

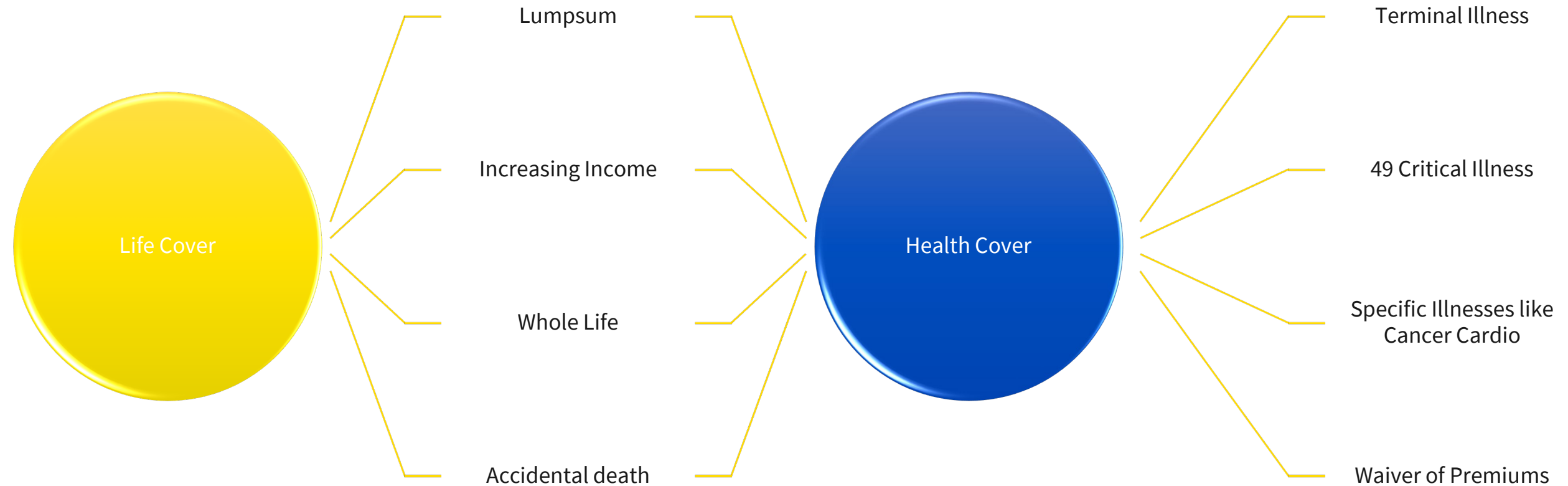
# Aviva Signature 3D Term Plan

Non-Linked Non-Participating Individual Pure Risk life insurance plan

UIN:122N148V01



# Power to Choose - Customize your Term Plan



# Term Plan Covering 3 D's



**Death: Get Sum Assured as Lumpsum or Lumpsum + Increasing Income**

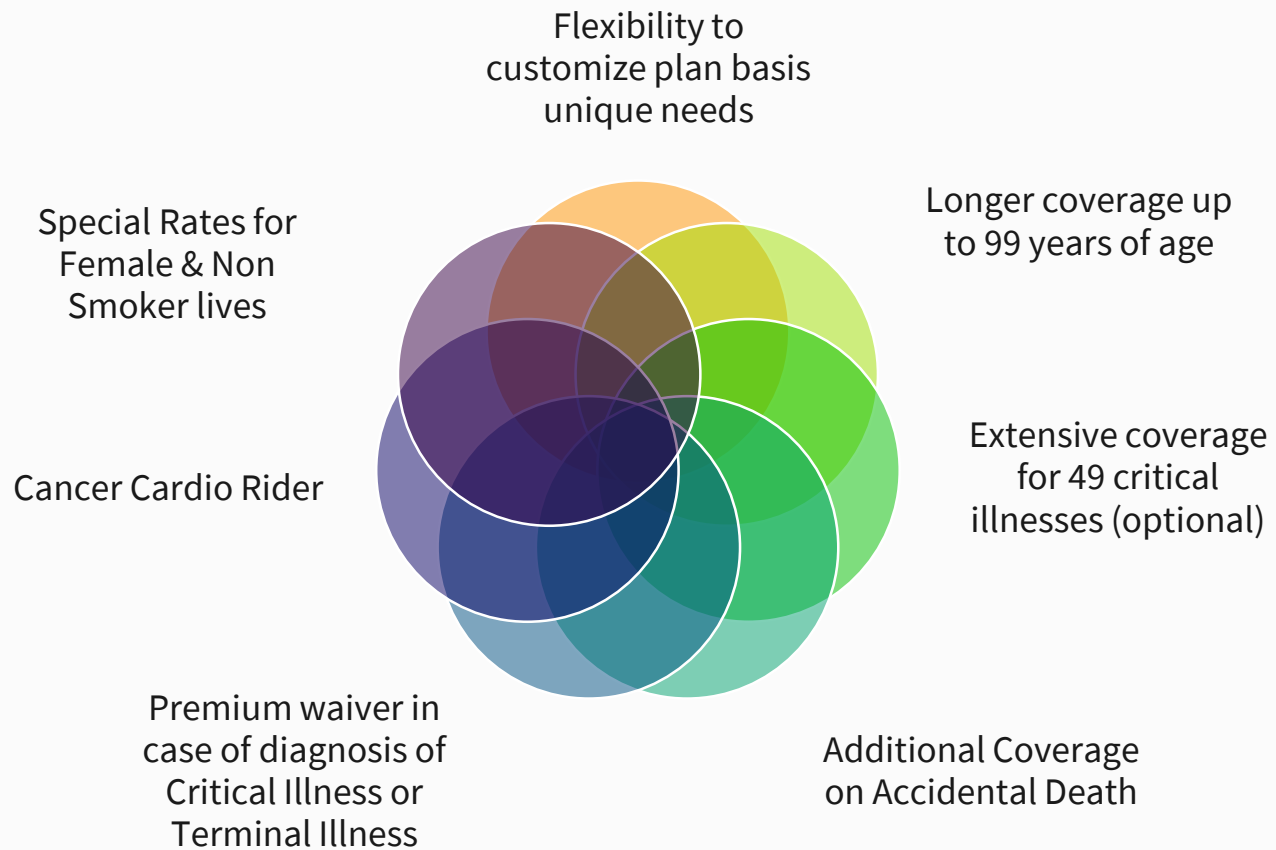


**Disability :Lumpsum and or Waiver of future premiums**



**Disease: Lumpsum and or Waiver of future premiums**

# USPs



# Plan Options(1/2)

## 3D Pure Term

- This option provides life insurance coverage in the form of lump sum payment
- In the event of death of the life insured, Base Sum Assured shall be payable and the policy will terminate thereafter
- Nothing is payable in case the insured survives till maturity date

## 3D Accelerated

- This option provides life insurance coverage in the form of lump sum payment
- There is an in-built accelerated terminal illness benefit to the tune of 50% of the Base Sum Assured
- On the happening of the Terminal Illness 50% of the Base Sum Assured or Rs.1 crore whichever is the lower shall be payable
- All future premiums are waived after the claim is paid for Terminal Illness
- In the event of death of the life insured, the Base Sum Assured shall be payable after deducting the amount already paid towards Terminal Illness, and the policy will terminate

# Plan Options(2/2)

## 3D Family Plus

- This option provides life insurance coverage in the form of lump sum payment along with Regular Monthly Payouts (RMP)
- In the event of death of the life insured, Base Sum Assured shall be payable as a lump sum
- In addition, 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. compounded yearly, each year on the month following the death anniversary.

