

**Aviva Affluence**  
**UIN: 122L111V02**

# 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



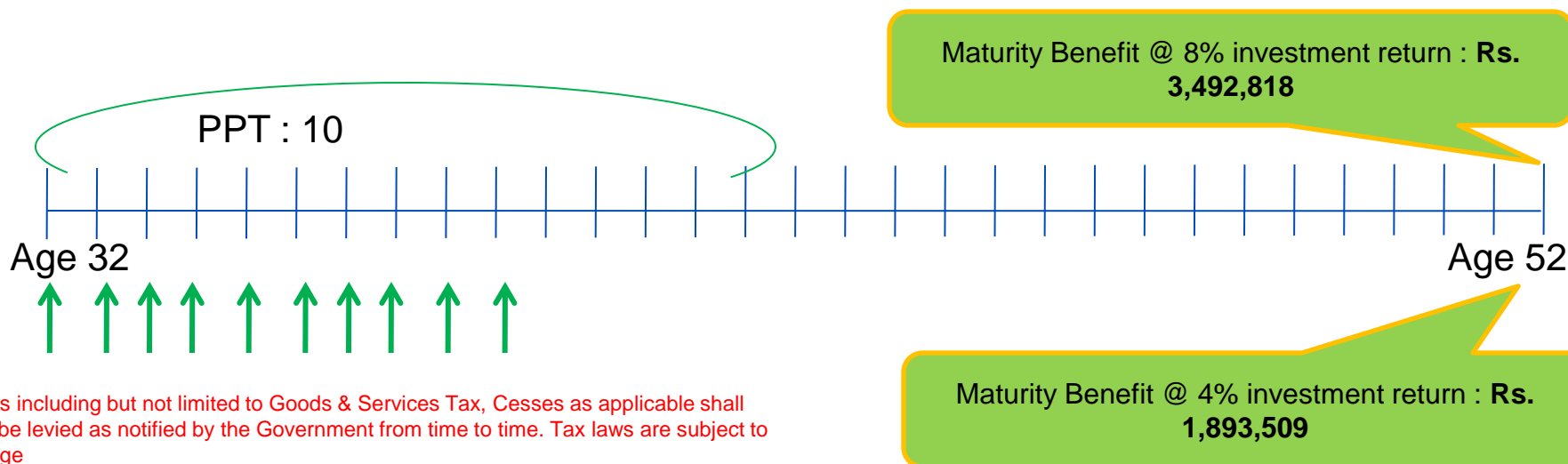
# Aviva Affluence for a Child's Education!

## Using Limited PPT

1/2



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.



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.**

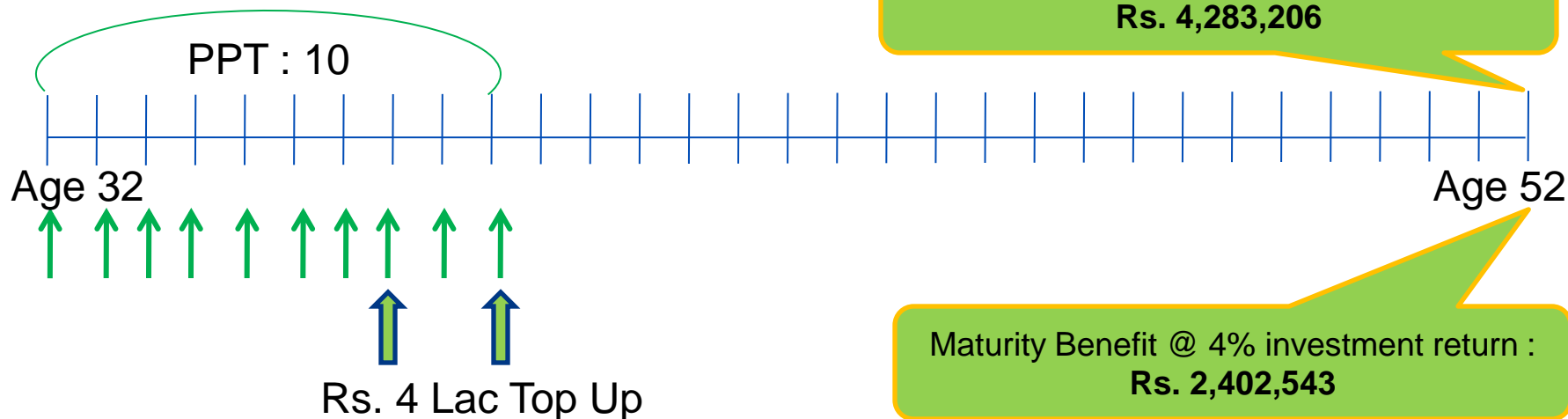
# Aviva Affluence for a Child's Education!



