

Aviva Young Scholar Secure

UIN: 122N092V03

Parameters	Criterion																																
Entry age (last birthday)	Parent [Life Insured]: 21 to 50 years Child [Nominee (Beneficiary)]: 0 to 12 years																																
Maturity age (last birthday)	Parent: maximum 71 years																																
Policy Term (PT) (in years)	21 minus entry age of child																																
Premium Payment Term (PPT) (in years)	For entry age 0 to 8 of child: 13 minus age of child For entry age 9 to 12 of child: 5 years																																
Plan Option (Premium exclusive of Service Tax)	<table border="1"> <thead> <tr> <th>Plan Option</th> <th>Annual Premium</th> <th>Half Yearly Premium</th> <th>Monthly Premium</th> </tr> </thead> <tbody> <tr> <td>Silver</td> <td>33,000</td> <td>17,000</td> <td>2,900</td> </tr> <tr> <td>Gold</td> <td>50,000</td> <td>26,000</td> <td>4,400</td> </tr> <tr> <td>Diamond</td> <td>100,000</td> <td>51,500</td> <td>8,800</td> </tr> <tr> <td rowspan="5">Platinum</td> <td>200,000</td> <td>102,500</td> <td>17,500</td> </tr> <tr> <td>400,000</td> <td>205,000</td> <td>35,000</td> </tr> <tr> <td>600,000</td> <td>307,500</td> <td>52,500</td> </tr> <tr> <td>800,000</td> <td>410,000</td> <td>70,000</td> </tr> <tr> <td>1000,000</td> <td>512,500</td> <td>87,500</td> </tr> </tbody> </table>	Plan Option	Annual Premium	Half Yearly Premium	Monthly Premium	Silver	33,000	17,000	2,900	Gold	50,000	26,000	4,400	Diamond	100,000	51,500	8,800	Platinum	200,000	102,500	17,500	400,000	205,000	35,000	600,000	307,500	52,500	800,000	410,000	70,000	1000,000	512,500	87,500
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Sum Assured (SA)	Death Sum Assured is equal to Higher of {ten times of the annualized premium or Maturity Sum Assured or 105% of the Total premiums paid Maturity Sum Assured will depend on the age of the Life Insured, Policy term and Plan Option.																																
Rider available	Aviva Term Plus Rider (UIN: 122B017V01)																																
Premium frequency	Yearly, Half-Yearly and Monthly (through ECS only) Grace period of 30 days is allowed for yearly and half-yearly modes and 15 days for monthly mode																																

How are the Survival Benefits paid



Payment of Benefits						
When Child's Age is (in years)	Education Milestone	Entry Age 0 to 8	Entry Age 9	Entry Age 10	Entry Age 11	Entry Age 12
13	Class VIII	TFS	-	-	-	-
14	Class IX	TFS	TFS	-	-	-
15	Class X	TFS	TFS	TFS	-	-
16	Class XI	TFS	TFS	TFS	TFS	-
17	Class XII	TFS	TFS	TFS	TFS	TFS
18	College Admission	CAF	CAF	CAF	CAF	CAF
19		-	-	-	-	-
20		-	-	-	-	-
21	Higher Education	HER	HER	HER	HER	HER

TFS: Tuition Fee Support

CAF: College Admission Fund

HER: Higher Education Reserve = Maturity Sum Assured minus sum of (TFS+CAF) already paid

Payment will be made at the policy anniversary following immediately on or after the completing the above age by child.

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In case of death of nominee, the above Survival/Maturity Benefit will be paid as per the above table assuming that the child nominee nominated at inception is alive and has attained the Age as mentioned in the aforesaid table.

Death Benefit

In the unfortunate event of death of life assured, the following benefits will be payable, provided all due premiums are paid till date:

Death Sum Assured equal to Higher of {ten times of the annualized premium or Maturity Sum Assured or 105% of the Total premiums paid.

