Aviva Affluence

AVIVA
| Life Insurance |

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

AVIVA AFFLUENCE – AN INDIVIDUAL UNIT-LINKED NON PARTICIPATING LIFE INSURANCE PLAN

You live life to the fullest and demand the maximum out of your finances. However, for the good times to last forever, you need a good life insurance plan that not only financially protects your family against unfortunate events but also multiplies your money and ensures you enjoy the present without worrying about the future. Presenting Aviva Affluence, a plan that offers financial protection to the family in case of any unfortunate occurence and optimizes your wealth with a mix of saving options.

Aviva Affluence allows you to pay for a limited payment term and stay protected and invested to meet long term milestones, be it for your child or your retirement. You can optimize the returns by choosing from 7 fund options and change the pattern with varying the risk appetite. Aviva Affluence ensures you spend today to meet your family's desires without worrying about the future.

A PLAN THAT FINANCIALLY PROTECTS YOUR FAMILY AND HELPS YOU CARE

Customize

- Pick your policy term to match your long term goals .
- Choose to pay premiums as per your convenience for 7, 10, 15 years or for the entire policy tenure.
- Opt from 7 funds and invest in the fund or combination of funds, that best suits your risk profile.
- Elect to enter the equity market on a weekly or monthly manner through Systematic Transfer Plan.

Access

- Easy access to your money during unexpected needs through partial withdrawals.
- Handle your planned needs through systematic partial withdrawals.
- Park your windfall gains in the same instrument through Top Ups for future.

Reward

- Get rewarded for staying invested through periodic Milestone Boosters and Maturity Boosters.

Ensure Protection

- Secure Sum Assured as a minimum payout in case of unfortunate death of life insured.
- Additional assured amount in case of accidental death.

ELIGIBILITY

<table>
<tr><td>Entry Age (last birthday)</td><td colspan="3">Minimum: 2 years | Maximum: 50 years</td></tr>
<tr><td rowspan="3">Maturity Age (last birthday)</td><td>Premium Payment Term(PPT)</td><td>Minimum Maturity Age</td><td>Maximum Maturity Age</td></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>
<tr><td rowspan="3">Policy Term and Premium Payment Term</td><td>Policy Term (in Years)</td><td>Limited Premium Payment Term (in Years)</td><td>Regular premium Payment Term (in Years)</td></tr>
<tr><td>15-17 years</td><td>10 years</td><td>Equal to Policy Term</td></tr>
<tr><td>18-30 year</td><td>7, 10 & 15 year</td><td>Equal to Policy Term</td></tr>
</table>

Annualized Premium

Regular Premium: Minimum:

Policy Term	Premium Payment Term	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

Maximum: No limit, subject to board approved underwriting policy

Top Up Premium:
Minimum: ₹5,000
Maximum: No limit, subject to board approved underwriting policy

Sum of Top Up Premiums should not exceed sum of Regular Premiums paid

Sum Assured

Sum Assured is a multiple of Annual Premium and depends upon Policy Term and age:

Minimum Sum Assured:

Policy Term (in years)	Premium Paying Term	Minimum Sum Assured (in Rs.)
		Annualized Premium
15-17	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 Top up Sum Assured = 6250
Where, Minimum Sum Assured: 10 times the Annualized Premium
Top-up Premium Sum Assured: 1.25 times the Top-up Premium
Maximum Sum Assured:
Maximum Sum assured would be subject to Board Approved Underwriting Policy.

Entry Age of life insured	PPT (Years)	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

In-built Accidental Death Benefit

In-built Accidental Death Sum Assured shall be equal to the Base Sum Assured, subject to maximum of ₹50 lacs (per life), including all existing Accidental Death Benefit cover issued by Aviva.
Maximum Sum Assured would be subject to Board Approved Underwriting Policy

