



MyEduPlan

Secure, structured, a genius of a solution



Can your savings support your child's **hopes and dreams?**

Education is one of the most valuable gifts you can give your child. A university education can open the door to a world of opportunities for your child and give them the means to fulfill their life-long dreams one day.

Fresh university graduates
earned a starting salary of
S\$3,400 in 2017,
higher than
the year before¹



You may be diligently setting aside money in the bank every month specifically for your child's university education. But how can you be sure that you'll have enough savings to see them through the whole of their tertiary education?

Annual Tuition Fees in a Singapore University ²			
Programme/University	NUS	NTU	SMU
Arts & Social Science	S\$8,200	S\$8,200	S\$11,450
Business / Accountancy	S\$9,600	S\$9,400	S\$11,450
Engineering	S\$8,200	S\$8,200	-
Law	S\$12,650	-	S\$12,650
Medicine	S\$28,400	S\$34,200	-

The great savings **mismatch**

18% of Singaporeans surveyed say that **Paying for Education is their greatest concern**³



Introducing **MyEduPlan**

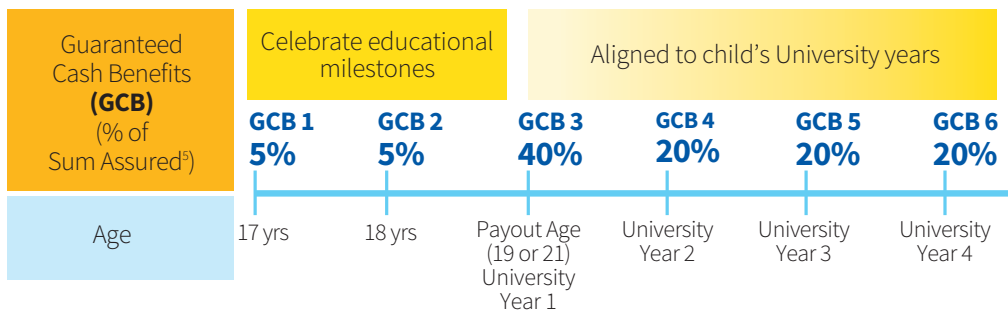
MyEduPlan is a **structured, safe and secure** savings plan that not only guarantees the amount you choose to save for your child's University education but also ensures **100% capital guaranteed**[†].

This benefit is only one of the many great things we're offering in our education plan.

Key Benefits:

MyEduPlan is Structured

- ✓ **Receive 4 Guaranteed Cash Benefits** for your child's University education, payable from the Payout Age onwards.
- ✓ **Benefit from our 2 additional Guaranteed Cash Benefits**, payable prior to the Payout Age. You can use them to celebrate your child's educational milestones, or simply to meet expenses such as a laptop purchase or airfare to visit an overseas campus.



- ✓ **Receive Projected Bonuses**⁶ upon maturity
- ✓ **Choose from our two Payout Ages** according to your child's needs (19 or 21 years at Age Next Birthday)
- ✓ **Pay premiums for only 10 years** (either monthly, quarterly, half-yearly or yearly)



MyEduPlan is Safe



100% Capital Guaranteed⁴



Guaranteed returns of up to 1.46%⁷ per annum

MyEduPlan is Secure

We're in the business of catering for unforeseen circumstances.

And when it comes to securing your child's future, we'd like to cover all bases. Enjoy the assurance of knowing that in the event of worst-case scenarios, your child's education fund is secured and will continue to grow.

Here are some of the life protection features and guaranteed issuance riders you can add on to your basic education plan:



EasyPayer Premium Waiver⁸

In the event of Death, Terminal Illness (TI), or Total and Permanent Disability (TPD) of the policyowner, all future premiums are waived and your child's education fund will continue to grow.



Cancer Premium Waiver⁸

Upon diagnosis of Major Cancers⁹ of the policyowner, all future premiums are waived – no need to worry about your child's savings as you focus on getting better.



