



MyRetirementChoice

Gives you the power to retire better



What's your plan for retirement?

When it comes to retirement, there are a lot of positives to consider.



* Source: Singapore 3rd in the world life expectancy: WHO report, todayonline, updated 18 May 2017

So we should start planning for a long and hopefully happy retirement. There's opportunity to preserve our health and well-being by staying occupied and healthy. Retirement can be a time to anticipate moving forward with joy and excitement.

So how can we plan for this to happen successfully?



Start retirement with a bang

by having some cash put aside for a celebration – a party, a dream trip or maybe a fresh start in a purpose-built home.

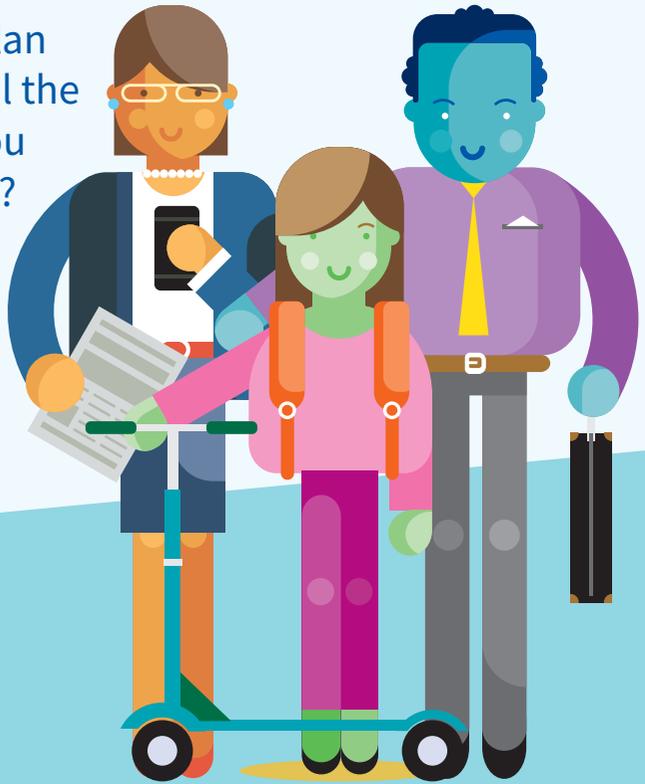


Plan for a sustainable lifestyle, with a monthly income that supports it.



For bumps along the way, a good retirement plan should have **built-in protection against disability,** especially with all the risks that come with old age.

Do you have a plan that caters for all the above so that you can retire better?



Introducing MyRetirementChoice

A plan that empowers you to retire whenever you want and gives you plenty of income payout options to suit the retirement lifestyle of your dreams.



Kick-start your retirement planning with these options:

- **Decide the age** when you want to retire
- Choose the **Guaranteed Monthly Income¹ (GMI)** you want to receive during your retired years
- Choose the **payout period** for your retirement income – from 5 to 35 years²
- Choose the **premium term** – 5, 10, 15, 20 or 25 years



Various income payout options for your desired retirement lifestyle

- **Guaranteed Monthly Income (GMI)** + potential **Monthly Cash Bonuses³ (MCB)**
- Option to receive a lump sum bonus at your retirement age⁴, **or**
- Convert the lump sum bonus into **Additional Monthly Income (AMI)**
- Choose to re-invest your monthly retirement income at 3% p.a. (non-guaranteed)

100% capital guaranteed at time of your retirement⁵



**Guaranteed returns
of up to 2.63% per annum⁵**



Ease your financial burden with Care Income Benefit during your retired years.

2X Guaranteed Monthly Income

if you cannot do at least 3 of the 6 Activities of Daily Living⁶.



Washing



Dressing



Feeding



Toileting



Mobility



Transferring



Hassle-free application
- No health underwriting needed



Premium waiver - no need to pay premiums if you become disabled⁷

Enhance your cover with these add-on riders⁸



Cancer Premium Waiver

Upon diagnosis of major cancers, future premiums will be waived so that you can focus on your treatment and recovery instead of worrying about financing your retirement plan.



Critical Illness Premium Waiver

Future premiums are waived upon diagnosis of any of the 35 covered Critical Illnesses so that you can focus on recovery.



