AVIVA PAYORPLUS RIDER (UIN: 122A012V01)

Rider Terms & Conditions

1) **General Provisions**
   a) The Schedule will show if this Rider is opted for and is in force.
   b) This Rider is subject to the Standard Terms & Conditions of the Base Plan as well as the Rider Terms & Conditions.
   c) Terms defined in the Base Plan are also applicable to these Rider Terms & Conditions.
   d) You/Your means the adult named in the Schedule as the Policyholder of the Base Plan on the Commencement Date who concluded this Policy with Us

2) **Aviva PayorPlus Benefit**
   a) In the event of Your death while this Rider is in force and provided that the Policy is in force for the full Sum Assured and the Insured is still alive, then from the date of notification of Your death We will waive the payment of the future Regular Premium that would have been payable under the Base Plan if You had still been alive.
   b) If the future Regular Premium is waived per Article 2)a) above, We will:
     i) Create Units equivalent to X% (as specified in the Schedule) of the future Regular Premium that We have waived in the Unit Account which will be invested in the Funds in the same allocation proportion prevailing before the date of notification of Your death, and
     ii) Pay the remainder Y% (100% - X%, as specified in the Schedule) of the future Regular Premium that would otherwise have been payable at the Maturity Date provided that the Policy is in force for the full Sum Assured under the Base Plan at the Maturity Date.
   c) If We make a payment per Article 2)a) above, the provisions of Articles 2)b) and 2)c) of the Standard Terms & Conditions under the Base Plan will not be invoked.
   d) If We make a payment per Article 2)a) above then the Insured may become the policyholder under the Base Plan and exercise all Your rights and obligations under the Base Plan, subject to the following:
     i) The change in policyholder shall not take effect until We have, in Our sole and absolute discretion, approved the Insured's request and this shall only be evidenced by an express written communication from Us confirming this; and
     ii) The Insured has completed at least 18 years of age at the date of the request to become the policyholder.
   e) If We make a payment per Article 2)a), then the Regular Premium is not required to be paid but the Insured may pay Regular Premium or Top-Up Premium. However the Sum Assured under the Base Plan will remain same, as specified in the Schedule, throughout the Policy Term.

3) **Rider Duration**
   This Rider will terminate on the earliest of:
     i) The Maturity Date, if applicable.
     ii) The Policy Anniversary immediately following Our receipt of Your written request for cancellation if the written request for cancellation is received within 15 days of such Policy Anniversary.
     iii) The termination of the Policy (including the death of the Insured).
     iv) Any payment made in accordance with 2)a) above.
     v) The Policy Anniversary coinciding with or immediately following the day on which You attain 70 years of Age.
     vi) The Rider, once terminated, cannot be re-attached with the Base Plan.

4) **Exclusions**
   No benefit shall be payable under this Rider if Your death occurs due to suicide within 12 months of the Commencement Date or date of reinstatement of the Base Plan.

5) **Changes to the Rider Terms & Conditions**
   a) We reserve the right to change these Rider Terms & Conditions and the benefits conferred by this Rider if there is a change in the law, legislation or taxation affecting Us or the Base Plan. None of these Rider Terms and Conditions may otherwise be waived or modified except by endorsement issued by Us.
   b) We will send written notice of any change We intend to make at least 3 months before the next Policy Anniversary and such changes will be effective from that next Policy Anniversary. If You do not agree with the change, then You may terminate the Rider. If You do not agree with the change but do not give Us written notice within 30 days after We sent notice of it then You will be deemed to have accepted the change.