



MyWealthPlan

Fulfill your goals with ease



Good habits should **be rewarded**

You work hard to earn money; after all, money makes the world go round, doesn't it? Whether you're saving for a specific goal like your daughter's wedding, a new house or simply for a rainy day, you want to make sure your money works as hard as you do.

And you're not alone.

According to our Consumer Attitudes to Savings survey done in June 2018,



Taking your **money to task**

So what really matters?

That your money works as hard as you do. Meaning guarantees are important – the money you pay in as well as the money you get back.

Along with the flexibility of your savings goal, how long you pay for and how long it stays invested for.

Your money. **Your plan.**



Introducing **MyWealthPlan**

Whatever your savings goal, **MyWealthPlan** offers you a **guaranteed return**¹ that is potentially one of the highest available in the market today.

With 100% of your **capital guaranteed**², you can rest easy knowing that your savings pot is safely guarded, ready for the taking whenever you need it – be it 10 years, 12 years, or any term up to 25 years.

And, you have the **flexibility** to choose the premium payment term that works for you and also when to receive your payout.



Hardworking **plan benefits**

Aviva's **MyWealthPlan** is one of the best savings plans and offers:

- **Attractive Guarantees**

- ✓ **Guaranteed returns of up to 2.35%³ per annum**
- ✓ **100% Capital Guaranteed²**
- ✓ Receive your **Maturity Benefit in one lump sum**, consisting of the guaranteed maturity value and projected bonuses⁴

- **Flexible policy terms with choice of premium payment terms**

- ✓ Pay premiums for only 5 years and choose a policy term between 10 to 25 years
- ✓ Pay premiums for only 10 years and choose a policy term between 13 to 25 years

- **Protection for your loved ones**

- ✓ Death & Terminal Illness⁵ cover, should the worst happen



Protect **your wealth**

With these key optional **Guaranteed Issuance riders**, you can keep your money secure with **MyWealthPlan**.

Cancer Premium Waiver⁶ – Upon diagnosis of Major Cancers⁷ of the policyowner, all future premiums are waived – so you don't have to worry about your savings as you focus on getting better.

EasyTerm⁶ – 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.

EasyPayer Premium Waiver⁶ – 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 saving fund will continue to grow.

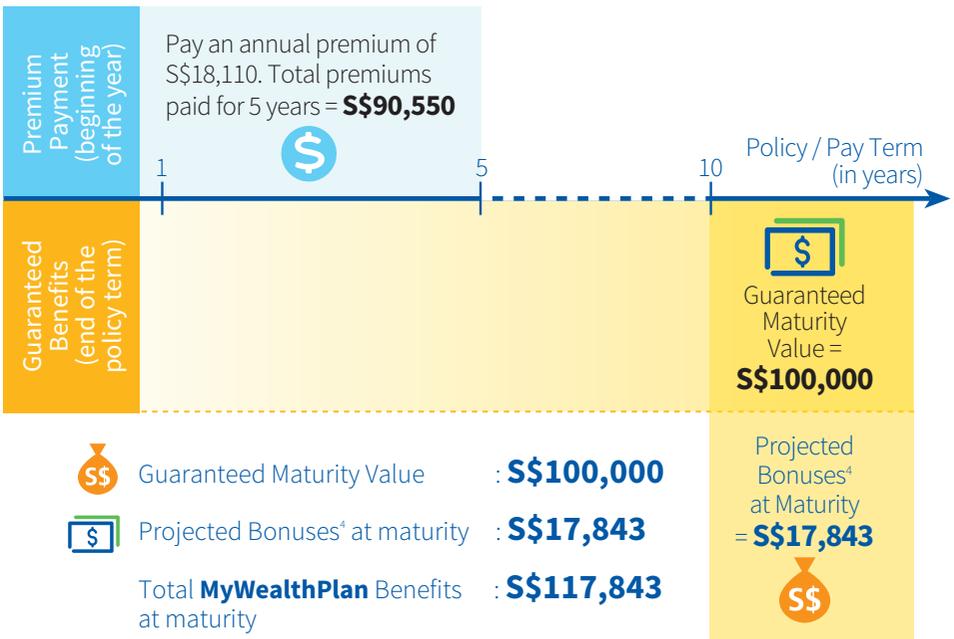
For a complete list of protection riders, please speak to your financial adviser representative today!



