Name of the Product	UIN NO	Maturity Benefit	Survival Benefit	Death Benefit
Aviva Bharat Parivar Vikas Yojana	122N179V02	Maturity Sum Assured shall be payable along with Vested Simple Reversionary Bonuses and Terminal Bonus (if any).The Maturity Benefit will not be less than 101% of the Total Premiums Paid	Survival Benefit is not applicable under this plan	Highest of the following amount shall be paid to the Nominee in Lumpsum as death benefit: i) Death Sum Assured or ii) 105% of the Total Premiums Paid In addition to the above, the Vested Simple Reversionary Bonuses and Terminal Bonus, if any, shall also be paid to the Nominee. Further, the Maturity Sum Assured shall also be paid to the Claimant on the Maturity Date without any bonuses.
Aviva Signature 3D Term Plan-Platinum	122N153V02	Maturity Benefit is not applicable under this plan	Survival Benefit is not applicable under this plan	1) **Life Protect option:** This option provides level cover throughout the policy term. In the event of Death of the Life Insured, Base Sum Assured shall be payable and the Policy will terminate thereafter. 2) **Credit Protect option**: This option provides decreasing cover (at fixed effective interest rate of 11% p.a.) throughout the policy term. In the event of Death of the Life Insured, Sum at Risk of the Policy year of Death as mentioned in the Policy Schedule shall be payable and the Policy will terminate thereafter.
Aviva Bharat Bal Vikas Yojana	122N180V01	The Maturity Sum Assured as specified in the Maturity Sum Assured Table shall be payable.	Survival Benefit is not applicable under this plan	Highest of the following amount shall be paid to the Nominee in Lumpsum as death benefit: i) Death Sum Assured or ii) Surrender Value as on date of death (higher of Guaranteed Surrender Value or Special Surrender Value) or iii) X% of the Total Premiums Paid, where X% would be as per Death Benefit Factors Table. The Death Benefit shall always be greater than or equal to 105% of the Total Premiums Paid.
Aviva Smart Vitals	122N159V02	Maturity Benefit is not applicable under this plan	Survival Benefit is not applicable under this plan	**Critical Illness Benefit:** The Benefit under the Policy will be paid, depending upon the stage and severity of the covered 49 procedures/ conditions/illness, subject to 90 days waiting period and 7 days survival period clause.
Aviva Smart Monthly Income Plan	122N181V01	The Maturity Sum Assured viz. Total Premiums Paid excluding any extra premium, any rider premium and taxes shall be paid to the policyholder.	On survival of the Life Insured on each Policy monthly/yearly Anniversary after the Policy Commencement Date, a level regular monthly/yearly (as opted) Guaranteed income shall be payable to the Policyholder. This Guaranteed Income amount is payable till the Maturity Date subject to survival of the Life Insured.	Highest of the following amount shall be paid to the Nominee in Lumpsum as death benefit: i) Death Sum Assured or ii) Surrender Value as on date of death (higher of Guaranteed Surrender Value or Special Surrender Value) or iii) 105% of the Total Premiums Paid
Aviva Smart Return of Premium Term Plan	122N161V01	The Maturity Sum Assured viz. 100% of Total Premiums Paid excluding any extra premium, any rider premium and taxes,if any shall be paid to the Policyholder in lumpsum. On payment of Maturity Benefit to You, the policy shall terminate and no further benefits shall be payable.	Survival Benefit is not applicable under this plan	Death Sum Assured shall be paid immediately as lump sum. upon thepayment of death benefit, the policy shall terminate and no further benefits shall be payable. The Death Benefit shall not be less than 7 times the Annualized Premium or 105% of Total Premiums Paid till date of death.
