

Aviva Wealth Builder
UIN: 122N100V04

A plan that doubles your premiums at maturity



Feature	Advantages	Benefit
Guaranteed Maturity Benefit	Double of the sum of premiums paid excluding taxes and extra premium	Lump sum benefit to achieve your important milestones
Guaranteed Death benefit	Sum Assured is paid	Immediate financial support for your family
Safety of Investment	Benefits guaranteed till maturity irrespective of interest rate movements	You do not have to worry about market fluctuation or changing interest rates
Flexibility to choose your policy term	Policy term options of 13/15/17 years	Decide your policy tenure depending on your future financial need

Tax benefits are as per prevailing tax laws which are subject to change

Plan Specifications

Plan Features	Description												
Entry Age	Minimum: 5 years last birthday Maximum: 50 years last birthday												
Maturity Age	18 to 67 years												
Policy Term & Premium Payment Term (in Years)	<table border="1"> <thead> <tr> <th>Policy Term</th> <th>Premium Payment Term</th> </tr> </thead> <tbody> <tr> <td>13</td> <td>Single Premium</td> </tr> <tr> <td>15</td> <td>5</td> </tr> <tr> <td>17</td> <td>10</td> </tr> </tbody> </table>	Policy Term	Premium Payment Term	13	Single Premium	15	5	17	10				
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15	5												
17	10												
Minimum Annualized Premium*	Regular Premium 5 Pay : Rs. 75,000 Regular Premium 10 Pay: Rs. 50,000 Single Premium: Rs. 1,50,000												
Maximum Annualized Premium* (per Life)	Rs. 1,00,00,000 (per life) subject to board approved underwriting policy												
Minimum/ Maximum Sum Assured	<table border="1"> <thead> <tr> <th>PPT</th> <th>Minimum Sum Assured (Rs.)</th> <th>Maximum Sum Assured per life (Rs.)</th> </tr> </thead> <tbody> <tr> <td>Single</td> <td>3,00,150</td> <td>2,00,25,000</td> </tr> <tr> <td>5 years</td> <td>7,50,562.50</td> <td>10,01,50,000</td> </tr> <tr> <td>10 years</td> <td>10,01,750</td> <td>20,05,00,000</td> </tr> </tbody> </table>	PPT	Minimum Sum Assured (Rs.)	Maximum Sum Assured per life (Rs.)	Single	3,00,150	2,00,25,000	5 years	7,50,562.50	10,01,50,000	10 years	10,01,750	20,05,00,000
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10 years	10,01,750	20,05,00,000											
Premium Paying Frequency	Single or Yearly												

*Premium excludes any amount of extra premium and taxes, if any

How does Aviva Wealth Builder works?



CASE STUDY

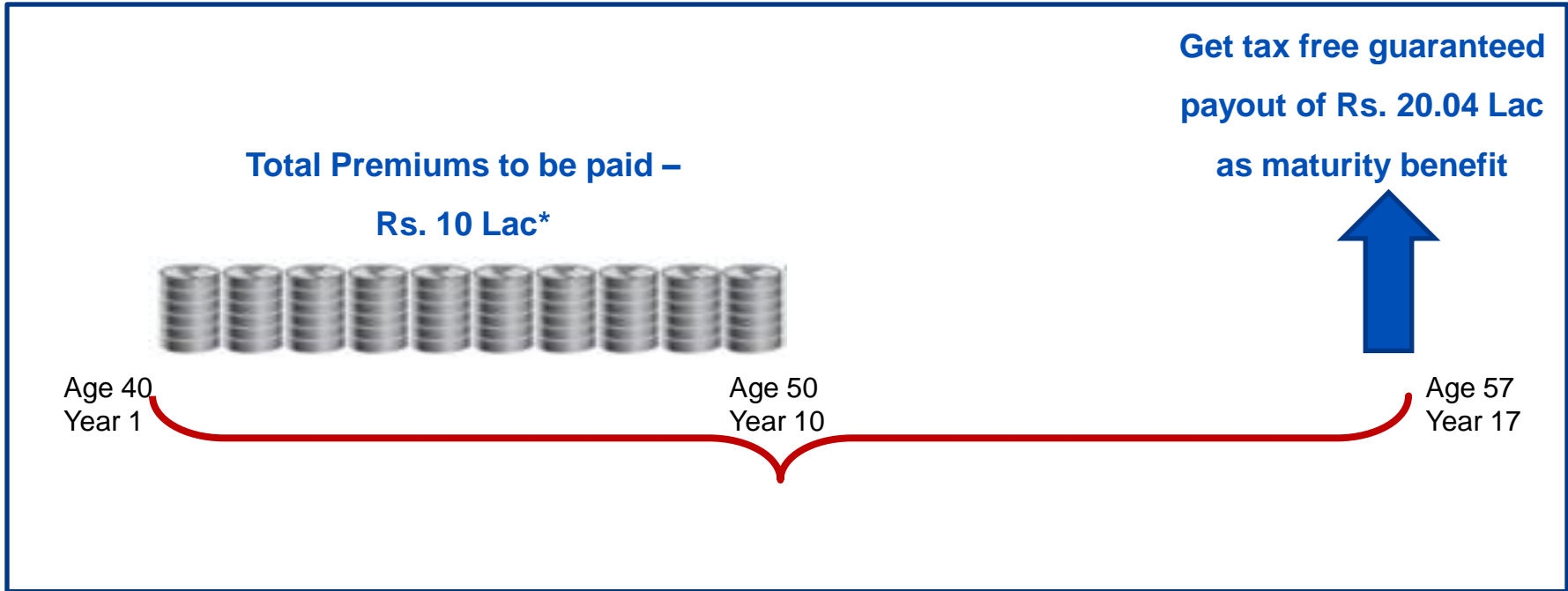
Mr. Sharma is 40 year old and works in a MNC. He is married and is blessed with a daughter who is 8 years old. He wants an investment option to accumulate Rs. 20 Lacs for his daughter's wedding, when she will be 25 years of age.

