income for life.

Illustration 1:

Gary opts for **Single Premium payment** of S\$99,406 with a Sum Assured³ of S\$73,000 and a 4-year accumulation period.



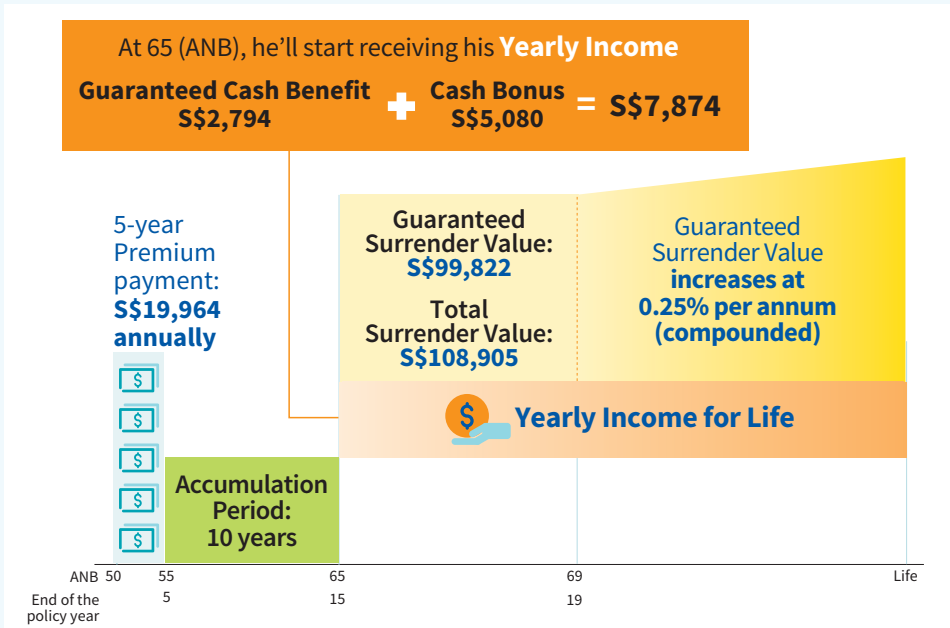
The above illustration is based on the projected investment rate of return of 4.75% per annum, which is the higher rate as illustrated in the Policy Illustration.

For projected investment rate of return of 3.25% per annum, the Yearly Income will be S\$2,847 = Guaranteed Cash Benefit of S\$1,606 + Cash Bonus of S\$1,241. Total Surrender Value is S\$100,598.

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.

Illustration 2:

Gary opts for a **5-year premium payment term** with a Sum Assured³ of S\$127,000 and a 10-year accumulation period.



The above illustration is based on the projected investment rate of return of 4.75% per annum, which is the higher rate as illustrated in the Policy Illustration.

For projected investment rate of return of 3.25% per annum, the Yearly Income will be S\$4,953 = Guaranteed Cash Benefit of S\$2,794 + Cash Bonus of S\$2,159. Total Surrender Value is S\$104,014.

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.

Notes:

- Age Next Birthday (ANB)
- Cash Bonus which forms part of the Yearly Income will be payable yearly during the Income Payout Period while the Policy is in force and the Life Assured is alive. Cash Bonus is non-guaranteed and depends on the performance of Aviva Participating Fund.
- The Guaranteed Cash Surrender Value will increase at 0.25% per annum (compounded) starting from the 5th policy year after the end of the Accumulation Period. The Total Surrender Value consists of the Basic Cash Value, i.e. Guaranteed Cash Surrender and Terminal Bonus (if any). Please refer to the Policy Illustration for the illustrated Cash Surrender Value you may get if you surrender the Policy early.