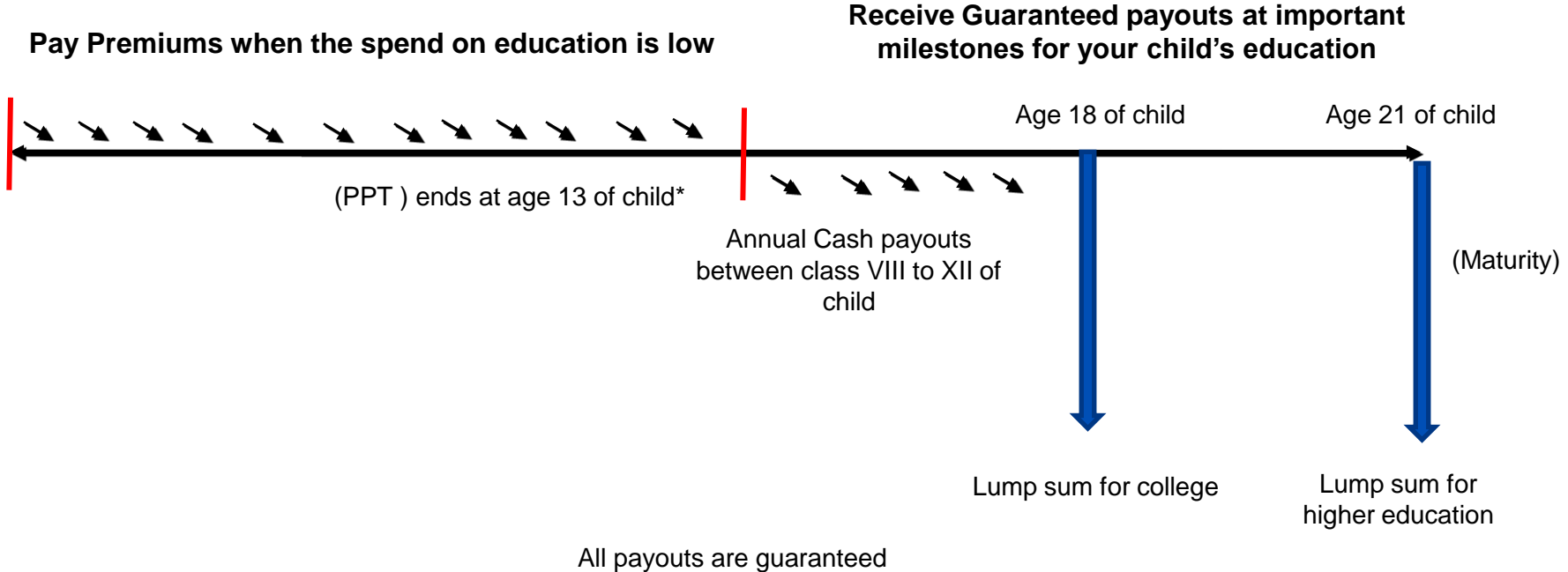
It may be noted that:

- Any TFS or CAF already paid will not be deducted from the Death Sum Assured;
- Future installments of TFS, CAF & HER will be payable on the scheduled dates

