



MyRetirement

Brighter tomorrows shouldn't have
to come at today's expense



Cost of day-to-day items **keeps increasing**

Item / Year	1986	2016	% Change
Overall	S\$100	S\$169	+69%
Housing	S\$300,000	S\$545,268	+82%
Recreation and others	S\$1,000	S\$1,324	+32%
Health	S\$20	S\$44	+121%
Food	S\$3	S\$5	+69%

Can your retirement savings **keep up?**

Source: Monetary Authority of Singapore (MAS) – Goods & Services Inflation Calculator (<https://secure.mas.gov.sg/calculator/goodsandservices.aspx>)
Figures in the table refers to a “basket” of goods or services that cost S\$x in the selected category in year 1986, would cost S\$y in the year 2016.
Figures have been rounded up to the nearest whole numbers.

Can you sustain your lifestyle on a **monthly payout of S\$924***?

In retirement will you:



Borrow money from your family –
because you don't have enough?



Downgrade to a lower paying job –
because you still have bills to pay?



Only take overseas trips around
Singapore's border –
**because that's all that
you can afford?**



Always eat at hawker centres –
because that's what your budget allows?



Be chased by creditors –
**because you don't have a regular
stream of income?**



* Payout of S\$858 - 924 is based on a Singaporean female, born on 1 January 1958, with a Retirement Account balance of S\$155,000. She chooses LIFE Basic Plan under the CPF Life Scheme.

Source: <https://www.cpf.gov.sg/eSvc/Web/Schemes/LifePayoutEstimator/LifePayoutEstimator> accessed on 29 October 2018.

Introducing MyRetirement

We know that 1 in 2 Singaporeans are worried they won't have enough money when they retire to provide an adequate standard of living¹. With this in mind, we have developed a retirement solution that is simple, safe and sure – **MyRetirement**.

MyRetirement in a nutshell



Monthly Guaranteed Retirement Income

for 10 years start just one month after your chosen Retirement Age².



Capital guaranteed³ so you can **get all your premiums back** to support your retirement.



Guaranteed returns

of up to 2.38% per annum⁴.



Choice of Retirement Age – 50, 55, 60, 65, 70 or 75 Age Next Birthday (ANB)².



Choice of premium payment term

– as short as eight or ten years or affordable regular payment (up to five years before your selected Retirement Age).





MyRetirement is SIMPLE

✓ **Complete clarity about your financial commitment with level premiums⁵**

You are guaranteed a level premium throughout the payment term, so you are well-informed of your financial commitment from the start.

✓ **Transparent calculation of your monthly Guaranteed Retirement Income⁶**

Tell us your desired monthly Guaranteed Retirement Income, and we will help you calculate the regular premium payments required.

✓ **Settle your financial commitment quickly while you are still working**

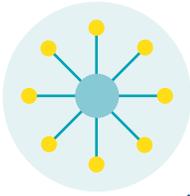
Choose from a quick eight or ten years premium payment term or our regular premium payment option (up to five years before your selected Retirement Age).



MyRetirement is SAFE

✓ **Get all your premiums back, plus more**

Capital guaranteed³ and guaranteed returns means that every dollar you contribute will be returned to you as monthly Guaranteed Retirement Income. On top of that, your returns are guaranteed up to 2.38% per annum⁴.



MyRetirement gives you **MANY CHOICES**

-  **Withdraw your non-guaranteed bonuses⁷ at any time**
You have the flexibility to withdraw your accumulated reversionary bonuses⁸ – as you desire.

-  **Choose when you'd like to start receiving your monthly Guaranteed Retirement Income – 50, 55, 60, 65, 70 or 75 ANB**

-  **It's ok to change your mind if you don't need the funds**
Upon reaching your Retirement Age, you may leave the funds with us or do a partial withdrawal to continue accumulating towards your Maturity Payout.

-  **Choice of withdrawal options**
Lump sum, monthly income or partial withdrawal – when you reach your selected Retirement Age.

-  **Choose your payment duration**
Based on your financial commitment, choose from eight or ten years or regular premium payment (up to five years before your selected Retirement Age).

-  **Protection – even when you start receiving the monthly Guaranteed Retirement Income**
You will receive death and terminal illness protection⁹ throughout the policy term even while you are receiving your monthly Guaranteed Retirement Income.



MyRetirement offers MORE PROTECTION

Enhance your coverage with **EasyTerm**, **Cancer Premium Waiver** and/or **EasyPayer Premium Waiver**.

