



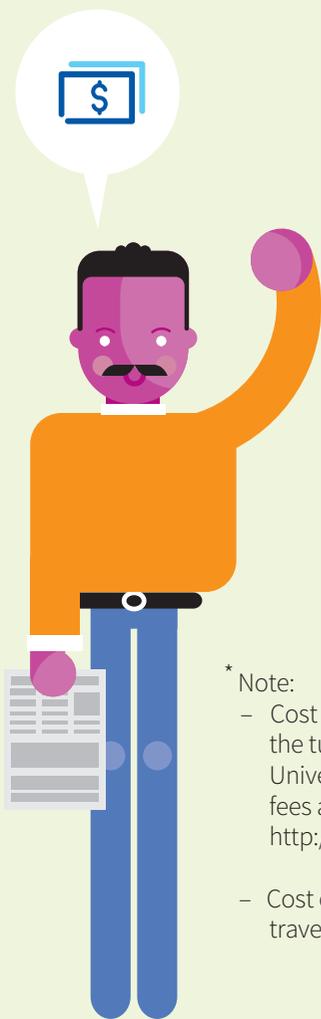
MySavingsPlan

Boost your savings for a brighter future



What will your future plans cost you?

Most people have big plans. A home upgrade, a second property, or being able to travel without worry when they're retired. For others, it's to send all their kids to university.



Cost to send a child for a 3-year undergraduate course in Singapore

\$S\$37,950*



Cost to travel during retirement years*

\$S\$50,000

* Note:

- Cost for a 3-year undergraduate course is estimated based on the tuition fees for a law undergraduate program at National University of Singapore in the AY2018/2019 cohort, excluding fees adjustments.
<http://www.nus.edu.sg/registrar/info/ug/UGTuitionCurrent.pdf>
- Cost of travelling is based on the assumption that a person travels one trip a year, spending S\$5,000 on each trip, for 10 years.

Singaporeans are **not saving enough.**

The problem is, we always think that the future is far away. And we forget that with inflation, whatever savings we end up with, may not be enough to pay for what we want.

When it comes to financial responsibility, here's a fact:

Only 37% of people
surveyed agree that they
have enough savings.[^]

[^] Source: Aviva's Consumer Attitudes to Saving Survey, June 2018.

A savings plan needs structure...

It's particularly challenging when there is no structure involved to help you save in a disciplined manner.

Future plans are cast aside and then most – if not all, of our income goes to day-to-day or impulse spending.

And yet, the desire for something better is real.

So how can we
**increase our savings
to support our
aspirations?**

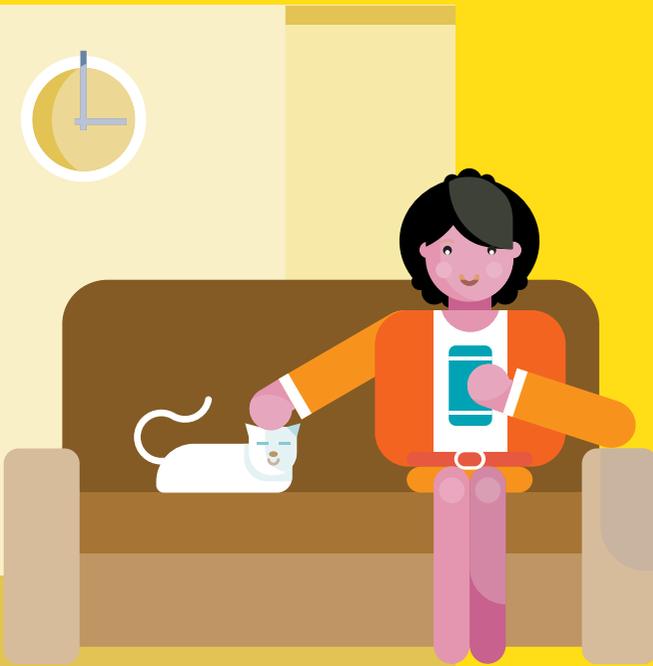
Introducing **MySavingsPlan**

Decided to buckle down and save up for your future goal? Congratulations – you're on your way to making it happen.

MySavingsPlan can help you to save up for a future goal by providing you with a lump sum payout, guaranteed returns and is 100% capital guaranteed¹.

At the same time, it gives you insurance protection against Death (including Accidental Death) and Terminal Illness.

You'll also enjoy potential bonuses² at the end of the policy term.



Benefits of MySavingsPlan

Here's what MySavingsPlan offers you:

- **100% Capital Guaranteed** at the end of the policy term¹
- Solid savings plan for an outlay of **just S\$1.56 per day**³
- A wide range of premium and policy terms from 10 to 25 years to suit your savings goals
- **Guaranteed lump sum payout plus potential bonuses** at the end of the policy term²
- **Guaranteed issuance** – no medical check-ups required

As an insurance plan, MySavingsPlan also offers the following protection benefits:

- Death and Terminal Illness coverage⁴
- Additional Accidental Death Benefit⁵
- Optional riders⁶ 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 Cancers⁷ – so you don't have to worry about your savings as you focus on getting better.

