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A Message from our CEO

In the past year we have seen an increase in uncertainty across the global economy. Asia remains a key engine for economic growth, whilst the Eurozone strives to work through its challenges.

As we progress into the new year, this reinforces for me the importance of good financial planning. This then enables all of us as individuals to understand our financial needs and to be well-prepared to provide for and protect ourselves and our families in these times of uncertainty and volatility.

Part of Aviva's success is planning for the year ahead. In 2012, we'll be making further progress in our work, including bigger improvements in our systems and business processes. Our vision is to provide you with a level of service that will allow Aviva to become Singapore's most recommended insurer.

I wish you a successful and healthy 2012.

Cheers

Simon
Simon Newman
CEO, Aviva Singapore

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Enjoying a financially well-planned 2012

At the start of the New Year, many of us will have made a resolution list. It could be either a simple self-promise or a list of will-do's such as ensuring a healthier lifestyle, saving money or giving up an undesirable habit.

If better financial planning is one of the items on your resolution list, here are some tips that might be of help. Let us know how you fared at the end of the year.

1. Stick to your budget

Set aside about 10% of your salary to a savings account, and then use the remaining to pay your bills. If there's money still left, feel free to spend it on life's little indulgences. Never charge anything to your credit card if you cannot pay it off immediately.

2. Pay off credit card debt on time

Every time you accumulate credit card debt, or pay your bills late, you rack up hefty interest and finance charges. Get into the discipline of paying off your credit card bills every month, on time.

3. Start saving for a rainy day

Reserve a minimum of 10% of your salary for savings BEFORE you start paying your bills—and see how quickly it adds up! Financial security means having cash for emergencies—always ensure that you have savings of 2-6 times your monthly salary in reserve.

4. Review your insurance coverage

At every new life stage (i.e. marriage, parenthood or retirement), check if your insurance coverage answers your new financial needs and goals. You don't have to buy more policies upon each review—it's just about making sure that you're not over- or under-insured.

5. Invest

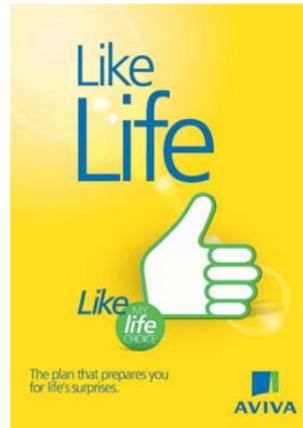
Once you've built up a reassuring cushion of savings, consider investing your extra money—it's a good way to keep two steps ahead of inflation. You could either invest in equities or bonds, or start contributing to a good retirement plan that can help you lead a comfortable life even after you stop working.

When
your finances
are in good shape,
so is your future.



Your needs. Our solutions.

Recently, we conducted a study which examined the specific preferences of young life insurance policyholders between 25 and 34 years of age in Singapore. We found that Singaporeans were strongly focused on financial security, perhaps because of the current decline in the global economy. Not surprisingly, Singaporean consumers also worry about premium payments when it came to taking out life insurance cover.



Based on these insights we developed MyLifeChoice, a whole-of-life participating insurance plan, which offers the twin benefits of insurance coverage and savings, in addition to the flexibility of making adjustments at key life stages.

What we found	How we responded with MyLifeChoice
89% of respondents wanted certainty of coverage for life, regardless of future health conditions.	Guaranteed ability to increase coverage without any evidence of health at change in marital status, welcoming a baby into the family, and graduation from tertiary education.
86% wanted flexibility to decide the type of coverage that is important to them.	Unbundled coverage for Death, Total & Permanent Disability and Critical Illness—so that customers can pick and choose their desired cover, and pay only for what they need.
79% are looking for guaranteed premiums in their insurance products.	Premiums are level and guaranteed. (applicable to the basic MyLifeChoice product, premiums for the Critical Illness rider is not guaranteed)
92% seek guaranteed returns on their premiums.	The surrender cash value comprises of a guaranteed component, on top of the projected annual bonuses.
91% value the ability to withdraw money from their policy when they need to.	Customers can exercise lump sum withdrawal from age 65, while keeping the protection coverage.