Aviva Signature Investment Plan	122L144V02	On Maturity date, the following amounts shall be payable as maturity benefit: i) Fund Value of units pertaining to regular/single premium and ii) Fund Value pertaining to Top-up premiums, if any, iii) X% of the mortality charges and policy administration charges deducted during the policy term pertaining to regular /single premium (excluding top-ups premiums, if any), where X varies as per policy term as mentioned below and Annualized/Single Premium Amount X% Less than 5,00,000 Greater than equal to 5,00,000 but less than 10,00,000 50.00% 75.00% Greater than equal to 10,00,000 If Policy becomes Paid-up : 100.00	Survival Benefit is not applicable under this plan	Highest of: i. top–up sum assured or ii. fund value pertaining to top-up premiums or iii. 105 percent of top-up premiums received upto date of death, if any
Aviva Signature Investment Plan-LP	122L150V03	In case life insured survives till maturity date, the following amounts shall be payable as maturity benefit: i) Fund Value of units pertaining to Limited premium and ii)Fund Value pertaining to Top-up premiums, if any, iii) X% of the mortality charges and policy administration charges deducted during the policy term pertaining to Limited premium (excluding top-ups premiums, if any), where X varies as per premium amount as mentioned below and If Annualized Premium Amount is: X% Less than Rs. 5,00,000 Greater than equal to 5,00,000 but less than Rs. 10,00,000 50.00% 75.00% 100.00%	Survival Benefit is not applicable under this plan	a. Highest of: i. sum assured or ii. fund value pertaining to Limited Premium or iii. 105 percent of the total premiums received up to date of death
Aviva Affluence	122L111V03	Get the Fund Value pertaining to regular premlums, Top up premiums, if any, and the M'turity 300Ster Additions on survival till maturity. • Maturity Addition is as Z pertaining tore-Eular premiums on maturity	Survival Benefit is not applicable under this plan	• In O' the death Of the insured, the nominee Will Sum value pertaining to 105% Of regular premiums paid, whichever is highest of the three. • In case Top were paid in the policy, there wouldbe an additional payout up Sum Assured or Fund Value pataining to Top Up premiums or 105% Of TOP Up paid, whichever is highest oi the three. • In Of death an Accident between 70Within the policy an additional payout on Of accidental death benefit is also payable. The amount Of Accidental Death Sum Assured shau be specified in the Policy Schedule.
Aviva Signature Increasing Income Plan	122N158V01	On survival of the life insured till the end of Policy Term, provided all due premiums have been paid, a Guaranteed Monthly Income shall be paid during the Payout Period. The first Monthly Guaranteed Income shall start from the Maturity date and thereafter payable at each monthly policy anniversary during the Payout Period. In addition, 105% of Total Premiums Paid (total of all the premiums received, excluding any extra premium, any rider premium and taxes) during the policy term shall also be returned to the policyholder along with the last payout of the Guaranteed Monthly Income. The Guaranteed Monthly Income amount shall increase by a simple interest rate of 15% on every 3rd anniversary of the Payout Period The maturity benefit would be payable to the nominee irrespective of whether the life Insured is surviving or not during the Payout Period.	Same as Maturity Benefit	In case of unfortunate demise of the Life Insured during the Policy Term, provided the Policy is in-force and all due premiums have been paid in full as on the date of death, the nominee(s) shall receive higher of following benefits immediately based on the Death Benefit Option chosen at inception. a) Death Sum Assured or b) 105% of the Total Premiums Paid#. In addition, to above, a Guaranteed Monthly Income shall be paid during the Payout Period to the nominee. The first monthly guaranteed income shall start from the Maturity date (as specified in the policy schedule) and thereafter payable at each monthly policy anniversary during the Payout Period. The Guaranteed Monthly Income amount shall increase by a simple interest rate of 15% on every 3rd anniversary during the Payout Period.
Aviva Signature Investment Plan-Platinum	122L151V01	In case life insured survives till maturity date, following amounts shall be payable on maturity date as maturity benefit: a. Fund Value of units pertaining to regular premium and b. Fund Value pertaining to Top-up premiums if any	Survival Benefit is not applicable under this plan	In case of death of Life Insured, following amounts shall be paid as death benefit: i. Base Sum Assured and ii. Top-Up Sum Assured (if any) and iii. Fund Value (Units pertaining to Regular Premium and Top-Up Premium, if any)
Aviva Secure Nest Annuity Plan	122N182V01	Maturity benefit is not applicable in any option under this Plan.	on survival of the annuitant(s) ,annuity is payable as per Annuity option chosen: Option A: Life Annuity Option B: Annuity Guaranteed for 5 Years and for Life Thereafter Option C: Annuity Guaranteed for 10 Years and for Life Thereafter Option D: Annuity Guaranteed for 15 Years and for Life Thereafter Option E: Annuity Guaranteed for 20 Years and for Life Thereafter Option F: Annuity for Life increasing @ 3% Per Annum Simple Option G: Life Annuity with Return of Purchase Price Option H: Joint Life Last Survivor Annuity Option I: Joint Life Last Survivor Annuity with Return of Purchase Price Option J: NPS - Family Income (option available only for National Pension System (NPS) Subscribers)	Return of Purchase Price as per Annuity option chosen at Inception
Aviva Saral Jeevan Bima	122N135V01	No Maturity benefit shall be payable on the Life Assured surviving the stipulated Date of Maturity	Not Applicable	On death of the Life Assured after the expiry of Waiting Period but before the stipulated date of maturity and provided the Policy is in force, the Death Benefit amount payable as a lump sum is: 1. For Regular Premium or Limited Premium Payment Policy, "Sum Assured on Death" which is the highest of: a. 10 Times of Annualised Premium b. 105% of all the Premiums paid as on the date of death c. Absolute amount assured to be paid on death 2. For Single Premium Policy, "Sum Assured on Death" which is the higher of: a. 125% of Single Premium b. Absolute amount assured to be paid on death Premiums referred above shall not include any extra amount chargeable under the Policy due to underwriting decision and rider Premium(s), if any. Absolute amount assured to be paid on death shall be an amount equal to Basic Sum Assured.
