



Date of Issue: 05/06/2010
Life Assured: VVIPClient
Occupation: Manager (Office Based) - 096
Residency/Nationality: Singapore (SG) - R1/Singapore (SG)
2nd Life Assured: VVIPSpouse
Occupation: Manager (Office Based) - 096
Residency/Nationality: Singapore (SG) - R1/Singapore (SG)
Payment Mode: Annual

Backdated: Not Applicable
Gender: Male Non-Smoker
Age Next Birthday: 40
Gender: Female Non-Smoker
Age Next Birthday: 40
Currency: SGD

Supplementary Illustration

This is only a supplementary illustration and must be read in conjunction with the main illustration.

Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
MyProtector - Decreasing at 3.00% (Standard Run-Down)	20	18	1,000,000.00	1,718.40
Supplementary Benefits				
Life Assured				
Total and Permanent Disability Benefit	20	18	1,000,000.00	370.00
Critical Illness Accelerated Benefit	20	18	1,000,000.00	4,700.00
			Total	6,788.40

- 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.

Signatures of Applicants:
Date : 05/06/2010
Name: VVIPClient
Name: VVIPSpouse

Signature of Adviser:
Date: 05/06/2010
Name: Mr Ramesh Lulla
Company Name: Able Insurance Brokers Pte Ltd
Contact Number: 67474333/93856233
Adviser Code: 60000418

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Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium			
MyProtector - Decreasing at 3.00% (Standard Run-Down)	20	18	1,000,000.00	1,718.40			
AP	1718.40	HP	870.20	QP	437.85	MP	146.60

End Of Policy Year	Total Premiums Paid	Total Distribution Cost	Death/TI Benefit
1	1,719	2,157	1,000,000
2	3,437	3,127	962,784
3	5,156	3,613	924,452
4	6,874	3,613	884,969
5	8,592	3,613	844,303
6	10,311	3,613	802,416
7	12,029	3,613	759,273
8	13,748	3,613	714,836
9	15,466	3,613	669,065
10	17,184	3,613	621,921
11	18,903	3,613	573,363
12	20,621	3,613	523,348
13	22,340	3,613	471,833
14	24,058	3,613	418,772
15	25,776	3,613	364,120
16	27,495	3,613	307,828
17	29,213	3,613	249,847
18	30,932	3,613	190,127
19	30,932	3,613	128,615
20	30,932	3,613	65,257

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Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
Supplementary Benefits				
Life Assured				
Total and Permanent Disability Benefit	20	18	1,000,000.00	370.00
Critical Illness Accelerated Benefit	20	18	1,000,000.00	4,700.00
Total				5,070.00

AP 5070.00 **HP** 2567.50 **QP** 1291.90 **MP** 432.55

End Of Policy Year	Total Premiums Paid	Total Distribution Cost	Total and Permanent Disability Benefit	Critical Illness Accelerated Benefit
1	5,070	3,203	1,000,000	1,000,000
2	10,140	4,676	962,784	962,784
3	15,210	5,493	924,452	924,452
4	20,280	5,493	884,969	884,969
5	25,350	5,493	844,303	844,303
6	30,420	5,493	802,416	802,416
7	35,490	5,493	759,273	759,273
8	40,560	5,493	714,836	714,836
9	45,630	5,493	669,065	669,065
10	50,700	5,493	621,921	621,921
11	55,770	5,493	573,363	573,363
12	60,840	5,493	523,348	523,348
13	65,910	5,493	471,833	471,833
14	70,980	5,493	418,772	418,772
15	76,050	5,493	364,120	364,120
16	81,120	5,493	307,828	307,828
17	86,190	5,493	249,847	249,847
18	91,260	5,493	190,127	190,127
19	91,260	5,493	128,615	128,615
20	91,260	5,493	65,257	65,257

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Introduction

This information forms part of your Benefit Illustration.

Aviva Ltd believes it is important that you fully appreciate all the benefits under your policy, and that you also understand how the cost of the insurance protection, distribution, administration, investment and other costs affect these benefits.

The Benefit Illustration includes a schedule that shows how the value of your policy changes over time. The computation and methods used to calculate this schedule follow guidelines, which have been established by the Life Insurance Association, Singapore, to ensure that a fair and consistent approach is used in preparing this illustration.

This important information is set out below. If you need clarification, please do not hesitate to ask your adviser.

Total Distribution Cost

This section shows the total costs that Aviva Ltd may expect to incur. These costs include cash payments in the form of commission, cost of benefits and services paid to the distribution channel. The Total Distribution Cost is an accumulation of each year's expected costs, but with no interest added.

The Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.

