



AVIVA

MyEasySaver

The plan that
lets you spend
while you save



Are you spending away your future ?

Most people know that saving is a good habit.

But for many people, saving up their money is a painful task. Online shopping makes it so easy to buy cheap but trivial items on impulse. Or seeing social media photos of friends going on holidays entices us to do the same.

Millennials are splurging their hard-earned money in the present.

Compared to their more frugal predecessors, millennials pay for services that can offer convenience and time-savings (such as online shopping, food delivery or eating out) with little consideration for cost.

So what will your future look like?

We're living in a new economy, and millennials embody this spirit most strikingly – with their entrepreneurial bent and desire to constantly upskill themselves or start their own business.

In fact, 46%
of millennials aged 18 to 39
in Singapore viewed retiring
early as one of their top
investment goals[^].

Unfortunately, they're not saving enough to support those aspirations.

So how can you balance your need to spend as well as save?

Source:

[^] Financial Literacy survey conducted by Legg Mason Global Asset Management, end 2015, reported by The Straits Times on 12 June 2016.



Introducing MyEasySaver

MyEasySaver is a systematic savings plan that pays you a sum of money annually from the end of your 2nd policy year and after.

With MyEasySaver, you can save up to enjoy little pleasures in life. In the meantime, the guaranteed lump sum payout¹ and potential bonuses² at the end of your policy term can also help you to meet your long-term savings goals.

The commitment? **Just a minimum of S\$3.61 per day³**. That's less than the price of a latte!



Key Benefits of MyEasySaver

With **MyEasySaver** in place, you can:

- Enjoy the **annual Guaranteed Cash Benefits from the end of the 2nd policy year and a guaranteed lump sum payout** at the end of the policy term⁴
- Get **potential returns of up to 2.88% per annum** at the end of the policy term⁵
- Choose premium and policy terms of 12, 15, 18 or 25 years
- Enjoy **hassle-free application** with no medical check-ups
- Choose how you want to enjoy your Guaranteed Cash Benefits:
 - **Receive (and spend!)** the Guaranteed Cash Benefits;
 - **Re-invest the Guaranteed Cash Benefit** at a non-guaranteed interest rate of 3% per annum⁶
 - **Withdraw any re-invested Guaranteed Cash Benefits** with interest

MyEasySaver also offers the following protection benefits:

- Death and Terminal Illness Cover⁷
- Additional Accidental Death Cover⁸
- Optional riders⁹ for additional protection

Additional **protection**

Protect your savings with these **Guaranteed Issuance riders** for extra security.

EasyTerm

Provides an additional lump sum cash payment of up to 10 times your basic plan's annual premium in the event of Death, Terminal Illness or Total Permanent Disability.

Cancer Premium Waiver

Have your future premiums waived upon diagnosis of Major Cancers¹⁰ – so you don't have to worry about your savings as you focus on getting better.

EasyPayer Premium Waiver

In the event of Death, Terminal Illness or Total Permanent Disability, all future premiums are waived and your loved one's savings fund will continue to grow.

For a complete list of protection riders, please speak to your financial adviser representative today!

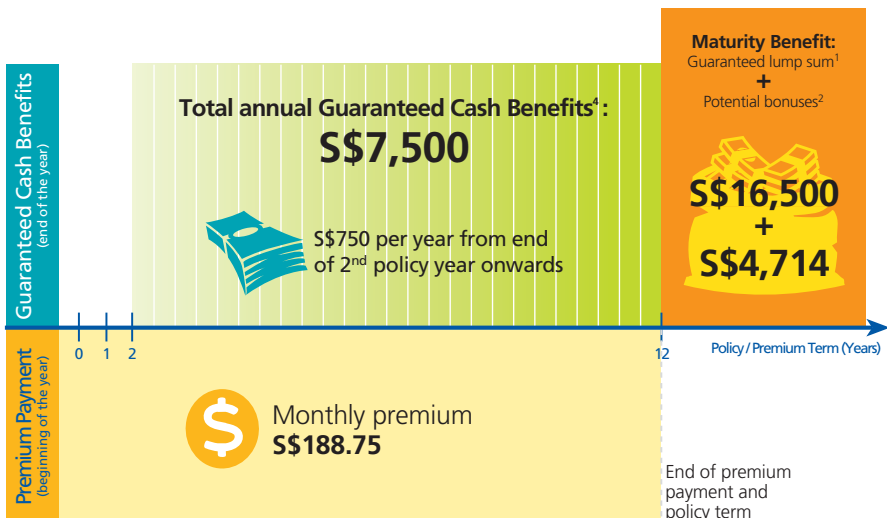
How MyEasySaver works...

Example one:

Tony is a graphic designer, aged 25 and single. He spends most of his income on shopping, eating and holidays with friends.

But Tony has big dreams for the future and feels guilty for not having much savings. His intention is to start his own design company before he turns 40.