- ✓ **EasyTerm**¹⁰ is a level rider that provides you a lump sum cash payment of up to 5 times your basic plan's total annual premium so you can pay all or part of your mortgage, pay for your children's education, or provide for your dependants should the unforeseen occur.
- ✓ **Cancer Premium Waiver**¹¹ waives the future premiums of your basic plan, and the future EasyTerm premiums (if attached), upon diagnosis of Major Cancers¹² until the end of the rider term for Cancer Premium Waiver so as to help you save for your goals.
- ✓ **EasyPayer Premium Waiver**¹¹ waives all the future premiums and your loved one's retirement fund will continue to grow in the event of Death, Terminal Illness or Total and Permanent Disability of the policyowner.



MyRetirement is HASSLE FREE

- ✓ **Hassle-free coverage with no medical underwriting**
Retirement planning should be hassle-free.

That's why we've made applying for MyRetirement, EasyTerm, EasyPayer Premium Waiver and Cancer Premium Waiver easy through a **Guaranteed Issuance Offer**. This way you can be sure of being covered.

3 simple steps to getting started with **MyRetirement**

Getting started is as easy as 1, 2, 3.

- 1.** Choose your desired Retirement Age – 50, 55, 60, 65, 70 or 75 ANB.



- 2.** Decide the monthly Guaranteed Retirement Income you would like to receive.

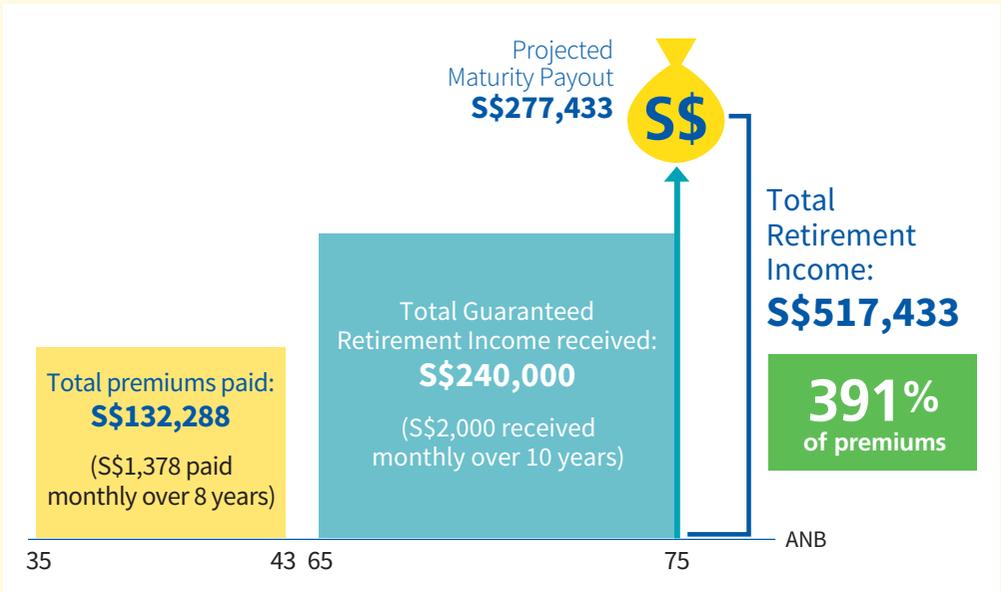


- 3.** Select your premium payment term – opt for eight or ten years or regular premium payment until five years before selected Retirement Age.



How MyRetirement works

Adam, 35 (ANB), would like to retire at 65 and receive a monthly Guaranteed Retirement Income of S\$2,000 per month, for 10 years. He buys **MyRetirement** on an eight-year premium payment term.



Cost of procrastinating for 10 years:

S\$30,427

If Adam delays this by 10 years and starts only at age 45, he will have to pay S\$30,427 more in premiums!

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 Projected Maturity Payout is S\$50,024 and the Total Retirement Income will be S\$290,024 (219% of Total Premiums Paid).

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.

What Adam likes about **MyRetirement:**



No uncertainty.

Capital guaranteed³ along with guaranteed returns of up to 2.38% per annum⁴.



No complications.

Transparency on monthly Guaranteed Retirement Income⁶.



No surprises.

Fixed monthly premiums⁵.



