



Introduction

Aviva Ltd believes it is important that you fully appreciate the benefits of your policy. You should also understand how the cost of your insurance cover and the expenses of administration and sales affect the benefits that you will receive.

The illustration that follows shows how the value of your policy progresses over time and the sum(s) that would be payable. The methods used to derive the values shown follow guidelines established by the Life Insurance Association, Singapore, to ensure that a fair and consistent approach is used in preparing this illustration.

Buying a life insurance policy can be a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.

If you need clarification, please do not hesitate to ask your adviser.

This Insurance policy is underwritten by AVIVA Ltd

4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 Tel: (65) 6827 7988 Fax: (65) 6827 7900 www.aviva.com.sg
Company Reg. No.:196900499K GST Reg No.: MR-8500166-8

Policyholder and plan details

Date of Issue : 18/02/2017 Backdated : Not Applicable

Life Assured : Mr The Customer Is Right

Gender / Smoker Status : Male/Non-Smoker Age Next Birthday : 36

Occupation : Engineer/Techn- Admin/Research - A158

Residency / Nationality : Singapore (SG) / Singapore (SG)

Payment : Annual Currency : SGD

Summary Page

Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
MyProtector-Level Plus	63	63	1,000,000.00	4,672.90

Supplementary Benefits**Life Assured**

Enhanced Total and Permanent Disability Benefit	34	34	1,000,000.00	340.00
Enhanced Critical Illness Accelerated Benefit	63	63	1,000,000.00	5,790.00

Total: 10,802.90

- It is important that you examine the Product Summary as well. This document highlights key features of the policy, including the benefits, charges and your free-look privilege.
- You have also been given a copy of "Your Guide to Life Insurance", "Your Guide to Health Insurance" and "Your Guide to Investment-Linked Insurance Plan" (where applicable). This is intended to provide you with a general understanding of life, health and investment-linked insurance, and it may cover product features that do not apply to the proposed policy.

Signature of Applicant : _____
 Date : 18/02/2017
 Name : Mr The Customer Is Right

Signature of Adviser : _____
 Date : 18/02/2017
 Name : R B Lulla
 Company Name : Able Insurance Brokers Pte Ltd
 Contact Number : +65 93856233/ able@ able-insurance.com
 Adviser Code : 60000418

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Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
MyProtector-Level Plus	63	63	1,000,000.00	4,672.90

AP: 4,672.90 HP: 2,366.40 QP: 1,190.70 MP: 398.60

Main Benefit Illustration

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Death Benefit Guaranteed (\$)	Surrender Value Guaranteed (\$)
1/37	4,673	1,000,000	-
2/38	9,346	1,000,000	-
3/39	14,019	1,000,000	-
4/40	18,692	1,000,000	-
5/41	23,365	1,000,000	-
6/42	28,038	1,000,000	-
7/43	32,711	1,000,000	-
8/44	37,384	1,000,000	-
9/45	42,057	1,000,000	-
10/46	46,729	1,000,000	-
11/47	51,402	1,000,000	-
12/48	56,075	1,000,000	-
13/49	60,748	1,000,000	-
14/50	65,421	1,000,000	-
15/51	70,094	1,000,000	-
16/52	74,767	1,000,000	-
17/53	79,440	1,000,000	-
18/54	84,113	1,000,000	-
19/55	88,786	1,000,000	-
20/56	93,458	1,000,000	-

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End of Policy Year/Age	Total Premiums Paid To-date (\$)	Death Benefit Guaranteed (\$)	Surrender Value Guaranteed (\$)
25/61	116,823	1,000,000	-
30/66	140,187	1,000,000	-
35/71	163,552	1,000,000	-
40/76	186,916	1,000,000	-
45/81	210,281	1,000,000	-
50/86	233,645	1,000,000	-
55/91	257,010	1,000,000	-
60/96	280,374	1,000,000	-
63/99	294,393	1,000,000	-

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Maturity Value Guaranteed (\$)
63/99	294,393	-

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Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
MyProtector-Level Plus	63	63	1,000,000.00	4,672.90
AP: 4,672.90	HP: 2,366.40	QP: 1,190.70	MP: 398.60	

How much are you paying for distribution costs?

This table shows the total costs of distribution that Aviva Ltd expects to incur in relation to your policy, including the cost of any financial advice provided to you.

Total Distribution Cost

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Total Distribution Cost To-date (\$)
1/37	4,673	5,590
2/38	9,346	7,840
3/39	14,019	8,400
4/40	18,692	8,665
5/41	23,365	8,815
6/42	28,038	8,965
7/43	32,711	8,965
8/44	37,384	8,965
9/45	42,057	8,965
10/46	46,729	8,965
11/47	51,402	8,965
12/48	56,075	8,965
13/49	60,748	8,965
14/50	65,421	8,965
15/51	70,094	8,965
16/52	74,767	8,965
17/53	79,440	8,965
18/54	84,113	8,965
19/55	88,786	8,965
20/56	93,458	8,965
25/61	116,823	8,965
30/66	140,187	8,965
35/71	163,552	8,965

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End of Policy Year/Age	Total Premiums Paid To-date (\$)	Total Distribution Cost To-date (\$)
40/76	186,916	8,965
45/81	210,281	8,965
50/86	233,645	8,965
55/91	257,010	8,965
60/96	280,374	8,965
63/99	294,393	8,965

What does the last column represent?

