

IN UNIT LINKED POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

SECURE YOUR GOLDEN YEARS WITH **AVIVA AFFLUENCE**

Aviva Affluence is a Unit Linked Life Insurance Plan that gives you Fund Value as on the date of maturity. This lump-sum can be utilised to secure your retirement years.



START EARLY FOR YOUR **RETIREMENT** YEARS AND REAP **GREATER BENEFITS** IN **LONG-TERM**

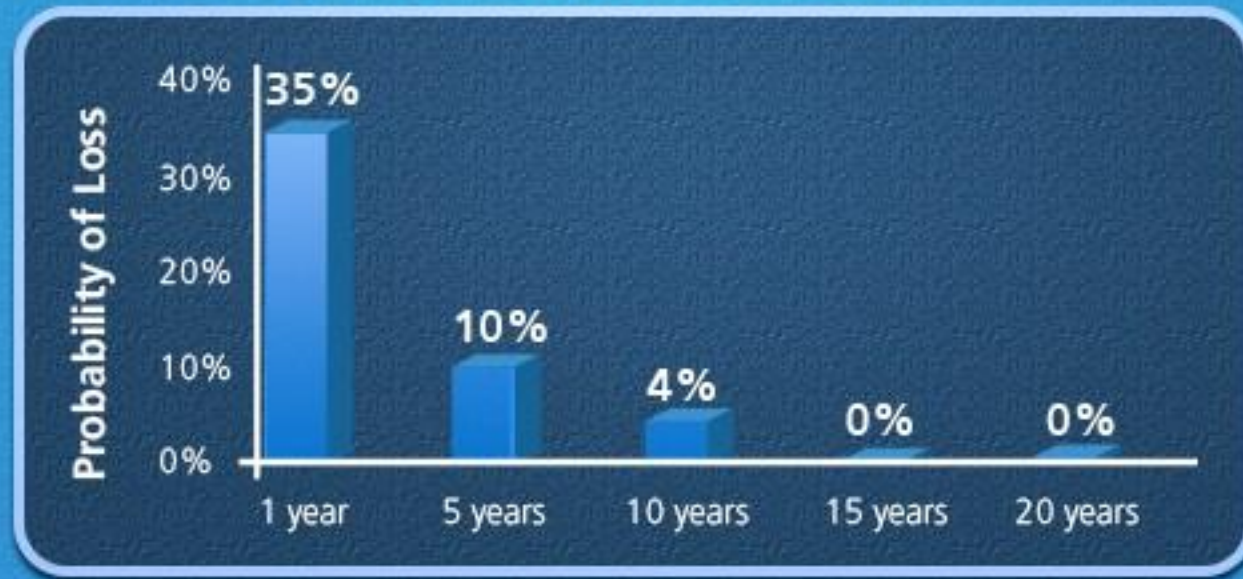


The returns of each cycle of investment have been evaluated basis benchmark index SENSEX (BSE 30) since inception i.e. 1979

Past returns are not an indication of future returns.

START EARLY FOR YOUR **RETIREMENT** YEARS AND REAP **GREATER BENEFITS**

The past returns of Sensex reflects zero probability of loss in case of investment in equities for 15 years or above.



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Past returns are not an indication of future returns.

INVEST EARLY IN **AVIVA AFFLUENCE** AND ENJOY THE **LONG-TERM RETURNS**

Mr. Sharma is a 40 year old employee with an MNC and wants to retire at the age of 60. As his employer does not provide for any fixed pension he wants to buy a pension solution which will secure his retirement needs. He chooses to invest ₹ 1 Lac annually for 20 years to get regular income after his retirement.



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PT: 20 years

Premium: ₹ 1 lac

PPT: 20 years

Total Premium to be paid: ₹ 20 lacs



MR. SHARMA MIGHT GET AT 60 YEARS OF AGE FOR HIS RETIREMENT

₹ 37.49 lacs at an assumed
investment return of 8%*

OR

₹ 23.96 lacs at an assumed
investment return of 4%*



*The value with assumed rates of returns @ 4% and 8% p.a. are not guaranteed and they are not the upper or lower limits of returns of the Funds selected by the policyholder and that the performance of the Funds is dependent on a number of factors including future investment performance.

AVIVA AFFLUENCE GIVES **MR. SHARMA** THE FLEXIBILITY TO MANAGE HIS **MONEY**

- ▶ He has the option to choose from 7 funds which includes 100% equity or 100% debt funds



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- ▶ In case of an emergency, it gives him the flexibility to withdraw money in between



AVIVA AFFLUENCE

GIVES THE FLEXIBILITY TO CHOOSE
THE PLAN BASIS **RETIREMENT** AGE

Aviva Affluence gives you the flexibility to choose the time period for which you want to pay the Premium, depending on the number of years you plan to work.



