



MyWholeLifePlan IV

Lifetime protection that gives
additional protection when it matters



What does “living benefits” of life insurance mean?

While life insurance gives your loved ones financial security should you pass away, you can also enjoy some benefits while you’re still alive. These are called “living benefits”.

Living benefits in a whole life insurance plan could include:



Bonuses
that grow over
time



Cash value
that you could
tap into



Monthly income
to supplement
your retirement
needs

And by adding on riders, your list of living benefits could grow:

- ↑ Lump-sum cash payout in the event of total and permanent disability to help with living expenses
- ↑ Lump-sum cash payout should you be diagnosed with critical illness so you can focus on recovery
- ↑ Premium waiver in the event of critical illness or total and permanent disability so your loved ones’ protection plans can still continue

Introducing **MyWholeLifePlan IV**

MyWholeLifePlan IV is a lifelong protection plan with two components to its coverage.

Base Cover

Lifetime Coverage

Provides **lifelong protection** against death and Terminal Illness¹

Accumulates cash value and bonuses²



Additional Cover





For your desired duration

Provides **additional protection** of **100%, 200%, 300% or 400% of the Base Sum Assured³** (on top of the Base Cover)

Lasts up to **age 65, 70 or 75³** to ensure your dependants have adequate resources for their living expenses should the worst happen to you

Various options and protection features to suit your needs

The plan not only helps you ensure that your loved ones will have adequate financial support when you pass on — some of its features are designed to let you enjoy living benefits too.

-  **Wide range of premium payment terms to choose from**
You can pay premiums for 10, 15, 20 or 25 years, or up to age 65, depending on your preference and budget.
-  **Flexibility to increase your coverage at key life stage events**
With the Guaranteed Extra Protection Option⁴, you can increase your coverage at key life milestones when your financial responsibilities grow, like when you buy a property or have a child. You can do so without the need for further health underwriting.
-  **Support your retirement needs by converting your policy cash value into monthly payouts**
The plan's Income Payout Option⁵ lets you receive a monthly income, up to age 99, which you can use to help finance your retirement needs.
-  **Interest waived⁶ for premiums that are put on hold when you're out of work**
Should you lose your job, you'll not incur any interest charges⁶ on the premiums that you put on hold, for up to 1 year.

Optional riders for holistic protection

You can choose to complement your plan with this complete list of riders⁷ for enhanced protection:

Lifetime coverage

- Total and Permanent Disability Advance Cover IV
- Critical Illness Advance Cover V
- Early Critical Illness Advance Cover V

Premium waiver riders (coverage during premium payment term)

- Critical Illness Premium Waiver II
- Payer Critical Illness Premium Waiver II
- Payer Premium Waiver Benefit



Tackle the threat of various stages of critical illness with an add-on rider

Number of cases diagnosed in Singapore daily



Cancer⁸
36



Heart attack⁹
33



Stroke⁹
21

We can lead a healthy lifestyle but critical illnesses can still afflict anyone, at any time. The good news is that medical advancements have made it possible to detect and treat illnesses like cancer early, boosting your odds of a full recovery.

With adequate critical illness coverage, you can have the assurance to live on with confidence.

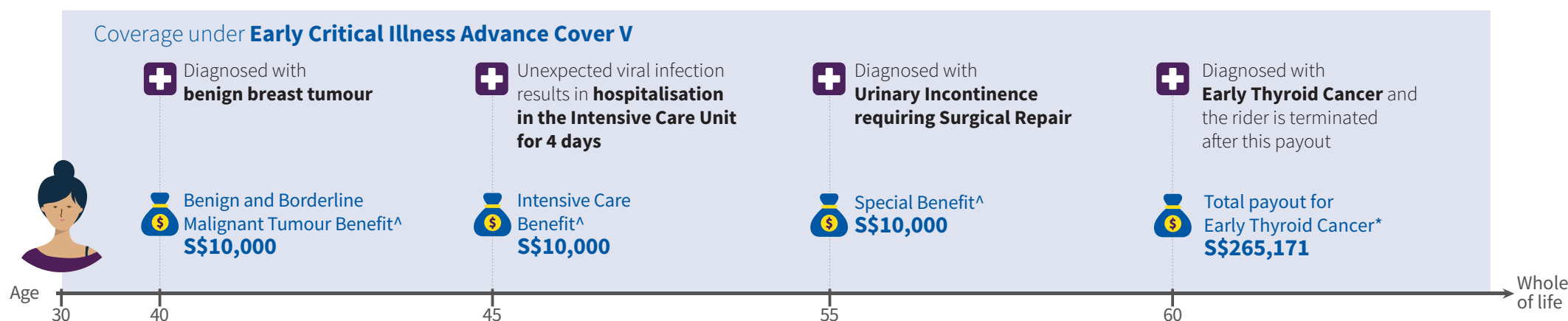
Here's how adding on
Early Critical Illness Advance Cover V
 can give you additional assurance:

Benefit	Condition for Benefit Payout	Payout Amount
Critical Illness Benefit ¹⁰	Upon diagnosis of any one of the covered 131 conditions across various stages of critical illnesses	(a) Base Sum Assured; (b) Additional Sum Assured (if the critical illness is diagnosed within the Additional Cover period); and (c) Potential bonuses
Benign and Borderline Malignant Tumour Benefit ¹¹	(a) Upon a complete surgical excision of a Benign Tumour (suspected malignancy) requiring surgical excision from any of the 22 specified organs covered; or (b) Upon diagnosis of a Borderline Malignant Tumour	Additional 20% of the Base Sum Assured, up to S\$25,000 per life
Intensive Care Benefit ¹²	Upon Intensive Care Unit (ICU) stay of 4 days or more (due to an illness or accident) in one hospital admission	Additional 20% of the Base Sum Assured, up to S\$25,000 per life
Special Benefit ¹³	Upon diagnosis of any of the covered 27 conditions	Additional 20% of the Base Sum Assured, up to S\$25,000 per life per condition

How MyWholeLifePlan IV works

Amy, age 30, is a non-smoker who resides in Singapore. She wants to enjoy lifetime protection while growing her savings. She buys **MyWholeLifePlan IV** and adds on two riders with the coverage amount as shown in the table below. She pays an annual premium of S\$2,698.50 until age 65.

	MyWholeLifePlan IV	Rider: Total and Permanent Disability Advance Cover IV	Rider: Early Critical Illness Advance Cover V
Base Sum Assured (for entire lifetime)	S\$100,000	S\$100,000	S\$50,000
Additional Sum Assured - 400% of Base Sum Assured (up to age 65)	S\$400,000	S\$400,000	S\$200,000



[^] The payout for these benefits is 20% of the Base Sum Assured.

* The total payout consists of the Base Sum Assured of S\$50,000, Additional Sum Assured of S\$200,000 and potential bonuses of S\$15,171.

Potential bonuses of S\$15,171 illustrated for the Early Thyroid Cancer payout assumes that the Early Thyroid Cancer is diagnosed on the policy anniversary when Amy is age 60, and the cash value of S\$158,335 illustrated for Cash Value Accumulation refers to the cash value at the policy anniversary when Amy is age 85. These two figures are based on the illustrated investment rate of return of 4.25% per annum. At illustrated investment rate of return of 3% per annum, the potential bonuses for the Early Thyroid Cancer payout is S\$5,003, while the cash value at age 85 is S\$102,102. As bonus rates are not guaranteed, the actual benefits will vary according to the future performance of the participating fund.

For more details, please refer to the Product Summary and Policy Illustration. The payout amounts have been rounded down to the nearest dollar.

After the payout for Early Thyroid Cancer, Amy's coverage for her plan and rider are reduced.

	MyWholeLifePlan IV	Rider: Total and Permanent Disability Advance Cover IV
Base Sum Assured (for entire lifetime)	S\$50,000	S\$50,000
Additional Sum Assured - 400% of Base Sum Assured (up to age 65)	S\$200,000	S\$200,000



Cash Value Accumulation

Amy's policy cash value would have grown to **S\$158,335¹⁴** at age 85, provided that there is no claim on the policy and she did not exercise the Income Payout Option.

Secure your future with **MyWholeLifePlan IV** today.

Just three steps to start your application:

1. Choose your Base Sum Assured and premium payment term.
2. Decide on your Additional Cover percentage and duration.
3. Consider adding on riders for more rounded protection.

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



All ages mentioned refer to age next birthday.

Important notes

1. MyWholeLifePlan IV covers death and Terminal Illness for whole of life. Upon diagnosis of Terminal Illness of the Life Assured, Aviva Ltd will pay the Terminal Illness Benefit as an advance payment of the Death Benefit, less any amount owing to Aviva Ltd, in one lump sum.
2. MyWholeLifePlan IV's Base Cover accumulates guaranteed and non-guaranteed cash value from the start of the 3rd policy year as long as the premiums are paid up to date. The non-guaranteed cash value is accumulated in the form of Reversionary Bonus (declared annually) and Terminal Bonus, and will depend on the performance of Aviva Ltd's Participating Fund. Please refer to the Product Summary for more details.
3. MyWholeLifePlan IV comprises a Base Cover and an Additional Cover. It offers a choice of 100%, 200%, 300% or 400% of the Base Sum Assured for the Additional Cover of the basic plan. The chosen Additional Cover percentage is also applicable to the Additional Cover of optional riders such as the Total and Permanent Disability Advance Cover IV, Critical Illness Advance Cover V and Early Critical Illness Advance Cover V if they are attached to the plan. The Total Sum Assured of this plan is the sum of the Base Sum Assured (Base Cover) and the Additional Sum Assured (Additional Cover). The Additional Cover will start from policy inception and end on the policy anniversary when the Life Assured attains the chosen Additional Cover expiry age of either age 65, 70 or 75 ("Additional Cover period"). Thereafter, the Life Assured will continue to enjoy coverage without Additional Cover. Please refer to the Product Summary for more details.
4. The policyholder may exercise the Guaranteed Extra Protection Option at any of the following key life stage events without providing evidence of insurability:
 - (a) the Life Assured marries, divorces or is widowed (i.e. any change of marital status of the Life Assured);
 - (b) the Life Assured becomes a parent by having a newborn, or legally adopts a child (i.e. adding a new child member to the Life Assured's immediate family);
 - (c) the Life Assured or the Life Assured's child enrolls into tertiary education;
 - (d) the Life Assured enters full-time employment within one year from tertiary graduation; or
 - (e) the Life Assured purchases a property.