POS Aviva Dhan Suraksha	122N132V03	In case the Life Insured survives till the end of the Policy Term and provided all due Premiums have been paid; the Maturity Sum Assured shall be paid in following manner: • 5 Regular annual payouts of 1.5 times of one Annualised Premium shall be paid at the end of each year during the Payout Period of 5 years, starting from the maturity date • A lumpsum amount of 7 times of one Annualised Premium shall be paid along with the 5th installment In addition an age related Guaranteed Terminal Benefit (as applicable) will also be payable along with last payout.	Not Applicable	**a.During Waiting Period*** 100% of the Total Premiums paid in case of non-accidental death. Total Premiums paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes. **b.After Expiry of Waiting Period** * or In case of an Accidental death anytime during the policy term including during the Waiting period: In case of death of the life insured during the policy term, provided all due premiums till date of death have been paid, the Death Sum Assured* will be paid in following manner: i.5 Regular annual instalments of "1.5 times the Annualized premium". The first instalment would be paid at the time of death and the remaining 4 annual instalments shall be paid on each of the subsequent death anniversary of the life insured.

				ii.A lump sum amount of "7 times the Annualized premium" shall be paid along with the 5th annual instalment. *Death Sum Assured will be the highest of: a)10 times of the Annualized Premium, or
Aviva Saral Pension	122N138V03	There is no Maturity Benefit under the product.	Life Annuity with Return of 100% of Purchase Price: • Annuity Payments will be made in arrears for as long as annuitant is alive, as per the chosen mode of annuity payment Joint Life Last Survivor Annuity with Return of 100% of Purchase Price (ROP) on death of the last survivor: • Annuity will be paid in arrears for as long as the primary annuitant and/or secondary annuitant is alive, as per the chosen mode of annuity payment	Life Annuity with Return of 100% of Purchase Price: • On death of the annuitant, the annuity payment shall cease immediately. The Purchase Price (excluding taxes, if any) shall be payable to nominee(s) / legal heirs Joint Life Last Survivor Annuity with Return of 100% of Purchase Price (ROP) on death of the last survivor: • On first death (of either of the covered lives): 100% of the annuity amount shall • Continue to be paid as long as one of the annuitants is alive • On death of the last survivor: The annuity payments will cease immediately. The Purchase Price (excluding taxes, if any) shall be payable to the nominee(s) / legal heirs
Aviva Signature 3D Term Plan	122N148V02	There is no maturity beinfit in other plan options (except TROP option as below) **3D-TROP**:Maturity Sum Assured (100% of the Total Premiums paid#)	Not Applicable	**3D Pure Term:**Base Sum Assured **3D Accelerated** :Base Sum Assured **3D Family Plus :** Base Sum Assured plus a regular monthly payout is also payable for 10 years starting from monthly anniversary following the date of death of the life insured. Amount of first 12 Regular Monthly payouts shall be equal to 0.25% of Base Sum Assured. This payout will increase by 8% p.a. compounding yearly, each year on the month following the death anniversary. **3D TROP:**Base Sum Assured
Aviva Signature Guaranteed Income Plan	122N146V03	Signature Investor:On survival of the life insured till the maturity date, provided all due premiums have been paid, Guaranteed Maturity Sum Assured (GMSA), along with accrued guaranteed additions plus Loyalty Addition, is payable as lump-sum. Loyalty Addition amount would be equal to Guaranteed Maturity Sum Assured X [Premium Payment Term/100 + Policy Term/200]. Guaranteed Maturity Sum Assured= GMSA Scale* x Annualised Premium x Premium Payment Term Signature Builder: On survival of the life insured till the maturity date, provided all due premiums have been paid, Guaranteed Maturity Sum Assured (GMSA), along with Loyalty Addition, is paid out as a series of fixed Guaranteed Income over the payout period. Loyalty Addition amount would be equal to Guaranteed Maturity Sum Assured X [Premium Payment Term/100 + Policy Term/200] which shall be divided in equal annual instalments of the payout period and paid along with Guaranteed Income The Guaranteed Income will start from one year after the end of the policy term and thereafter payable at the end of each year during the Payout Period. Payout Period shall be 10 years for a Regular Premium Policy and 25 years for a Single Premium