## Using Top-Ups

2/2

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 8<sup>th</sup> and 2,00,000 in the 11<sup>th</sup> policy year



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

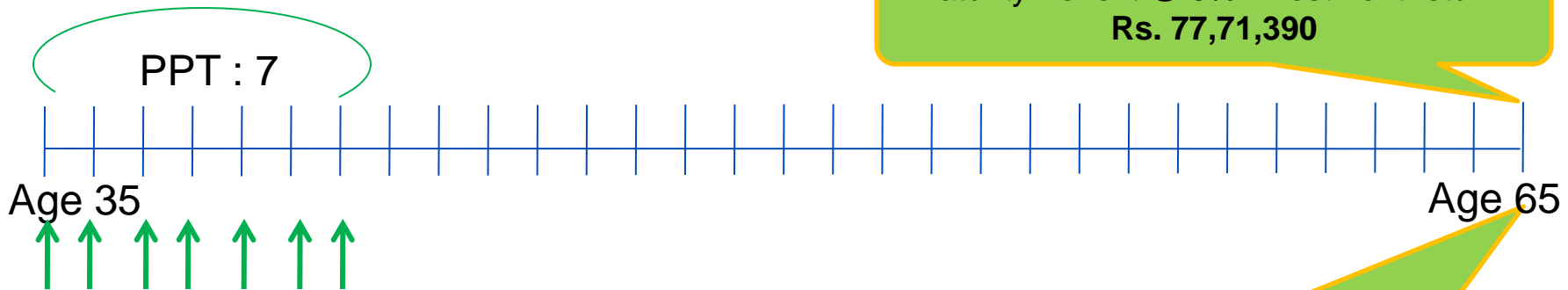
# Aviva Affluence for Saving & Wealth Building!



1/1

## 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**

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

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

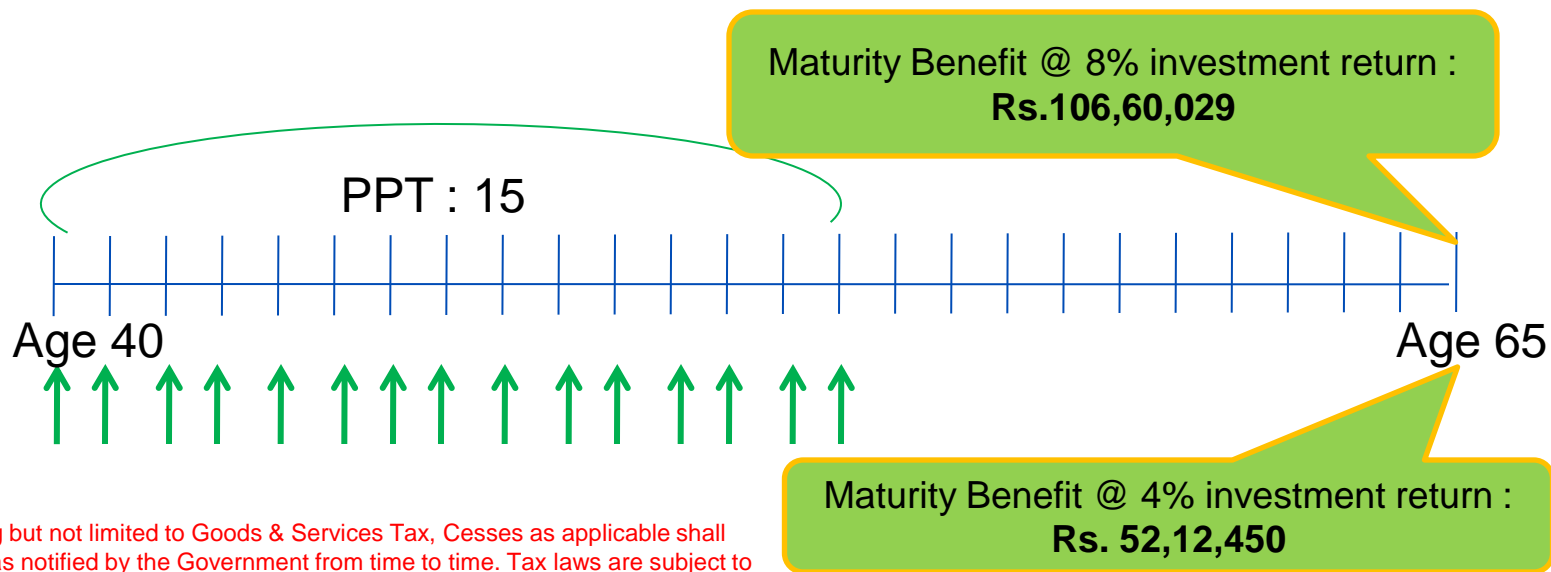
**In case of death during the Policy Term, Mr. Ahluwalia's nominee would received the higher of the two: Sum Assured Rs. 37,50,000 or the Fund Value.  
In case of accidental death till age 60 , an additional Rs. 37,50,000 would be paid to the family.**



## Building the Corpus

1/1

Mr. Ronit Mukherjee, a 40 year old consultant wishes to make an investment of Rs. 2 lacs per annum. He opts for a premium paying term of 15 years and a policy term of 25 years.