The survey was conducted by Kadence International from 5th to 13th May 2011. The survey results are based on data collected from over 200 online respondents aged between 25 to 34 years old who currently have life insurance. Aviva Ltd assumes no liability for loss or damage arising as a result of errors, omissions, use or misuse of data presented on this page.

Aviva Ironman 70.3 Singapore



In the world of sport, there are few events more extreme than the Ironman 70.3 triathlon. A gruelling contest for only the fittest competitors, Ironman 70.3 consists of a 1.9km (1.2 mile) swim, a 90-kilometre (56-mile) bike and a 21.1km (13.1 mile) run—all of which add up to 70.3 miles of total racing, hence the name. While not everyone has the endurance and stamina this annual event calls for, it serves as a reminder that everyone has the potential to succeed.

In keeping with our commitment to promoting healthy lifestyles and supporting local sporting excellence, Aviva is the title sponsor of the Singapore leg of this global 42-event challenge since its inception in 2007. This year, Aviva Ironman 70.3 Singapore will be held on 18 March at East Coast Park, and will be covered extensively across all media.

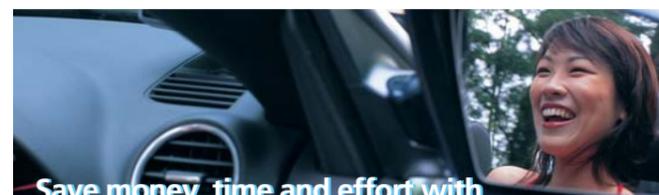
Watch the space on our Facebook page!



Car Insurance: Know the facts. Put yourself in the driver's seat.

Picking a suitable car insurance policy can be more complicated than simply finding the cheapest insurance package out on the market. You'll need to consider the service you'll be getting for your money, and compare the assistance and the benefits associated with the coverage itself.

To help you identify the right car insurance provider, here are some of the things you should look out for when comparing the various packages. We also debunk some myths about car insurance.



Save money, time and effort with Aviva Car Insurance.

When you purchase car insurance from Aviva, the smiles start with up to 25% savings on premiums and a 14-day money back promise. Plus, there's no waiting, no middlemen, and no additional or hidden charges—because you buy it directly from us, online.

As a policyholder, you'll get help at the scene of the accident within 20 minutes, anywhere in Singapore. We'll also take care of the entire claims process, and you won't pick up any bill for an accident that is not your fault.



Before you put your money down...

Do you understand what your motor insurance policy covers?

Read the terms and conditions of the entire insurance policy, including the fine print. Have a comfortable and thorough understanding of the policy details.

Have you disclosed all necessary information to your insurance company?

You'll need to fully disclose information that might have an effect on your policy cover. Should your vehicle be damaged, undisclosed information might render your policy void.

Do you know what affects your premium?

Insurance companies in Singapore consider a range of risk factors when setting premiums. They include the make and model of the vehicle, the claims history of the driver(s), and the primary usage of the vehicle.

Debunking the myths about car insurance

Myth #1: Red cars are charged higher premiums than other coloured vehicles.

In reality, insurers do not ask for the colour of your car. However, relevant details that influence the premiums of your car insurance policy include the make and model of the vehicle, age of vehicle, use of vehicle, as well as driving experience and claims history of the driver.

Myth #2: All car insurance policies are the same. I only have to choose the cheapest one.

Definitely not true—and not all car insurance policies are the same. The terms and amount of coverage differ significantly from insurer to insurer. Shopping around and comparing quotes would be the wise thing to do, but please ensure you are comparing costs for the same type and level of coverage.

Myth #3: If my car is damaged in an accident and cannot be driven, my insurer will provide me with a replacement car while my car is getting repaired.

This is not necessarily the case, as not all insurers include this feature in their policy. Some might provide a transport allowance instead of a replacement car. Additionally, there will also be variants in the terms of coverage of your policy.