EasyPayer Premium Waiver

Future premiums are waived in the event of Death, Terminal Illness or Total and Permanent Disability. This means that if any of these were to happen to you and you're the payer of your spouse's policies, their retirement fund will continue.



EasyTerm

Lump sum cash payment in the event of Death, Terminal Illness or Total and Permanent Disability of up to 5 times your basic plan's total annual premium. Pay all or part of your mortgage, your children's education, or leave behind a trust for your dependants.

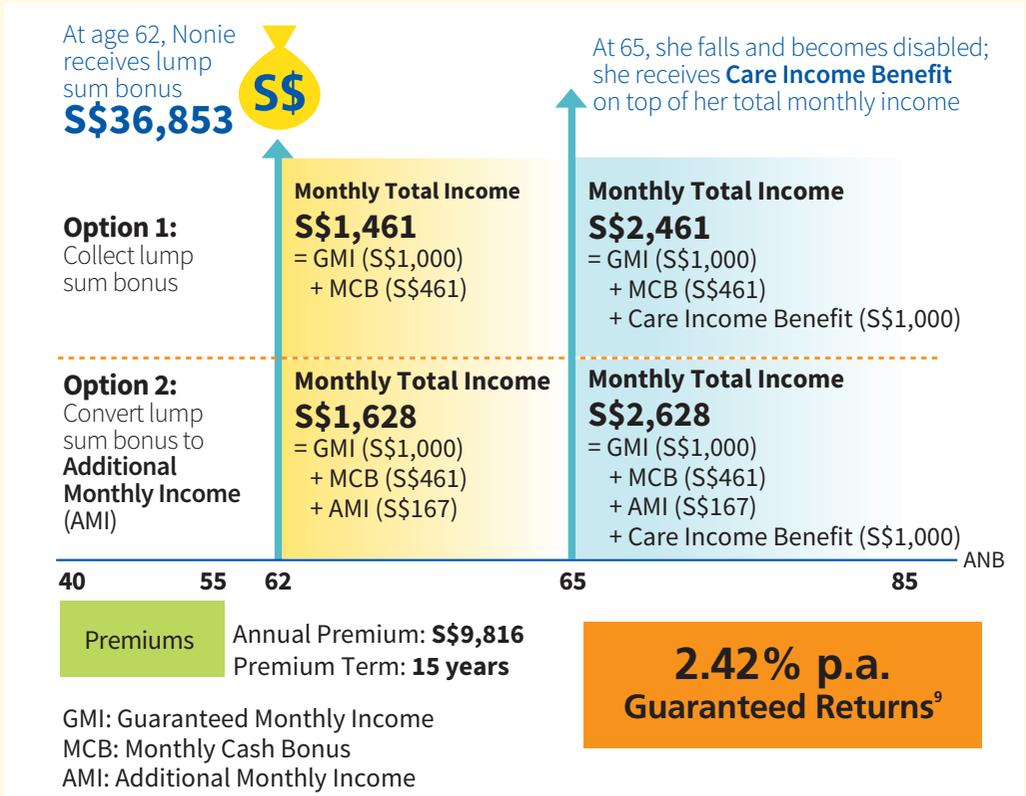


Payer Critical Illness Premium Waiver

If you are paying for your spouse's MyRetirementChoice plan and you are diagnosed with any of the covered 35 Critical Illnesses, the future premiums of their plan are waived. This means that you can focus on your recovery and their savings will continue to grow without further financing.

How MyRetirementChoice works⁹

Nonie, 40 (ANB), is a secretary who's married with teen kids. She buys **MyRetirementChoice** to receive monthly retirement income from age 62 to 85.



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 lump sum bonus is S\$4,440, and
At ANB 62

Option 1: Monthly Total Income S\$1,103 = GMI (S\$1,000) + MCB (S\$103)

Option 2: Monthly Total Income S\$1,123 = GMI (S\$1,000) + MCB (S\$103) + AMI (S\$20).

At ANB 65

Option 1: Monthly Total Income S\$2,103

= GMI (S\$1,000) + MCB (S\$103) + Care Income Benefit (S\$1,000)

Option 2: Monthly Total Income S\$2,123

= GMI (S\$1,000) + MCB (S\$103) + AMI (S\$20) + Care Income Benefit (S\$1,000)

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.

Ready to exercise your choice?

Speak to your financial adviser representative
to buy **MyRetirementChoice** today!
Or visit www.aviva.com.sg for more details.