## 3D Trop

- This option provides life insurance coverage in the form of lump sum payment
- In the event of death of the life insured, Base Sum Assured shall be payable and the policy will terminate
- In case the life insured survives till maturity date, Total Premiums Paid<sup>#</sup> shall be returned to the policyholder

*#Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider/add-on premium and taxes.*



# Sample Premiums

| Pure Term       |        |         |         |         |         |       |
|-----------------|--------|---------|---------|---------|---------|-------|
| Age/Sum Assured | 5 Lacs | 15 Lacs | 25 Lacs | 55 Lacs | 75 Lacs | 1CR   |
| 30              | 1949   | 4346    | 6744    | 6805    | 8941    | 11371 |
| 38              | 2902   | 7207    | 11512   | 11954   | 15963   | 20734 |
| 45              | 4798   | 12893   | 20989   | 22094   | 29790   | 39170 |

| Family Plus     |        |         |         |         |         |       |
|-----------------|--------|---------|---------|---------|---------|-------|
| Age/Sum Assured | 5 Lacs | 15 Lacs | 25 Lacs | 55 Lacs | 75 Lacs | 1CR   |
| 30              | 2297   | 5391    | 8486    | 8563    | 11339   | 14568 |
| 38              | 3560   | 9181    | 14802   | 15323   | 20557   | 26859 |
| 45              | 6038   | 16613   | 27188   | 28618   | 38686   | 51031 |

**For Male Aged 30 years with Policy Term 30 years**

# Product Benefit Structure

| Contingent Event on which insurance benefit is payable | Conditions for payment   | How & When the Insurance Benefit would be payable                          | Amount of benefit |                  |  |   |
|--|--|--|-------------------|------------------|--|---|
|  |  |  | 3D-Pure Term      | 3D-Accelerated   | 3D-Family Plus   | 3D-TROP   |
| Death of the Life Insured during the policy term       | Policyholder has paid all due premiums till date of death (Applicable for all options) | How: Lump Sum<br>When: On death of the Life Insured during the Policy Term | Base Sum Assured  | Base Sum Assured | 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. compounded yearly, each year on the month following the death anniversary. | Base Sum Assured  |
| Survival of the Life Insured till maturity date        | Policyholder has paid all due premiums till maturity date (Applicable for all options) | How: Lump Sum<br>When: Maturity Date                                       | Nil               | Nil              | Nil  | 100% of the Total Premiums paid#.   |
| Surrender  | Surrender by the policyholder (Applicable only for 3D-TROP option)                     | How: Lump Sum<br>When: On Surrender of the policy during the policy term   | Nil               | Nil              | Nil  | Surrender Value (Higher of Guaranteed Surrender Value or Special Surrender Value) |

#Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider/add-on premium and taxes.



# Plan Eligibility(1/4)

| Criteria  | 3D-Pure Term   | 3D-Accelerated | 3D- Family Plus | 3D-TROP        |
|---|--|----------------|-----------------|----------------|
| Minimum Sum Assured<br>Sum Assured Bands<br>Rs.5Lacs to 25Lacs<br>=>Rs.50Lacs & Above | Rs. 5 lacs   | Rs. 50.50 lacs | Rs. 5 lacs      | Rs. 50.50 lacs |
| Maximum Sum Assured(Other than POSP's)  | No Limit subject to Board Approved Underwriting Policy |                |                 |                |
| Minimum Premium   | Rs.1463  | Rs.3981        | Rs.1644         | Rs.7142        |
| Maximum premium   | Depends upon the maximum sum assured                   |                |                 |                |
| Minimum Entry Age   | 18 Years Last Birthday                                 |                |                 |                |
| Maximum Entry Age   | 65 Years last birthday                                 |                |                 |                |

**Base Sum Assured will be in the multiples of Rs.50,000**

**Maximum Death Sum Assured for POSPs shall be Rs. 25 lacs (per life) subject to Board Approved Underwriting Policy.**

**Only 3D Pure Term Option is available via POSPs without riders**

# Plan Eligibility(2/4)

## Policy Term & Premium Payment Term:

### 3D-Pure Term:

| Policy Term                     |   |                          |
|---------------------------------|---|--------------------------|
|                                 | Min Policy Term   | Max Policy Term          |
| Regular Premium                 | 10 years  | 62 years                 |
| Limited Premium                 | 15 years  | 62 years                 |
| Whole Life with Limited Premium | 34 years  | 81 years                 |
|                                 |   |                          |
| Premium Payment Term            |   |                          |
|                                 | Min Premium Payment Term  | Max Premium Payment Term |
| Regular Premium                 | 10 years  | 62 years                 |
| Limited Premium                 | 10, 15, 20, 25, 30 years  |                          |
| Whole Life with Limited Premium | Minimum (70 minus Entry Age,30 Years), 10, 15<br>5 Years PPT is allowed only with Entry Age of 65 Years |                          |

