

Wealth Creator



Make your money work harder from day one!

With zero upfront fees, sales and administration charge, Wealth Creator's simplified charging structure ensures that 100% of your money is invested.

Features & Charges:

- Minimum investment amount of S\$5,000
- Guaranteed bonus units of 0.5% from Year 6 onwards
- No upfront charge
- Annual Management Charge of 2%-2.95% depending on choice of sub-funds.
- Redemption fee (Applicable only if redemption is made in the first 5 years):
 - Year 1-3 : 3%
 - Year 4 : 2%
 - Year 5 : 1%
- Unlimited free fund switches
- Subscription by Cash or SRS

Diverse investment choices available to you (sub-funds of Wealth Creator):

Global	Europe	Asia Pacific	Others
Templeton Global Bond (SP)	EU Convergence Growth (SP)	Aberdeen Pacific Equity (SP)	Emerging Countries Growth (SP)
Legg Mason Global Bond (SP)	Henderson European (SP)	Balanced Growth (SP)	LionGlobal India (SP)
Templeton Global Balanced (SP)		Capital Growth (SP)	LionGlobal Japan Growth (SP)
AllianceBernstein Global Growth Trends (SP)		Income Growth (SP)	
Mendaki Global (SP)		Legg Mason Asian Enterprise (SP)	

Start working towards your dreams with Wealth Creator. For a no-obligation personalised consultation, contact your Financial Adviser or call Aviva at 6827 9933.

Important Notes

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. This flyer is not a contract of insurance. The standard terms and conditions of this plan are provided in the relevant policy contract.

Please read the Product Summary of Wealth Creator which can be obtained from your Financial Adviser before deciding on whether to subscribe for units in the sub-funds of Wealth Creator.

The value of your investment-linked plan will rise and fall as the performance of the underlying fund(s) changes. Please refer to the Fund Summary of the sub-fund(s) of Wealth Creator for the specific risks associated with the underlying fund(s).