

Aviva i-Growth

(UIN: 122L106V03)

What are the key goals you want to achieve?

Long term financial security
for your family



Purchasing a home



Your child's marriage



Enough money for
child's higher education



Sufficient Wealth for
retirement years

What if you could save for all this and more?



Long term financial security
for your family



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Sufficient Wealth for
retirement years

Presenting a plan that will help you accelerate your savings and achieve key milestones— Aviva i-Growth



Reasons why you should Invest in Aviva i-Growth

1. Flexibility to maximise your returns

- ✓ You have an option to choose and switch between 3 funds, as per your risk appetite

2. Flexibility in Payout

- ✓ You have an option to choose between 3 policy terms (10,15 & 20years), aligning to your financial goals
- ✓ Flexibility to meet unexpected expenses through partial withdrawals after 5 years

3. Protection for your Family

- ✓ You have an option to take a Life insurance cover equal to 10 or 20 times of the annual premium
- ✓ Additional protection in case of death of the Life Insured due to an accident

4. Hassle free online purchase

- ✓ No medicals required basis declaration of good health
- ✓ Convenient and quick buying process
- ✓ Customer service support through live chat and a dedicated toll free number

How does Aviva i-Growth works?



CASE STUDY

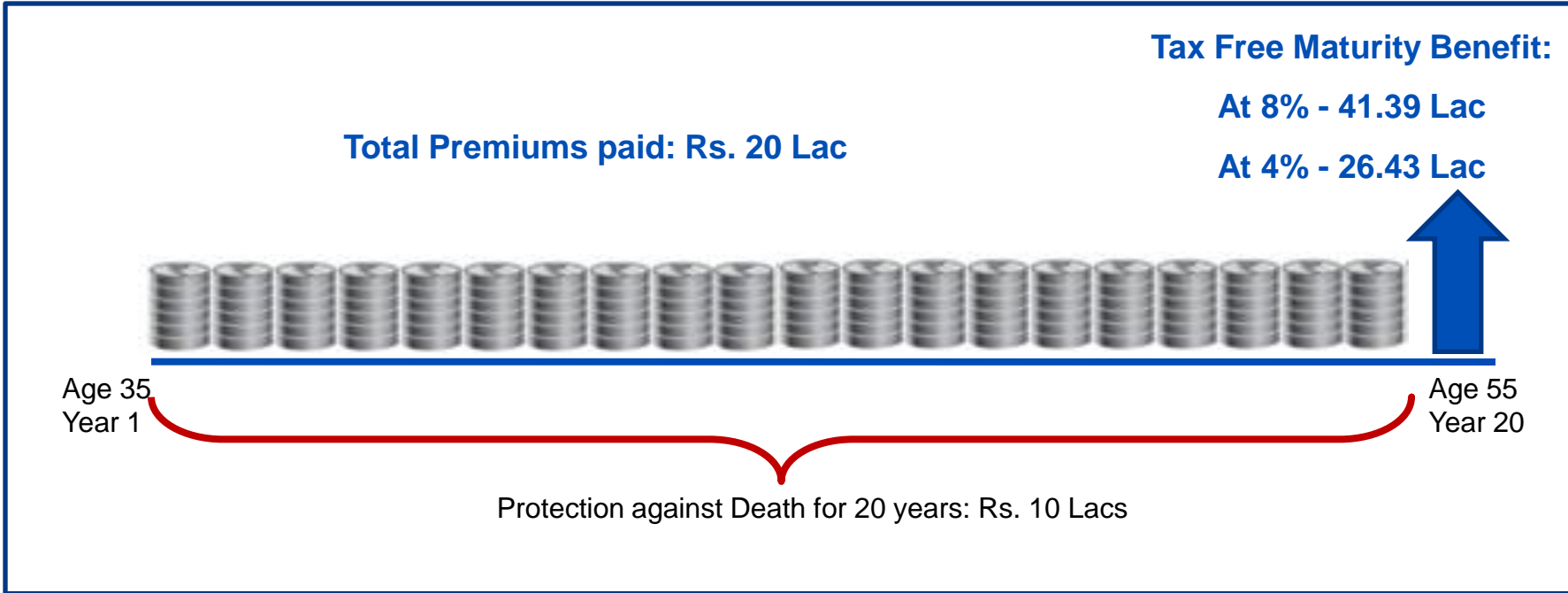
Mr. Sharma is 35 years old and works in a MNC. He is married and is blessed with a daughter who is 5 years old. He wants an aggressive investment option to accumulate Rs. 20 Lacs for his daughter's wedding, when she will be 25 years of age.