How MyWealthPlan works

Illustration 1:

Mr Foo is 35 (Age Next Birthday - ANB) and has a teenager son, Jack at 11 ANB. He's looking for a savings plan that'll give guaranteed returns while keeping his capital sum safe. He aims to save S\$100,000 in 10 years' time for Jack's future milestones such as his wedding celebration and down payment of his first home. Mr Foo buys **MyWealthPlan** for Jack with Sum Assured S\$100,000 and pay premiums over 5 years.



For an additional **85 cents⁸ per day**, (less than 2% of the basic plan premium) Mr Foo has secured Jack's savings fund with Aviva's Guaranteed Issuance riders – **EasyTerm, EasyPayer Premium Waiver**, and **Cancer Premium Waiver**, should the worst happen.

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.

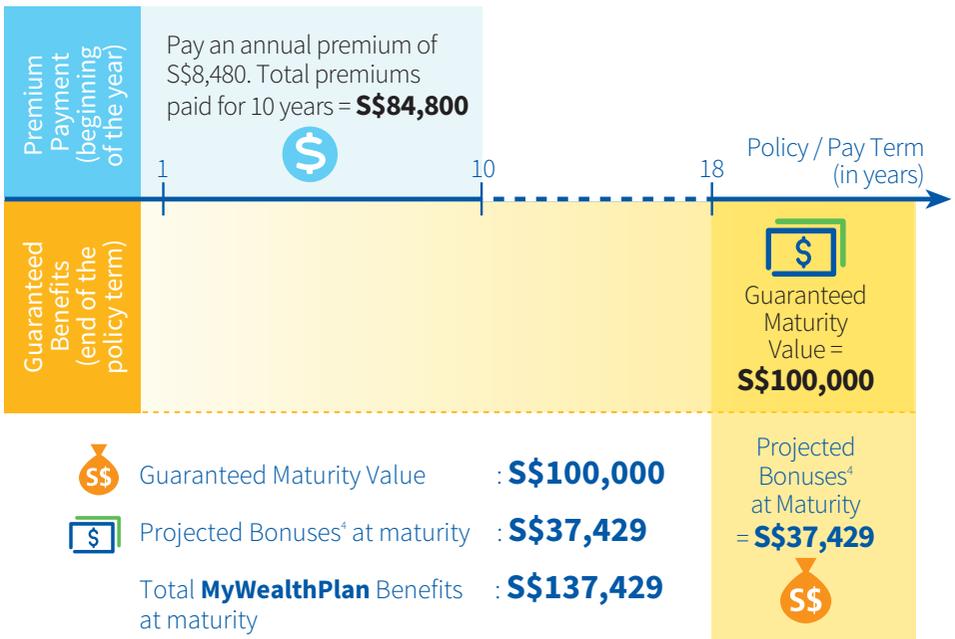
For projected investment rate of return of 3.25% per annum, the Projected Bonuses⁴ at maturity will be S\$8,146 and the Total Benefits at maturity will be S\$108,146.

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 value.

How MyWealthPlan works

Illustration 2:

Mr Lee is 32 (Age Next Birthday), non-smoker and single. He wants to get into a good savings habit and put aside money for himself and his future family. He buys **MyWealthPlan** with S\$100,000 Sum Assured and pays premiums over 10 years. He takes advantage of the plan's flexible policy term feature and chooses to invest his money for 18 years to achieve his goal when he turns 50.



For an additional **40 cents⁹ per day**, (less than 2% of the basic plan premium) Mr Lee secures his savings with Aviva's Guaranteed Issuance riders – **EasyTerm** and **Cancer Premium Waiver**, should the worst happen.