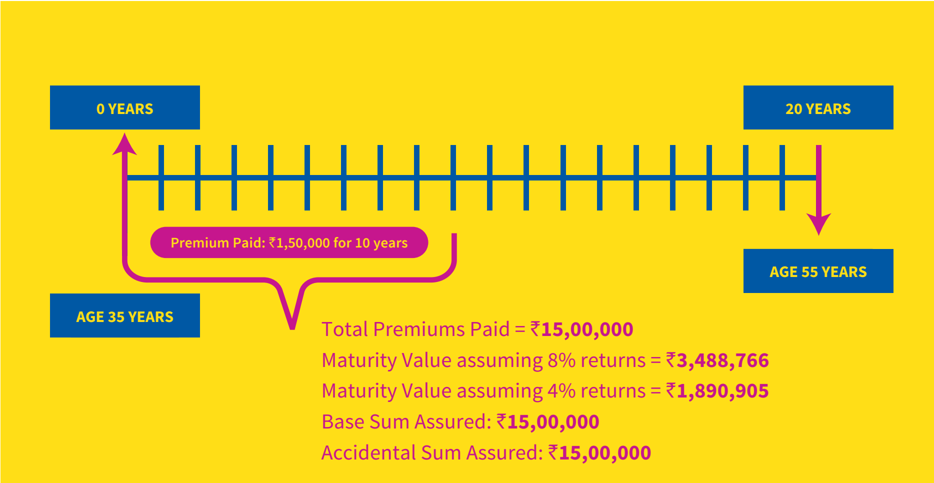
Premium Payment Frequency

Yearly Only

HOW DOES THE PLAN WORK

Mr. Arijit Trehan is a 35 year old management consultant who does not worry about his ongoing money requirements. However, he is keen to ensure availability of adequate money for his child's marriage and start working towards a comfortable old age fund.

Mr. Trehan opts for **Aviva Affluence** with a payment term of 10 years, which matches his dream retirement age of 55 years and a policy term of 20 years to match the milestones. He decides to pay a premium of Rs. 1.5 lacs every year.



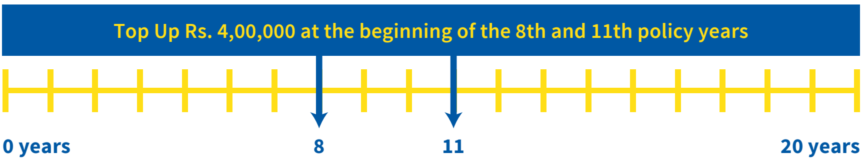
Mr. Trehan can use maturity proceeds for his child's marriage and the balance to secure a post retirement income.

ENHANCEMENT OPTIONS FOR YOUR AVIVA AFFLUENCE POLICY

Top Up: Opportunity of investing windfall gains to enhance your fund value.

Option to make additional lump sum investments.

Mr. Arijit Trehan is a key employee of his organization and he receives a handsome retention bonus. He invests the same in his existing policy, without incurring cost of buying a new policy.



The Top Up premiums would enhance the maturity value by Rs. 15,80,364 @8% growth rate (Rs.10,16,869 @4% growth rate)

Disclaimer: The maturity value with assumed rates of returns @4% and 8% p.a. are not guaranteed and they are not the upper or lower limits of returns of the Funds selected by the policyholder and that the performance of the Funds is dependent on a number of factors including future investment performance.

IMPORTANT CONDITIONS FOR TOP-UP PREMIUMS

- Top Up premiums will carry a sum assured of 1.25 times of the top up premium paid.
- Top Up premiums are allowed at any time during the currency of the contract, except the last 5 years of the policy, provided all due premiums are paid.
- Minimum Top Up premium allowed is Rs. 5,000; No maximum limit, subject to board approved underwriting guidelines.
- The total Top Up premiums paid should not exceed the sum of the regular premiums paid till the date of Top Up premium.

- The Top Up premium shall be allocated to the same funds as regular premium, unless specified at the time of Top Up premium.
- Each Top Up premium shall have a "Lock-in-period" of five years. No partial withdrawal will be allowed during such period. The lock-in-period will not apply in case of termination of policy due to:
  - Complete withdrawal/Surrender from the policy after first five years of the policy.
  - Death of life insured.