### 3D-Acclerated:

| Policy Term          |                          |                          |
|----------------------|--------------------------|--------------------------|
|                      | Min Policy Term          | Max Policy Term          |
| Regular Premium      | 10 years                 | 62 years                 |
| Limited Premium      | 15 years                 | 62 years                 |
|                      |                          |                          |
| Premium Payment Term |                          |                          |
|                      | Min Premium Payment Term | Max Premium Payment Term |
| Regular Premium      | 10 years                 | 62 years                 |
| Limited Premium      | 10, 15, 20, 25, 30 years |                          |

# Plan Eligibility(2/4)

## Policy Term & Premium Payment Term:

### 3D-Family Plus:

| Policy Term          |                          |                          |
|----------------------|--------------------------|--------------------------|
|                      | Min Policy Term          | Max Policy Term          |
| Regular Premium      | 10 years                 | 62 years                 |
| Limited Premium      | 15 years                 | 62 years                 |
| Premium Payment Term |                          |                          |
|                      | Min Premium Payment Term | Max Premium Payment Term |
| Regular Premium      | 10 years                 | 62 years                 |
| Limited Premium      | 10, 15, 20, 25, 30 years |                          |

### 3D-Trop:

| 3D TROP         |                          |                          |
|-----------------|--------------------------|--------------------------|
|                 | Min Policy Term          | Max Policy Term          |
| Regular Premium | 15 years                 | 62 years                 |
| Limited Premium | 20 years                 | 62 Years                 |
|                 | 25 years                 |                          |
|                 | 30 years                 |                          |
|                 | 35 years                 |                          |
| 3D TROP         |                          |                          |
|                 | Min Premium Payment Term | Max Premium Payment Term |
| Regular Premium | 15 years                 | 62 years                 |
| Limited Premium | 15, 20, 25, 30 years     |                          |

# Plan Eligibility(3/4)

| Minimum Maturity Age | 28 Years Last Birthday   |   |   |          |
|----------------------|--|---|---|----------|
| Maximum Maturity Age | 1.Regular Premium Other than Whole of Life:80 Years<br>2.Limited Premium Other than Whole of Life: 80 Years<br>3.Limited Premium Whole of Life: 99 Years | 1.Regular Premium Other than Whole of Life:80 Years<br>2.Limited Premium Other than Whole of Life: 80 Years | 1.Regular Premium Other than Whole of Life:80 Years<br>2.Limited Premium Other than Whole of Life: 80 Years | 80 Years |

## Important Points to Consider

Limited Premium Whole of Life Coverage is available only under 3D-Pure Term option. Policy Term under Limited Premium Whole of Life Cover age would be equal to 99 Years minus Entry Age

Limited Premium Whole of Life Coverage is available only under 3D-Pure Term option. Premium Payment Term (PPT) under Limited Premium Whole of Life Cover age would be equal to 70 Years minus Entry Age subject to a minimum of 5 years and maximum of 30 years. The PPT under Whole of Life Coverage can be of 10 Years and 15 Years also.

# Plan Eligibility-POS Variant

| Criteria                     | 3D-Pure Term  |
|------------------------------|---|
| Minimum Sum Assured (Rs.)    | 5 lacs  |
| Maximum Sum Assured (Rs.)    | 25 Lacs   |
| Minimum Annual Premium (Rs.) | 1463  |
| Minimum Entry Age            | 18 Years Last Birthday                              |
| Maximum Entry Age            | 55 Years last birthday                              |
| Minimum Policy Term          | Regular Premium : 10 Years                          |
|                              | Limited Premium :15 Years                           |
| Maximum Policy Term          | 47 Years (Subject to maximum Maturity Age 65 Years) |
| Minimum Premium Payment Term | Regular Premium: Same as Policy Term                |
|                              | Limited Premium: 10Years                            |
| Minimum Premium Payment Term | Regular Premium: Same as Policy Term                |
|                              | Limited Premium: 30Years                            |
| Minimum Maturity Age         | 28 Years Last Birthday                              |
| Maximum Maturity Age         | 65 Years Last Birthday                              |

