Aviva Affluence

UIN: 122L111V03

Aviva Affluence – What needs it meets

Child's
Education

Saving &
Wealth Building

Retirement
Planning

Creating Asset
for Wife

Key Triggers to buy

Opportunity to earn High Returns Willing to take risk

Short to medium term commitment

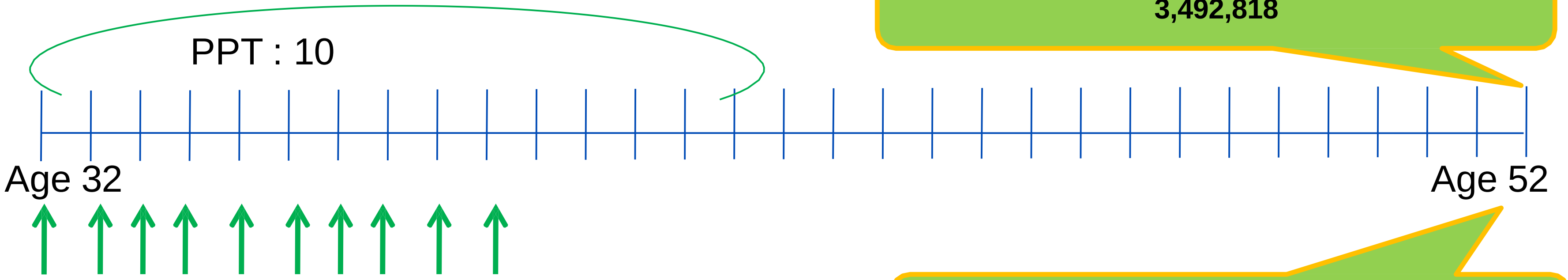
Differentiated treatment - Exclusivity

Aviva Affluence for a Child's Education!

Using Limited PPT

Mr. Nitin Garg a 32 year old corporate employee wishes to invest an amount of Rs. 1.5 lacs per annum for his 2 year old daughter, Neha. He opts for a premium paying term of 10 years and a policy term of 20 years.

Maturity Benefit @ 8% investment return : **Rs. 3,492,818**



Maturity Benefit @ 4% investment return : **Rs. 1,893,509**

Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied as notified by the Government from time to time. Tax laws are subject to change

In case of death during the Policy Term, Mr. Garg's nominee would received the higher of the two: Sum Assured Rs. 15,00,000 or the Fund Value.
In case of accidental death, an additional Rs. 15,00,000 would be paid to the family.

Aviva Affluence for a Child's Education!

Using Top-Ups

As Mr. Garg's career advances, he has additional money to invest. He reinforces his policy by adding top ups of Rs. 2,00,000 at the beginning of 8th and 2,00,000 in the11th policy year

Maturity Benefit @ 8% investment return :
Rs. 4,283,206

PPT : 10

Age 52

Age 32

Maturity Benefit @ 4% investment return :
Rs. 2,402,543

Rs. 4 Lac Top Up

Adding a top up of Rs. 2 lacs each at the beginning of 8th and 11th policy years gives an enhanced maturity value by **Rs. 7.90 lacs @ 8%** and **Rs. 5.09 lacs @ 4%**

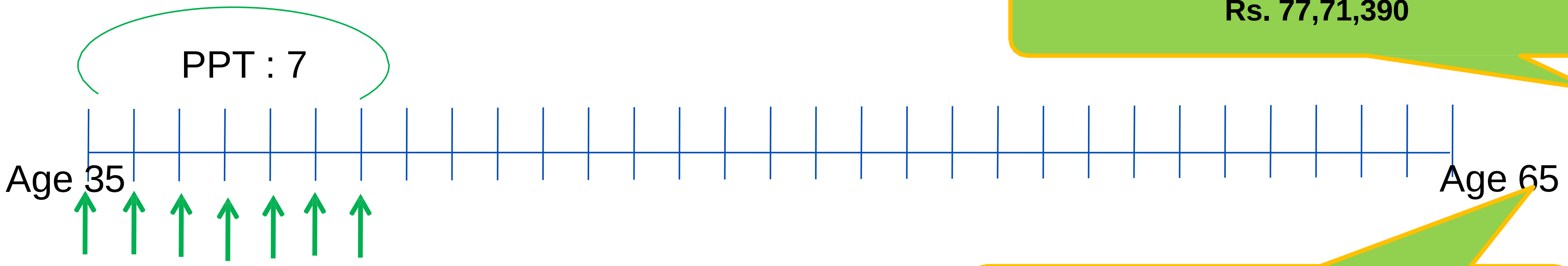
Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied as notified by the Government from time to time. Tax laws are subject to

Aviva Affluence for a Child's Education!