Footnotes

1. The minimum amount of Guaranteed Monthly Income (GMI) is either S\$300 per month or is derived from the minimum total annual premium of S\$800, whichever is higher.
2. Payout period of the retirement income can be from 5 years (at every 1 year interval) up to 35 years. The last age of receiving the Monthly Total Income must be less than age 99 (next birthday).
3. GMI and Monthly Cash Bonuses (MCB) are part of the Monthly Total Income (MTI) benefit which the policyholder will receive at the end of the Accumulation Period. MTI may also include the Additional Monthly Income if the policyholder decides to convert their accrued Reversionary Bonus to AMI at the end of the Accumulation Period. Accumulation Period is the period from Premium End Date of the Basic Plan until the Policy Anniversary prior to the date of the first GMI payout.

Policyholder will receive the MTI, less any amount owing to Aviva for the selected Income Payout Period. Payments of the MTI will start one month following the selected Accumulation Period throughout the Income Payout Period as chosen by the policyholder. The MCB is not guaranteed.

4. Policyholder may choose the following:
 - (a) withdraw the accrued Reversionary Bonus in one lump sum which will be payable at the Policy Anniversary immediately after the end of the Accumulation Period; or
 - (b) convert the accrued Reversionary Bonus into AMI at the Policy Anniversary immediately after the end of the Accumulation Period.Please refer to the Product Summary for details.
5. Capital guarantee only applies at the end of chosen accumulation period after 100% of the total premiums are paid before the end of the grace period.

The Guaranteed return of 2.63% per annum is for illustration purposes and is based on the following criteria - Female, aged 17 at next birthday, non-smoker, who opted for Premium Term: 5 years, Accumulation Period: 38 years, Guaranteed Monthly Income: S\$1,000, Income Payout Period: 15 years and Annual premium: S\$10,290.45 per year. The Guaranteed return only applies at the end of the policy term after the policy matures.

6. During the Income Payout Period, if the Life Assured is unable to perform at least three of the six Activities of Daily Living (ADLs) despite the aid of special equipment, and requires the physical assistance of another person to perform the ADLs (the “**Partial Disability Definition**”), Aviva will pay Care Income Benefit equivalent to the chosen GMI starting from the next GMI payment date, after a 90 days period from and including the date of commencement of the Partial Disability (the “**Deferment Period**”).

The Care Income Benefit will be paid together with the MTI as long as the Life Assured meets the Partial Disability Definition during the Income Payout Period. This benefit will end immediately on the date the Life Assured no longer meets the Partial Disability Definition or upon the death of the Life Assured. The diagnosis of the Partial Disability must be confirmed and certified by a Registered Medical Practitioner. Please refer to the Product Summary for details.

7. “Total and Permanent Disability” or “Totally and Permanently Disabled” is defined as any of the following:
 - i) Disability which is total and permanent and persists continuously for at least six months, with the Life Assured incapable of performing any work or engaging in any occupation or profession to earn or obtain wages, compensation or profit, from the time when the disability started.
 - ii) Total and irrecoverable:
 - a) Loss of sight of both eyes;
 - b) Loss of sight of one eye and loss of severance or loss of use of one limb at or above the ankle or wrist;
 - c) Loss by severance or loss of use of:
 - i) Both hands at or above the wrists;
 - ii) Both feet at or above the ankles; or
 - iii) One hand at or above the wrist and one foot at or above the ankle.
 - iii) In the event where the Life Assured becomes totally and permanently unable to perform (due to disease, illness or injury) at least three of the six Activities of Daily Living (ADLs) (despite the aid of special equipment) and requires the physical assistance of another person to perform at least three of the six ADLs for at least six continuous months.

A Registered Medical Practitioner must first confirm and certify the diagnosis of Total and Permanent Disability before Aviva admits any claim for this Premium Waiver.

8. For more details on riders, please refer to their respective Product Summaries.
9. The illustration is based on a female, aged 40 at next birthday and non-smoker who opted for MyRetirementChoice with Premium Term: 15 years Accumulation Period: 7 years, Guaranteed Monthly Income: S\$1,000 and Income Payout Period: 23 years and meets the requirements of the Partial Disability Definition after the fall. For Partial Disability Definition, 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 payable, if any, 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**).

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