# High Sum Assured Rebate

## Pure Risk: SA from 5 to 50 lacs (Regular Premium)

| SA (in lacs) starting from | To | SA (in lacs) | Rebate in 'Regular Premium' Tabular Premium Rate Table |  |
|----------------------------|----|--------------|--|--|
| 5.50                       | To | 9.50         | -  | Rs. 7.50 for each 50,000 of sum assured bought in excess of 5 lacs till 9.50 lacs        |
| 10                         | To | 10           | Rs.75  | Flat   |
| 10.50                      | To | 14.50        | Rs.75  | plus Rs. 2.50 for each 50,000 of sum assured bought in excess of 10 lacs till 14.50 lacs |
| 15                         | To | 15           | Rs.100   | Flat   |
| 15.50                      | To | 19.50        | Rs.100   | plus Rs. 1.50 for each 50,000 of sum assured bought in excess of 15 lacs till 19.50 lacs |
| 20                         | To | 20           | Rs.115   | Flat   |
| 20.50                      | To | 50           | Rs.115   | plus Rs. 0.50 for each 50,000 of sum assured bought in excess of 20 lacs till 50 lacs    |

## Pure Risk: SA from 5 to 50 lacs (Limited Premium)

| SA (in lacs) starting from | To | SA (in lacs) | Rebate in 'Limited Premium' Tabular Premium Rate Table |  |
|----------------------------|----|--------------|--|--|
| 5.50                       | To | 9.50         | -  | Rs. 8.50 for each 50,000 of sum assured bought in excess of 5 lacs till 9.50 lacs        |
| 10                         | To | 10           | Rs.85  | Flat   |
| 10.50                      | To | 14.50        | Rs.85  | plus Rs. 3.00 for each 50,000 of sum assured bought in excess of 10 lacs till 14.50 lacs |
| 15                         | To | 15           | Rs.115   | Flat   |
| 15.50                      | To | 19.50        | Rs.115   | plus Rs. 1.50 for each 50,000 of sum assured bought in excess of 15 lacs till 19.50 lacs |
| 20                         | To | 20           | Rs.130   | Flat   |
| 20.50                      | To | 50           | Rs.130   | plus Rs. 0.50 for each 50,000 of sum assured bought in excess of 20 lacs till 50 lacs    |



# High Sum Assured Rebate

## 3D-TROP: SA>50 lacs Regular Premium:

| SA (in lacs) starting from | To | SA (in lacs) | Rebate in 'Regular Premium' Tabular Premium Rate Table for TROP |   |
|----------------------------|----|--------------|---|---|
|                            |    |              |   |   |
| 51                         | To | 74.50        | -   | Rs. 0.22 for each 50,000 of sum assured bought in excess of 50.50 lacs till 74.50 lacs      |
| 75                         | To | 75           | Rs.11.00  | Flat  |
| 75.50                      | To | 99.50        | Rs.11.00  | Plus Rs. 0.10 for each 50,000 of sum assured bought in excess of 75 lacs till 99.50 lacs    |
| 100                        | To | 100          | Rs.16.00  | Flat  |
| 100.50                     | To | 199.50       | Rs.16.00  | plus Rs. 0.035 for each 50,000 of sum assured bought in excess of 100 lacs till 199.50 lacs |
| 200                        | To | 200          | Rs.23.00  | Flat  |
| 200.50                     | To | 499.50       | Rs.23.00  | plus Rs. 0.005 for each 50,000 of sum assured bought in excess of 200 lacs till 499.50 lacs |
| 500                        | To | No Limit     | Rs.27.50  | Flat  |

