

Aviva Signature Increasing Income Plan

A Non-Linked Non-Participating Individual Life Insurance Savings Plan.

UIN: 122N158V01



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Introducing Aviva Signature Increasing Income Plan – An industry first post-retirement plan that beats inflation by giving Guaranteed Increasing Tax – free monthly income that keeps growing by 15% every 3 years and financially covers you till 100 years of age by providing return of 105% of Total Premiums.



Key Features



Life Insurance: Life Insurance Cover for financial security of your family.



Lifelong Income Guarantee: Guaranteed Monthly Income[#] till 100 years of age which increases every third policy anniversary.



Inbuilt Premium Guarantee Benefit: Death Benefit in case of death of Life Assured during Premium Payment Term, the income for Claimant to start as per schedule.



Return of Premiums: Return of 105% of Total Premiums Paid at the end of Payout Period.



Optional Riders: Enhance your protection with Aviva Accidental Casualty Non-Linked Rider and Aviva New Critical Illness Non-Linked Rider.



Tax Benefit: Tax benefits as per prevailing tax laws.



Loan: Loan is available under this plan.



Plan at a Glance: Eligibility Criteria to buy the product

Entry Age (Last Birthday in Years)	Payout Starts at Age (In Years)	Premium Payment Term (PPT) (In Years)	Policy Term (PT) (In Years)	Payout Period (In Years)
<= 45	60	53 - Entry Age	PPT + 7	40
46 - 50	65	58 - Entry Age	PPT + 7	35
51 - 55	70	65 - Entry Age	PPT + 5	30

Minimum Annualized Premium: ₹36,000 thereafter in multiple of ₹1,000/-

Maximum Annualized Premium: No limit subject to Board Approved

Underwriting Policy

Minimum Sum Assured

Entry Age (Last Birthday in Years)	Minimum Base Death Sum Assured	Minimum Aviva Accidental Casualty Non-Linked Rider Sum Assured	Minimum Aviva New Critical Illness Non- Linked Rider (Lumpsum Option) Sum Assured
25 - 50	₹3,96,000	₹1,00,000	₹1,00,000
51 - 55	₹2,52,000	₹1,00,000	₹1,00,000

Maximum Sum Assured

Entry Age (Last Birthday in Years)	Maximum Base Death Sum Assured	Maximum Aviva Accidental Casualty Non-Linked Rider (Per Life)	Maximum Aviva New Critical Illness Non- Linked Rider (Lumpsum Option) (Per Life)
25 - 50	No Limit subject to Board Approved Underwriting Policy	₹5,00,000	₹5,00,000
51 - 55			

Flexible Premium Payment Frequency: You have an option to pay Premiums either Yearly, Half-Yearly, Quarterly or Monthly



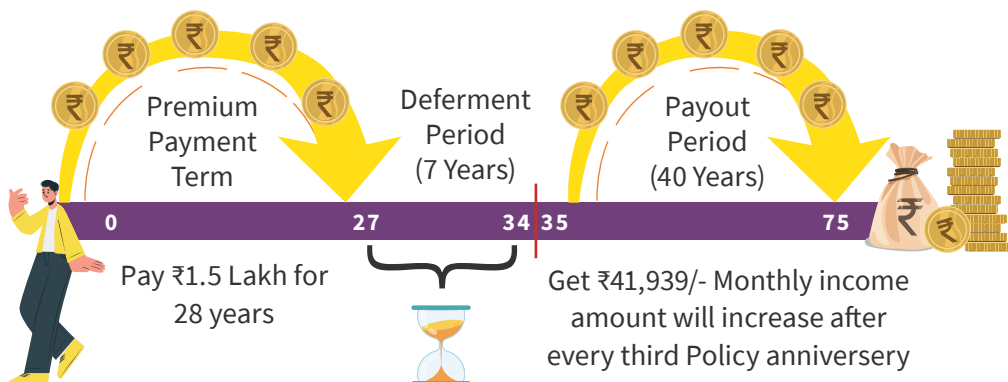
Benefits in Detail

■ Maturity Benefit

On survival, provided all due Premiums are paid, the Life Insured will start getting Guaranteed Monthly Income from the Maturity Date and thereafter payable at each monthly Policy anniversary during the Payout Period. This would increase by a simple interest of 15% every 3rd anniversary of the Payout Period. In addition, Life Insured will also get 105% of Total Premiums Paid {total of all the Premiums received, excluding any extra Premium, any Rider Premium and taxes} along with the last payout of the Guaranteed Monthly Income. The Maturity Benefit would be payable to the Nominee irrespective of whether the Life Assured is surviving or not during the Payout Period.

Illustration

Mr. Sandeep, 25-year-old, wants to create his post-retirement plan. He pays ₹1.5 Lakh for 28 years (as illustrated below). After a waiting period of 7 years, he will start getting monthly payout of ₹41,939 for 40 years which will increase after every third Policy year. At the end of Payout Period, he will get a lumpsum amount of ₹4,410,000 (105% of Total Premiums Paid). Life Coverage will be for 35 Years from the commencement of the Policy.



Total Premium Paid: ₹42 Lakh | Total Benefit: ₹4.31 Crs. (Approx)

Lumpsum Amount: ₹44.10 Lakh

■ **Death Benefit**

In case of unfortunate demise of the Life Assured 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**

**Total Premiums Paid means total of all the Premiums received, excluding any extra Premium, any Rider Premium and taxes.

In addition to the 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 of the Payout Period.

■ **Definitions:**

- Annualized Premium shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.
- Alteration between different modes of premium payment is allowed at any policy anniversary, no other alteration is allowed under this plan.
- Tax benefits are applicable as per prevailing tax laws. Tax laws are subject to change.
- The product shall be offered to Males, Females and Transgenders.

Queries and Complaints

For additional information, queries or complaints,
please contact us at the numbers given below:
1800 1037766 (Toll free for BSNL / MTNL users) or
0124-2709046 or SMS "Aviva" to 5676737
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Aviva Life Insurance Company India Ltd.

(IRDAI Reg No. 122)

A Joint Venture between Dabur Invest Corp and Aviva International Holdings Limited

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Corporate Identity Number (CIN): U66010DL2000PLC107880

*Tax benefits are as per existing tax laws which are subject to change. | *Income till 100 years of age even in case of death of Life assured during payout period. | *Premium payment funding by Aviva Life Insurance in case of death of Life Insurer.

BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of Premiums.
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