So, Tony buys **MyEasySaver**¹¹, a structured plan which helps him to save up and allow him to go on his annual holiday. By the time he is 37, Tony will have a lump sum of money as capital for his start-up.



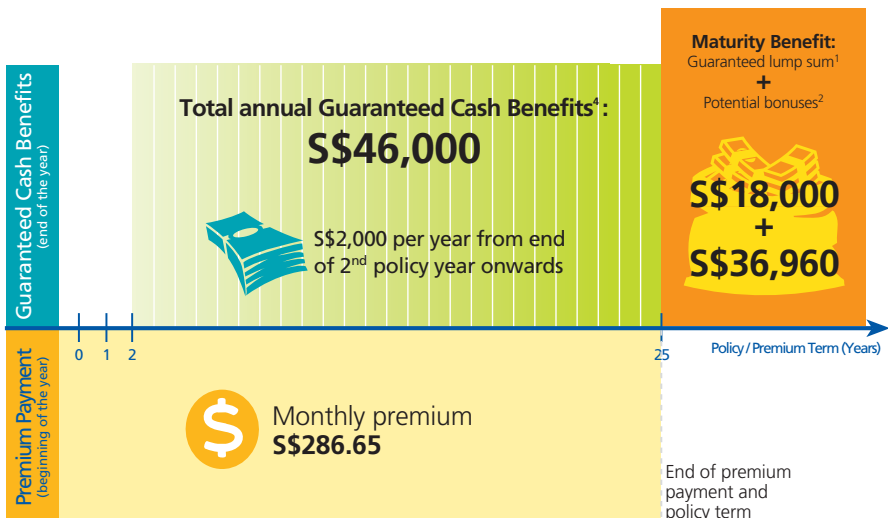
Total MyEasySaver Benefits at maturity: \$28,714

Note: The above illustration is based on a **MyEasySaver** policy where Tony, male, age 25 at next birthday, non-smoker chose to pay a monthly premium of \$188.75 for \$15,000 Sum Assured. This translates into total premiums of \$27,180 paid over 12 years (\$188.75 x 12 months x 12 years). He will receive a yearly Guaranteed Yearly Cash Benefit of \$750 from the end of 2nd policy year until the end of the 11th policy year. Upon policy maturity, he will receive a Guaranteed Maturity Value of \$16,500 and potential bonuses of \$4,714. The non-guaranteed bonuses are based on the projected investment rate of return of 4.75% per annum, which is the higher rate as illustrated in the Benefit Illustration, and will depend on the performance of Aviva's Participating Fund. For more details, please refer to the Product Summary. All figures are in Singapore Dollars. The numbers in the chart above have been rounded up to the nearest dollar value.

Example two:

Jean is a personal assistant, aged 28 and newly married. She loves to shop online and is probably spending more than she should. But she is worried about not having enough savings for the future, especially since expenses will mount once she starts a family with her husband.

So Jean buys **MyEasySaver**¹¹, to continue to enjoy shopping online and cultivate a more disciplined attitude towards saving money.



Total MyEasySaver Benefits at maturity: \$100,960

Note: The above illustration is based on a **MyEasySaver** policy where Jean, female, age 28 at next birthday, non-smoker chose to pay a monthly premium of \$286.65 for \$40,000 Sum Assured. This translates into total premiums of \$85,995 paid over 12 years (\$286.65 x 12 months x 25 years). She will receive a yearly Guaranteed Yearly Cash Benefit of \$2,000 from the end of 2nd policy year until the end of the 24th policy year. Upon policy maturity, she will receive a Guaranteed Maturity Value of \$18,000 and potential bonuses of \$36,960. The non-guaranteed bonuses are based on the projected investment rate of return of 4.75% per annum, which is the higher rate as illustrated in the Benefit Illustration, and will depend on the performance of Aviva's Participating Fund. For more details, please refer to the Product Summary. All figures are in Singapore Dollars. The numbers in the chart above have been rounded up to the nearest dollar value.

Take charge of your savings today!