1. The Total Distribution Cost To Date is the sum of each year's expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel.
2. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.
3. You can obtain the Total Distribution Cost of each of the supplementary benefits (if applicable) from your Financial Adviser or its representatives.

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Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
Life Assured				
Enhanced Total and Permanent Disability Benefit	34	34	1,000,000.00	340.00
Enhanced Critical Illness Accelerated Benefit	63	63	1,000,000.00	5,790.00
			Total:	6,130.00

AP: 6,130.00 HP: 3,104.30 QP: 1,561.95 MP: 522.95

Benefit Illustration for Supplementary Benefits

This is only a supplementary benefit illustration and must be read in conjunction with the Main Benefit Illustration.

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Death Benefit Guaranteed (\$)	Surrender Value Guaranteed (\$)
1/37	6,130	-	-
2/38	12,260	-	-
3/39	18,390	-	-
4/40	24,520	-	-
5/41	30,650	-	-
6/42	36,780	-	-
7/43	42,910	-	-
8/44	49,040	-	-
9/45	55,170	-	-

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End of Policy Year/Age	Total Premiums Paid To-date (\$)	Death Benefit Guaranteed (\$)	Surrender Value Guaranteed (\$)
10/46	61,300	-	-
11/47	67,430	-	-
12/48	73,560	-	-
13/49	79,690	-	-
14/50	85,820	-	-
15/51	91,950	-	-
16/52	98,080	-	-
17/53	104,210	-	-
18/54	110,340	-	-
19/55	116,470	-	-
20/56	122,600	-	-
25/61	153,250	-	-
30/66	183,900	-	-
35/71	214,210	-	-
40/76	243,160	-	-
45/81	272,110	-	-
50/86	301,060	-	-
55/91	330,010	-	-
60/96	358,960	-	-
63/99	376,330	-	-

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Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
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Enhanced Total and Permanent Disability Benefit	34	34	1,000,000.00	340.00
Enhanced Critical Illness Accelerated Benefit	63	63	1,000,000.00	5,790.00
			Total:	6,130.00

AP: 6,130.00 HP: 3,104.30 QP: 1,561.95 MP: 522.95

How much are you paying for distribution costs?

This table shows the total costs of distribution that Aviva Ltd expects to incur in relation to the Supplementary Benefits, including the cost of any financial advice provided to you.

Total Distribution Cost

End of Policy Year/Age	Total Premiums Paid To-date (\$)	Total Distribution Cost To-date (\$)
1/37	6,130	7,334
2/38	12,260	10,285
3/39	18,390	11,020
4/40	24,520	11,367
5/41	30,650	11,564
6/42	36,780	11,761
7/43	42,910	11,761
8/44	49,040	11,761
9/45	55,170	11,761
10/46	61,300	11,761

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End of Policy Year/Age	Total Premiums Paid To-date (\$)	Total Distribution Cost To-date (\$)
11/47	67,430	11,761
12/48	73,560	11,761
13/49	79,690	11,761
14/50	85,820	11,761
15/51	91,950	11,761
16/52	98,080	11,761
17/53	104,210	11,761
18/54	110,340	11,761
19/55	116,470	11,761
20/56	122,600	11,761
25/61	153,250	11,761
30/66	183,900	11,761
35/71	214,210	11,761
40/76	243,160	11,761
45/81	272,110	11,761
50/86	301,060	11,761
55/91	330,010	11,761
60/96	358,960	11,761
63/99	376,330	11,761

What does the last column represent?

1. The Total Distribution Cost To Date is the sum of each year's expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel.
2. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.
3. You can obtain the Total Distribution Cost of each of the supplementary benefits (if applicable) from your Financial Adviser or its representatives.

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NOTES:

1. Buying a life insurance policy can be a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.
2. The client's Age Next Birthday (ANB) is used to calculate the premium and in the projection. The Sum Assured/Benefit heading in this illustration refers to the Sum Assured or Annual/Half-Yearly/Quarterly/Monthly Benefit you will receive depending on the product.
3. This quotation is applicable to standard life and is for illustration purposes only. This illustration is not an offer by Aviva Ltd to provide insurance. Insurance cover is only effective when a policy is issued. The precise benefits, terms and conditions will be provided in the contract. All amounts quoted are based on the selected currency.
4. For the purpose of this Benefit Illustration, Singaporean Nationality shall include Singapore Permanent Resident. Rates quoted for a Singapore Permanent Resident shall be based on the rates quoted for a Singaporean.
5. For the purpose of the Supplementary Benefit Illustration (where applicable), "-" shown under the Death Benefit Guaranteed and/or Surrender Value Guaranteed indicates that there are no death benefit coverage and/or surrender value for the respective supplementary benefit.
6. Please note that the premium rates/ charges for the following (where applicable) are not guaranteed. These rates/charges may be adjusted based on future experience.
 - Enhanced Critical Illness Accelerated Benefit
 - Critical Illness Premium Waiver
 - Male Illness Cover II
 - Female Illness Cover II
 - Payer Critical Illness Premium Waiver
 - Accidental Death and Dismemberment Benefit
 - Early Critical Illness Cover
7. **Do note that arising from regulatory changes, if your policy is issued on or after 1 Jan 2017, there will be changes in the Total Distribution Cost but this change does not impact your policy values or your coverage and benefits. All other terms and conditions remain unchanged. You may request for the revised distribution cost illustration from your financial adviser representative.**
8. I/We declare that my/our adviser has explained the values / key benefits / information in the Benefit Illustration and Product Summary to my/our satisfaction. I/We have read through all the pages of the Benefit Illustration and Product Summary and understand the benefits of the plan.