Step 1: Mr. Sharma decided that he will buy Aviva i-Growth to fulfill his above need

Step 2: He opts for a base premium of Rs. 1 Lac , to be payable for 20 years with a 20 year policy term

Mr. Sharma opts for a sum assured of Rs. 10 Lac i.e. 10 times of annual premium

Maturity Benefits: Mr. Sharma keeps the policy till end of term



Living Benefits	
Total Premiums paid *(Annual Premium*20)	Rs. 20 Lac
Maturity Benefit @ 8%	Rs. 41.39 Lac
Maturity Benefit @ 4%	Rs. 26.43 Lac
Non Guaranteed IRR @ 8%	6.5%
Non Guaranteed IRR @ 4%	2.5%

Loyalty Additions

Fund value based Loyalty additions on last 3 policy anniversaries of the policy is paid, if all premiums are paid till date of respective loyalty addition. The rate of Loyalty Addition depends upon your policy term and continues to be attached and payable once added.

Policy Term (in years)	Added at policy Anniversary	Loyalty Addition (as a % of Fund Value)
10	8th, 9th, 10th	1.25%
15	13th, 14th, 15th	2.70%
20	18th, 19th, 20th	3.00%

Maturity Benefits

On survival of the Life Insured till the maturity date, you will receive the Fund Value along with Loyalty addition as on the maturity date.

Death Benefit

- In case of death, Nominee will receive Higher of Sum Assured or 105% of the total premiums paid or the Fund Value in case of death along with loyalty additions, if any
- In case of accidental death of the Life Insured, an additional amount is payable, which is equal to the base sum assured of the policy, subject to maximum of Rs. 50 Lacs of Accidental Death Benefit from Aviva.

Aviva i-Growth: Features



Plan Features	Description
Switching	<ul style="list-style-type: none">• Switching between the 3 unit linked funds allowed• Minimum switch amount: Rs 5,000 (<i>limit NA if 100% of a fund is being switched</i>)• First 12 switches in a policy year are free of charge;• Subsequent switches charges - 0.5% of amount switched (<i>max Rs 500</i>).
Premium Redirection	<ul style="list-style-type: none">• Option to redirect your premiums to different funds at anytime, up to 2 times in a policy year, for all future premiums. The minimum allocation in each selected fund must be 10%.
Option to reduce Sum Assured	<ul style="list-style-type: none">• Reduce your Sum Assured after 3 policy years, in case your need for protection decreases because of age or reduction in your liabilities.• This facility is available if you have opted for life cover of 20 times the Annualized Premium at inception of the policy.• The Sum Assured can be reduced to 10 times the Annualized Premium on any policy anniversary by giving a written notice at least 15 days before the policy anniversary.• The premium will not change if this option is exercised.• The Sum Assured once reduced cannot be increased again.• The mortality charges would be deducted according to the reduced sum assured

Aviva i-Growth: Plan Specifications



Plan Features	Description			
Minimum entry age	18 years (last birthday)			
Maximum entry age	50 years (last birthday)			
Maximum Maturity Age	60 years (last birthday)			
Policy Term (PT)	10, 15 or 20 Years (subject to maximum maturity age)			
Premium Payment Term (PPT)	Same as Policy Term			
Annualized Premium	Entry Age	Minimum Annualized Premium	Maximum Annualized Premium if 10 times Cover is opted for	Maximum Annualized Premium if 20 times Cover is opted for
	18-40 years last birthday	For Policy Term = 10 years- Rs. 66,000	Rs. 500,000	Rs. 250,000
	41-50 years last birthday	For Policy Term = 15 years- Rs. 60,000 For Policy Term = 20 years- Rs. 48,000	Rs. 300,000	Rs. 150,000
Sum Assured	Minimum Sum Assured: Policy Term 10 = Rs. 6,60,000 Policy Term 15 = Rs. 6,00,000 Policy Term 20 = Rs. 4,80,000 <u>Maximum Sum Assured per life:</u> Age 18 to 40: Rs. 50,00,000 Age 41 to 50: Rs. 30,00,000			

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Aviva i-Growth: Plan Specifications



Plan Features	Description
Premium frequency	Yearly, Half Yearly, Quarterly and Monthly
Lock-in-Period	A period of 5 Years from the date of commencement of the Policy. No withdrawals, part or full, is allowed during this period.
Grace Period	<ul style="list-style-type: none">• 30 days (15 days for monthly mode)
Freelook Period	<ul style="list-style-type: none">• 30 days
Revival Period	<ul style="list-style-type: none">• 3 years

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Thank You