Notes

1. Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value (applicable only to single premium payment mode) payable may be less than the total premium paid.
2. The client's age next birthday (anb) is used to calculate the premium and in the projection. The SA/BENEFIT heading for your plan indicates Sum Assured or Annual/Half-Yearly/Quarterly/Monthly Benefit depending on the product.
3. The actual Sum Assured will reduce on a yearly basis and this quotation is a summary showing the reduced Sum Assured amount at the end of each policy year.
4. 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.

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MYPROTECTOR

FEATURES

This plan is a non-participating level/decreasing term insurance plan. It offers protection against death and terminal illness for the period of the policy term.

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.

For level term plan, the Sum Assured remains the same throughout the policy term. For decreasing term plan, the sum assured reduces proportionally at an interest rate over the period of the policy term. Interest rate options available for the decreasing term plan: 1%, 2%, 3%, 4%, 5%, 7% and 9%.

The premiums are level and guaranteed throughout the policy term. Six currency options are available: SGD, USD, GBP, EUR, AUD and HKD.

This plan does not have any cash value.

BENEFITS

A. 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 Aviva Ltd, including any written statement, representation and/or document given to Aviva Ltd 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 Aviva Ltd under the Interim Cover is limited to the lower of:

- (a) five hundred thousand Singapore dollars (S\$500,000) [or its equivalent for other currencies]; or
- (b) the proposed Sum Assured for Death Benefit.

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;
- (b) ninety (90) days from the date of Application signed;
- (c) thirty (30) days from the date the Application is accepted by Aviva Ltd on substandard terms, unless the Assured accepts the terms;
- (d) the date the Application is withdrawn;
- (e) the date the Application is rejected or postponed by Aviva Ltd; 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;
- (b) while Life Assured is actively participating in war (declared or undeclared), civil war, war-like actions and/or acts of terrorism;
- (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;
- (d) on any navy, army, air force, military or police duties;
- (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;

- (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;
- (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;
- (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, Aviva Ltd reserves the right to revoke the Interim Cover by notifying the Life Assured immediately if Aviva Ltd determines that there is more than the standard life risk to cover.

B. Death Benefit

The basic sum assured will be payable in one lump sum upon death of the life assured within the policy term.

Key Provisions for Death Benefit

1. Termination

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

- (a) the date the Policy terminates;
- (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.

2. Exclusions

The Death Benefit shall not be payable under this Policy in the following events:

- (a) where the Life Assured dies while actively participating in war (declared or undeclared), civil war, war-like actions and/or acts of terrorism; or
- (b) when the death of the Life Assured is directly or indirectly caused by, 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 in any of the following states: Bahrain, Egypt, Iran, Iraq, Jordan, Kenya, Kuwait, Lebanon, Oman, Pakistan, Palestine, Qatar, Saudi Arabia, Sri Lanka, Syria, Tanzania, United Arab Emirates and Yemen.

The above exclusions shall only apply to:

- (i) nationals of the Gulf Cooperation Council ("**GCC**"), Jordan, Kenya, Lebanon, Pakistan, Sri Lanka, Syria and Tanzania; and/or
- (ii) residents of the GCC, Jordan, Kenya, Lebanon, Pakistan, Sri Lanka, Syria and Tanzania,

whereby the GCC comprises of Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the United Arab Emirates ("**UAE**") and the UAE comprises of Abu Dhabi, Ajman, Dubai, Fujairah, Ras al-Khaimah, Sharjah, Umm al-Quwain.

C. Terminal Illness Benefit

The basic sum assured will be payable in one lump sum upon terminal illness of the Life Assured within the policy term.

"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. The Terminal Illness must be diagnosed by a specialist and the diagnosis must be confirmed by Aviva Ltd's appointed Registered Medical Practitioner. Terminal Illness in the presence of HIV infection is excluded.

Key Provisions for Terminal Illness Benefit

1. Termination

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

- (a) the date the Policy terminates;
- (b) the Benefit Cessation Date of this Terminal Illness Benefit;
- (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.

KEY PRODUCT PROVISIONS

General Exclusion

No benefit shall be payable under this plan for suicide within the first 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. Aviva Ltd will refund (without interest) the total amount of premiums paid for the Policy, less any monies owed to Aviva Ltd.

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

Joint-Lives Assured

Where the Life Assured is more than one individual, the Death Benefit and Terminal Illness Benefit will be payable in respect of the first Life Assured to die or be diagnosed as suffering from Terminal Illness.

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.

Notice and Proof of Claim

Written notice and proof of claim must be given to Aviva Ltd 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 Aviva Ltd:

- (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 Aviva Ltd;
- (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.