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MYPROTECTOR-LEVEL PLUS**1. DESCRIPTION OF PRODUCT**

This plan is a non-participating level term insurance plan. It offers protection against death and terminal illness for the period of the policy term. This plan does not have any cash value.

In addition, an Interim Cover is provided against Accidental Death of the Life Assured under the Policy, or in the case of a joint-lives proposal, the first of the two Lives Assured proposed to be covered under the Policy, who suffers an Accidental Death, during the Interim Cover period. The Interim Cover commences from the date that the Application is signed.

Note: "You" / "Your" relates to the Policyholder. "We" / "Us" relates to Aviva Ltd.

Product At-a-glance

<ul style="list-style-type: none"> • Choice of coverage term of <ul style="list-style-type: none"> a) five (5) years or ten (10) years (with Guaranteed Renewable Option); or b) eleven (11) years to term up to age ninety nine (99) next birthday, at every one (1) year interval. • Pays a lump sum in the event of death or upon diagnosis of a terminal illness within the policy term. • The premiums are level and guaranteed throughout the policy term. 	<ul style="list-style-type: none"> • Six currency options are available: SGD, USD, GBP, EUR, AUD and HKD. • Option to increase the protection coverage without evidence of health upon certain life stage events such as addition of new member to the immediate family, graduation from tertiary education or change of marital status. • Choose to pay either monthly, quarterly, half-yearly or yearly.
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2. PLAN FEATURES AND BENEFITS**2.1. Interim Accidental Death Benefit**

"Accident" means an event caused solely and independently of all other causes and directly by violent, unexpected, external and visible means.

"Accidental Death" means death caused by Accident.

"Application" means the application form signed and submitted by the person(s) named in the application to purchase the Policy from Us, including any written statement, representation and/or document given to Us to support the said application.

The Life Assured is entitled to an interim Accidental Death cover "Interim Cover", provided that his or her age next birthday is less than sixty (60) years on the date of Application and comply with the duty of disclosure as set out in the Application Form.

The Interim Cover Benefit per life by Us under the Interim Cover is limited to the lower of:

- (a) Five Hundred Thousand Singapore dollars (SGD500,000) [or its equivalent for other currencies]; or
- (b) the proposed Sum Assured for Death Benefit.

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Key Provisions for Interim Accidental Death Benefit

1. Termination

This benefit shall terminate on the earliest occurrence of the following:

- (a) the Policy issue date; or
- (b) ninety (90) days from the date of Application signed; or
- (c) thirty (30) days from the date the Application is accepted by Us on substandard terms, unless the Assured accepts the terms; or
- (d) the date the Application is withdrawn; or
- (e) the date the Application is rejected or postponed by Us; or
- (f) the Accidental Death of the proposed Life Assured or in the case of a joint-lives proposal, the first of the two proposed Lives Assured to die due to accident.

2. Exclusions

The Interim Accidental Death Benefit shall not be payable under this Policy if death is directly or indirectly, wholly or partly caused by or arising from or contributed to by:

- (a) suicide, attempted suicide or other intentional self-inflicted injury while sane or insane; or
- (b) while Life Assured is actively participating in war (declared or undeclared), civil war, war-like actions and/or acts of terrorism; or
- (c) resulting from or in connection with the use of nuclear, biological and/or chemical weapons in any act of war (declared or undeclared), civil war, war-like actions and/or acts of terrorism; or
- (d) on any navy, army, air force, military or police duties; or
- (e) while participating in any aerial activity such as parachuting and sky-diving, racing of any kind other than on foot, mountaineering or underwater activity; or
- (f) during travel on any type of aircraft except as a fare-paying passenger or a crew member of an international airline operating on a regularly-scheduled passenger flight of a licensed commercial aircraft; or
- (g) during violation or attempted violation of law, or resistance to lawful arrest or imprisonment; or
- (h) while under the influence of alcohol or drugs unless administered or taken at the direction of a Registered Medical Practitioner; or
- (i) any medical condition or injury not caused by an Accident; or
- (j) consumption of poison or any substance which may be fatal if consumed, whether voluntary or involuntary.

Upon receiving the Application and all the required supporting documents and information, We reserve the right to revoke the Interim Cover by notifying the Life Assured immediately if We determine that there is more than the standard life risk to cover.

2.2. Death Benefit

In the event the Life Assured dies within the benefit term, We will pay the Death Benefit in a lump sum under this Policy.

Key Provisions for Death Benefit

Exclusions

No benefit shall be payable under this Policy if death is caused by suicide, while sane or insane, within one (1) year from:

- (a) the Policy Issue Date; or
- (b) the reinstatement date of this Policy,

whichever is later. This Policy will be void from the date immediately and there shall be no benefit payable under this Policy. We will refund the total amount of the Instalment Premiums paid for this Basic Benefit (without interest) less any amounts owing by You to Us.