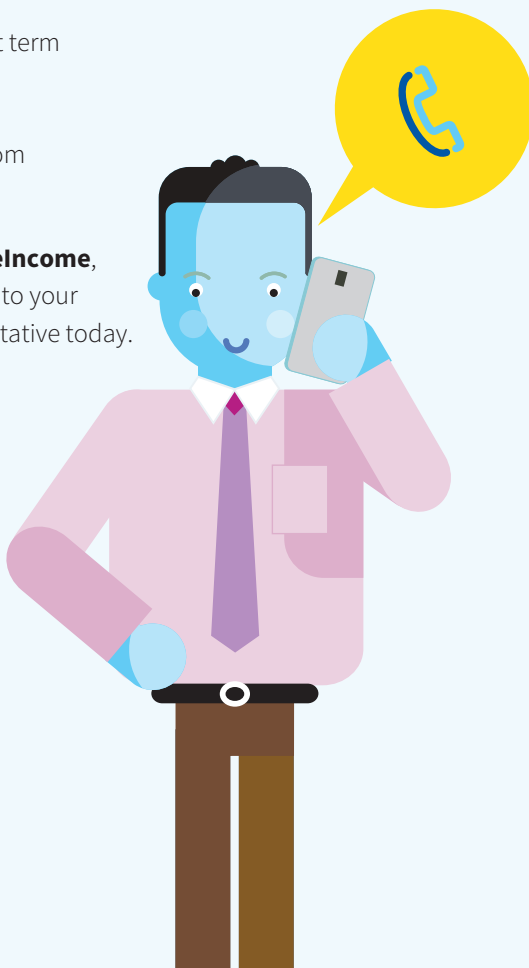
Hassle-free application for life-long income!

With no medical check-ups needed and guaranteed acceptance, securing a lasting income is easy.

Simply follow these three steps:

- ✓ Decide the amount of yearly income you want for life
- ✓ Choose your premium payment term
- ✓ Decide when you want to start receiving your yearly income from the available options

For more information about **MyLifeIncome**, visit www.aviva.com.sg, or speak to your preferred financial adviser representative today.



Footnotes:

- 1 Yearly Income will be payable at the end of every policy year starting from the end of the Accumulation Period, less any amount owing to Aviva Ltd, as long as the Life Assured is alive and while the Policy is in force.

The Yearly Income consists of:

- (1) Guaranteed Cash Benefit at 2.20% of the Sum Assured; and
- (2) Cash Bonus (non-guaranteed), if any at 4.00%^ or 1.70%^ of the Sum Assured.

^ Cash Bonus rate indicated above is based on an illustrated investment rate of return of 4.75% and 3.25% per annum respectively as illustrated in the Policy Illustration. Please refer to the Policy Illustration for further information.

- 2 The Guaranteed Cash Surrender Value is equivalent to Total Premiums Paid as at the end of Accumulation Period or the end of:
 - (1) 8th policy year for Single Premium payment term;
 - (2) 13th policy year for 3 years premium payment term;
 - (3) 15th policy year for 5, 10 or 15 years premium payment term; or
 - (4) 25th policy year for 20 or 25 years premium payment term;whichever is earliest, subject to terms and conditions of the policy.

The Guaranteed Cash Surrender Value will increase at 0.25% per annum (compounded) starting from the 5th policy year after the end of the Accumulation Period.

- 3 The Sum Assured is used to determine the Guaranteed Cash Benefit and Cash Bonus (non-guaranteed) payable yearly and is not the Death Benefit.
- 4 Subject to Entry Age + Premium Payment Term up to a maximum of 75 Age Next Birthday (ANB).

Footnotes:

- 5 Death and Terminal Illness coverage is subject to the following conditions

For Death Benefit

While the Policy is in force, in the event of death of the Life Assured:

The Death Benefit payable will be the sum of:

- (1) The higher of:
 - (i) 101% of Total Premiums Paid for the basic plan (excluding advance Premiums and Premiums for Supplementary Benefits (if any) attached to the Policy); or
 - (ii) the Guaranteed Cash Surrender Value;
- (2) Terminal Bonus as declared by Aviva Ltd (if any); and
- (3) Any reinvested Yearly Income with non-guaranteed interest (if not previously withdrawn); less any amount owing to Aviva Ltd.

For Terminal Illness Benefit

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.

- 6 The minimum amount for a withdrawal of the reinvested Yearly Income is S\$1,000 (in multiples of S\$10) or the balance available.
- 7 For more details on the riders, please refer to the Key Provisions in the Cancer Premium Waiver, EasyTerm and EasyPayer Premium Waiver Product Summary respectively. It contains details of Exclusions, Waiting Period and Survival Period (if applicable).
Note: For EasyTerm, Sum Assured is capped at S\$250,000 per life assured.
- 8 Definition of Major Cancers: A malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue. The term malignant tumour includes leukaemia, lymphoma and sarcoma.
Please refer to the Product Summary for the exact terms and conditions.

For complete details, please refer to the Product Summary.

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 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 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 or www.sdic.org.sg).

This page is intentionally left blank.

Aviva Ltd

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

Tel: (65) 6827 9933

Fax: (65) 6827 7900

Website: www.aviva.com.sg

Company Reg. No.: 196900499K

GST Reg. No.: MR-8500166-8

