



**Date of Issue:** 27/12/2009  
**Life Assured:** VVIP CLIENT  
**Occupation:** Manager (Office Based) - 096  
**Payment Mode:** Monthly

**Backdated:** Not Applicable  
**Gender:** Male 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
CashSavers	15	10	100,000.00 + 100% of Accumulation Value*	724.00
<b>Supplementary Benefits</b>				
<b>Life Assured</b>				
Accidental Death and Dismemberment Benefit	10	10	100,000.00	14.10
Level Assurance	10	10	1,000,000.00	206.45
Critical Illness Premium Waiver	10	10	-	28.15
			<b>Total</b>	<b>972.70</b>
<b>Premium Allocation in CashSavers</b>				
CashSavers (Protection)	15	10	100,000.00	181.00
CashSavers (Savings)	15	10	100% of Accumulation Value*	543.00

\* The Accumulation Value would be the Total Surrender Value in the savings portion of this plan. This Accumulation Value includes the savings premiums, interest credited and interest accrued.

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Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
CashSavers (Protection)	15	10	100,000.00	181.00

End of Policy Year/Age	Total Premiums Paid	Total Distribution Cost	Guaranteed Death Benefit	Guaranteed Surrender Value
1/41	2,172	1,259	100,000	-
2/42	4,344	1,346	100,000	868
3/43	6,516	1,434	100,000	2,606
4/44	8,688	1,434	100,000	5,212
5/45	10,860	1,434	100,000	6,516
6/46	13,032	1,434	100,000	7,819
7/47	15,204	1,434	100,000	9,122
8/48	17,376	1,434	100,000	10,425
9/49	19,548	1,434	100,000	11,728
10/50	21,720	1,434	100,000	13,032
11/51	21,720	1,434	100,000	15,204
12/52	21,720	1,434	100,000	16,290
13/53	21,720	1,434	100,000	17,376
14/54	21,720	1,434	100,000	18,462
15/55	21,720	1,434	100,000	22,273

Total Premiums Paid: 21,720

Guaranteed Death Benefit: 100,000

**At Maturity**

Refund of 15 years Premiums: 21,720

Guaranteed Maturity Payout: 553

Total Guaranteed Maturity Benefit: 22,273

Signature of Applicant: \_\_\_\_\_  
Date : 27/12/2009  
Name: VVIP CLIENT

Signature of Adviser: \_\_\_\_\_  
Date: 27/12/2009  
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
CashSavers (Savings)	15	10	100% of Accumulation Value*	543.00

End of Policy Year/Age	Total Premiums Paid	Total Distribution Cost	Death Benefit/Surrender Value		
			Guaranteed	Non-Guaranteed	Total
1/41	6,516	-	6,516	17	6,533
2/42	13,032	-	13,032	67	13,099
3/43	19,548	-	19,548	151	19,699
4/44	26,064	-	26,064	267	26,331
5/45	32,580	-	32,580	416	32,996
6/46	39,096	-	39,096	599	39,695
7/47	45,612	-	45,612	816	46,428
8/48	52,128	-	52,128	1,066	53,194
9/49	58,644	-	58,644	1,350	59,994
10/50	65,160	-	65,160	1,668	66,828
11/51	65,160	-	65,160	2,003	67,163
12/52	65,160	-	65,160	2,340	67,500
13/53	65,160	-	65,160	2,678	67,838
14/54	65,160	-	65,160	3,018	68,178
15/55	65,160	-	65,160	3,360	68,520

Total Premiums Paid: 65,160

Guaranteed Death Benefit:	65,160	Guaranteed Maturity Benefit:	65,160
Non-Guaranteed Death Benefit:	3,360	Non-Guaranteed Maturity Benefit:	3,360
Total Death Benefit:	68,520	Total Maturity Benefit:	68,520

The above Non-Guaranteed illustration assumes the benefits are illustrated at an interest rate at 0.50% p.a.(for sum assured of S\$100,000)

This illustrated interest rate is not guaranteed and will be subject to change.

