

CashSavers Fact Sheet

Plan Name	CashSavers	
Protection Benefits	<ul style="list-style-type: none"> ▪ Protection against death and terminal illness ▪ 15 years coverage with premiums payable for only 10 years Full refund of protection premiums at the end of 15 years, provided that no claims have been made. ▪ Guaranteed maturity payout of 2.55% of total protection premiums at the end of 15 years 	
Savings Benefits	<ul style="list-style-type: none"> ▪ Interest earnings on savings premiums <ul style="list-style-type: none"> ➢ 2.5% p.a. for \$100,000 coverage chosen ➢ 2.0% p.a. for \$50,000 coverage chosen Above interest rates are guaranteed until 31 May 2008; thereafter interest rates are subject to review by Aviva on a monthly basis. ▪ Guaranteed principal (savings premiums) ▪ No lock-in period on savings premiums- can stop savings anytime ▪ No penalty for withdrawal of accumulation value. Upon full withdrawal of accumulation value, the savings portion will be closed. 	
Entry Age (ANB)	Assured: 17 to 60 years old Life Assured: 1 to 16 years old (3rd party policies allowed for children <= 16 ANB or parties with insurable interest)	
Eligibility	Available to Singaporeans, Singapore PRs and employment pass holders P1/P2 and Q status Malaysians on work permit will be accepted, subject to underwriting. Other work permit holders will be considered on a case-by-case basis	
Policy Term	15 years	
Premium Term	10 years	
Frequency of Payment	Monthly only	
Payment Method	<u>Initial (2-months payment)</u> ➢ VISA/MasterCard ➢ Cash/ Cheque	<u>Subsequent</u> ➢ By GIRO from any bank account
Backdating	Not allowed	
Extended Term Insurance	Not applicable	
Third Party Policy	Allowed	
Trust	Allowed	
Assignment	Allowed	
Attachable riders	Accidental Death & Dismemberment Benefit Critical Illness Premium Waiver Enhanced Payer Benefit Level Assurance	

Protection Benefits																							
Size of Policy (Sum Assured)	Minimum: \$50,000 Maximum: \$250,000 (Buy in blocks of \$50,000 or \$100,000)																						
Alteration to Sum Assured	Increase/Decrease Sum Assured ➤ Not allowed																						
Guaranteed and Level Premiums	Yes																						
Cash Value (Refund of Protection Premiums)	<table border="1"> <thead> <tr> <th><u>During Policy Year</u></th> <th><u>% of Total Protection Premiums</u></th> </tr> </thead> <tbody> <tr><td>1</td><td>0%</td></tr> <tr><td>2</td><td>20%</td></tr> <tr><td>3</td><td>40%</td></tr> <tr><td>4 to 10</td><td>60%</td></tr> <tr><td>11</td><td>70%</td></tr> <tr><td>12</td><td>75%</td></tr> <tr><td>13</td><td>80%</td></tr> <tr><td>14</td><td>85%</td></tr> <tr><td>15</td><td>90%</td></tr> <tr><td>At Maturity</td><td>100%</td></tr> </tbody> </table>	<u>During Policy Year</u>	<u>% of Total Protection Premiums</u>	1	0%	2	20%	3	40%	4 to 10	60%	11	70%	12	75%	13	80%	14	85%	15	90%	At Maturity	100%
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At Maturity	100%																						
Automatic Non-forfeiture Privilege	Applicable from 2 nd policy year. Accumulation value (from savings premiums) will be utilized to pay unpaid premiums. When the Accumulation value is insufficient to pay for one full month premium, a loan, known as the non-forfeiture loan, will be advanced from the cash value of the policy automatically. The loan will be equivalent to the protection and supplementary benefits (if any) premiums. In the 1 st policy year, the policy would be terminated for non-payment of premiums.																						
Policy Loan	Not applicable																						
Reduced Paid Up	Allowed																						

Savings Benefits			
Size of Savings Premiums (at application)	Minimum: \$50 or 0.5 times the protection premiums, whichever is lower	Maximum: 3 times the protection premiums	
Flexibility to alter Savings Premiums	<u>Stop Savings Premiums</u> ➤ Allowed	<u>Reduce Savings Premiums</u> ➤ Allowed ➤ Reduce to any amount in multiple of \$1 or even to zero/\$0	<u>Increase Savings Premiums</u> ➤ Allowed up to the maximum of 3 times the protection premiums at application
Withdrawal of Accumulation Value	<u>Partial Withdrawal</u> ➤ Minimum withdrawal amount is \$500, with minimum balance of \$1,000 in policy ➤ No limit to the number of withdrawals	<u>Full Withdrawal</u> ➤ Accumulation value fully withdrawn. ➤ Not allowed to restart savings premiums again.	

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Fact Sheet- 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	✓	✓			✓

Supplementary Benefits	Supplementary Benefit Limits							
	Age at Entry (ANB)		Age at Expiry (ANB)		Rider Term		Sum Assured/Benefit (\$)	
	Min	Max	Min	Max	Min	Max	Min	Max
Accidental Death and Dismemberment Benefit	1	60	6	65	5	Min (10, 65 – ANB)	10,000	1,000,000
Critical Illness Premium Waiver	17	60	27	70	10	10	N/A	N/A
Level Assurance*	17	60	27	70	10	10	10,000	See below
Enhanced Payer Benefit	19	55	29	65	10	10	N/A	N/A

*Maximum Sum Assured for Level Assurance is \$100,000 if the Basic Plan Sum Assured is \$50,000 and \$200,000 if the Basic Plan Sum Assured is \$100,000.