FUND OPTIONS: 7 FUND OPTIONS TO CHOOSE FROM BASIS YOUR RISK APPETITE

FUND NAME AND OBJECTIVE	INVESTMENT PATTERN	RISK PROFILE
Balanced Fund-II [SFIN: ULIF01508/01/2010LIBALAN-II122]: To generate a balance of capital growth and steady returns.	Debt (25%-100%) MM (0%-40%) Equity (0%-45%)	Medium
Bond Fund-II [SFIN: ULIF01608/01/2010LIFDEBT-II122]: To generate a steady income through investment in high quality fixed income securities.	Debt (60%-100%) MM (0%-40%) Equity (0%)	Low
Enhancer Fund-II [SFIN: ULIF01708/01/2010LIFENHN-II122]: To provide aggressive, long term capital growth with high equity exposure.	Debt (0%-40%) MM (0%-40%) Equity (60%-100%)	High
Growth Fund-II [SFIN: ULIF01808/01/2010LIGROWT-II122]: To generate long term capital appreciation with high equity exposure.	Debt (0%-50%) MM (0%-40%) Equity (30%-85%)	High
Infrastructure Fund [SFIN: ULIF01908/01/2010LIFEINFRAF122]: To generate steady returns through investment in infrastructure and related equities.	Debt (0%-40%) MM (0%-40%) Equity (60%-100%)	High
Protector Fund-II [SFIN: ULIF02108/01/2010LIPROTE-II122]: To generate steady returns with a minimum exposure to equities.	Debt (25%-100%) MM (0%-40%) Equity (0%-20%)	Low
PSU Fund [SFIN: ULIF02208/01/2010LIFEPSUFND122]: To generate steady returns through investment in PSU and related equities.	Debt (0%-40%) MM (0%-40%) Equity (60%-100%)	High

MM Stands for Money Market and other cash instruments.

Discontinued Policy Fund

FUND NAME AND OBJECTIVE	ASSET ALLOCATION	RISK PROFILE
Discontinued Policy Fund [SFIN: ULIF03127/01/2011LIDISCPLCY122] To provide a minimum guaranteed rate as prescribed by IRDAI from time to time.	MM : 0 to 40% Government Securities: 60% to 100%	Low

The current minimum guaranteed rate of interest applicable to the Discontinued Policy Fund is 4% per annum.

MM Stands for Money Market and other cash instruments.

SYSTEMATIC TRANSFER PLAN (STP): OPTION TO AVAIL RUPEE COST AVERAGING

Preset Portfolio Management as we switch your money between Debt Fund & Equity Fund in a systematic manner, free of charge, thus reducing the overall risk of investing in equities.

- This facility is available if at least 10% of premiums are allocated to Protector Fund-II.
- This feature will enable automatic switching from Protector Fund-II to Enhancer Fund-II on a weekly or a monthly basis, as chosen, during the policy term, except in last 2 years, in the following manner.

In case of weekly STP

Week 1	1/52nd of the units available at the end of Week 1
Week 2	1/51st of the units available at the end of Week 2
Week 26	1/27th of the units available at the end of Week 26
Week 51	1/2 of the units available at the end of Week 51
Week 52	Balance units available at the end of Week 52

In case of monthly STP

Month 1	1/12th of the units available at the end of Month 1
Month 2	1/11th of the units available at the end of Month 2
Month 6	1/7th of the units available at the end of Month 6
Month 11	1/2 of the units available at the end of Month 11
Month 12	Balance units available at the end of Month 12

Reverse STP

During the last 2 years (i.e. last 24 months before maturity), the funds will be switched from the Enhancer Fund-II to the Protector Fund-II in the following manner:

Month 1	1/24th of the units available at the start of 24th month
Month 2	1/23rd of the units available at the start of 23rd month before maturity
Month 12	1/13th of the units available at the start of 12th month
Month 23	1/2 of the units available at the start of 2nd month before maturity
Month 24	Balance units available at the start of the last month

- No switches into or from the Protector Fund-II are allowed during the period of switching from Protector Fund-II to Enhancer Fund-II. Similarly, no switches into or from Enhancer Fund-II are allowed during the switching from Enhancer Fund-II to Protector Fund-II.
- All switches under STP will be free of cost and do not carry any restriction of minimum switch amount and minimum balance after switch.
- STP can be started at inception or at any policy anniversary of the policy except last three policy years, by giving a written notice at least 30 days prior to the policy anniversary.
- STP may be stopped on any policy anniversary by a written request at least 30 days prior to the policy anniversary. The option can be restarted later.
- Investments risks shall continue to be borne by the policyholder.

SWITCHING: ADVANTAGE OF MANAGING YOUR FUNDS FREE OF COST

12 golden opportunities every year to switch between Funds to capitalize market opportunities

- Switch accumulated funds anytime between the 7 funds available in this product.
- Switching is an opportunity to adjust or move units from one Fund to another with changing risk appetite or changing market conditions.
- First twelve unit switches within a Policy Year will be free of charge. Un-availed switches cannot be carried forward.
- Subsequent switches charged @0.50% of the amount switched, minimum of Rs.25 and not exceeding Rs.500 per transaction. This charge shall be deducted from the fund where the units are switched.