For the latest information on Aviva's monthly declared interest rate, please refer to Aviva's website at [www.aviva.com.sg](http://www.aviva.com.sg).

\* The Accumulation Value would be the Total Surrender Value in the savings portion of this plan. This Accumulation Value includes the savings premiums, interest credited and interest accrued.

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Your Plan	Policy Term	Premium Term	Sum Assured/Benefit	Premium
CashSavers	15	10	100,000.00 + 100% of Accumulation Value*	724.00

End of Policy Year/Age	Total Premiums Paid	Total Distribution Cost	Death Benefit			Surrender Values		
			Guaranteed	Non-Guaranteed	Total	Guaranteed	Non-Guaranteed	Total
1/41	8,688	1,259	106,516	17	106,533	6,516	17	6,533
2/42	17,376	1,346	113,032	67	113,099	13,900	67	13,968
3/43	26,064	1,434	119,548	151	119,699	22,154	151	22,305
4/44	34,752	1,434	126,064	267	126,331	31,276	267	31,544
5/45	43,440	1,434	132,580	416	132,996	39,096	416	39,512
6/46	52,128	1,434	139,096	599	139,695	46,915	599	47,515
7/47	60,816	1,434	145,612	816	146,428	54,734	816	55,550
8/48	69,504	1,434	152,128	1,066	153,194	62,553	1,066	63,620
9/49	78,192	1,434	158,644	1,350	159,994	70,372	1,350	71,723
10/50	86,880	1,434	165,160	1,668	166,828	78,192	1,668	79,860
11/51	86,880	1,434	165,160	2,003	167,163	80,364	2,003	82,367
12/52	86,880	1,434	165,160	2,340	167,500	81,450	2,340	83,790
13/53	86,880	1,434	165,160	2,678	167,838	82,536	2,678	85,214
14/54	86,880	1,434	165,160	3,018	168,178	83,622	3,018	86,640
15/55	86,880	1,434	165,160	3,360	168,520	87,433	3,360	90,794

Total Premiums Paid: 86,880

Guaranteed Death Benefit:	165,160	Guaranteed Maturity Benefit:	87,433
Non-Guaranteed Death Benefit:	3,360	Non-Guaranteed Maturity Benefit:	3,360
Total Death Benefit:	168,520	Total Maturity Benefit:	90,794

The above Non-Guaranteed illustration assumes the benefits are illustrated at an interest rate at 0.50% p.a.(for sum assured of S\$100,000)

This illustrated interest rate is not guaranteed and will be subject to change.

For the latest information on Aviva's monthly declared interest rate, please refer to Aviva's website at [www.aviva.com.sg](http://www.aviva.com.sg).

\* The Accumulation Value would be the Total Surrender Value in the savings portion of this plan. This Accumulation Value includes the savings premiums, interest credited and interest accrued.

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Adviser Code: 60000418

## 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. 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 Benefit Illustration shows how the value of your policy and the sum that would be payable on your death change over time. 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.

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, costs 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 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 illustration. The Sum Assured/Benefit heading for your plan indicates Sum Assured or Annual/Monthly Benefit 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 to provide insurance. Insurance cover is only effective when a policy is issued and the applicable interest rates shall be the prevailing interest rates at policy issuance. Thereafter, the non-guaranteed interest rates shall be declared by Aviva on a monthly basis. The precise benefits, terms and conditions will be provided in the contract. All amounts quoted are in Singapore Dollars.