2.3. Terminal Illness Benefit

In the event the Life Assured is diagnosed to be suffering from a Terminal Illness within the benefit term, We will pay the Terminal Illness Benefit in a lump sum as an advancement of the Death Benefit under this Policy.

“Terminal Illness” means the conclusive diagnosis of an illness that is expected to result in the death of the Life Assured within twelve (12) months from the date of diagnosis. The Terminal Illness must be diagnosed by a specialist and the diagnosis must be confirmed by Our appointed Registered Medical Practitioner.

Key Provisions for Terminal Illness Benefit

Exclusions

No benefit shall be payable under this Policy if Terminal Illness is caused by the presence of Human Immunodeficiency Virus (HIV) infection.

2.4. Guaranteed Renewable Option – Applicable to Policy Term of five (5) years and ten (10) years only

This feature allows You to renew this Basic Policy automatically from the day immediately after the Benefit Cessation Date for the same duration of the existing Policy term, without further evidence of insurability as long as the following conditions are met:

- (a) the Policy is in force on the Benefit Cessation Date;
- (b) the chosen policy term at Policy inception is five (5) years or ten (10) years;
- (c) the Life Assured is at age seventy five (75) next birthday or younger upon renewal of the Policy;
- (d) the Life Assured is insured for the same Sum Assured or lesser on the Benefit Cessation Date; and
- (e) no claims on this Policy has been admitted.

The same terms of acceptance as at the inception of this Policy will continue to be applicable for each renewed term. Premiums payable for the renewed Policy will be calculated based on the Life Assured's attained age at date of renewal, using prevailing premium rates at the time of renewal. The renewal premiums shall be payable in the same contract currency chosen at inception.

If You do not want to renew this Basic Policy, You must give Us written notice of Your intention within thirty (30) days before the next Renewal Date.

2.5. Guaranteed Issuance Option – For Life Stage Events

In the event of any of the following life stage events, the Life Assured has the option to increase the protection coverage of this Basic Policy, without evidence of health. The life stage events are:

- (1) Any change of marital status of Life Assured, such as the Life Assured marries or divorces.
- (2) Life Assured becomes a parent by having a new born child, or legally adopt a child.
- (3) Life Assured graduated from tertiary education.

The Life Assured can exercise this option to increase the sum assured of this Basic Policy if this Policy has been fully underwritten and accepted at standard terms without any sub-standard premium loadings, exclusions or counter offers. Premiums payable for the remaining term of the increased sum assured will be calculated based on the Life Assured's attain age at next Policy Anniversary.

The option to increase sum assured:

- (1) must be exercised within ninety (90) days from the life stage event. No waiting period from the Policy inception will be required before the Life Assured can exercise this option.
- (2) will be effected on the next Policy Anniversary upon approval of the application to increase sum assured.
- (3) must be exercised on the same Life Assured as the basic Policy.

- (4) can be exercised up to fifty percent (50%) of the basic Policy's Sum Assured agreed at Policy Effective Date, or up to a maximum of Two Hundred and Fifty Thousand Singapore dollars (SGD250,000) or its equivalent in other currencies per life, whichever is lower. This is irrespective of the number of MyProtector–Level Plus the Life Assured may have.
- (5) shall not exceed the prevailing maximum sum assured allowed on a per life basis for death coverage, including all other policies with Us.

The Life Assured can exercise this Guaranteed Issuance Option:

- (1) up to maximum two (2) times per life time.
- (2) before the Policy Anniversary when the Life Assured attains age fifty (50) at next birthday.
- (3) if there are no previous admitted claims or currently applied for a claim on this Policy within the Policy term.
- (4) with the consent of the Policyholder if the Life Assured is not the Policyholder of this basic Policy.

3. ADDITIONAL INFORMATION

3.1. The Contract

This summary provides You with an overview of the plan. The Policy document will provide the full terms and conditions.

3.2. General Exclusion

No benefit shall be payable under this plan for suicide within the first (1st) year of the date of Policy issued or the date of the last reinstatement of the Policy (whichever is later). The Policy will be void from the date immediately prior to the date of death. We will refund (without interest) the total amount of premiums paid for the Policy, less any monies owed to Us.

You are advised to read the policy for the full list of exclusions.

3.3. Termination

This benefit shall terminate on the earliest occurrence of the following:

- (a) the date the Policy terminates; or
- (b) the Benefit Cessation Date of this Death Benefit; or
- (c) the date on which the Death Benefit or an advancement of the Death Benefit is paid in full; or
- (d) the date on which the Terminal Illness Benefit is paid in full; or
- (e) the expiry of grace period without payment of premium due; or
- (f) the acceptance of Your application to terminate this Policy; or
- (g) any other event which results in termination as set out in this Policy.

3.4. Joint-Lives Assured

Where the Life Assured is more than one (1) individual, the Death Benefit or Terminal Illness Benefit will be payable in respect of the first (1st) Life Assured to die or be diagnosed as suffering from Terminal Illness. Other Supplementary Benefits (where applicable) will also be payable in respect of the first (1st) Life Assured to claim basis.