Policy. GMSA= Guaranteed Income Factor x Premium Payment Term x Annualised/Single Premium Guaranteed Income = Guaranteed Maturity Sum Assured ÷ Payout Period Signature Money Maker: On survival of the life insured till the maturity date, provided all due premiums have been paid, Guaranteed Maturity Sum Assured (GMSA), along with Loyalty Addition, is paid out as a lump sum. Loyalty Addition amount would be equal to Guaranteed Maturity Sum Assured X [Premium Payment Term/100 + Policy Term/200]. Guaranteed Maturity Sum Assured= GMSA Scale x Annualised Premium x Premium Payment Term Signature Saver: On survival of the life insured till the maturity date, provided all due premiums have been paid, Guaranteed Maturity Sum Assured (GMSA), along with Loyalty Addition, is paid out as a lump sum. Loyalty Addition amount would be equal to Guaranteed Maturity Sum Assured X [Premium Payment Term/100 + Policy Term/200].	Signature Investor:There is no survival benefit payable under this Option Signature Builder:There is no survival benefit under this option Signature Money Maker:Guaranteed Income is payable annually in arrears. The first payment shall start from the 2nd policy anniversary and thereafter on each policy anniversary till the maturity date, subject to survival of the life insured and given all due premiums are paid. Guaranteed Income = Guaranteed Income Factor X Annualised Premium Signature Saver: Guaranteed Income is payable annually in arrears. The first payment shall start from one year after the end of the premium payment term and thereafter at the end of each policy year till the maturity date, subject to survival of the life insured and given all due premiums are paid. Guaranteed Income = Guaranteed Income Factor X Annualised Premium	**Signature Investor:**In case life insured dies during the policy term except during the last policy year, provided all due premiums have been paid till the date of death, highest of the following amounts shall be paid as death benefit. a)Death Sum Assured, plus accrued Guaranteed Additions, if any OR b)105% of the Total Premiums Paid# In case life insured dies during the last policy year of the policy term provided all due premiums have been paid till the date of death, the death benefit would be highest of the following: a)Death Sum Assured, plus accrued Guaranteed Additions, if any OR b)105% of the Total Premiums Paid# OR c)Maturity Benefit (including Loyalty Addition) In any case the Death Benefit will not be less than the available Surrender Value at the time of death. **Signature Builder :** In case life insured dies during the policy term except during the last policy year, provided all due premiums have been paid till the date of death, highest of the following amounts shall be paid as death benefit. a)Death Sum Assured OR b)105% of the Total Premiums Paid# In case life insured dies during the last policy year of the policy term provided all due premiums have been paid till the date of death, the death benefit would be highest of the following: a)Death Sum Assured, OR b)105% of the Total Premiums Paid# OR c)Commuted Value of the Guaranteed Income (including Loyalty Addition) In any case the Death Benefit will not be less than the available Surrender Value at the time of death **Signature Money Maker:** In case life insured dies during the policy term except during the last policy year, provided all due premiums have been paid till the date of death, highest of the following amounts shall be paid as death benefit. a)Death Sum Assured OR b)105% of the Total Premiums Paid# In case life insured dies during the last policy year of the policy term provided all due premiums have been paid till the date of death, the death benefit would be highest of the following: a)Death Sum Assured, OR b)105% of the Total Premiums Paid# OR c)Maturity Benefit (including Loyalty Addition) plus Survival Benefit In any case the Death Benefit will not be less than the available Surrender Value at the time of death. **Signature Saver:** In case life insured dies during the policy term except during the last policy year, provided all due premiums have been paid till the date of death, highest of the following amounts shall be paid as death benefit. a)Death Sum Assured OR b)105% of the Total Premiums Paid# In case life insured dies during the last policy year of the policy term provided all due premiums have been paid till the date of death, the death benefit would be highest of the following: a)Death Sum Assured, OR b)105% of the Total Premiums Paid# OR c)Maturity Benefit (including Loyalty Addition) plus Survival Benefit