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	Policy Term	Premium Term	Sum Assured/Benefit	Premium
<b>Life Assured</b>				
Accidental Death and Dismemberment Benefit	10	10	100,000.00	14.10
Level Assurance	10	10	1,000,000.00	206.45
Critical Illness Premium Waiver	10	10	-	28.15
			<b>Total</b>	<b>248.70</b>

End Of Policy Year/Age	Total Premiums Paid	Total Distribution Cost	Death Benefit		
			Guaranteed	Non Guaranteed	Total
1/41	2,985	1,886	1,000,000	-	1,000,000
2/42	5,969	2,560	1,000,000	-	1,000,000
3/43	8,954	3,234	1,000,000	-	1,000,000
4/44	11,938	3,234	1,000,000	-	1,000,000
5/45	14,922	3,234	1,000,000	-	1,000,000
6/46	17,907	3,234	1,000,000	-	1,000,000
7/47	20,891	3,234	1,000,000	-	1,000,000
8/48	23,876	3,234	1,000,000	-	1,000,000
9/49	26,860	3,234	1,000,000	-	1,000,000
10/50	29,844	3,234	1,000,000	-	1,000,000

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This information forms part of your Benefit Illustration.

Aviva Ltd believes it is important that you fully appreciate all the benefits under 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 Benefit Illustration shows how the value of your policy and the sum that would be payable on your death change over time. 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.

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# CashSavers

## PRODUCT SUMMARY

### DESCRIPTION OF PLAN

This life insurance endowment plan combines the benefits of protection and savings. You enjoy financial security in the event of death and terminal illness as well as returns on your regular savings premiums.

From the regular premium you pay in this plan, a portion of it will be used for protection, known as "protection premiums" and the other portion will be used for savings, known as "savings premiums".

The protection component provides a benefit in the event of death or terminal illness. The protection component acquires a cash surrender value from the second policy year onwards. In the event there is no claim, this plan guarantees you a refund of your protection premiums at the end of the policy term. In addition, you will enjoy a guaranteed maturity payout.

The savings component provides you with returns on your savings premiums in the form of interest earnings declared by us. Your savings premiums and the declared interest earnings is referred to as the accumulation value. There is no lock-in period on your savings premiums, so you can stop these premiums or make withdrawals from the accumulation value in this plan.

This is a 15-year non-participating endowment plan with premiums payable for only 10 years.

### BENEFITS

#### Protection Benefits

##### **A. Death Benefit**

This benefit, referred to as the sum assured, will be payable together with the accumulation value of your savings premiums in the event of death of the Life Assured during the policy term.

##### Key Provisions for Death Benefit

###### Termination

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

- (a) on the Benefit Cessation Date as stated in the Policy Schedule;
- (b) once Aviva accepts your application to surrender your Policy;
- (c) insufficient cash surrender value to advance a loan for outstanding premiums;
- (d) the date on which the Death Benefit or an advancement of the Death Benefit is paid in full.

##### **B. Terminal Illness Benefit**

This is an advancement of the death benefit, referred to as the sum assured, and will be payable together with the accumulation value of your savings premiums upon diagnosis of terminal illness of the Life Assured during 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's appointed Registered Medical Practitioner. Terminal Illness in the presence of HIV infection is excluded.

##### Key Provisions for Terminal Illness Benefit

###### Termination

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

- (a) on the Benefit Cessation Date as stated in the Policy Schedule;
- (b) once Aviva accepts your application to surrender your Policy;
- (c) insufficient cash surrender value to advance a loan for outstanding premiums;

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Company Name: Able Insurance Brokers Pte Ltd

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(d) the date on which the Death Benefit or an advancement of the Death Benefit is paid in full.

### C. Refund of Protection Premiums

You will enjoy 100% refund of your protection premiums at the end of 15 years if there is no claim.

If you decide to surrender your policy before it matures, we shall refund you a cash surrender value from the protection premiums you pay. This cash surrender value is expressed as a guaranteed percentage of the total protection premiums paid as illustrated in the following table.

During policy year	% of protection premiums
1	0%
2	20%
3	40%
4-10	60%
11	70%
12	75%
13	80%
14	85%
15	90%
End of 15th policy year	100%

In addition to the partial refund of premiums, except in the first policy year, we will return you the accumulation value of the policy if you surrender your policy before it matures.

### D. Guaranteed Maturity Payout

You will enjoy an additional guaranteed 2.55% on your total protection premiums at the end of the 15 years if there is no claim.

### Savings Benefits

#### E. Interest Earnings

You will earn interest on the accumulation value of the policy. This accumulation value is equivalent to your savings premiums plus interest credited and interest accrued less any withdrawals.

