



MyRegularPay

Turn your money into smart money



Is it a burden to save for a rainy day? ⚡



Everyone knows that saving your cash for a rainy day makes good financial sense. Be it for a specific purpose – like a down payment for a home or your children’s further education – or to have a healthy sum stashed away for emergencies.

But it can be hard for some people to keep to their savings goal – especially in cases where there’s a need to access funds regularly. Or perhaps, they simply love to indulge in the finer things in life.

At Aviva, we understand that life is about balance. When it comes to a savings plan, it’s no different – you need to be able to regularly enjoy your hard-earned money while being disciplined enough to keep a growing sum for rainy days.

According to the survey done on the Consumer Attitudes to Saving*...



More than 4 in 10

consumers surveyed prefer their money to be easily accessible rather than committing it for the long term.



Only **37%**

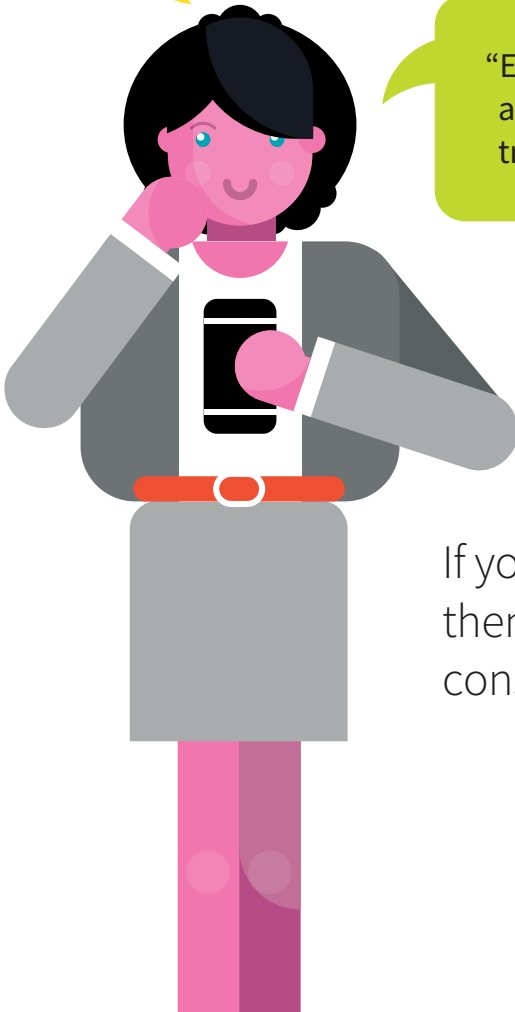
agree that they have enough savings to cope with the unexpected.

* Source: Aviva’s Consumer Attitudes to Saving Survey, June 2018

Have you ever had one of these thoughts or similar concerns?

“I want to be able to go on holiday at least once a year, but can never find the spare cash.”

“Everyone talks about having an emergency fund. I’m still trying to put one together...”








If you’ve answered yes, then you might want to consider **MyRegularPay**.

Introducing MyRegularPay

MyRegularPay is a 100% capital guaranteed¹ savings plan that pays you annually from the end of the 2nd policy year onwards. It also gives you a guaranteed lump sum amount at maturity, to meet your savings goal.

This means that you have the opportunity to enjoy a small part of your savings every year – for holidays, shopping or anything you may fancy. At the same time, you'll also feel secure that you're still accumulating a substantial lump sum of cash.

Key Benefits:

-  Enjoy annual **Guaranteed Cash Benefits**² from the end of the 2nd policy year onwards. Each annual payment is 5% of the Sum Assured³ you've decided
-  Get a **guaranteed lump sum amount plus potential bonuses**⁴, at the end of the policy term
-  **100% capital guaranteed**¹ at maturity
-  Pay premiums for **only 10 years**
-  **Choice of the policy term** to achieve your savings goal: 15 years or 18 years



Don't feel like taking out the annual payout? No worries – just put it back into the policy for greater earnings!

Re-invest the Guaranteed Cash Benefits with a non-guaranteed interest rate of 3% p.a.⁵



Insurance coverage for you and **your loved ones**

MyRegularPay also offers the following protection benefits:

1. Covers Death and Terminal Illness⁶

2. Optional riders for additional protection

- a. **Cancer Premium Waiver⁷** - Upon diagnosis of Major Cancers⁸ of the policyowner, all your future premiums are waived, so you don't have to worry about your savings as you focus on getting better.
- b. **EasyTerm⁷** - Provides an additional lump sum cash payment of up to 5 times your basic plan's annual premium in the event of Death, Terminal Illness or Total and Permanent Disability of the policyowner, so that ready cash is on hand, should the worst happen.
- c. **EasyPayer Premium Waiver⁷** - In the event of Death, Terminal Illness or Total and Permanent Disability of the policyowner, all future premiums are waived and your loved one's savings fund will continue to grow.



How **MyRegularPay** works

Simon Wah, a non-smoker, age 35 at Age Next Birthday, is an operations manager who is married with two young children aged 3 and 5 years. Simon would love to be able to take his family for an annual holiday but he's always felt that it's more important to save for his children's university education. He's also trying to accumulate a sum of money that can also serve as a rainy day fund.

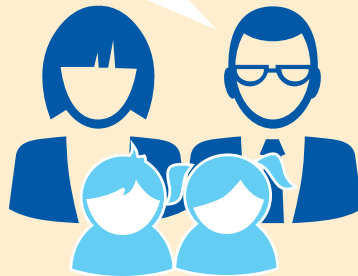
Simon's savings goal is to have a lump sum of S\$35,000 accumulated at the end of 15 years, while enjoying an annual cash payout of S\$2,500.