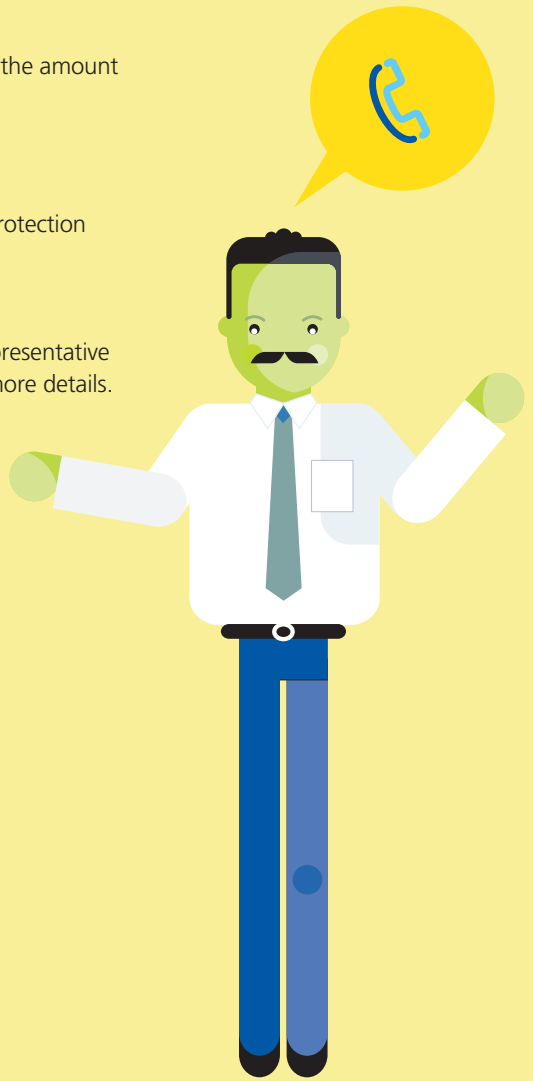
You too can have your savings needs met
with **MyEasySaver!**

All you need to do is:

- Decide on your savings goal or the amount you want to receive yearly
- Choose your savings term
- Add on rider(s) for additional protection

It's that easy!

Speak to your financial adviser representative
or visit www.aviva.com.sg for more details.



Footnotes:

1. The guaranteed lump sum payout refers to the Guaranteed Maturity Value payable at the end of the policy term. The total guaranteed benefits at the end of the policy term will equal to 160% of the Sum Assured. Please refer to the Product Summary for more details.
2. The potential lump sum bonuses refer to the projected bonuses which are made up of accumulated Reversionary Bonus and Terminal Bonus (if any). The Reversionary Bonus and Terminal Bonus are non-guaranteed bonuses and depend on the performance of Aviva Ltd's Participating Fund. Reversionary Bonus is non-guaranteed, but once declared and vested, it forms part of the guaranteed benefit of the policy. The non-guaranteed benefits are projected based on the estimated bonus rates and actual benefits payable will depend on the future performance of the Life Participating Fund. Please refer to the Product Summary for more details.
3. Premium is based on male, non-smoker who chose a Sum Assured of S\$15,000 for a 25-year premium and policy term. Illustrated daily premium rate is derived using annual premium amount divided by 365 days, rounding up to the nearest one cent.
4. The Guaranteed Cash Benefits will start from the end of the 2nd policy year, payable yearly at the end of each policy year, till the policy year before maturity, upon survival of the Life Assured. Each Guaranteed Cash Benefit is equivalent to 5% of the Sum Assured on the basic plan. The guaranteed lump sum payout refers to the Guaranteed Maturity Value payable at the end of the policy term. The total guaranteed benefits at the end of the policy term will equal to 160% of the Sum Assured. Please refer to the Product Summary for more details.
5. Potential returns are based on male, non-smoker who chose a Sum Assured of S\$300,000 and annual payment mode for a 25-year premium and policy term. The 2.88% per annum is derived based on the projected investment rate of return of 4.75% per annum, assuming the Guaranteed Cash Benefits are re-invested at the non-guaranteed interest rate of 3% per annum.
6. For the re-invested option, the non-guaranteed rate is currently at 3% per annum and Aviva Ltd reserves the right to revise the non-guaranteed rate based on future experience.
7. Upon death of the Life Assured within the policy term, Aviva Ltd will pay, in one lump sum, higher of 101% of the total premiums paid on the basic plan less any Guaranteed Cash Benefits paid or the Guaranteed Cash Surrender Value, plus any accrued reversionary bonus and terminal bonus (non-guaranteed) and any re-invested Guaranteed Cash Benefits with non-guaranteed interests (if not previously withdrawn), less any amount owing to Aviva Ltd. Aviva Ltd will pay the Terminal Illness Benefit as an advancement of the Death Benefit during the policy period. For details, please refer to the Product Summary.
8. We will pay the Sum Assured on the basic plan, in addition to the Death Benefit in one lump sum, if death is due to accidental injury before age 80 at next birthday within the policy term.
9. For more details on the riders, please refer to their respective Product Summaries and Key Provisions which contains details of Exclusions, Waiting Period and Survival Period (if applicable).
10. 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.
11. Illustrations are based on a Life Assured who chose a Sum Assured of S\$15,000 (for example one) and S\$40,000 (for example two). The Total Projected Maturity Benefit consists of the Guaranteed Maturity Value and Projected Bonuses and is payable in one lump sum. Non-Guaranteed Bonuses are based on the projected investment rate of return of 4.75% per annum. All figures are in Singapore dollars and are rounded up to the nearest dollar.

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. 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 less than the total premiums paid. This brochure 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. Buying health insurance that is not suitable for you may impact your ability to finance your future healthcare needs.

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).

Information is accurate as at August 2016.

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