The interest earnings you enjoy on your savings premiums are based on interest rates declared by Aviva on a monthly basis. Once the interest rates are declared, they are guaranteed for that calendar month.

#### Setting of Interest Rate

Aviva will set an interest rate for each calendar month in advance. This interest rate is not guaranteed. It will be reviewed monthly and will be determined with reference to the yield obtained by deducting a spread from the investment return we expect to earn.

#### Communication of Interest Rate

The interest rate will be declared by Aviva monthly in advance and will be communicated in the following manner:

- Through our website at <http://www.aviva-singapore.com.sg>
- Through other means as we may determine from time to time.

#### Computation of Interest Rate

Based on the interest rate set for each calendar month, Aviva will accrue the interest on a daily basis. The interest in a particular month will be credited into the policy at the end of each calendar month. Your savings premiums and the credited interest will be compounded monthly at the end of each calendar month.

#### F. Flexibility

There is no lock-in period on your savings premiums. You have the flexibility to stop these premiums anytime during the policy term and subsequently resume your savings premiums again.

You are also allowed to reduce or increase your savings premiums. If you decide to increase your savings premiums, this will be subject to the maximum amount allowed at the point of application.

The flexibility offered on the accumulation value in your policy will not affect your protection benefits as long as you continue to pay your protection premiums.

#### G. Liquidity

You are allowed to withdraw the accumulation value in your policy with no penalty. There is no limit to the number of withdrawals you can make from your policy.

A partial withdrawal of the accumulation value is subject to the following conditions:

- (i) Each minimum withdrawal is \$500 and
- (ii) The minimum accumulation value is maintained at \$1,000.

You can also perform a full withdrawal of the accumulation value in your policy anytime. By doing so, the savings component of your policy will be terminated, which cannot be reinstated.

Withdrawal of the accumulation value in your policy will not affect your protection benefits as long as you continue to pay your protection premiums.

**Protection and Savings Benefits**

**H. Maturity Benefit**

At the end of 15 years, provided there is no claim made, you will receive from us a maturity benefit equivalent to:

- (i) 100% refund of your total protection premiums paid less any amount owing to us;
- (ii) A guaranteed maturity payout on your protection premiums; and
- (iii) 100% of the accumulation value in the policy.

If the savings component of your policy has been terminated before the end of 15 years, your maturity benefit shall be the sum of (i) and (ii) only.

**Other Benefits**

**I. Supplementary Benefits**

The following are the supplementary benefits attachable to your plan:

Supplementary Benefits	If you are buying the plan for:				
	Yourself	Your spouse		Child	
	Life Assured (Yourself)	Life Assured (Spouse)	Assured (Yourself)	Life Assured (Child)	Assured (Yourself)
Accidental Death and Dismemberment Benefit	√	√		√	
Critical Illness Premium Waiver	√	√			
Enhanced Payer Benefit			√		√
Level Assurance	√	√			√

Please note the premium rates for Critical Illness Premium Waiver are not guaranteed. These rates may be adjusted based on future experience. The premium rates for other supplementary benefits are guaranteed.

**General Provisions**

No benefit shall be payable under this plan for suicide within the first year.

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

**Free Look**

Within fourteen (14) days of receipt of the Policy, you may write to us to cancel your Policy. We will refund the premiums you have paid after deducting any expenses incurred in issuing the Policy. There will be refund of the pro-rated interest accrued on the accumulation value in your policy from the date the policy is effective (policy effective date).

The refund will be made after we receive the original Policy for cancellation. If the Policy was sent to you by post, you are considered to have received it seven (7) days after posting.

**Point-of-Sale Documents**

A copy of the following documents are given at the point-of-sale:

- Benefit Illustration
- Product Summary
- Fact Find
- Your Guide to Life Insurance
- Your Guide to Health Insurance

**Important Note**

Buying a life insurance policy is a long-term commitment and an early termination of the policy usually involves high costs. Full details of the standard terms and conditions of this plan can be found in the relevant policy contract.