## 3D-TROP: SA>50 lacs Limited Premium:

| SA (in lacs) starting from | To | SA (in lacs) | Rebate in 'Limited Premium 15/20/25/30' Tabular Premium Rate Table for TROP |   |
|----------------------------|----|--------------|---|---|
|                            |    |              |   |   |
| 51                         | To | 74.50        | -   | Rs. 0.24 for each 50,000 of sum assured bought in excess of 50.50 lacs till 74.50 lacs      |
| 75                         | To | 75           | Rs.12   | Flat  |
| 75.50                      | To | 99.50        | Rs.12   | Plus Rs. 0.10 for each 50,000 of sum assured bought in excess of 75 lacs till 99.50 lacs    |
| 100                        | To | 100          | Rs.17   | Flat  |
| 100.50                     | To | 199.50       | Rs.17   | plus Rs. 0.035 for each 50,000 of sum assured bought in excess of 100 lacs till 199.50 lacs |
| 200                        | To | 200          | Rs.24   | Flat  |
| 200.50                     | To | 499.50       | Rs.24   | plus Rs. 0.005 for each 50,000 of sum assured bought in excess of 200 lacs till 499.50 lacs |
| 500                        | to | No Limit     | Rs.28.50  | Flat  |

# High Sum Assured Rebate

## Pure Risk SA>50 lacs Regular Premium (3D-Pure Term; 3D-Accelerated; 3D-Family Plus)

| SA (in lacs) starting from | To | SA (in lacs) | Rebate in 'Regular Premium' Tabular Premium Rate Table |   |
|----------------------------|----|--------------|--|---|
| 51                         | To | 74.50        | -  | Rs. 0.11 for each 50,000 of sum assured bought in excess of 50.50 lacs till 74.50 lacs      |
| 75                         | To | 75           | Rs.5.50  | Flat  |
| 75.50                      | To | 99.50        | Rs.5.50  | plus Rs. 0.11 for each 50,000 of sum assured bought in excess of 75 lacs till 99.50 lacs    |
| 100                        | To | 100          | Rs.11.00   | Flat  |
| 100.50                     | To | 199.50       | Rs.11.00   | plus Rs. 0.015 for each 50,000 of sum assured bought in excess of 100 lacs till 199.50 lacs |
| 200                        | To | 200          | Rs.14.00   | Flat  |
| 200.50                     | To | 499.50       | Rs.14.00   | plus Rs. 0.005 for each 50,000 of sum assured bought in excess of 200 lacs till 499.50 lacs |
| 500                        | To | No Limit     | Rs. 17.00  | Flat  |

## Pure Risk SA>50 lacs Limited Premium: (3D-Pure Term; 3D-Accelerated; 3D-Family Plus)

| SA (in lacs) starting from | To | SA (in lacs) | Rebate in 'Limited Premium' Tabular Premium Rate Table for Limited Pay option of 10/15/20/25/30 and '70 Minus Entry Age' variant |   |
|----------------------------|----|--------------|--|---|
|                            |    |              |  |   |
| 51                         | To | 74.50        | -  | Rs. 0.14 for each 50,000 of sum assured bought in excess of 50.50 lacs till 74.50 lacs      |
| 75                         | To | 75           | Rs.7.00  | Flat  |
| 75.50                      | To | 99.50        | Rs.7.00  | Plus Rs. 0.10 for each 50,000 of sum assured bought in excess of 75 lacs till 99.50 lacs    |
| 100                        | To | 100          | Rs.12.00   | Flat  |
| 100.50                     | To | 199.50       | Rs.12.00   | plus Rs. 0.02 for each 50,000 of sum assured bought in excess of 100 lacs till 199.50 lacs  |
| 200                        | To | 200          | Rs.16.00   | Flat  |
| 200.50                     | To | 499.50       | Rs.16.00   | plus Rs. 0.005 for each 50,000 of sum assured bought in excess of 200 lacs till 499.50 lacs |
| 500                        | to | No Limit     | Rs.19.00   | Flat  |

# Riders

**Aviva Accidental Casualty Non-Linked Rider (UIN:122B035V01)**- Available with Regular/Limited Premium Policy for all Base Cover Options