Create wealth with limited liability to pay

Mr. Abhineet Ahluwalia a 35 year old architect wishes to make an investment of Rs. 2.5 lacs per annum. He opts for a premium paying term of 7 years and a policy term of 30 years.

Maturity Benefit @ 8% investment return :
Rs. 77,71,390



Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied as notified by the Government from time to time. Tax laws are subject to change

Maturity Benefit @ 4% investment return :
Rs. 23,81,637

In case of death during the Policy Term, Mr. Ahluwalia's nominee would received the higher of the two: Sum Assured Rs. 37,50,000 or the Fund Value.
In case of accidental death till age 60 , an additional Rs. 37,50,000 would be paid to the family.

The Product Specifications

<table>
<tr><td>Age</td><td>Minimum: 2 years
Maximum: 50 years</td></tr>
<tr><td>Policy Term and Premium Payment Term</td><td>
<table>
<tr><th>Policy Term</th><th>Limited Premium Payment Term</th><th>Regular Premium Payment Term</th></tr>
<tr><td>15-17 years</td><td>10 years</td><td>Equal to Policy Term</td></tr>
<tr><td>18-30 years</td><td>7 /10 & 15 years</td><td>Equal to Policy Term</td></tr>
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<tr><td>Annualized Premium</td><td>
<table>
<tr><th>Policy Term</th><th>PPT</th><th>Annualized Premium (in Rs)</th></tr>
<tr><td>15-17 years</td><td>10, Equal to policy term</td><td>2,00,000</td></tr>
<tr><td rowspan="2">18 & above</td><td>7 years</td><td>1,50,000</td></tr>
<tr><td>10/15, Equal to policy term</td><td>1,00,000</td></tr>
</table>
Maximum: no limit, subject to board approved underwriting policy
</td></tr>
<tr><td>Inbuilt Benefit</td><td>In-built Accidental Death Sum Assured shall be equal to the Base Sum Assured, subject to maximum of Rs. 50 lacs (per life) till age 70, including all existing Accidental Death Benefit cover issued by Aviva.
Maximum Sum assured would be subject to Board Approved Underwriting Policy</td></tr>
</table>

The Product Specifications

Sum Assured	Sum Assured is a multiple of Annual Premium and depends upon Policy Term and age Minimum Sum Assured : 10 times the Annualized Premium Maximum: Maximum Sum assured would be subject to Board Approved Underwriting Policy. Minimum Top Up Sum Assured: 1.25 times the Top up premium
Top up Premium	Minimum: Rs.5,000; Maximum: No limit, subject to board approved underwriting policy Sum Assured on Top-up premium: (1.25 x Top up Premium)
Premium Paying Frequency	Yearly Only

Aviva Affluence – Plan Benefits Maturity Benefit

Enjoy the rewards of fulfilling your commitments

Fund Value (pertaining to regular premiums & top-up premiums) along with Maturity Booster Additions is paid at maturity of the policy.

Maturity Booster Addition (MBA) rewards policyholders on holding the policy till maturity. The addition is defined as a percentage of Fund Value

PPT	Maturity Booster Addition (% FV)
7	0.65%
10	0.70%
15	0.75%
16 - 30	0.80%

In case of Minor Life Insured, the policy shall automatically vest in the favor of such Life Insured on attaining age 18,

- Payable to all policies that attain maturity, including the paid-up policies
- Not applicable on the Fund value pertaining to Top-up premiums

Aviva Affluence – Plan Benefits Death Benefit

Your commitment towards your family is paramount

In case of death of Life Insured within the policy term, the Nominee shall receive:

Sum Assured OR Fund Value (of Regular/ Limited Premium) OR 105% of premiums paid whichever is the highest of the three.

If top-ups were paid in the policy, the Nominee shall also receive an additional payout of Top-Up:

Sum Assured OR Fund Value (of Top-ups) OR 105% of Top-ups paid whichever is the highest of the three.