**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

## ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT

### FEATURES

This plan is a non-participating Accidental Death and Dismemberment (ADD) rider. It provides coverage for death and dismemberment caused by accidental injury only. This plan does not have any cash value and will cease immediately once the basic plan it attaches to terminates.

The premiums are guaranteed throughout the policy term regardless of any change in occupation.

### BENEFITS

#### A. Accidental Death Benefit

A lump sum payment of the rider sum assured will be made as stated in the Schedule of Benefits below in the event of accidental death within 180 days of sustaining the accidental injury as defined below:

"Accidental Injury" means bodily injury caused by an Accident, directly and independently of any other cause(s), of which there is as evidence, a visible contusion or wound on the exterior of the body.

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

#### Accidental Death Double Indemnity

The lump sum payment of the rider sum assured will be doubled if accidental death was caused:

- (i) while the Life Assured was travelling in a public conveyance other than a taxi, hired car or an aircraft; or
- (ii) while the Life Assured was in an elevator; or
- (iii) in consequence of the burning of any theatre, cinema, institutions of learning, offices or business premises (other than factories, oil refineries and shipyard), where the Life Assured was at the commencement of the fire.

#### B. Accidental Dismemberment Benefit

A percentage of the rider sum assured will be payable as stated in the Schedule of Benefits below if accidental dismemberment is due to Accidental Injury.

Schedule of Benefits		
Item	Description	Benefit as a percentage of the rider sum assured
(a)	Death	100%
(b)	Total and irrecoverable loss of use or by amputation of two or more limbs at or above the wrists or ankles	100%
(c)	Total and irrecoverable loss of all sight in both eyes	100%
(d)	Total and irrecoverable loss of all sight in one eye and loss of use or loss by amputation of one limb at or above the wrist or ankle	100%
(e)	Total and irrecoverable loss of speech and hearing in both ears	100%
(f)	Total and irrecoverable loss of use or by amputation of one limb at or above the wrist or ankle	50%
(g)	Total and irrecoverable loss of all sight in one eye	50%
(h)	Total and irrecoverable loss of use or by amputation of the thumb of either hand at or above the metacarpophalangeal joints	25%
(i)	Total and irrecoverable loss of use or by amputation of any one finger other than the thumb of either hand at or above the metacarpophalangeal joints	10%

The total amount payable under this rider shall not exceed 100% of the ADD sum assured according to the Schedule of Benefits or in the event of Accidental Death Double Indemnity, 200% of the ADD sum assured.

Where Aviva has paid prior claim(s) for dismemberment under this rider, the sum assured for the purpose of Accidental Death Double Indemnity shall be the original sum assured less the amounts already paid.

Where a single Accident results in dismemberment of multiple body parts, the Assured may make more than one claim for losses (f) to (i) of the Schedule of Benefits, but Aviva shall pay only one claim for each body part and the total amount payable under the multiple claims shall not exceed the sum assured of this rider.

Where Aviva has paid a prior claim on any part of body, we shall not pay for a subsequent claim for the same part of the body.

"Pre-existing Condition" means any injury, disease, illness or condition which the Life Assured suffers or is suffering from and:

- (i) which occurred or existed or was evident; or
- (ii) for which the Life Assured was receiving or received medical treatment or medical advice; or

(iii) which the Life Assured was or could reasonably be expected to have been aware of,

prior to the Policy Issue Date, the Benefit Commencement Date of this Supplementary Benefit or the date of the last reinstatement of the Policy (whichever is the latest), unless the injury, disease, illness or condition had been declared to and accepted by Aviva.

## KEY PROVISIONS

### 1 Termination

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

- (a) when the total of the amount(s) paid for dismemberment reaches 100% of the sum assured of the rider as stated in the Policy Schedule; or
- (b) if the premium for this rider is not paid within the Grace Period for its payment; or
- (c) on the termination of the basic plan; or
- (d) on the Benefit Cessation Date of this rider as stated in the Policy Schedule; or
- (e) on the death of the Life Assured; or
- (f) where the Assured have made a written request to Aviva to terminate the cover under this rider, on the Instalment Premium due date immediately following Aviva's acceptance of the request.