Free Look

Within fourteen (14) days after you have received the Policy, you may write to Aviva Ltd to cancel your Policy. Aviva Ltd will refund the premium(s) you paid (without interest) after deducting any expenses Aviva Ltd incurred in assessing the risk under your Policy and in issuing the Policy, after Aviva Ltd have received the original Policy for cancellation.

If the Policy is sent by post, you are deemed to have received it seven (7) days after posting.

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 before making a commitment to purchase the plan. In the event that you choose not to seek advice from a financial adviser, 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.

Details of the Insurer

This plan is underwritten by Aviva Ltd, part of Aviva plc. Aviva is the world's fifth largest* insurance group, serving 50 million customers across Europe, North America and Asia Pacific.

Aviva's main business activities are long-term savings, fund management and general insurance, with worldwide total sales of S\$133.64 billion and funds under management of S\$789.20 billion at 31 December 2008.

Aviva is the largest insurance services provider in the UK and one of the leading providers of life and pension products in Europe.

*based on gross worldwide premiums at 31 December 2008

TOTAL AND PERMANENT DISABILITY BENEFIT

FEATURES

This is a non-participating Total and Permanent Disability (TPD) rider. It offers protection against disability which is total and permanent during the period of the benefit term. This TPD Benefit accelerates the Sum Assured of the Policy to which it is attached and Critical Illness Accelerated Benefit (if applicable).

For level term plan, the Sum Assured remains the same throughout the benefit term. For decreasing term plan, the Sum Assured of the TPD rider will decrease over the benefit term at a corresponding interest rate to the Policy of which it is attached to.

The premiums are level and guaranteed throughout the policy term.

This benefit does not have any cash value.

BENEFITS

"Total and Permanent Disability" is defined as

1. Disability which is total and permanent and persists continuously for at least six (6) months, with the Life Assured or any party of the joint lives who is first 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.
2. Total and irrecoverable:
 - (a) Loss of the sight of both eyes;
 - (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;
 - (c) Loss by severance or loss of use of:
 - i. Both hands at or above the wrists;
 - ii. Both feet at or above the ankles;
 - iii. One (1) hand at or above the wrist and one (1) foot at or above the ankle
3. As a result of disease, illness or injury, the Life Assured becomes totally and permanently unable to perform at least three (3) of the following six (6) "Activities of Daily Living" even with the aid of special equipment, and always to require physical assistance of another person throughout the physical activity for at least six (6) continuous months.
 - (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 wash satisfactorily by any other means
 - (f) Feeding: the ability to feed oneself once food has been prepared and made available

The diagnosis must be confirmed and certified by a Registered Medical Practitioner.

Note:

- For Life Assured of aged 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.
- For Life Assured of age 66 next birthday and above, TPD is only defined as 2) or 3) as above.

While the Policy is in force, if the TPD occurs before the policy anniversary immediately prior to the 70th birthday of the Life Assured, all the future premiums of the TPD Benefit will be waived and the benefits payable under the TPD Benefit will be as follows:

- (a) If the Sum Assured is less than or equal to one million Singapore dollars (S\$1,000,000) [or its equivalent in other currencies], it will be payable in one lump sum
- (b) If the Sum Assured is more than one million Singapore dollars (S\$1,000,000) [or its equivalent in other currencies], the first payment will be for one million Singapore dollars (S\$1,000,000) [or its equivalent in other currencies]. The balance of the applicable Sum Assured will be payable in two (2) equal annual installments, beginning one (1) year after the first payment.

The waiver of premium will commence on the policy anniversary immediately following the date of commencement of the disability.

The aggregate TPD benefit per Life Assured shall be at a maximum of two million Singapore dollars (S\$2,000,000) [or its equivalent in other currencies].

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

KEY PROVISIONS FOR TOTAL AND PERMANENT DISABILITY BENEFIT

1. Termination

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

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

2. Exclusions

The TPD Benefit shall not be payable under this Policy in the following events:

- (a) attempted suicide;
- (b) self-inflicted injury or illness, while sane or insane;
- (c) any Pre-existing condition;
- (d) 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;
- (e) where the Life Assured is actively participating in war (declared or undeclared), civil war, war-liked actions and/or acts of terrorism; or
- (f) when the disability of the Life Assured is directly or indirectly caused by, 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-liked actions and/or acts of terrorism in any of the following states: Bahrain, Egypt, Iran, Iraq, Jordan, Kenya, Kuwait, Lebanon, Oman, Pakistan, Palestine, Qatar, Saudi Arabia, Sri Lanka, Syria, Tanzania, United Arab Emirates and Yemen.

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 issue date, Benefit Commencement Date or the date of reinstatement of this Supplementary Benefit, whichever is the latest, unless the condition or illness had been declared to The Company.