EasyPayer Premium Waiver

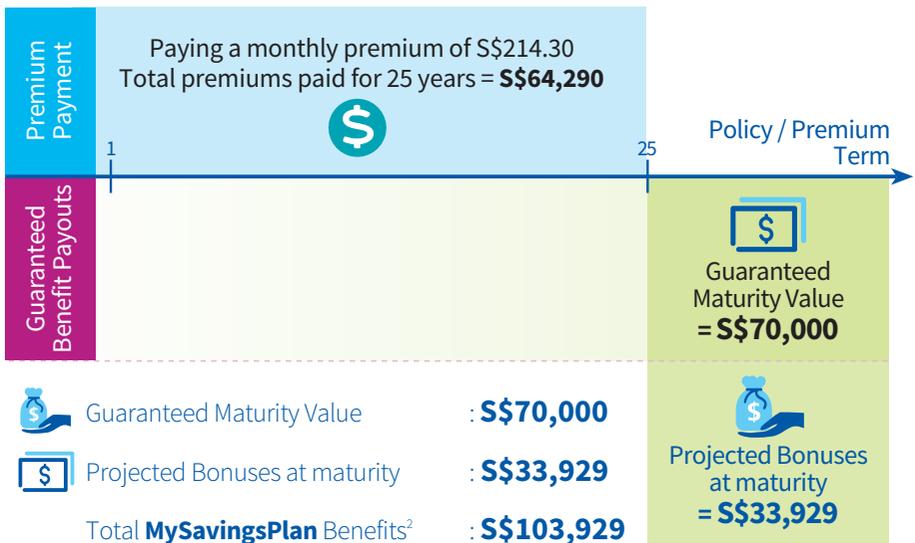
In the event of Death, Terminal Illness or Total Permanent Disability, all future premiums are waived and your loved one's savings fund will continue to grow.

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

How MySavingsPlan works...

Brandon, aged 35, a non-smoker, is married with twin daughters. He wants to save S\$70,000 by age 60, so that he can be financially secure and travel with his wife during their retirement.

He buys **MySavingsPlan**[®] for a structured approach to meet his long-term goal.



For an additional **S\$10.70 per month¹**, (less than 2% of the basic plan annual premium) Brandon has secured his wealth with Aviva’s guaranteed issuance riders – **Cancer Premium Waiver** and **EasyTerm**, should the worst happen.

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 Total Benefits will be S\$83,086 = Guaranteed Maturity Value of S\$70,000 + Projected Bonuses at maturity of S\$13,086.

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.

Take the next step to future happiness!

Are you ready to take a serious action to make your future plans a reality! We'd love to help you make it happen.

All you need to do is:

- Decide on the savings goal
- Choose your savings term
- Add on rider(s) for additional protection

It's that easy to have a plan!

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



Footnotes:

1. The lump sum payout with guaranteed returns and 100% Capital Guaranteed only applies upon policy maturity, where at least 100% of the total premium paid over the premium term will be payable.
2. The potential bonuses and guaranteed returns refer to the Maturity Benefits, which consist of the Guaranteed Maturity Value (i.e. Guaranteed Sum Assured) and the non-guaranteed maturity bonuses which will be paid upon policy maturity. The non-guaranteed maturity bonuses (i.e. Projected Bonuses at maturity) are made up of accumulated Reversionary Bonus and Terminal Bonus (if any). For more information, please refer to the Product Summary.
3. Premium is based on Sum Assured of S\$15,000 for a 25-year policy term. Illustrated daily premium rate is derived using annual premium amount divided by 365 days, rounding up to the nearest one cent.
4. On death of the Life Assured while the policy is in force, Aviva Ltd will pay, higher of 105% of total installment premiums paid on Basic plan or the Guaranteed Cash Surrender Value; and any accumulated reversionary bonuses and terminal bonuses, less any indebtedness, in one lump sum (subject to applicable regulations). Upon diagnosis of Terminal Illness of the Life Assured while the policy is in force, Aviva Ltd will pay the Terminal Illness Benefit in one lump sum, as an advancement of the Death Benefit. For details, please refer to the Product Summary.
5. 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 within the policy term.
6. For more details on the riders and the applicable age limits, please refer to the respective Product Summaries and Key Provisions which contains details of Exclusions, Waiting Period and Survival Period (if applicable).
7. Definition of Major Cancers: A malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and 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.

8. Illustration is based on Sum Assured of S\$70,000, 25-year policy term. The Total Projected Maturity Benefit consists of the Guaranteed Maturity Value and Projected Bonuses and is payable in one lump sum. All figures are in Singapore dollars and are rounded up to the nearest dollar.
9. Premium is based on a male, age 35 at next birthday, non-smoker, opting for (25-year cover) EasyTerm with a Sum Assured of S\$25,000 and Cancer Premium Waiver (25-year cover). The premium is paid monthly for a 25-year policy term. For more details on the riders, please refer to the respective Product Summaries.

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. 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 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).

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