There shall be no refund of any premiums paid prior to the date of termination of this rider.

### 2. Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the contract.

No benefits will be payable in respect of death or dismemberment directly or indirectly, wholly or partly caused by or arising from or contributed to by:-

- (a) any Pre-existing Conditions; or
- (b) self-inflicted injuries or suicide, while sane or insane; or
- (c) bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infection other than an infection occurring simultaneously with and in consequence of a cut or wound of an Accidental Injury; or
- (d) childbirth, pregnancy and complications thereof; or
- (e) whilst under the influence of alcohol or drugs, or the taking of poison or inhalation of gas, voluntarily or involuntarily; or
- (f) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- (g) while on duty in any navy, army, air force, military, fire service, civil defence, police or law enforcement organization; or
- (h) participation in any hazardous sport or pastime, including but not limited to aerial activity, rock climbing or mountaineering, underwater activities, racing of any type other than on foot; or
- (i) injuries sustained during travel in or on any type of aircraft other than as a crew member or fare-paying passenger on a regularly scheduled passenger flight of an international commercial airline; or
- (j) as a result of committing, attempting or provoking an assault or a felony or any violation of the law.

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

## LEVEL ASSURANCE

### FEATURES

This plan is a non-participating level benefit term rider. It offers protection for the Life Assured against death, total and permanent disability and terminal illness for the period of the policy term and does not have any cash value.

The premiums are guaranteed throughout the policy term.

### BENEFITS

#### A. Death Benefit

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

#### B. Terminal Illness Benefit

The 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's appointed Registered Medical Practitioner.

Key Provisions of Terminal Illness Benefit

1. Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the contract. The exclusions for this plan include:

(a) This Supplementary Benefit shall not cover death caused by suicide while sane or insane within one (1) year from the Issue Date or the date of any reinstatement of his Supplementary Benefit, whichever is later.

2. Cancellation

All benefits including Supplementary Benefits attached to the Policy, shall be automatically be deemed to be cancelled if the Policy lapses, matures, is surrendered or is otherwise terminated.

3. Termination

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

- (a) on the Benefit Cessation Date of this Supplementary Benefit;
- (b) if the premium for this Supplementary Benefit is not paid within the grace period allowed for its payment;
- (c) on the termination of the Basic plan.

There shall be no refund of any premiums paid prior to the date of termination of this Supplementary Benefit.

**C. Total and Permanent Disability Benefit (TPD)**

The Total and Permanent Disability is defined as:

- 1. Must be total and permanent and such that the disability must persist 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 any wages, compensation or profit, from the time when the disability started.
- 2. The total and irrecoverable:
  - (a) loss of the sight of both eyes; or
  - (b) loss of sight of one eye and loss by severance or loss of use of one 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 hand at or above the wrist and one foot at or above the ankle,
 will also be considered as Total and Permanent Disability.

While the policy is in force, if total and permanent disability occurs before the policy anniversary immediately prior to the 65th birthday of the Life Assured, all future premiums of this plan will be waived and the benefits payable under TPD will be as follows:-

- (i) An amount up to \$650,000 of the sum assured will be payable after six months from the date of TPD.
- (ii) The remaining sum assured (if any) in excess of \$650,000 will be payable one year from the date of payment under paragraph (i).

The waiver of premium and advanced payments shall 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 \$2,000,000.

**CRITICAL ILLNESS PREMIUM WAIVER**

**FEATURES**

This plan is a non-participating Critical Illness Premium Waiver rider. The premium of the basic plan and any other attaching riders (where applicable) will be waived for the rest of the rider term upon diagnosis of any of the 30 covered illnesses. This plan does not have any cash value.

Please note that the premium rates/charges for this rider are not guaranteed. These rates may be adjusted based on future experience.

