

Proposed To : _____ Gender: _____
 Signature : _____ Age Next Birthday: _____
 Currency: SGD
 Prepared By : _____ Payment Mode: Monthly
 Signature : _____ Prepared on : _____

Your Plan	Term	Sum Assured
WellSense	Yearly renewable up to age next birthday 65	100,000

Male

Age next birthday	Monthly Premium	Premiums payable in a year	Total Distribution Cost* in a year	Guaranteed Death/Critical Illness Benefit
18-29	22	264	39	100,000
30-39	28	336	50	100,000
40-49	58	696	104	100,000
50-59	134	1,608	241	100,000
60-65	274	3,288	493	100,000

Female

Age next birthday	Monthly Premium	Premiums payable in a year	Total Distribution Cost* in a year	Guaranteed Death/Critical Illness Benefit
18-29	24	288	43	100,000
30-39	34	408	61	100,000
40-49	86	1,032	154	100,000
50-59	146	1,752	262	100,000
60-65	188	2,256	338	100,000

Note: The premiums will vary by age bands and will increase as the Life Assured moves into a new age band.
 * Distribution cost is payable every year as long as your plan is in force.

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 industry 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, 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. The client's age next birthday (anb) is used to calculate the premium and in the projection. The premium rates are not guaranteed.
2. This quotation is applicable to standard life and is for illustration purposes only. The precise benefits, terms and conditions will be provided in the contract. All amounts quoted are in Singapore Dollars.