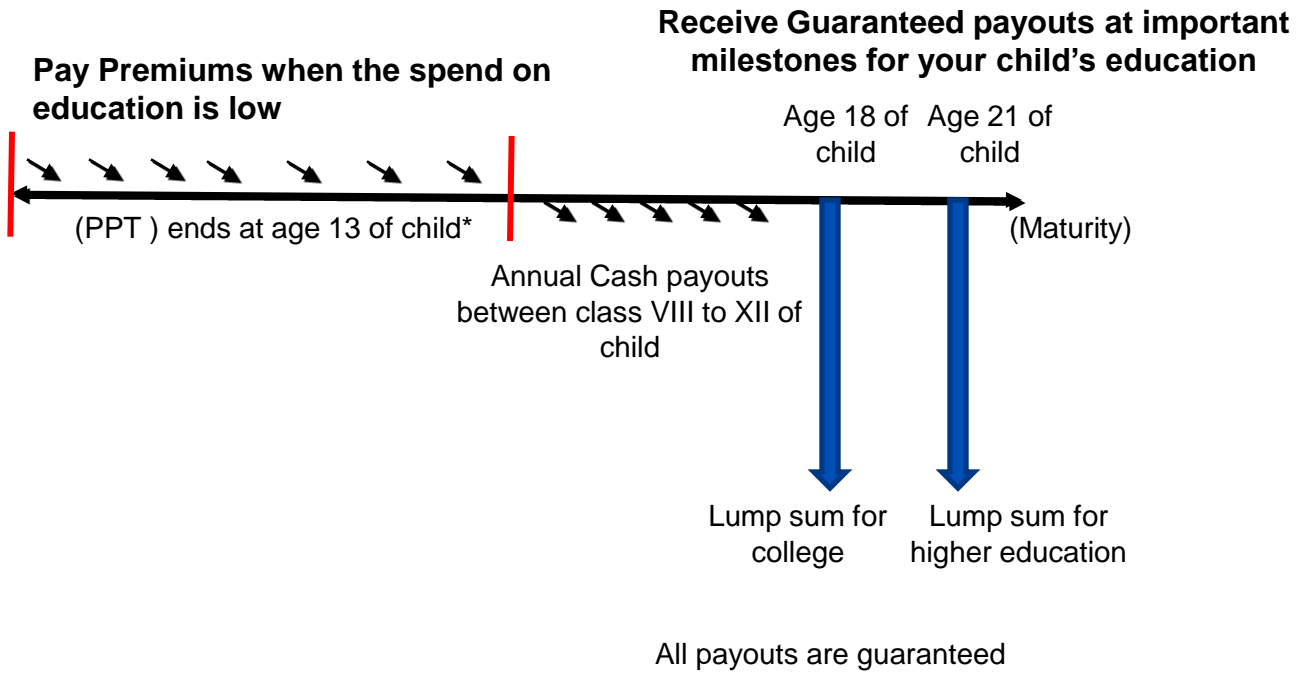
If the nominee (beneficiary) is minor at the time of making any payment after the death of life insured, such payment will be made to the appointee.

If Aviva Term Plus Rider has been opted for, rider sum assured shall also be payable.
Risk cover under the rider will terminate on payment of the rider benefit.

After death of the Life Insured, nominee (beneficiary) will not have any policy rights except receiving the policy benefits



Payment term will be 13 minus entry age (subject to minimum of 5 years)

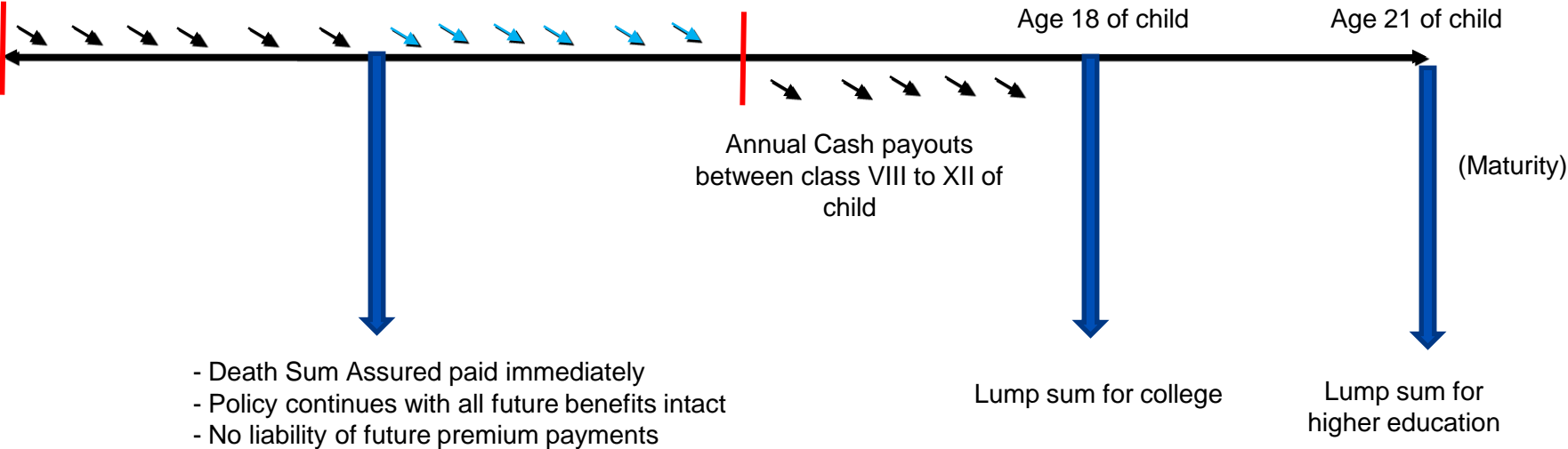


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How it works on death of parent during the PPT