Myth #4: If I get into an accident that's not my fault, my No-Claims Discount (NCD) can still be affected.

Different insurers differ on this. Aviva, for instance, guarantees that your No-Claims Discount will not be affected if no claim is made against you. You will need to check the terms of coverage in your policy.

Myth #5: Anyone can drive my car and be covered if I have comprehensive coverage.

You'll need to check the terms of coverage of your policy. You may be covered for unnamed drivers, but there may be limitations, such as the age and driving experience of the unnamed driver.

QUIZ TIME!

Here are some statistics on car accidents in Singapore, based on reported accidents and claims submissions¹ to Aviva's car insurance. See if you get them right!

- About _____ cars in Singapore get into an accident and report it.
 - 1 in 5
 - 2 in 5
 - 3 in 10
- _____ of all reported accidents happen on **expressways**, followed by _____ in car parks.
 - 40% and 20%
 - 25% and 14%
 - 60% and 40%
- More accidents **happen on the _____ (33%)** than any other expressway.
 - Ayer-Rajah Expressway (AYE)
 - Pan Island Expressway (PIE)
 - Central Expressway (CTE)
- On the PIE, motorists are more likely to get into an accident when **travelling towards _____ (57%)** than in the other direction.
 - Jurong
 - Changi
 - the Central Business District (CBD)
- 3 of the top 10 **accident-prone roads** are:
 - Bukit Timah Road, Thomson Road, Orchard Road
 - Woodlands Road, Haig Road, Yuan Ching Road
 - Robinson Road, Kovan Road, Kranji Road

Q5: (a) Bukit Timah Road, Thomson Road, Orchard Road
Q4: (b) Changi
Q3: (b) Pan Island Expressway (PIE)
Q2: (b) 25% and 14%
Q1: (a) 1 in 5
Answers to the quiz:

¹ Source: Based on reported accidents and claims submissions to Aviva's car insurance from 1 April 2010 to 30 April 2011.

Making sure we're treating you right

As a valued customer, you're at the heart of our business. And it's only right that you enjoy fair treatment from us. That's why we adhere to the Fair Dealing Guidelines issued by Monetary Authority of Singapore (MAS).

To educate customers about Fair Dealing Outcomes (FDO), we transformed our Customer Service Hall at SGX Centre 2 with informative posters and brochures, plus helpful, knowledgeable staff serving as FDO ambassadors.

In our Customer Service Hall, you'll find easy-to-understand brochures that provide basic information about the FDO, and how you can get in touch with Aviva should you have any questions or feedback. They also include useful tips and information that may assist you before, during and after the purchase of financial products.

The Fair Dealing Outcomes:

1. Customers have confidence that they deal with financial institutions where fair dealing is central to the corporate culture.
2. Financial institutions offer products and services that are suitable for their target customer segments.
3. Financial institutions have competent representatives who provide customers with quality advice and appropriate recommendations.
4. Customers receive clear, relevant and timely information to make informed financial decisions.
5. Financial institutions handle customer complaints in an independent, effective and prompt manner.

The Fair Dealing Outcomes apply to:

- the design, marketing and distribution of financial products
- the provision of financial advice to customers
- the after-sales services and complaints handling for customers

For more information regarding the Guidelines on Fair Dealing, visit http://www.mas.gov.sg/consumer/guidelines_on_fair_dealing.html or www.aviva.com.sg/fdo

Read the e-version of Aviva News at www.aviva.com.sg/newsletter
Better yet, get it delivered bi-annually to your email inbox at
www.aviva.com.sg/subscribe



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Contact Us

We value your feedback. Whether it is a simple enquiry on our products, your thoughts on issues we can improve on, or areas you think we should continue to excel in, we would love to hear from you. You can also look us up on the Internet at www.aviva.com.sg

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Buying life and health insurance products is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable, if any, may be 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. You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you. Full details of the standard terms and conditions of the products can be found in the relevant policy contract. Information is correct at time of publishing.