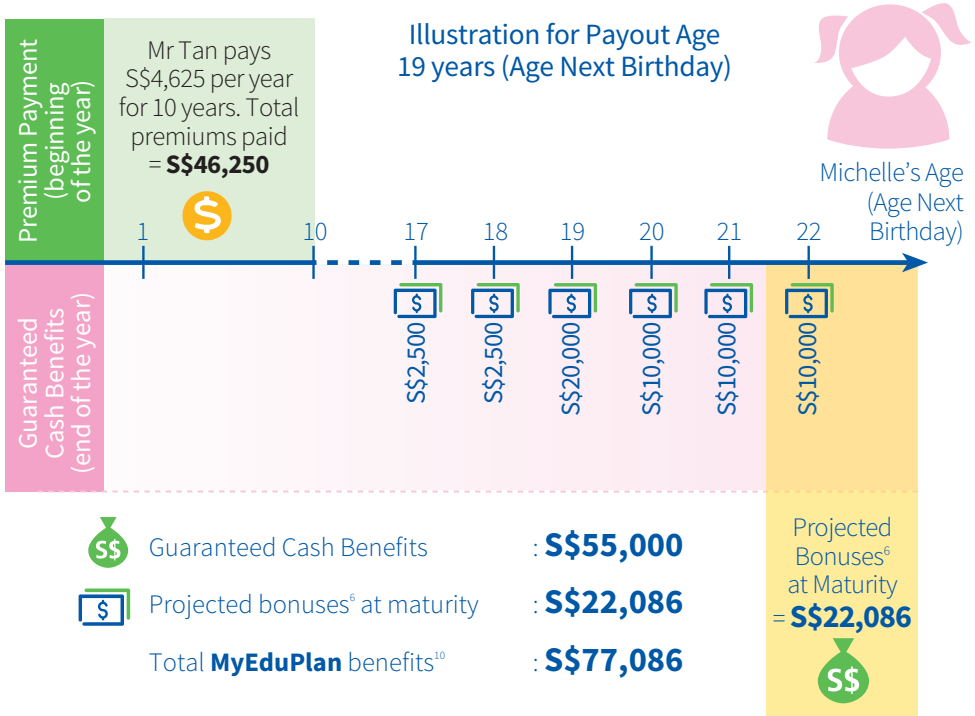
EasyTerm⁸

Pays out an additional lump sum cash payment of up to 5 times your basic plan's annual premium upon Death, TI or TPD of the policyowner, should the worst happen.

For a complete list of riders, speak to your financial adviser representative today.

How does MyEduPlan work?

The Tans have a 1-year old (ANB) baby, Michelle, and wish to save for her University education. They also want to have sufficient money annually from the start of her University education, for the fees and related expenses. They buy **MyEduPlan** with a sum assured of S\$50,000.



For just **S\$0.34¹¹ a day**, Mr Tan opted for additional security of **protection riders**. Should the worst happen, his child's **education fund is secured** and will **continue to grow**.

Note:

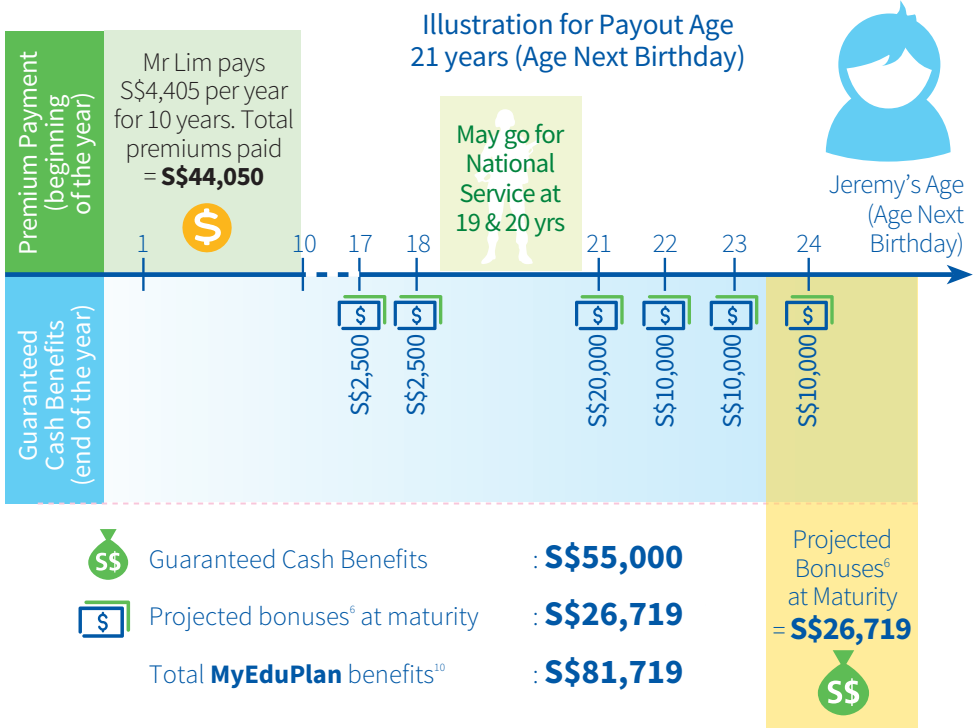
The above illustration is based on the projected investment rate of return of 4.75% per annum, which is the higher rate as illustrated in the Policy Illustration.