PREMIUM REDIRECTION: FREEDOM TO CHANGE INVESTMENT PATTERN OF YOUR FUTURE PREMIUMS

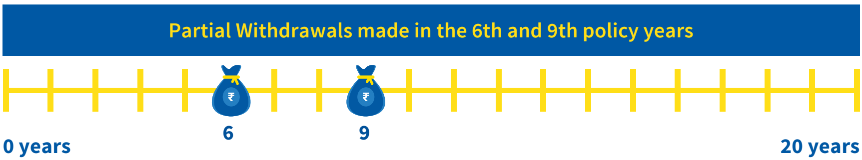
Make the best of market movements

- Allows to modify the allocation proportion of future premiums to various funds under the policy.
- Once the request is accepted, the previous allocation pattern will become ineffective.
- This facility is free of cost.

PARTIAL WITHDRAWAL: ACCESS YOUR MONEY TO COPE WITH UNFORESEEN FINANCIAL REQUIREMENTS

Addresses liquidity concerns by allowing you to partially withdraw money from your fund

Mr. Arijit Trehan, uses the partial withdrawal option to fund his parent's trips abroad twice during the policy term.



- Allowed up to 4 times in a policy year where life Insured has attained age 18 years last birthday. Un-availed withdrawals cannot be carried forward.
- Allowed after completion of the first five policy years from the fund value pertaining to regular premiums.
- Allowed after 5 years from the date of payment of each top up premium in case of withdrawal from the fund value pertaining to top up premiums.
- The partial withdrawal will be made first from the fund value pertaining to top up premium, if any and eligible, and then from the fund value pertaining to regular premium.
- Minimum partial withdrawal amount is Rs. 5000.

- Fund value of regular premium units should not fall below 2 times the first year annualized premium after withdrawal. The condition of minimum balance does not apply to the withdrawals from Fund value pertaining to Top Up premiums.
- At the time of death, the sum of partial withdrawals/systematic partial withdrawals made during the last 2 years will be deducted from the Base Sum Assured to arrive at the Death Benefit Payable. The partial withdrawal made from the units made from Top Up premium will not be deducted for this purpose.

SYSTEMATIC PARTIAL WITHDRAWAL:
YOU HAVE THE ADVANTAGE TO COPE WITH SERIES OF EXPENSES.

Fund your planned needs through structured withdrawals, with one-time written request.

Mr. Arijit Trehan can use systematic partial withdrawal to fund his child's enhanced educational needs like tutorials and preparing for competitive examination.

- Allowed anytime during the policy term after completion of the first five policy years, except during the last 3 policy years before maturity, provided the fund value is Rs.5,00,000 or higher at the time of request.
- The Payout Term can be any whole number from 3 to outstanding Policy Term.
- Systematic withdrawal payouts can be opted for on yearly, half yearly, quarterly or monthly frequency.
- A request is received at least 15 days prior to the month from which the withdrawals are desired.
- Withdrawal is allowed between 3% and 12% of Fund value per annum. If the withdrawals are more frequent, the maximum amount shall reduce proportionately.
- Minimum withdrawal requested should be Rs.15,000 per annum when the withdrawal starts.
- Direct Credit/ECS is available for all payout modes. Payout by Cheque is available only for Yearly and Half Yearly payout modes.
- All the payments shall be made in arrears.
- If at any time, during the payout period, the fund value falls below 2 times the first year annualized premium, then the Systematic Partial Withdrawal will stop and the policy will continue as per the standard terms and conditions.
- At the time of death, the sum of Partial Withdrawals/Systematic Partial Withdrawals made during the last 2 years will be reduced from the Base Sum Assured to arrive at the Death Benefit Payable. The partial withdrawal made from the units made from Top Up premium will not be deducted for this purpose.
- It is allowed to stop and restart this option at any time during the policy term subject to the above conditions.

PLAN BENEFITS

Death Benefit: Your commitment towards your family is paramount

- In case of the unfortunate death of the life insured, the nominee will receive Sum Assured or the fund value pertaining to regular/limited premiums or 105% of regular premiums paid, whichever is highest of the three.
- In case Top Up premiums were paid in the policy, there would be an additional payout of Top Up Sum Assured or Fund Value pertaining to Top Up premiums or 105% of Top Up premiums paid, whichever is highest of the three.
- In case of death because of an Accident between ages 18 to 70 within the policy term, an additional payout on account of accidental death benefit is also payable. The amount of Accidental Death Sum Assured shall be specified in the Policy Schedule.