3.5. Joint Ownership

Where the Assured is two (2) individuals:

- (a) if either of them dies, all his rights, options, title and interest in the Policy will automatically pass to the surviving individual.
- (b) any transaction requiring a request by the Assured can be requested by either of the two (2) individuals.

3.6. Notice and Proof of Claim

Written notice and proof of claim must be given to Us as soon as reasonably possible after the claim event and/or the death of the Life Assured.

Proof of claim consists of the following which must be submitted to Us:

- (a) the Policy contract;
- (b) the completed claim form;
- (c) proof of the Life Assured's date of birth;
- (d) the medical report and/or diagnosis issued by a Registered Medical Practitioner, supported by clinical, radiological, histological and laboratory evidence at the claimant's expense, which must be acceptable to Us;
- (e) the original death certificate (when making a claim for Death Benefit);
- (f) evidence that the claimant is entitled to payment of proceeds under the policy; and
- (g) any other document necessary to support the claim.

3.7. Claims

Any benefits payable under the policy are made to You, Your legal representative, the hospital or such other authorised parties (as the case may be). We will not make any payment in respect of any claim incurred unless full premium has been received by Us.

Kindly contact your financial adviser representative or visit the FAQs section in <http://www.aviva.com.sg/customer-care/life-and-health/make-a-claim/> and <http://www.aviva.com.sg/customer-care/faqs/> for claim procedures.

3.8. Free Look

Within fourteen (14) days after You have received the Policy, You may write to Us to cancel your Policy. We will refund the premium(s) You paid (without interest) after deducting any expenses We incurred in assessing the risk under Your Policy and in issuing the Policy, after We have received the written notification for cancellation.

If the Policy was sent to You by post, You are considered to have received it seven (7) days after posting.

3.9. Point-of-Sale Documents

A copy of the following documents is provided at the point-of-sale:

- Benefit Illustration
- Product Summary
- Fact Find Form
- Your Guide to Life Insurance
- Your Guide to Health Insurance and Infographic "Evaluating My Health Insurance Coverage" (if applicable)

3.10. Note

The above is merely a summary of the plan offered. The precise terms and conditions of the plan are set out in the Policy contract.

You may wish to seek advice from a financial adviser representative before making a commitment to purchase the plan. In the event that You choose not to seek advice from a financial adviser representative, You should consider whether the plan in question is suitable for You. Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value, if any, may be less than total premiums paid.

3.11. Policy Owners' Protection Scheme

This Policy is protected under the Policy Owners' Protection Scheme, and is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your Policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

3.12. Details of the Insurer

This plan is underwritten by Aviva Ltd, part of Aviva plc. Web-site: www.aviva.com.sg

ENHANCED TOTAL AND PERMANENT DISABILITY BENEFIT

FEATURES

This is a non-participating Total and Permanent Disability Supplementary Benefit (TPD Benefit). It offers protection against disability which is total and permanent during the period of the benefit term. This TPD Benefit accelerates the Death Benefit of the Policy to which it is attached. This benefit does not have any cash value.

The premium rates relating to this Supplementary Benefit are level and guaranteed throughout the Policy term.

This Supplementary Benefit is available for Policy Term of

- a) five (5) years; or
- b) ten (10) years and to term up to age seventy (70) next birthday, at every one (1) year interval.

BENEFITS

If the Life Assured becomes totally and permanently disabled as defined in the Supplementary Provisions, the TPD Benefit will be payable. Any amounts will be deducted from the TPD Benefit before payment is made.

TOTAL AND PERMANENT DISABILITY DEFINITIONS

“Total and Permanent Disability” means any of the following situations:

1. If the Life Assured is aged seventy (70) next birthday and below, and has suffered total and irrecoverable:
 - a. Loss of the sight of both eyes; or
 - b. Loss of sight of one (1) eye and loss by severance or loss of use of one (1) limb at or above the ankle or wrist; or
 - c. Loss by severance or loss of use of:
 - i. Both hands at or above the wrists; or
 - ii. Both feet at or above the ankles; or
 - iii. One (1) hand at or above the wrist and one (1) foot at or above the ankle.
2. If the Life Assured is aged eighteen (18) next birthday and below, TPD is defined as a state of permanent incapacity in which the Life Assured is confined to a home, hospital or institution, requiring constant care and medical attention for at least six (6) consecutive months.
3. If the Life Assured is between aged nineteen (19) to sixty five (65) next birthday, and has suffered a disability which is total and permanent and persists continuously for at least six (6) months, with the Life Assured incapable of performing any work or engaging in any occupation or profession to earn or obtain wages, compensation or profit, from the time when the disability started.
4. If the Life Assured is between aged nineteen (19) to sixty five (65) next birthday, and in the event of the Life Assured becoming totally and permanently unable to perform (due to disease, illness or injury) at least three (3) of the six (6) “Activities of Daily Living” (despite the aid of special equipment) and requires the physical assistance of another person throughout the entire activity for at least six (6) continuous months. A Registered Medical Practitioner must first confirm and certify the diagnosis of Total and Permanent Disability before We admit the claim for TPD Benefit.
5. If the Life Assured is between aged sixty six (66) to seventy (70) next birthday, and in the event of the Life Assured becoming totally and permanently unable to perform (due to disease, illness or injury) at least two (2) of the six (6) “Activities of Daily Living” (despite the aid of special equipment) and requires the physical assistance of another person throughout the entire activity for at least six (6) continuous months. A Registered Medical Practitioner must first confirm and certify the diagnosis of Total and Permanent Disability before We admit the claim for TPD Benefit.