Regular Premium Payment



All payouts are guaranteed

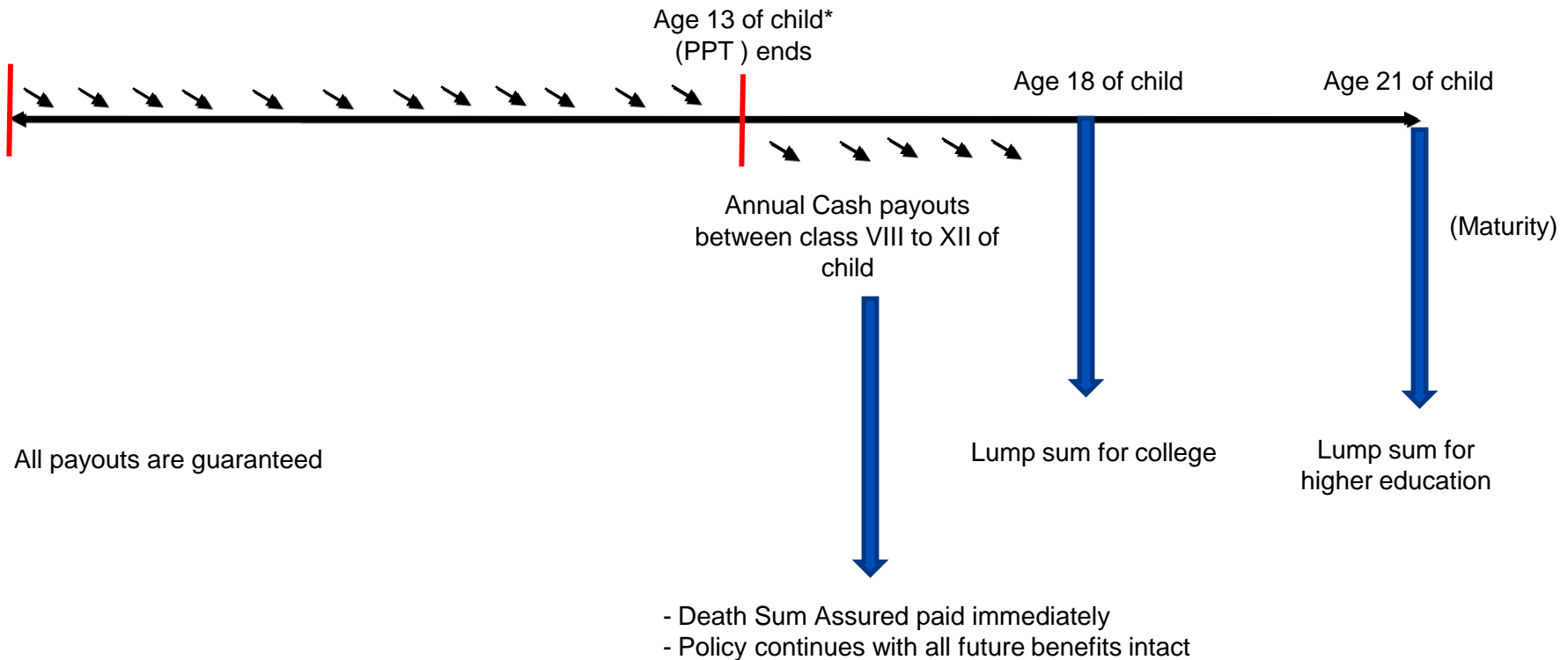
Payment term will be 13 minus entry age (subject to minimum of 5 years)

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How it works on death of parent after the PPT



Regular Premium Payment



Payment term will be 13 minus entry age (subject to minimum of 5 years)

Thank You