**Aviva New Critical Illness Non-Linked Rider (UIN:122B036V01)**- Available with Regular Premium Policy of 3D-Pure Term/3D-Accelerated/3D- Family Plus options only

**Aviva Cancer Cardio Non-Linked Rider (UIN:122B037V01)**- Available with Regular Premium Policy of 3D-Pure Term/3D-Accelerated/3D- Family Plus options only

## **Note:**

- ***Overall the total rider sum assured under each of the above riders cannot be more than Rs. 50 lacs on a single life considering all policies issued by Aviva.***
- ***Rider sum assured shall always be less than or equal to the Base Sum Assured subject to the minimum as per above table.***
- ***Aviva New Critical Illness Non-Linked Rider and Aviva Cancer Cardio Non-Linked Rider cannot be opted for together under this plan.***
- ***No rider is available in case the policy is solicited via PoSPs channel.***

# Non Forfeiture Clause for 3D-Pure Term, 3D-Accelerated & 3D-Family Plus Options

If the due regular/limited premium is not paid before the expiry of the grace period then the policy will lapse and risk cover will cease immediately.

Policy shall not acquire any surrender value or paid-up value. However, policyholder can exit the contract during the remaining policy tenure under a Limited premium policy provided all due premiums have been paid till the Premium Payment Term. There will be no Exit Value for Regular premium policy.

The Exit Value as per following formula will be paid and the contract will terminate thereafter.

60% ×

{Total Premiums Paid till date of Exit x Outstanding Policy duration in complete months as on date of Exit}  
{Original Policy Term (in months)}

# Non Forfeiture Clause for 3D-TROP Option

**a) If at least 2 years Regular/Limited premiums have not been paid:**

During the first 2 policy years, if the due regular/limited premium has not been paid before expiry of the grace period, the policy will lapse. If a lapsed policy has not been revived within five years from the date of first unpaid due premium (revival period), the policy will be terminated at end of the revival period without any benefit/payout.

**a) If at least 2 years Regular/Limited premiums have been paid:**

After payment of at least 2 years' Regular/Limited premiums, if any due premium is not paid before expiry of the grace period, the policy will become a paid-up policy with reduced benefits as under.

$$\text{Paid-up Death Sum Assured} = \frac{\text{Total number of Regular/Limited premiums paid}}{\text{Total number of Regular/Limited premiums payable under the contract}} \times \text{Base Sum Assured}$$

In case of death of the life insured before maturity, the Paid-up Death Sum Assured shall be payable in respect of a paid-up policy.

In case the life insured of a paid-up policy survives till the maturity date then Paid up Maturity Sum Assured shall be payable. The Paid-up Maturity Sum Assured shall be:

$$\text{Paid-up Maturity Sum Assured} = \frac{\text{Total number of Regular/Limited premiums paid}}{\text{Total number of Regular/Limited premiums payable under the contract}} \times \text{Maturity Sum Assured}$$

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**a) If at least 2 years Regular/Limited premiums have not been paid:**

During the first 2 policy years, if the due regular/limited premium has not been paid before expiry of the grace period, the policy will lapse. If a lapsed policy has not been revived within five years from the date of first unpaid due premium (revival period), the policy will be terminated at end of the revival period without any benefit/payout.

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$$\text{Paid-up Maturity Sum Assured} = \frac{\text{Total number of Regular/Limited premiums paid}}{\text{Total number of Regular/Limited premiums payable under the contract}} \times \text{Maturity Sum Assured}$$



# 3D-TROP Option: Surrender Value for Regular/Limited Premium Policy

Policy can be surrendered anytime provided at least two years' premiums have been paid. Surrender Value payable shall be greater of the Guaranteed Surrender Value and the Special Surrender Value.

Guaranteed Surrender Value (GSV) = GSV Factor X Total Premiums Paid<sup>#</sup>

<sup>#</sup>Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider cover premium and taxes.

Special Surrender Value (SSV) = SSV Factor X Paid-up Maturity Sum Assured

**SSV factors can be reviewed by the Company from time to time with prior approval of IRDAI**

**THANK YOU**