**BENEFITS**

**Critical Illness Benefit**

The premium of the basic plan and any attaching riders (where applicable) will be waived for the remaining term of the Critical Illness Premium Waiver rider in the event the life assured is first diagnosed to be suffering from any one of the following 30 critical illnesses listed below as defined in the policy contract. With effect from 1st July 2003, the Insurance industry has adopted common definitions for all critical illnesses. This means that each illness covered will be defined the same way by all insurance companies. You are advised to refer to the policy contract for definitions of the covered Critical Illnesses.

- 1. Alzheimer's Disease / Severe Dementia (Excludes non-organic diseases such as neurosis and psychiatric illnesses and alcohol related brain damage)
- 16. Kidney Failure
- 17. Loss of Speech (Excludes all psychiatric causes)
- 18. Major Burns

2. Apallic Syndrome
3. Aplastic Anaemia
4. Bacterial Meningitis (Excludes illness resulting from HIV infection)
5. Benign Brain Tumor (Excludes cysts, granulomas, vascular malformations, haematomas and tumors of the pituitary gland or spinal cord)
6. Blindness (Loss of Sight)
7. End Stage Liver Failure
8. End Stage Lung Disease
9. Coma (Excludes illness resulting from drug or alcohol abuse)
10. Coronary Artery By-Pass Surgery (Excludes coverage within 90 days and excludes angioplasty, laser or other intra-arterial procedures)
11. Deafness (Loss of Hearing)
12. Fulminant Hepatitis
13. Heart Attack (Excludes coverage within 90 days)
14. Heart Valve Surgery
15. HIV due to Blood Transfusion and Occupationally Acquired HIV (Excludes HIV infection from other means including sexual activity and use of intravenous drugs)
19. Major Cancers (Excludes coverage within 90 days, includes leukaemia other than chronic lymphocytic leukaemia but excludes non-invasive cancers in situ, tumors in the presence of HIV and any skin cancer other than Malignant Melanoma)
20. Major Head Trauma
21. Major Organ / Bone Marrow Transplant
22. Motor Neurone Disease
23. Multiple Sclerosis
24. Muscular Dystrophy
25. Paralysis (Loss of Use of Limbs) (Excludes self-inflicted injuries)
26. Parkinson's Disease (Excludes drug-induced or toxic causes)
27. Primary Pulmonary Hypertension
28. Progressive Scleroderma
29. Stroke
30. Surgery to Aorta

#### Key Provisions for Critical Illness Premium Waiver Benefit

##### 1. Waiting Period

There shall be no waiver of premiums under this rider in respect of Heart Attack, Major Cancers or Coronary Artery By-Pass Surgery if the condition is diagnosed within 90 days from the date of issue or the date of any reinstatement of this rider.

The rider terminates once a claim under any of the above-mentioned benefits is admitted.

##### 2. Survival Period

The Life Assured must survive a period of thirty (30) days after the date of diagnosis of the Critical Illness Benefit before the Critical Illness Benefit under this Supplementary Benefit can be applied.

##### 3. Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the contract. The exclusions for this plan include:

- a) No waiver of premiums under this Supplementary Benefit in respect of any Critical Illness directly or indirectly, wholly or partly caused by or arising from or contributed to by:-
  - (i) Any condition or illness which is existing or the cause or symptoms of which were existing or were evident, or any condition or illness which the Life Assured suffered or was suffering from, prior to the Issue Date or the date of any reinstatement of this Policy, unless the condition or illness had been declared to the Company;
  - (ii) Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV) except as certain conditions provided in the policy contract;
  - (iii) Wilful misuse of drugs or alcohol, while sane or insane;
  - (iv) Self-inflicted injuries while sane or insane.

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

##### 4. Termination

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

- (a) on the Policy anniversary immediately prior to the eighty-fifth (85th) birthday of the Life Assured;
- (b) on the Benefit Cessation Date of this Supplementary Benefit as stated in the Policy Schedule;
- (c) if the premium for this Supplementary Benefit is not paid within the grace period allowed for its payment;
- (d) on the termination of the Basic plan.

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