For projected investment rate of return of 3.25% per annum, the projected bonuses⁶ at maturity will be S\$8,494 and the total benefits will be S\$63,494.

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.

How does MyEduPlan work?

The Lims have a newborn (age 1 ANB) Jeremy and wish to save at least S\$50,000 for his University education. They also want to ensure they have enough money annually from the start of his University education, for the fees and related expenses. They decided to buy **MyEduPlan**.



For just **S\$0.32¹² a day**, Mr Lim opted for additional security of **protection riders**. Should the worst happen, his child's **education fund is secured** and will **continue to grow**.

Note:

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 bonuses⁶ at maturity will be S\$9,375 and the total benefits will be S\$64,375.

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.

Easy steps **to apply!**

1. Choose the amount you want to accumulate for your child's University education
2. Decide on the year (Payout Age) when you'd want your child to receive the payout.
3. Pay your premiums for just 10 years.

To make a commitment to your child's future now, speak to your financial adviser representative or visit **www.aviva.com.sg**



Footnotes:

1. Source: The Straits Times, 26 Feb 2018, Higher starting pay for university graduates, more in freelance work: survey © Singapore Press Holdings Limited. Extracted with permission. <<https://www.straitstimes.com/singapore/education/starting-pay-for-fresh-uni-grads-hits-new-high>>
2. Source: 2018 Cost Guide: Singapore Universities' Tuition Fee Comparison, Dollars and Sense. 9 July 2018. <https://dollarsandsense.sg/2018-cost-guide-singapore-universities-tuition-fee-comparison/>
3. Source: Aviva Consumer Attitudes Survey, June 2018.
4. 100% capital guaranteed: The total Guaranteed Cash Benefits payable will be at least 100% of the total premiums paid over the policy term.
5. The Sum Assured is the total of 4 Guaranteed Cash Benefits payable from the Payout Age and not the Death Benefit. For details, please refer to the Product Summary.
6. The total projected bonuses are equal to any accumulated Reversionary Bonus and any Terminal Bonus. 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 fixed benefit of the policy. The non-guaranteed benefits are projected based on estimated bonus rates and actual benefits payable will depend on the future performance of the Life Participating Fund.
7. Based on MyEduPlan purchased for a life assured (child) at age 1 Age Next Birthday (ANB), choosing Payout Age 21 ANB and Sum Assured of S\$250,000, paying an annual premium of S\$21,713.
8. For more details on the riders, please refer to the Key provisions in the EasyPayer Premium Waiver, Cancer Premium Waiver, EasyTerm Product Summary respectively. It contains details of Exclusions, Waiting Period and Survival Period (if applicable).

9. 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.
10. The total policy benefit consists of the 6 Guaranteed Cash Benefits, any accumulated Reversionary Bonus, any Terminal Bonus and any re-invested Guaranteed Cash Benefits with non-guaranteed interest (if not previously withdrawn), less any indebtedness owing to Aviva Ltd.
11. This is published for illustration purposes. Based on MyEduPlan for child at age 1 ANB, Payout Age 19 ANB and Sum Assured of S\$50,000. Male payor, age 35 ANB, non-smoker paying annual premium and opting for the following riders: EasyPayer Premium Waiver, Cancer Premium Waiver and EasyTerm (Sum Assured = S\$20,000 and 10 years policy term)
12. This is published for illustration purposes. Based on MyEduPlan for child at age 1 ANB, Payout Age 21 ANB and Sum Assured of S\$50,000. Male payor, age 35 ANB, non-smoker paying annual premium and opting for the following riders: EasyPayer Premium Waiver, Cancer Premium Waiver and EasyTerm (Sum Assured = S\$20,000 and 10 years policy term)

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 the 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 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 the plan can be found in the relevant policy contract.

Information is correct 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 Singapore Deposit Insurance Corporation (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 us or visit the Life Insurance Association Singapore or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

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