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 Bonuses⁴ at maturity will be S\$15,115 and the Total Benefits at maturity will be S\$115,115.

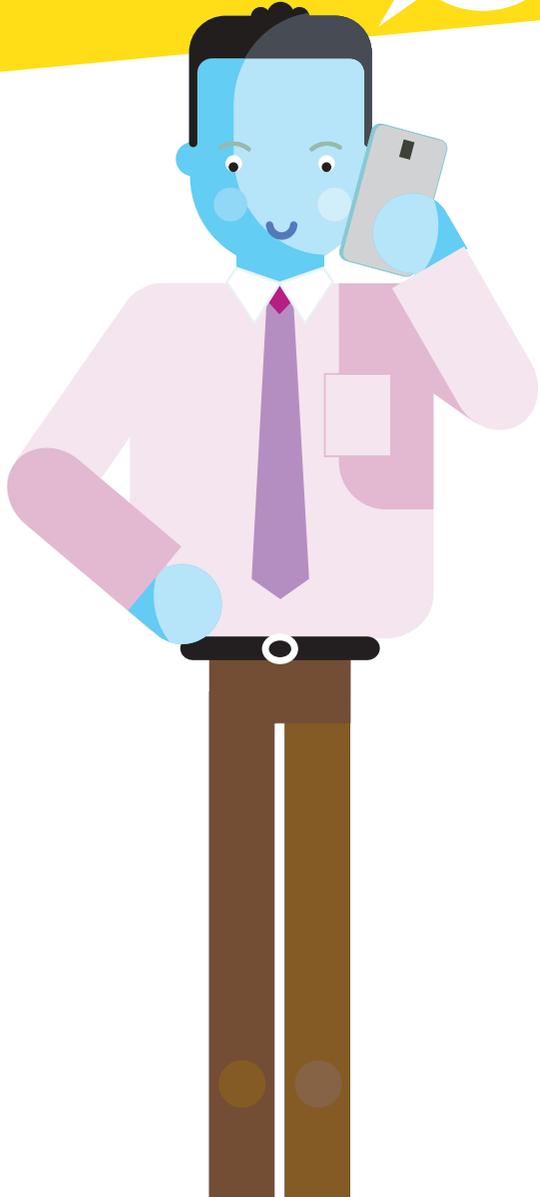
For more details, please refer to the Product Summary and Policy Illustration. The numbers in the chart above have been rounded up to the nearest dollar value.

Get **wealthy**

Put your money to work now.



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



Footnotes:

1. Guaranteed returns and projected total returns are payable upon policy maturity and will vary according to the selected premium term and policy term.
2. 100% Capital Guaranteed applies upon policy maturity, where at least 100% of the total premiums paid over the premium term will be payable. Actual guaranteed returns and projected total returns will vary according to the selected premium term and policy term.
3. Guaranteed returns of up to 2.35% per annum is only upon policy maturity. This is based on the assumption that a male, age 35 years at Age Next Birthday, non-smoker, opting for Sum Assured of S\$100,000 paying an annual premium of S\$11,710 for 5 years premium term and 25 years policy term.
4. Projected Bonuses 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.
5. On the 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.
6. 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).
7. 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.

8. This is based on the assumption that a male, age 35 years at Age Next Birthday, non-smoker, opting for EasyTerm with Sum Assured of S\$50,000, EasyPayer Premium Waiver and Cancer Premium Waiver riders by paying annual premiums. Policy term for EasyTerm is 10 years. Policy term for EasyPayer Premium Waiver and Cancer Premium Waiver is 5 years respectively. For more details on the riders, please refer to the Product Summary.
9. This is based on the assumption that a male, age 32 years at Age Next Birthday, non-smoker, opting for EasyTerm with Sum Assured of S\$40,000 and Cancer Premium Waiver riders by paying annual premiums. Policy term for EasyTerm and Cancer Premium Waiver is 18 years and 10 years respectively. For more details on the riders, 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, if any, that is payable to you 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).

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