Step 1: Mr. Sharma decided that he will buy Aviva Wealth Builder to fulfill his above need

Step 2: He opts for an base premium of Rs. 1 Lac + tax to be payable for 10 years for 17 year policy term

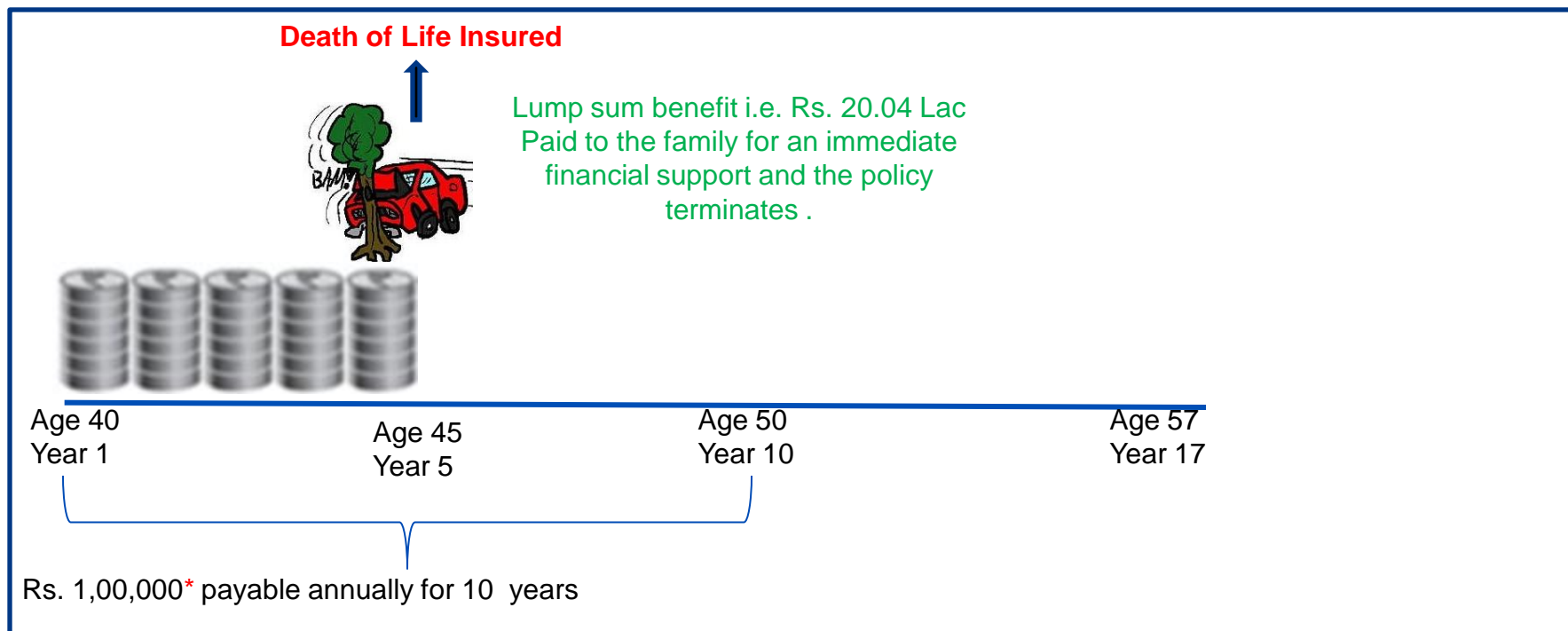
Mr. Sharma will get a sum assured of Rs. 20 Lac i.e. 20.04 times of annualized premium

Scenario 1: Mr. Sharma keeps the policy till end of term (Living Benefits)



Total Guaranteed Living Benefits paid	
Total Premiums paid *(Annual Premium*10)	Rs. 10 Lac*
Guaranteed Maturity Benefit (Tax Free)	Rs. 20.04 Lac
Total Guaranteed Benefit payable at maturity	Rs. 20,04,000
Total Benefits/Total Premiums Paid	200%

Scenario 2: Mr. Sharma dies in the 5th policy year



Total Guaranteed Benefits paid

Total Premiums Paid (Annual Premium*5)	Rs. 5 Lac*
Lump Sum benefit paid on the death of the Life Insured	Rs. 20.04 Lac
Total Benefits/Total Premiums Paid (20,00,000/ 5,00,000)*	400.8%

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

Guaranteed Maturity

Double of the sum of premiums paid excluding taxes and extra premium at the time of maturity, if all due premiums are paid

Guaranteed Death Benefit

In case of death of insured, the payout to the nominee will be equal to Sum Assured, provided all due premiums till date of death were paid.

THANK YOU