IN CASE OF MR. SHARMA'S DEATH IN THE 14TH YEAR

- Mr. Sharma's family will get higher of

Fund Value



₹20.77 Lacs

Sum Assured



₹10 Lacs

at an assumed investment return of 8%* or ₹15.25 lacs at an assumed investment return of 4%*

- In-built Accidental Death Sum Assured shall be equal to the Base Sum Assured, subject to maximum of ₹50 lacs, including all existing Accidental Death Benefit cover issued by Aviva.
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PRODUCT SPECIFICATIONS

Entry Age (last birthday)	Minimum: 2 years Maximum: 50 years								
Maturity Age (last birthday)	Minimum Maturity Age: 18 years Maximum Maturity Age depends on the Premium Payment Term (PPT) <table><thead><tr><th>Premium Payment Term (PPT)</th><th>Maximum Maturity Age</th></tr></thead><tbody><tr><td>5 years</td><td>60 years</td></tr><tr><td>7 / 10 / 15 years</td><td>65 years</td></tr><tr><td>16 to 30 years</td><td>70 years</td></tr></tbody></table>	Premium Payment Term (PPT)	Maximum Maturity Age	5 years	60 years	7 / 10 / 15 years	65 years	16 to 30 years	70 years
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5 years	60 years								
7 / 10 / 15 years	65 years								
16 to 30 years	70 years								
Policy Term	15 to 30 years, subject to minimum & maximum maturity age								
Premium Payment Term (PPT)	5 / 7 / 10 / 15 or Equal to Policy Term								
Premium	Regular Premium: Minimum: ₹ 1,00,000 Maximum: No limit, subject to board approved underwriting Top-up Premium: Minimum: ₹ 5,000 Maximum: No limit, subject to board approved underwriting Sum of Top-up Premiums should not exceed sum of Regular Premiums paid								

PRODUCT SPECIFICATIONS

Sum Assured is a multiple of Annual Premium and depends upon Policy Term and age:

Minimum Sum Assured:

Entry Age of life insured (last birthday)	Sum Assured Multiple
<45 years	10 or 0.5 *Policy Term, whichever is higher
>=45 years	10

Top-up Premium Sum Assured: 1.25 times the Top-up Premium

Sum Assured

Maximum Sum Assured:

Entry Age of life insured (last birthday)	PPT (Years)	Maximum Sum Assured Multiple
<45 years	5, 7 & 10	10 or 0.5 *Policy Term, whichever is higher
	15 to 30	Equal to Policy Term
>=45 years	5,7 & 10	10
	15 to 30	Equal to (Policy Term <i>minus</i> 5)

In-built Accidental Death Benefit

In-built Accidental Death Sum Assured shall be equal to the Base Sum Assured, subject to maximum of ₹ 50 lacs, including all existing Accidental Death Benefit cover issued by Aviva

Premium Payment Frequency

Yearly Only

Aviva Affluence is a Linked, Non-Participating Life Insurance Plan. Aviva Life Insurance Company India Ltd. is only the name of the Insurance Company and Aviva Affluence is only the name of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Please know the associated risks and the applicable charges, from the Insurance agent or the Intermediary or policy document or the insurer. Unit Linked life insurance products are different from traditional insurance products and are subject to risk factors. The premium paid in Unit-Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market. The insured/policyholder is responsible for his/her decisions. Unit-Linked Funds are subject to market risks and there is no assurance or guarantee that the objective of the investment fund will be achieved. Past performance of the investment funds do not indicate the future performance of the same. Investors in the Scheme are not being offered any guaranteed/assured returns. Trade logo displayed above belongs to Aviva Brands Limited and is used by Aviva Life Insurance Company India Limited under License. Aviva Life Insurance Company India Limited. IRDA of India Regn. No. 122. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding a sale. tax benefits are as per existing tax laws which are subject to change. Registered Office Address - 2nd Floor, Prakashdeep Building, 7 Tolstoy Marg, New Delhi - 110001. Telephone number: +91 124 2709000, Fax number: +91 1242571210, E-mail: customerservices@avivaindia.com, Helpline number: 1800-180-22-66/1800-103-77-66, Website: www.avivaindia.com, CIN: U66010DL2000PLC107880, UIN: 122L111V01, Ver. 1:1/Jan 17, Advt. No.: Jan 08/17.

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