Family holiday... Bag for wife...
Kids' education... **Rainy day fund?**

This is how **MyRegularPay** can work for him...

Illustration:

Male, 35 Age Next Birthday, Non-smoker
Sum Assured : S\$50,000
Policy Term : 15 years
Premium Payment Term : 10 years
Annual Premium Amount : S\$6,485

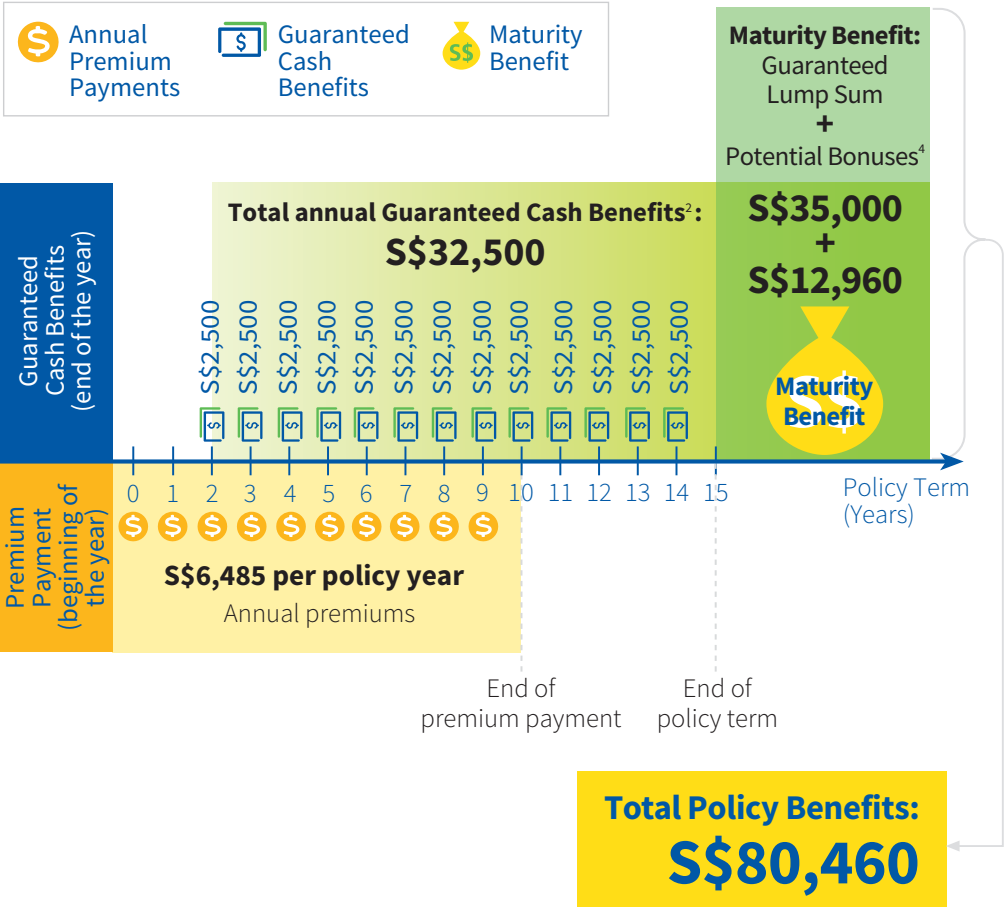


He receives an annual Guaranteed Cash Benefit² of S\$2,500 from the end of the 2nd policy year to the end of the 14th policy year = 13 x S\$2,500 = S\$32,500

At the end of the policy term:

- Total annual Guaranteed Cash Benefits : S\$32,500
- Guaranteed Lump Sum amount : S\$35,000
(70% of the Sum Assured)
- Potential Bonuses⁴ : S\$12,960

Total Policy Benefits : S\$80,460



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 **Potential Bonuses⁴ will be \$3,884** and the **Total Policy Benefits will be \$71,384**.

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.

Applying **is easy!**

Want to know how **MyRegularPay** can help you?

Simply:

- Decide the savings goal and how much you want to receive on an annual basis
- Choose your savings term
- Add on riders for additional protection

For more specific advice, speak to your financial adviser representative or visit **www.aviva.com.sg**



Footnotes:

1. 100% Capital Guaranteed refers to the total guaranteed benefits payable (that comprises of the annual Guaranteed Cash Benefits and the guaranteed lump sum amount upon policy maturity). This means upon policy maturity, you would have received at least 100% of the total premiums paid over the premium term. Actual guaranteed returns and projected total returns will vary according to the selected premium term and policy term.
2. 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.
3. The Sum Assured in the basic plan is used to determine the Guaranteed Cash Benefits payable and is not the Death Benefit.
4. Potential bonuses are made up of any accumulated Reversionary Bonus and any Terminal Bonus, less any indebtedness owed to Aviva Ltd. 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 Aviva Ltd's Participating Fund.

5. For the re-invested option, the non-guaranteed rate is currently at 3% p.a. and Aviva Ltd reserves the right to revise the non-guaranteed rate based on future experience.
6. 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.
7. For more details on the riders, please refer to the Key provisions in the Cancer Premium Waiver, EasyTerm and EasyPayer Premium Waiver Product Summary respectively. It contains details of Exclusions, Waiting Period and Survival Period (if applicable).
8. 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 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).

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