Note:

- Exclusion 2(e) and (f) shall only apply to:
 - (i) nationals of the Gulf Cooperation Council ("**GCC**"), Jordan, Kenya, Lebanon, Pakistan, Sri Lanka, Syria and Tanzania; and/or
 - (ii) lives residing in the GCC, Jordan, Kenya, Lebanon, Pakistan, Sri Lanka, Syria and Tanzania

whereby the GCC comprises of Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the United Arab Emirates ("**UAE**") and the UAE comprises of Abu Dhabi, Ajman, Dubai, Fujairah, Ras al-Khaimah, Sharjah, Umm al-Quwain.

- 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 Aviva Ltd and the claim for TPD Benefit has been admitted, Aviva Ltd has the right to require proof of continuing Total and Permanent Disability to be furnished from time to time.

Aviva Ltd 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.

Product Summary

If the TPD Benefit payment ceases, the Assured 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.

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 before making a commitment to purchase the plan. In the event that you choose not to seek advice from a financial adviser, 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.

CRITICAL ILLNESS ACCELERATED BENEFIT

FEATURES

This is a non-participating Critical Illness Accelerated (CI Acc) rider. It offers protection against critical illnesses during the period of the benefit term. This CI Acc benefit accelerates the Sum Assured of the Policy to which it is attached and Total and Permanent Disability Benefit (if applicable).

For level term plan, the Sum Assured remains the same throughout the benefit term. For decreasing term plan, the Sum Assured of the CI Acc rider will decrease over the benefit term at a corresponding interest rate to the Policy of which it is attached to.

The premiums are not guaranteed and may be adjusted based on future experience.

This benefit does not have any cash value.

BENEFITS

The Sum Assured will be payable in one lump sum if the Life Assured is first diagnosed to be suffering from any one of the following thirty (30) Critical Illnesses listed below as defined in the Policy Contract. The Critical Illness must be diagnosed by a Registered Medical Practitioner.

- | | |
|---|---|
| 1. Alzheimer's Disease/ Severe Dementia (excludes non-organic diseases such as neurosis and psychiatric illnesses and alcohol related brain damage) | 15. HIV due to Blood Transfusion and Occupationally Acquired HIV (excludes HIV infection from other means including sexual activity and the use of intravenous drugs) |
| 2. Apallic Syndrome | 16. Kidney Failure |
| 3. Aplastic Anaemia | 17. Loss of Speech |
| 4. Bacteria Meningitis | 18. Major Burns |
| 5. Benign Brain Tumor (excludes cysts, granulomas, vascular malformations, haematomas and tumors of the pituitary gland or spinal cord) | 19. Major Cancers |
| 6. Blindness (Loss of Sight) | 20. Major Head Trauma |
| 7. End Stage Liver Failure | 21. Major Organ/ Bone Marrow Transplant |
| 8. End Stage Lung Disease | 22. Motor Neurone Disease |
| 9. Coma | 23. Multiple Sclerosis |
| 10. Coronary Artery By-Pass Surgery | 24. Muscular Dystrophy |
| 11. Deafness (Loss of Hearing) | 25. Paralysis (Loss of Use of Limbs) |
| 12. Fulminant Hepatitis | 26. Parkinson's Disease |
| 13. Heart Attack | 27. Primary Pulmonary Hypertension |
| 14. Heart Valve Surgery | 28. Progressive Scleroderma |
| | 29. Stroke |
| | 30. Surgery to Aorta |

The aggregate CI benefit per Life Assured shall be at a maximum of one million Singapore dollars (S\$1,000,000) [or its equivalent in other currencies].

KEY PROVISIONS FOR CI ACCELERATED BENEFIT

1. **Waiting Period**

No benefit will be payable for Heart Attack, Major Cancers or Coronary Artery By-Pass Surgery if the diagnosis of Heart Attack, Major Cancers or Coronary Artery Disease requiring Coronary Artery By-Pass Surgery was made within ninety (90) days from

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

whichever is the latest.

2. **Termination**

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

- (a) upon termination of this Supplementary Benefit by written request to the Company;
- (b) the date the Policy terminates;
- (c) the Benefit Cessation Date of this Supplementary Benefit;
- (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 the CI Acc Benefit or an advancement of the CI Acc 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;
- (b) willful misuse of drugs or alcohol, while sane or insane;
- (c) any Pre-existing condition; or
- (d) Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV) except certain conditions as provided in the Policy Contract.

Where "Pre-existing condition" is defined as 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 issue date, Benefit Commencement Date or the date of reinstatement of this Supplementary Benefit, whichever is the latest, unless the condition or illness had been declared to The Company.

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 before making a commitment to purchase the plan. In the event that you choose not to seek advice from a financial adviser, 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.