“Activities of Daily Living” refer to the following:

- a) Transferring: The ability to move from a bed to an upright chair or wheelchair and vice versa
- b) Mobility: The ability to move indoors from room to room on level surfaces
- c) Toileting: The ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene
- d) Dressing: The ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical appliances
- e) Washing: The ability to wash in the bath or shower (including getting into and out of the bath or shower) or to wash satisfactorily by any other means
- f) Feeding: The ability to feed oneself once food has been prepared and made available

Note:

While the Policy is in force, the benefits payable under TPD Benefit will be as follow:

1. If Life Assured becomes TPD on or after his second (2nd) birthday; and if the TPD Benefit is:
 - a) equal to or less than Two Million Singapore Dollars (SGD2,000,000) or its equivalent in other currencies,
 - (i) Immediately following Our admission of the TPD claim, the TPD Benefit will be paid in one lump sum.
 - b) more than Two Million Singapore Dollars (SGD2,000,000) or its equivalent in other currencies,
 - (i) On the next premium due date immediately following Our admission of the TPD claim, You no longer required to pay for the Instalment Premiums of the Basic Policy;
 - (ii) the first payment will be for Two Million Singapore Dollars (SGD2,000,000) or its equivalent in other currencies; and
 - (iii) the excess above Two Million Singapore Dollars (SGD2,000,000) or its equivalent in other currencies will be paid in two (2) equal annual instalments with the first instalment being paid one (1) year after the first payment for Two Million Singapore Dollars (SGD2,000,000) or its equivalent in other currencies.
2. Life Assured becomes TPD before his second (2nd) birthday:
 - a) On the next premium due date immediately following Our admission of the TPD claim, You no longer required to pay for the Instalment Premiums of the Basic Policy;
 - b) We will pay twenty percent (20%) of the TPD Benefit; and
 - c) the remaining eighty percent (80%) of the TPD Benefit will be paid one (1) year later.

In the event that only part of Death Benefit is being accelerated as a result of a claim for Enhanced Critical Illness Accelerated Benefit (if applicable), the Sum Assured of this TPD Benefit shall be reduced accordingly in tandem with the Sum Assured of the Basic Policy. You must continue to pay the corresponding Premium for the remaining Sum Assured of this TPD Benefit based on the Premium rate applicable at the Policy Effective Date to keep the remaining Sum Assured of this TPD Benefit in force.

You are advised to read the Policy for specific terms and conditions in relation to the TPD Benefit.

GUARANTEED RENEWABLE OPTION – *Applicable to Rider Policy Term of five (5) years and ten (10) years only*

Where the attached Basic Policy has Guaranteed Renewable Option, this Supplementary Benefit will automatically be renewed together with the attached Basic Policy from the day immediately after the Benefit Cessation Date for the same duration of the existing Policy term, without further evidence of insurability as long as the following conditions are met at the Benefit Cessation Date of the Basic Policy:

- (a) the Supplementary Benefit is attached to the Basic Policy at Policy inception;
- (b) the Supplementary Benefit have the same Supplementary Benefit term as the Basic Policy at Policy inception;
- (c) the Policy is in force on the Benefit Cessation Date;
- (d) the Life Assured is age sixty five (65) next birthday or younger for Supplementary Benefit term of five (5) years; age sixty (60) next birthday or younger for Supplementary Benefit term of ten (10) years;
- (e) the Life Assured is insured for the same Sum Assured or lesser on the Benefit Cessation Date of this Supplementary Benefit; and
- (f) no claims on this Supplementary Benefit has been admitted.

The same terms of acceptance as at the inception of this Supplementary Benefit will continue to be applicable for each renewed term. Premiums payable for the renewed Supplementary Benefit will be calculated based on the Life Assured's attained age at date of renewal, using prevailing premium rates at the time of renewal. The renewal premiums shall be payable in the same contract currency chosen at Policy inception.

KEY PROVISIONS FOR TPD RIDER

1. Termination

This Supplementary Benefit shall terminate on the earliest occurrence of the following:

- (a) upon termination of this Supplementary Benefit by written request to Us; or
- (b) the date the Policy terminates; or
- (c) the Benefit Cessation Date of this Supplementary Benefit; or
- (d) when the Instalment Premium for this Supplementary Benefit remains unpaid upon the expiry of the Grace Period for its payment; or
- (e) the date on which this Supplementary Benefit is paid in full or the date on which the advancement of this Supplementary Benefit is paid in full.

There shall be no refund of any premium paid before the date of termination of this Supplementary Benefit.

2. Exclusions

This Supplementary Benefit shall not be payable in the following events:

- (a) attempted suicide; or
- (b) self-inflicted illness or injury, while sane or insane; or
- (c) injuries sustained during travel on any type of aircraft except a fare-paying passenger or a crew member of an international airline operating on a regular scheduled passenger flight of a licensed commercial aircraft; or
- (d) any Pre-existing Condition.

where "Pre-existing Condition" means any condition or illness which existed or was existing or the cause or symptoms of which existed or were existing or evident, or any condition or illness which the Life Assured suffered or was suffering from, prior to the Policy Issue Date, issue date of this Supplementary Benefit, Benefit Commencement Date of this Supplementary Benefit or the reinstatement date of this Supplementary Benefit, whichever is the later, unless the condition or illness had been declared and accepted by Us.