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. Mukherjee's nominee would received the higher of the two: Sum Assured Rs. 25,00,000 or the Fund Value.**

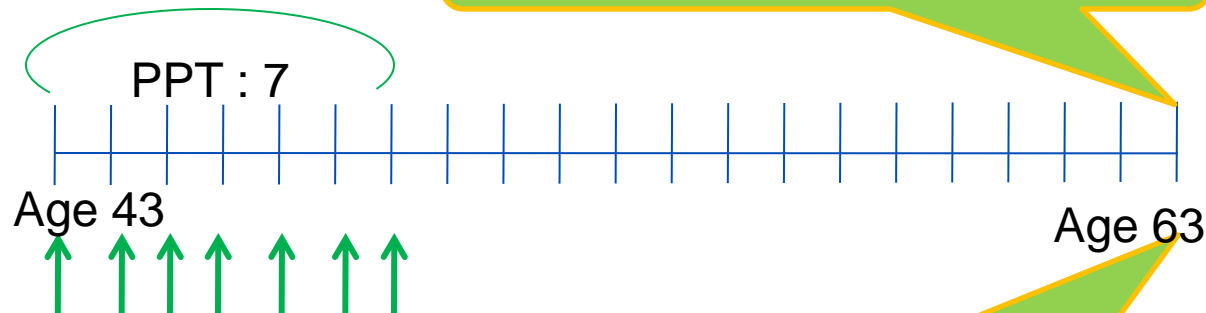
**In case of accidental death, an additional Rs. 25,00,000 would be paid to the family.**

# Aviva Affluence for your Wife's Future!

## Building Wealth

1/1

Mr. Martin Anderson is a proprietor of a firm. He is aware that his business is vulnerable to litigation risks & wishes to ensure that his wife & children are well provided for. Mr. Anderson decides take a policy under MWPA and creates a trust for his wife. He pays a premium of Rs. 5 lacs for 7 years and opts for a term of 20 years.



Maturity Benefit @ 8% investment return :  
**Rs. 88,12,308**

Maturity Benefit @ 4% investment return :  
**Rs. 44,35,141**

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. Anderson's beneficiary would receive the higher of the two: Sum Assured Rs. 50,00,000 or the Fund Value.**  
**In case of accidental death, an additional Rs. 50,00,000 would be paid to the family.**

# The Product Specifications

1/2



Age	Minimum: 2 years Maximum: 50 years													
Policy Term and Premium Payment Term	<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 &amp; 15 years</td><td>Equal to Policy Term</td></tr></table>	Policy Term	Limited Premium Payment Term	Regular Premium Payment Term	15-17 years	10 years	Equal to Policy Term	18-30 years	7 /10 & 15 years	Equal to Policy Term				
Policy Term	Limited Premium Payment Term	Regular Premium Payment Term												
15-17 years	10 years	Equal to Policy Term												
18-30 years	7 /10 & 15 years	Equal to Policy Term												
Maturity Age	<table><tr><th>PPT</th><th>Minimum Maturity Age</th><th>Maximum Maturity Age</th></tr><tr><td>7 / 10/15 years</td><td rowspan="2">18 years</td><td>65 years</td></tr><tr><td>16 to 30 years</td><td>70 years</td></tr></table>	PPT	Minimum Maturity Age	Maximum Maturity Age	7 / 10/15 years	18 years	65 years	16 to 30 years	70 years					
PPT	Minimum Maturity Age	Maximum Maturity Age												
7 / 10/15 years	18 years	65 years												
16 to 30 years		70 years												
Annualized Premium	<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 &amp; 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> <p>Maximum: no limit, subject to board approved underwriting policy</p>			Policy Term	PPT	Annualized Premium (in Rs)	15-17 years	10, Equal to policy term	2,00,000	18 & above	7 years	1,50,000	10/15, Equal to policy term	1,00,000
Policy Term	PPT	Annualized Premium (in Rs)												
15-17 years	10, Equal to policy term	2,00,000												
18 & above	7 years	1,50,000												
	10/15, Equal to policy term	1,00,000												
Inbuilt Benefit	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													



Sum Assured	Sum Assured is a multiple of Annual Premium and depends upon Policy Term and age		
	Policy Term	PPT	Minimum Sum Assured (in Rs)
	15-17 years	10, Equal to policy term	20,00,000
	18 & above	7 years	15,00,000
		10/15, Equal to policy term	10,00,000
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			
	Entry Age of LI	PPT	Maximum Sum Assured Multiple
	<45	7 & 10	Max (10, 0.5*Policy Term)
		15 to 30	Policy Term
	>=45	7 & 10	10
		15 to 30	Policy Term minus 5
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)
On 10th Policy Anniversary	0.50%
On 15th 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

**Thank You**