Please Note:

At the time of death, the sum of Partial Withdrawals/Systematic Partial Withdrawals made during the last 2 years will be deducted from the Base Sum Assured to arrive at the Death Benefit Payable. The partial withdrawal made from the units made from Top Up premium will not be deducted for this purpose.

In case the policy moves to Discontinuance Policy Fund and life insured dies after that, then the proceeds of the discontinued policy will be payable to the nominee.

Maturity Benefit: Enjoy the rewards of fulfilling your commitments

- Get the Fund Value pertaining to regular premiums, Top Up premiums, if any, and the Maturity Booster Additions on survival till maturity.
- Maturity Booster Addition is calculated as a percentage of fund value pertaining to regular premiums on maturity, as per the following table:

Premium Payment Term of policy (in years)	Maturity Booster Addition as a % of fund value pertaining to Limited/Regular Premium
7	0.65%
10	0.70%
15	0.75%
16 - 30	0.80%

- The Maturity Booster Addition is payable to all policies that attain maturity, including the paid-up policies.

Increasing Milestone Boosters (IMB): Staying invested is rewarding

This plan provides “Increasing Milestone Boosters” (IMB) when the policy is continued by paying due premiums till the relevant policy anniversary date for allocation of IMB. IMB additions are percentage of fund value pertaining to regular premiums and get added to fund value subject to following conditions:

- Survival of the life insured till the relevant policy anniversary date for allocation of IMB.
- IMB is not applicable for policy anniversary coinciding with maturity date.

- IMB additions are not applicable on the fund value pertaining to Top Up premiums, if any.
- IMB shall be as per following table:

Date of allocation to unit fund	IMB as % age of fund value pertaining to Limited/Regular Premium
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 percentages given in above table are guaranteed and cannot be altered.
- The IMB will be allocated on the policy anniversary i.e. at the beginning of respective policy year basis the Fund Value as at the end of the preceding policy year.

Please note 10th policy anniversary in the above table refers to completion of the 10th policy year. Similarly 15th, 20th and 25th policy anniversary would mean the completion of 15th, 20th and 25th policy years respectively.

TAX BENEFITS

- Product is eligible for deductions and other benefits specified under the various provisions of the Income Tax Act, 1961, subject to satisfaction of conditions specified therein. Please consult your tax advisor for further details. Tax laws are subject to change.

CHARGES

Premium Allocation Charge

- This charge is deducted from the premium paid and the balance amount after deducting this charge is invested. This charge depends upon the year for which the premium is paid:

Policy Year	Premium Allocation Charge	
	Limited/Regular Premium	Top-up Premium
1st	9%	2%
2nd	7%	
3rd to 10th	6%	
11th Onwards	2%	

Fund Management Charge

Fund Management Charge (FMC) will be applied on all Funds while calculating the NAVs on a daily basis:

- FMC for all Funds other than the Discontinued Policy Fund would be 1.35% per annum.
- FMC for Discontinued Policy Fund would be 0.50% per annum.

Policy Administration Charge

- This charge will be made by monthly redemption of units from he policy unit account.
- Policy Administration Charge is applicable throughout the policy term as per the table given below:

Policy Year	Policy Administration Charge (per month)
1st	Nil
2nd to 5th	0.02% of Annualized Premium
6th	0.20% of Annualized Premium

- Policy Administration Charge of 0.20% of Annual Premium per month shall be increased by 2.50% per annum on each policy anniversary from 7th Policy Year onwards.
- This charge cannot exceed Rs.500 per month.

Mortality Charge

- Mortality Charge will be applied on Sum At Risk, which is the difference between the amount of Death Benefit Payable minus the Fund Value as on deduction of this charge, separately for Base and Top Up.
- This charge will be deducted by monthly redemption of Units from the policy unit account.
- Sample annual charges per thousand Sum Assured for healthy lives are given below:

Age	25	30	35	40
Male	0.7774	0.8158	1.0037	1.4028
Female	0.7816	0.7866	0.9068	1.2133

- In addition to above mortality charge, Rs.0.60 per 1000 of Accidental Death Sum Assured will be charged for in-built Accidental Death Benefit, if applicable.