This option allows the policyholder to purchase a new non-participating level term Supplementary Benefit for coverage on death and Terminal Illness with extra premium payable. The total coverage that can be taken up under this option is limited to 100% of MyWholeLifePlan IV's Base Sum Assured, or up to a maximum of S\$500,000 per life, whichever is lower. This option is extended to standard life only. Please refer to the Product Summary for more details.

Important notes: *(cont'd)*

5. The policyholder may exercise the Income Payout Option at each monthly anniversary date starting from (i) the policy anniversary when the Life Assured is age 65 or (ii) the end of the premium payment term, whichever is later. The monthly income will start one month after this option is exercised and it must meet the minimum monthly income requirement. Please refer to the Product Summary for more details.
6. This refers to the Waiver of Interest Benefit for policyholder aged 19 to 75 who has been retrenched or unemployed and remains involuntarily unemployed for a period of three consecutive months, provided the policy has sufficient cash value to cover the total outstanding premiums. Proof of retrenchment or unemployment is required. Please refer to the Product Summary for more details.
7. For more details on the riders, please refer to their respective Product Summaries.
8. Source: The Sunday Times © Singapore Press Holdings Limited. Extracted with permission. "Sharp rise in number diagnosed with cancer", 21 June 2015.
9. Source: Speech by Mr Amrin Amin, former Senior Parliamentary Secretary, Ministry of Home Affairs and Ministry of Health at the launch of National Heart Week and World Heart Day 2019 at Kampung Admiralty, 29 September 2019.
10. The Critical Illness Benefit of Early Critical Illness Advance Cover V is payable as an advance payment of the Death Benefit of the basic plan. The Critical Illness Benefit payout amount indicated in the table applies provided that the Income Payout Option has not been exercised. Please refer to the Early Critical Illness Advance Cover V Product Summary for more details including the Critical Illness Benefit payable if the Income Payout Option has been exercised, as well as the complete list of early, intermediate and severe stage critical illnesses covered under this rider.
11. Only one claim is allowed under this benefit. This benefit shall cease on the date on which a claim is made or on the Policy Anniversary in which the Life Assured is age 85, whichever is earlier. Waiting period and survival period are applicable. Please refer to the Early Critical Illness Advance Cover V Product Summary for more details on the benefit terms and conditions including the definitions of Benign Tumour (suspected malignancy) requiring surgical excision and Borderline Malignant Tumour.
12. Only one claim is allowed under this benefit. The Intensive Care Unit (ICU) stay of 4 days or more must be in one hospital admission in Singapore and must be confirmed as Necessary Medical Treatment. A stay in ICU will not be considered as Necessary Medical Treatment if the Life Assured can be safely and adequately treated in any other facility. This benefit shall cease on the date on which a claim is made or on the Policy Anniversary in which the Life Assured is age 85, whichever is earlier. Waiting period and survival period are applicable. Please refer to the Early Critical Illness Advance Cover V Product Summary for more details on the benefit terms and conditions.

Important notes: *(cont'd)*

13. Only one claim is payable for each condition and a maximum of six claims is allowed under this benefit. This benefit shall cease on the date on which the sixth claim is made or on the Policy Anniversary in which the Life Assured is age 85, whichever is earlier. Waiting period (for specific conditions) and survival period are applicable. Please refer to the Early Critical Illness Advance Cover V Product Summary for more details on the benefit terms and conditions.
14. The surrender value includes guaranteed and non-guaranteed cash value at the point of full surrender. The figure illustrated assumes that all the premiums have been fully paid.

This policy is underwritten by Aviva Ltd.

This 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 product. 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 a health insurance policy 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 plan can be found in the relevant policy contract.

Information is accurate as at 1 July 2021.

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 Aviva Ltd or visit the Life Insurance Association Singapore or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

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