You are advised to read the Policy for the full list of exclusions.

3. Proof of Claim

Even if satisfactory proof of the Total and Permanent Disability has been received and accepted by Us and the claim for TPD Benefit has been admitted, We have the right to require proof of continuing Total and Permanent Disability to be furnished from time to time.

We will stop paying the TPD Benefit if:

- (a) satisfactory proof of continuing Total and Permanent Disability cannot be furnished; and/or
- (b) the Life Assured becomes able to perform any work or engage in any occupation or profession to earn or obtain any wages, compensation or profit.

If the TPD Benefit payment ceases, You must continue paying the regular premiums due in respect of the Sum Assured remaining after deducting the amounts already paid as TPD Benefit, based on the premium rate applicable at the Policy Effective Date.

4. Claims

Any benefits payable under the policy are made to You, Your legal representative, the hospital or such other authorised parties (as the case may be). We will not make any payment in respect of any claim incurred unless full premium has been received by Us.

Kindly contact your financial adviser representative or visit the FAQs section in <http://www.aviva.com.sg/customer-care/life-and-health/make-a-claim/> and <http://www.aviva.com.sg/customer-care/faqs/> for claim procedures.

NOTE

The above is merely a summary of the plan offered. The precise terms and conditions of the plan are set out in the Policy contract.

You may wish to seek advice from a financial adviser representative before making a commitment to purchase the plan. In the event that You choose not to seek advice from a financial adviser representative, You should consider whether the plan in question is suitable for You. Buying a life insurance Policy is a long-term commitment. An early termination of the Policy usually involves high costs and the surrender value, if any, may be less than total premiums paid.

Policy Owners' Protection Scheme

This Policy is protected under the Policy Owners' Protection Scheme, and is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your Policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

ENHANCED CRITICAL ILLNESS ACCELERATED BENEFIT

FEATURES

This is a non-participating Critical Illness Supplementary Benefit (CI Benefit) that offers protection against any one (1) of the covered critical illnesses during the period of the benefit term. This CI Benefit accelerates the Death Benefit of the Policy to which it is attached. This benefit does not have any cash value.

The premium rates relating to this Supplementary Benefit are level but are not guaranteed and may be adjusted based on future experience.

This is not a Medisave-approved policy and you may not use Medisave to pay the premiums for this policy.

This Supplementary Benefit is available for Policy Term of:

- a) five (5) years; or
- b) ten (10) years and to term up to age ninety nine (99) next birthday, at every one (1) year interval.

BENEFITS

If the Life Assured is first diagnosed to be suffering from any one (1) of the following thirty six (36) Critical Illnesses^ listed below as defined in the Policy, the following CI Benefit will be payable in one lump sum.

Any amounts will be deducted from the CI Benefit before payment is made.

The Critical Illness must be diagnosed by a Registered Medical Practitioner.

List of Critical Illnesses

- | | |
|---|--|
| 1. Major Cancers | 21. Motor Neurone Disease |
| 2. Heart Attack of Specified Severity | 22. Primary Pulmonary Hypertension |
| 3. Stroke | 23. HIV Due to Blood Transfusion and Occupationally Acquired HIV |
| 4. Coronary Artery By-pass Surgery | 24. Benign Brain Tumour |
| 5. Kidney Failure | 25. Viral Encephalitis |
| 6. Aplastic Anaemia | 26. Bacterial Meningitis |
| 7. End Stage Lung Disease | 27. Blindness (Loss of Sight) |
| 8. End Stage Liver Failure | 28. Major Head Trauma |
| 9. Coma | 29. Paralysis (Loss of Use of Limbs) |
| 10. Deafness (Loss of Hearing) | 30. Progressive Scleroderma |
| 11. Heart Valve Surgery | 31. Apallic Syndrome |
| 12. Loss of Speech | 32. Systemic Lupus Erythematosus with Lupus Nephritis |
| 13. Major Burns | 33. Other Serious Coronary Artery Disease |
| 14. Major Organ / Bone Marrow Transplantation | 34. Poliomyelitis |
| 15. Multiple Sclerosis | 35. Loss of Independent Existence |
| 16. Muscular Dystrophy | 36. Angioplasty & Other Invasive Treatment For Coronary Artery* |
| 17. Parkinson's Disease | |
| 18. Surgery to Aorta | |
| 19. Alzheimer's Disease / Severe Dementia | |
| 20. Fulminant Hepatitis | |

*The benefit payment for Angioplasty and Other Invasive Treatment for Coronary Artery is limited to ten percent (10%) of the CI Benefit (as illustrated in the Benefit Illustration), subject to maximum Twenty Five Thousand Singapore Dollars (SGD25,000) or its equivalent in other currencies. We will pay the remaining Death Benefit (under attached Basic plan) upon Life Assured's death, Terminal Illness, diagnosis of Critical Illness other than Angioplasty and other Invasive Treatment for Coronary Artery or upon Total and Permanent Disability (if applicable).