Discontinuance Charge

- This charge will be deducted from the policy unit account, in case the policy is discontinued within first 5 years:

Where the policy is discontinued during the policy year	Discontinuance charges
1st	Lower of 6% of (AP* or Fund value) subject to a maximum of ₹6,000
2nd	Lower of 4% of (AP* or Fund value) subject to a maximum of ₹5,000
3rd	Lower of 3% of (AP* or Fund value) subject to a maximum of ₹4,000
4th	Lower of 2% of (AP* or Fund value) subject to a maximum of ₹2,000
5th and onwards	Nil

*AP: Annualized Premium.
There will be no discontinuance charge on fund value pertaining to Top Up premium, if any.

The Discontinued Policy Fund management charge may change as per the guidelines issued by IRDA of India from time to time. The current minimum guaranteed rate of interest applicable to the Discontinued Policy Fund is 4% per annum.

Switching Charge

There are no charges on the first 12 switches in a policy year; subsequent switches are charged at 0.50% of amount switched, subject to a minimum of Rs.25 and maximum of Rs.500 per switch.

Taxes

Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied as notified by the Government from time time. Tax laws are subject to change. Policy Administration Charge, Mortality Charge, Premium Allocation Charge, Switching Charge and Discontinuance Charge are guaranteed under the contract.

IMPORTANT TERMS YOU SHOULD KNOW

1. Lock-in-period

Lock-in-period means the period of five consecutive completed years from the date of commencement of the policy, during which period the proceeds of the discontinued policies cannot be paid by the company to the policyholder or to the life insured, as the case may be, except in the case of death of life insured.

2. Coverage of minor lives

If the life insured is a minor at the date of commencement, then

- Premiums will be payable by the policyholder who can either be a parent or grandparent or legal guardian of the life insured. In case of death of the policyholder before the premium payment term is over, future premiums can be paid by the surviving parent/legal guardian of the life insured. If the life insured is a minor and in case future premiums are not paid, discontinuance provisions will apply.
- In case of death of the policyholder when the life insured is a minor, the policy shall vest in the surviving parent/legal guardian of the life insured upon submission of necessary application and supporting documents as required by the Company.
- Policy shall automatically vest in the life insured on his/her completion of 18 years of age.
- Risk shall commence immediately from the date of commencement of the policy.

3. Freelook Period

Policyholder has right to review the policy terms and conditions within 15 days (30 days if policy is solicited through distance marketing) from the date of receipt of the policy document. If policyholder disagrees to any of the terms or conditions, he/she has option to return the policy stating the reason of the objection.

Policyholder shall be entitled to a refund of the fund value on the date of cancellation plus the un-allocated premium (allocation charges) plus any charge deducted by cancellation of units minus proportionate risk charges for the period on cover minus expenses incurred on medical examination, if any, and stamp duty charges.

The policy terms & conditions are available on our website, www.avivaindia.com

4. Grace Period

This is the time granted by the company 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 is 30 days.

5. Discontinuance of Policy

“Discontinuance” means the state of a policy that could arise on account of surrender of the policy or non-payment of the contractual premium due before expiry of the grace period.

“Discontinued Policy Fund” means the segregated fund of the Company that is set aside and is constituted by the fund value of all discontinued policies, during lock-in period, determined in accordance with the prevailing regulations. The investment structure of the Discontinued Policy Fund is mentioned in the investment options section of this document.

“Proceeds of the discontinued policy” means the fund value as on the date the policy was discontinued, after the addition of interest computed at the applicable interest rate.

A. Policy Discontinuance within the Lock-in-period

If We do not receive the Limited/Regular Premium in full before the expiry of the Grace Period and such default takes place within the Lock-in-period, We will credit the Fund Value in the Discontinued Policy Fund after deducting the applicable Discontinuance Charge and the risk cover and rider cover, if any, shall cease. On such discontinuance, We will communicate the status of your policy, within three months of the first unpaid Limited/Regular Premium and provide You the option to revive the policy within the Revival Period of three years.

In the event You opt to revive* Your policy but do not do so during the Revival Period, the proceeds of the Discontinued Policy Fund shall be paid to You at the end of the Revival Period or Lock-in-period, whichever is later. In respect of Revival Period ending after Lock-in-period, Your policy will remain in Discontinued Policy Fund till the end of Revival Period. The Discontinued Policy Fund Management Charge will be applicable during this period and no other charges will be applied.

