

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

Your Plan	Term	Sum Assured
<b>WellSense</b>	<b>Yearly renewable up to age next birthday 65</b>	<b>50,000</b>

**Male**

Age next birthday	Monthly Premium	Premiums payable in a year	Total Distribution Cost* in a year	Guaranteed Death/Critical Illness Benefit
18-29	18	216	32	50,000
30-39	22	264	39	50,000
40-49	36	432	64	50,000
50-59	76	912	136	50,000
60-65	146	1,752	262	50,000

**Female**

Age next birthday	Monthly Premium	Premiums payable in a year	Total Distribution Cost* in a year	Guaranteed Death/Critical Illness Benefit
18-29	20	240	36	50,000
30-39	26	312	46	50,000
40-49	58	696	104	50,000
50-59	92	1,104	165	50,000
60-65	114	1,368	205	50,000

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.