In the event that only part of Death Benefit is being accelerated as a result of a claim for Enhanced Total and Permanent Disability Benefit (if applicable), the Sum Assured of this CI Benefit shall be reduced accordingly in tandem with the Sum Assured of the Basic Policy. You must continue to pay the corresponding Premium for the remaining Sum Assured of this CI Benefit based on the Premium rate applicable at the Policy Effective Date to keep the remaining Sum Assured of this CI Benefit in force.

^ The Life Insurance Association Singapore (LIA) has standard Definitions for thirty seven (37) severe-stage Critical Illnesses (Version 2014). These Critical Illnesses fall under Version 2014. You may refer to www.lia.org.sg for the standard Definitions (Version 2014).

GUARANTEED RENEWABLE OPTION – *Applicable to Rider Policy Term of five (5) years and ten (10) years only*

Where the attached Basic Policy has Guaranteed Renewable Option, this Supplementary Benefit will automatically be renewed together with the attached Basic Policy from the day immediately after the Benefit Cessation Date for the same duration of the existing Policy term, without further evidence of insurability as long as the following conditions are met at the Benefit Cessation Date of the Basic Policy:

- (a) the Supplementary Benefit is attached to the Basic Policy at Policy inception;
- (b) the Supplementary Benefit have the same Supplementary Benefit term as the Basic Policy at Policy inception;
- (c) the Policy is in force on the Benefit Cessation Date;
- (d) the Life Assured is age sixty five (65) next birthday or younger for Supplementary Benefit term of five (5) years; age sixty (60) next birthday or younger for Supplementary Benefit term of ten (10) years;
- (e) the Life Assured is insured for the same Sum Assured or lesser on the Benefit Cessation Date of this Supplementary Benefit; and
- (f) no claims on this Supplementary Benefit has been admitted.

The same terms of acceptance as at the inception of this Supplementary Benefit will continue to be applicable for each successive renewed term. Premiums payable for the renewed Supplementary Benefit will be calculated based on the Life Assured's attained age at date of renewal, using prevailing premium rates at the time of renewal. The renewal premiums shall be payable in the same contract currency chosen at Policy inception.

KEY PROVISIONS FOR ENHANCED CRITICAL ILLNESS ACCELERATED BENEFIT

1. Waiting Period

No benefit shall be payable under this Supplementary Benefit if:

- (1) Heart Attack of Specified Severity, Major Cancers or Other Serious Coronary Artery Disease is diagnosed; or
- (2) The date of diagnosis of coronary artery disease leading to performance of Coronary Artery By-Pass Surgery or Angioplasty & Other Invasive Treatment for Coronary Artery

within ninety (90) days from:

- (a) the Policy Issue Date; or
- (b) the issue date of this Supplementary Benefit; or
- (c) the Benefit Commencement Date of this Supplementary Benefit; or
- (d) the reinstatement date of this Supplementary Benefit

whichever is later.

2. Termination

This Supplementary Benefit shall terminate on the earliest occurrence of the following:

- (a) upon termination of this Supplementary Benefit by written request to Us; or
- (b) the date the Policy terminates; or
- (c) the Benefit Cessation Date of this Supplementary Benefit; or
- (d) the last day of the Grace Period if the Instalment Premium for this Supplementary Benefit remains unpaid upon the expiry of the Grace Period for its payment; or
- (e) the date on which this Supplementary Benefit is paid in full or the date on which the advancement of this Supplementary Benefit is paid in full.

There shall be no refund of any premium paid before the date of termination of this Supplementary Benefit.

3. Exclusions

This Supplementary Benefit shall not be payable in the following events:

- (a) self-inflicted injury or illness, while sane or insane; or
- (b) wilful misuse of drugs or alcohol, while sane or insane; or
- (c) Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV) except certain conditions as provided in the Policy; or
- (d) any Pre-existing Condition.

where "Pre-existing Condition" means any condition or illness which existed or was existing or the cause or symptoms of which existed or were existing or evident, or any condition or illness which the Life Assured suffered or was suffering from, prior to the Policy Issue Date, issue date of this Supplementary Benefit, Benefit Commencement Date of this Supplementary Benefit or the reinstatement date of this Supplementary Benefit, whichever is the later, unless the condition or illness had been declared and accepted by Us.

You are advised to read the Policy for the full list of exclusions.

4. Claims

Any benefits payable under the policy are made to You, Your legal representative, the hospital or such other authorised parties (as the case may be). We will not make any payment in respect of any claim incurred unless full premium has been received by Us.

Kindly contact your financial adviser representative or visit the FAQs section in <http://www.aviva.com.sg/customer-care/life-and-health/make-a-claim/> and <http://www.aviva.com.sg/customer-care/faqs/> for claim procedures.

NOTE

The above is merely a summary of the plan offered. You are advised to read the policy contract for the full list of exclusions. The precise terms and conditions of the plan are set out in the policy contract.

You may wish to seek advice from a financial adviser representative before making a commitment to purchase the plan. In the event that You choose not to seek advice from a financial adviser representative, You should consider whether the plan in question is suitable for You. Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value, if any, may be less than total premiums paid. Buying health insurance products that are not suitable for You may impact Your ability to finance Your future healthcare needs.

Policy Owners' Protection Scheme

This Policy is protected under the Policy Owners' Protection Scheme, and is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your Policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).