In the event You do not exercise the option as set out above, the policy shall continue without any risk cover and rider cover, if any, and the Funds shall remain invested in the Discontinued Policy Fund. The proceeds of the Discontinued Policy Fund shall be paid to You and the policy shall terminate at the end of the Lock-in-period.

If You surrender the policy, proceeds of the Discontinued Policy Fund shall be payable at the end of Lock-in-period or date of surrender, whichever is later.

Revival of a Discontinued Policy during Lock-in-period

In the event You revive the policy within the Revival Period, the policy shall be revived restoring the risk cover, along with the investments made in the segregated Funds as chosen by You out of the Discontinued Policy Fund. Applicable charges will be deducted from the Discontinued Policy Fund.

At the time of revival We:

- Shall collect all due and unpaid Limited/Regular Premiums without charging any interest or fee.
- Shall levy Policy Administration Charge and Premium Allocation Charge as applicable during the Discontinuance Period. Guarantee Charges, if applicable during the Discontinuance Period, shall be deducted provided the guarantee continues to be applicable.
- No other charges will be levied.
- Shall add back to the Funds, the Discontinuance Charge deducted at the time of discontinuance of the Policy.

Once a discontinued policy is revived then all applicable charges shall be levied from time to time as long as the policy remains in-force for full risk cover.

B. Policy Discontinuance after the Lock-in-period

If the Limited/Regular Premium is not received in full by Us before the expiry of the Grace Period and such default occurs after the Lock-in-period, Your policy shall be converted into a reduced Paid Up Policy with the Paid-Up Sum Assured i.e.

$$\textbf{Paid-Up Sum Assured} = \text{Sum Assured} \times \frac{\text{Number of Limited/Regular Premiums Received}}{\text{Total Number of Limited/Regular Premiums Payable under the Policy}}$$

The policy shall continue to be in reduced paid-up status without rider cover, if any. All charges shall be deducted during the Revival Period. However, the Mortality Charge shall be deducted based on the reduced Paid-up Sum Assured only. On such discontinuance, We will communicate the status of Your policy, within three months of the first unpaid Limited/Regular Premium and provide You the option to:

i) Revive* the Policy within the Revival Period; or

ii) Complete Withdrawal i.e. Surrender of the Policy

In the event You opt to revive Your policy but do not do so during the Revival Period, the Fund Value shall be paid to You at the end of the Revival Period.

In the event You do not exercise any option as set out above, Your policy shall continue to be in reduced paid up status. At the end of the Revival Period the proceeds of the Funds will be paid to You and the policy shall terminate.
If You surrender the policy, We will pay the Fund Value to You.

Revival of a Discontinued Policy after Lock-in-period

If You have chosen to revive the policy within the Revival Period, then You may revive the policy at any time during the Revival Period by giving Us written notice, provided that:

You provide Us at Your expense, satisfactory evidence of insurability of the life insured in accordance with Our board approved underwriting policy. We further may obtain additional information before reviving the policy and also reserve the right to decline revival of the policy or impose additional Mortality Charges. At the time of revival, the company shall collect all due and unpaid premiums without charging any interest or fee, along with all the due charges, and the original Sum Assured will be restored.

At the time of revival We:

- Shall collect all due and unpaid Limited/Regular Premiums without charging any interest or fee and shall levy Premium Allocation Charges.
- Rider, if any, may also be revived by You subject to Our board approved underwriting policy.
- No other charges shall be levied.

6. Net Asset Value (NAV) calculation:

The NAV shall be calculated on a daily basis in accordance with IRDAI guidelines from time to time. As per the current IRDAI guidelines, NAV of the Fund shall be computed as:

$$\frac{\text{Market Value of investment held by the Fund} + \text{Value of Current Assets} - \text{Value of Current Liabilities \& Provisions, if any}}{\text{Number of Units existing on Valuation Date (before creation/redemption of Units)}}$$

7. First Premium will be allocated based on the NAV of the date of commencement of the policy.
8. The Premium shall be adjusted on the due date even if it has been received in advance. Also, Aviva will not accept any amount less than the due stipulated regular premium payable, stated in the Policy schedule.
9. Transaction requests (including switching, withdrawals, surrender and renewal premiums by way of local cheques, demand draft, switches etc) received before the cutoff time will be allocated in the same day's NAV and the ones received after the cutoff time will be allocated in the next day's NAV. The cutoff time will be as per IRDAI guidelines from time to time, which is currently 3:00 p.m. For the premium received through outstation cheques, NAV of the clearance date or due date, whichever is later, will be applied.
10. There is no provision of loan on this policy from Aviva.
11. Revival of the policy will be subject to board approved underwriting requirements and payment of all unpaid due premiums.
12. Assignment and Nomination is allowed as per the provisions under section 38 and 39 of Insurance Act 1938 , as amended from time to time.
13. Aviva will not be liable to any claim until acceptance of risk and receipt of premium in full.

