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Aviva's Lifetime**FLEXI**

For whichever way life takes you.

www.aviva.com.sg/lifetimeflexi

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Your flexible financial partner for LIFE.

Lifetime**FLEXI** is one of the few things in life that stays with you as your life changes.

From the moment you were born, your parents probably started making plans for you. As you grew into adulthood, you started making your own plans. But life does not always go according to plan.



Marriage and a young family bring challenges that require changes to your original well-thought out plan. You now have to consider a future that includes your family members. Growing your assets is now a priority. And in the long term, as you move towards retirement, you need to ensure that you have sufficient funds to enjoy your golden years.

Starting out with a flexible life insurance plan, such as LifetimeFlexi, will save you from having to change your policy from time to time. Does your plan allow you to grow your investments as well? If not, take a careful look at LifetimeFlexi. It will help your assets keep pace with the changes in your life.

LifetimeFlexi stays with you as you advance move along life's unpredictable road.

Starting out – choose your life insurance cover

Some insurance plans dictate the cover you need to have. Not LifetimeFlexi, which gives you the option to build the cover that suits you. To begin, choose your base cover from the following three options, then choose the level of cover (Sum Assured) that you need.

Choose your base cover		 You can move between base cover options as your needs change 	Add on Supplementary Riders
Option A	Death, Terminal Illness, Total & Permanent Disability		
Option B	Critical Illness		
Option C	Death, Terminal Illness, Total & Permanent Disability and Critical Illness		

Change your cover as you need to

You can adjust your cover¹ as your life changes. Plus, you won't necessarily need new medicals² in all instances – saving you time and additional paperwork. You can reduce your base cover to zero³, which means no benefit charges and your money works even harder for you.

You can even take a premium holiday

If you need to stop paying premiums for a while, we will continue to provide you with insurance cover⁴ – even if you don't notify us immediately.

Enjoy absolute peace of mind

Regardless of fluctuations in the market, we will protect your policy from lapsing for the first five years⁵. All we ask is that you continue to pay your premiums⁶ and are not taking a Premium Holiday at the time.

Protection against inflation (Optional)

An innovative feature, Flexi Term Assurance Benefit with its increasing Sum Assured option (0% p.a., 3% p.a. and 5% p.a.) up to 250%⁷ of the initial Sum Assured, offers protection against Death and Terminal Illness. Coverage continues even after a claim, other than a death or terminal illness claim, is being paid out from the Base Plan.

Access to a select range of funds

Your premiums are directed into the investment-linked funds of your choice. As you would expect with LifetimeFlexi, you are not limited to any one fund manager; instead you have access to a select range of well-known and trusted funds.

LifetimeFlexi investment-linked funds cover a wide range of asset classes, geographical regions and industry sectors. This makes it easier to build a well-diversified investment portfolio.

Flexibility and ease to grow your assets

You can start your investment portfolio from as little as S\$100 per month, and increase or reduce your premiums any time⁵ – You also have the flexibility to invest either monthly, quarterly, half-yearly, or yearly. And if you want to do a single premium top up, that's no problem either.

And as your needs change, so can your investments – without any switching fees⁸. What's more, you can withdraw⁹ your investments or redirect your investments into different funds.

Rewarding your loyalty

Once your LifetimeFlexi Policy has been in force and you have been paying regular premiums for more than nine years, we will reward you with extra unit allocations⁵.

Like life's journey, we will be changing and growing too. LifetimeFlexi will keep working to provide you with additional protection and investment options.

Whichever direction life takes you, talk to your Aviva adviser or visit www.aviva.com.sg

Choice of Riders

• Flexi Term Assurance Benefit

Flexi Term Assurance Benefit, with its increasing Sum Assured option (0% p.a., 3% p.a. and 5% p.a.) up to 250%⁷ of the initial Sum Assured, offers protection against Death and Terminal Illness.

• Accidental Death and Dismemberment Benefit

Provides additional cover for losses due to accident with double indemnity payout on specified accidental events¹⁰.

• Male Illness Cover II

Covers Male related illnesses; reimbursement of medical expenses incurred for covered events up to 100% of Sum Assured.

• Female Illness Cover II

Covers Female related illnesses; reimbursement of medical expenses incurred for covered events up to 100% of Sum Assured.

• Child Illness Cover

Covers Child related illnesses; Death and Total and Permanent Disability benefits are payable due to accidental events¹¹.

• Critical Illness Accelerated Benefit

Provides coverage for 30 major critical illnesses, offering peace of mind and the confidence to deal with high cost of medical treatment.

• Critical Illness Premium Waiver

Provides waiver of future premiums up to the remaining rider term upon diagnosis of any one of 30 critical illnesses of the Life Assured.

• Payer Critical Illness Premium Waiver Benefit

Provides waiver of future premiums up to the remaining rider term upon diagnosis of any one of 30 critical illnesses of the payer.

• Payer Premium Waiver Benefit

Provides waiver of future premiums up to the remaining rider term in the event of Death, Terminal Illness or Total and Permanent Disability of the payer.

1. Subject to terms and conditions prevailing at the time of application. Evidence of good health and insurability must be submitted for increase in Sum Assured.
2. If due to a specified Life Stage Event as allowed under this plan. Qualifying criteria applies. Refer to product summary and policy contract for details.
3. You can reduce your base cover to zero once the Life Assured reaches age 55, or you have contributed more than 12 years of annual premiums to your Policy from the policy effective date or from the date of last increase in the basic premium, whichever is later.
4. Basic Benefits under the Policy will stay in force as long as the policy has sufficient units to cover the applicable fees and charges. All premium paying Supplementary Benefits will be terminated.
5. Terms and conditions apply. Please refer to the Product Summary and Policy Contract for the full details.
6. Premium amount payable since the inception of the policy.
7. Increasing Sum Assured is calculated based on simple interest method.
8. We reserve the right to limit the number of free switches, or start charging, by providing 30 days advance notice.
9. Subject to terms and conditions prevailing at the time of request for surrender or partial withdrawal.
10. Refer to product summary and policy contract for details on specified accidental events.
11. In the event that the Life Assured sustains an Accidental Injury and such injury results in either the death of the Life Assured within 180 days of the Accident causing the injury, or the Total and Permanent Disability of the Life Assured, the Accidental Benefit is payable.

Disclaimers

This 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 product summary in relation to LifetimeFlexi is available and may be obtained from Aviva Ltd. You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you. Buying a life insurance policy is a long-term commitment and an early termination of the policy usually involves high costs. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

All investments involve risk and returns are not guaranteed. Past performance is not necessarily indicative of future performance. The performance of the investment-linked sub-fund is not guaranteed and, in particular, the value of the units in the investment-linked sub-fund may fall, as well as rise.

The Policy may be cancelled by written request to Aviva Ltd within fourteen (14) days after the receipt of the Policy document, in which case Aviva Ltd shall make a refund of the premium received by Aviva Ltd less medical fees incurred in assessing the risk under the Policy, or if there has been a decline in the market value, such lesser amount as Aviva Ltd deems necessary to reflect the change in market value. The refund will be made after we have received the original Policy for cancellation. If the Policy document is sent by post, it shall be deemed to have been delivered within seven (7) days after the posting.

This is not a contract of insurance. Full details of the standard terms and conditions of this plan can be found in the relevant Policy contract. Information supplied correct at time of print ©May 2011

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