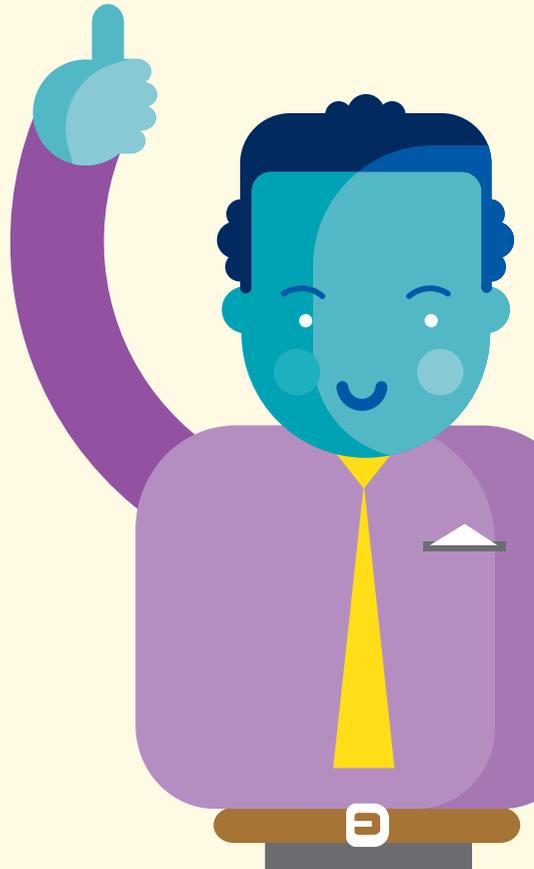
No rigidity.

Choice of Retirement Age² and premium payment term.



No inflexibility.

Option to withdraw bonuses⁷ – any time.



Start early, **start now!**

Speak to your financial adviser representative or visit www.aviva.com.sg to know more about **MyRetirement** – a retirement solution that is **simple, safe and sure.**



Footnotes

1. Source: Aviva's Consumer Attitudes to Savings Survey, June 2018.
2. At start of the Plan, you can choose from our range of Retirement Ages available. They are 50, 55, 60, 65, 70 or 75 Age Next Birthday (ANB). Payments of the monthly Guaranteed Retirement Income Benefit will start one month following your selected Retirement Age.
3. Capital is guaranteed at the selected Retirement Age.
4. Guaranteed returns of up to 2.38% per annum is only upon policy maturity. This is based on the assumption that a male, aged 17 (ANB), takes up an 8-year limited premium payment option for the MyRetirement plan based on annual payment mode and has opted for the Retirement Age of 75 years old (ANB) to receive a monthly Guaranteed Retirement Income of S\$1,000, per month for 10 years.
5. Premiums for MyRetirement remain unchanged throughout the premium payment term.
6. The minimum Guaranteed Retirement Income Benefit per month you can enjoy is the higher of
 - a) S\$350; or
 - b) the Guaranteed Retirement Income Benefit based on the minimum annual premium of at least S\$450.
7. You will enjoy both Reversionary and Terminal Bonuses as Aviva Ltd distributes a share of its Participating Fund profit to you in the form of such bonuses. The Reversionary and Terminal Bonuses are non-guaranteed bonuses and depend on the performance of Aviva Ltd's Participating Fund. Reversionary Bonus is non-guaranteed, but once declared, it forms part of the guaranteed benefit of the Policy. The accrued Reversionary Bonus may be withdrawn for its equivalent cash value (note that this is less than the actual accrued Reversionary Bonus value in nominal terms and is only available after the second policy year) either partially or fully. Please refer to the Product Summary for details.

8. Reversionary Bonus – This is a payment determined annually by Aviva Ltd based on the divisible surplus of Aviva Ltd for the relevant policy year and credited to you on the following policy anniversary. Once bonus is added, it forms part of the guaranteed benefit of the Policy. Reversionary Bonus and Terminal Bonus are based on a projected investment rate of return of 4.75% and 3.25% per annum, which are illustrated in the Policy Illustration. Please refer to the Policy Illustration for further information. All bonuses are not guaranteed and depend on the performance of Aviva Ltd's Participating Fund.
9. During the accumulation period, the protection coverage is the higher of 101% of Total Premiums Paid + Accrued Reversionary Bonus (if any) + Terminal Bonus (if any), or Cash Surrender Value, less any indebtedness. During the retirement income period, the protection coverage is the higher of 101% of the Total Premiums Paid + Accrued Reversionary Bonus (if any) + Terminal Bonus (if any) - Total Retirement Income paid out, or Cash Surrender Value, less any indebtedness.
10. EasyTerm provides a lump sum cash payment in the event of your Death, Terminal Illness or Total & Permanent Disability. For details, please refer to the Key Provisions in the EasyTerm's Product Summary. It contains details of Exclusions, Waiting Period and Benefit Limitation.
11. For more details on Cancer Premium Waiver and EasyPayer Premium Waiver, please refer to the Key Provisions in the Cancer Premium Waiver and EasyPayer Premium Waiver Product Summary respectively. It contains details of Exclusions, Waiting Period, Survival Period (if applicable) and Benefit Limitation (if applicable).
12. 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 leukemia, lymphoma and sarcoma. Please refer to the Product Summary for the exact terms and conditions.

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 to you may be zero or less than the total premiums paid. Buying health insurance 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 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

Website: www.aviva.com.sg

Company Reg. No.: 196900499K

GST Reg. No.: MR-8500166-8