EXCLUSIONS

Death due to suicide:

- 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, the nominee or the beneficiary shall be entitled to the Fund value, as available on the date of intimation of death.
- Any charges other than Fund Management Charges and Guarantee Charges, if any recovered subsequent to the date of death shall be added back to Fund value as available on the date of intimation of death.
- The Policy will terminate after the payment of the said Fund Value.

Death due to accident:

The additional benefit on account of death due to accident* during the policy term shall not be payable if the accidental death of life insured is caused or aggravated directly or indirectly by:

i. Consumption of Alcohol, or

ii. Drug abuse including drug taking other than prescribed by a medical practitioner, or

iii. Any crime committed by the life insured, or

iv. Willful self inflicted injury, suicide or attempted suicide, or

v. Aviation other than as a passenger, cabin crew and pilot in a commercially licensed passenger aircraft, or

vi. Engaging in racing of any kind other than athletics or swimming, or

vii. Any form of war, invasion, hostilities (whether war be declared or not), civil war, rebellion, riots, social disorder, insurrection, military or usurped power, or willful participation in acts of violence, or

viii. Radioactive contamination due to a nuclear accident, or

ix. Participation in sports or pastimes of a hazardous nature including parachuting, potholing, mountaineering and hot air-ballooning.

* Accident means sudden, unforeseen and involuntary event caused by external, visible and violent means.

Medical practitioner is a person who holds a valid registration from the medical council of any state or medical council of India or council for Indian Medicine or for homeopathy setup by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.

Medical Practitioner shall not include:

a) The Policyholder's Spouse, Father (including step father) or Mother (including step mother), Son (including step son), Son's wife, Daughter (including step daughter), Daughter's husband, Brother (including step brother) and Sister (including step sister) or

b) Life insured/Policyholder under this Policy.

DISCLOSURE

- Aviva Life Insurance Company India Ltd. is only the name of the insurance company and Aviva Affluence is only the name of the unit-linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- The various Funds offered under this contract are the names of the Funds and do not in any way indicate the quality of these plans, their future prospects and returns.
- Please know the associated risks and the applicable charges, from the insurance agent or the intermediary or Policy document or the insurer.

RISK FACTORS

- Unit-linked life insurance products are different from traditional insurance products and are subject to risk factors.
- The Premium paid in Unit-linked life insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of the Fund and factors influencing the capital market. The insured/Policyholder is responsible for his/her decisions.
- Unit-linked Funds are subject to market risks and there is no assurance or guarantee that the objective of the investment Fund will be achieved.
- Past performance of the investment Funds do not indicate the future performance of the same. Investors in the Scheme are not being offered any guaranteed/assured returns.

SECTION 41 & 45 OF INSURANCE ACT 1938

Section 41 of Insurance Act 1938

Provisions of Section 41 of Insurance Act 1938, as amended from time to time, shall be applicable.

As per current provision:

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Section 45 of Insurance Act 1938

Provisions of Section 45 of Insurance Act 1938, as amended from time to time, shall be applicable to the contract.

As per current provision, a Policy cannot be called in question on ground of misstatement after three years.

ABOUT AVIVA

Aviva Life Insurance Company India Limited is a joint venture between Dabur Invest Corp and Aviva International Holdings Limited, a UK based insurance group, whose association with India goes back to 1834. By choosing Aviva Life Insurance you benefit from the management experience of one of the world's oldest Insurance Group, with a history dating back to 1696.

QUERIES AND COMPLAINTS

For additional information, queries or complaints, please contact us at the numbers given below:

1800 180 2244 (Toll free for BSNL/MTNL users) or 0124-2709046 or SMS "Aviva" to 5676737

Fax No: 0124-2709007

Website: www.avivaindia.com

Aviva Life Insurance Company India Ltd. (IRDA of India Reg. No. 122)

A joint venture between Dabur Invest Corp and Aviva International Holdings Limited

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