- In built Accidental Death Benefit (ADB) that pays additional sum on Accidental Death till age 70
- ADB Sum Assured is equal to Base SA (max 50 Lacs including all policies from Aviva)
- ADB SA may be lower than Base SA basis above condition (specified in the Schedule)

Aviva Affluence – Plan Benefits Increasing Milestone Boosters

Staying invested is rewarding

Persistency is rewarding – "Increasing Milestone Boosters" (IMB) paid when the policy is continued by paying due premiums.

IMB additions are percentage of fund value pertaining to regular premiums and get added to fund value.

Increasing Milestone Booster Rate:

Date of Allocation to Unit Fund	Increasing Milestone Booster (% FV)
On10th Policy Anniversary	0.50%
On15th Policy Anniversary	0.55%
On 20th Policy Anniversary	0.60%
On 25th Policy Anniversary	0.65%

- IMB is applicable on defined policy anniversary, except at maturity
-Not applicable on the Fund value pertaining to Top-up premiums

FUND OPTIONS

Existing/New Fund	Fund Name	SFIN No.	Debt		Equity		Money Market		Risk Profile	Investment Objective
			Min	Max	Min	Max	Min	Max		
Existing	Balanced Fund-II	ULIF01508/01/2010LIBALAN-II122	25%	100%	0%	45%	0%	40%	Medium	To generate a balance of capital growth and steady returns
Existing	Bond Fund-II	ULIF01608/01/2010LIFDEBT-II122	60%	100%	0%	0%	0%	40%	Low	To generate a steady income through investment in high quality fixed income securities
Existing	Enhancer Fund-II	ULIF01708/01/2010LIFENHN-II122	0%	40%	60%	100%	0%	40%	High	To provide aggressive, long term capital growth with high equity exposure
Existing	Growth Fund-II	ULIF01808/01/2010LIGROWT-II122	0%	50%	30%	85%	0%	40%	High	To generate long term capital appreciation with high equity exposure
Existing	Infrastructure Fund	ULIF01908/01/2010LIFEINFRAF122	0%	40%	60%	100%	0%	40%	High	To generate steady returns through investment in infrastructure and related equities
Existing	Protector Fund-II	ULIF02108/01/2010LIPROTE-II122	25%	100%	0%	20%	0%	40%	Low	To generate steady returns with a minimum exposure to equities
Existing	PSU Fund	ULIF02208/01/2010LIFEPSUFND122	0%	40%	60%	100%	0%	40%	High	To generate steady returns through investment in PSU and related equities
Existing	MidCap Fund	ULIF03323/01/2024LIFEMIDCAP122	0%	40%	60%	100%	0%	40%	High	To generate long term capital appreciation from a portfolio that is invested predominantly in Mid Cap Equity and Mid Cap Equity linked securities

Suicide Provisions

In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the nominee or the beneficiary of the policyholder shall be entitled to the fund value, as available on the date of intimation of death.

Any charges other than fund management charges (FMC) and guarantee charges, if any, recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.

The policy will terminate after the payment of the said Fund Value.

Grace period, Nomination, Assignment

“Grace Period for other than Single Premium Policies” means the time granted by the insurer from the due date for the payment of premium, without any penalty or late fee, during which time the policy is considered to be in-force with the risk cover without any interruption, as per the terms & conditions of the policy. The grace period for payment of the premium shall be fifteen days where the policyholder pays the premium on monthly basis and thirty days in all other cases.

Nomination shall be as per Section 39 of the Insurance Act, 1938 as amended from time to time.
Assignment shall be as per Section 38 of the Insurance Act, 1938 as amended from time to time.

Revival

<u>Revival of a discontinued policy after the expiry of grace period</u>:

Revival period is 3 years from the date of first unpaid premium. Revival of discontinued policy, shall be in accordance with section 8.3 of this F&U, subject to Board Approved Underwriting Policy of the Company.

The revival of the policy shall not take effect until the Company has specifically approved the policyholder's request for revival and the same has been communicated to the Policyholder in writing. The Company reserves the right to impose extra mortality charges, if any or to decline the revival of the policy in accordance with Board Approved underwriting policy.

Alterations between different modes of policies is allowed under this plan at any policy anniversary subject to payment of alteration charge as mentioned under section 8.5 of this F&U and ensuring the minimum applicable installment premium for the changed 'Mode'.

Thank You

AVIVA | Life Insurance |