

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 FUTURE 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 utilized for any long term need that you might have planned for.



# START EARLY TO SECURE YOUR **FUTURE** AND REAP **GREATER BENEFITS IN LONG-TERM**

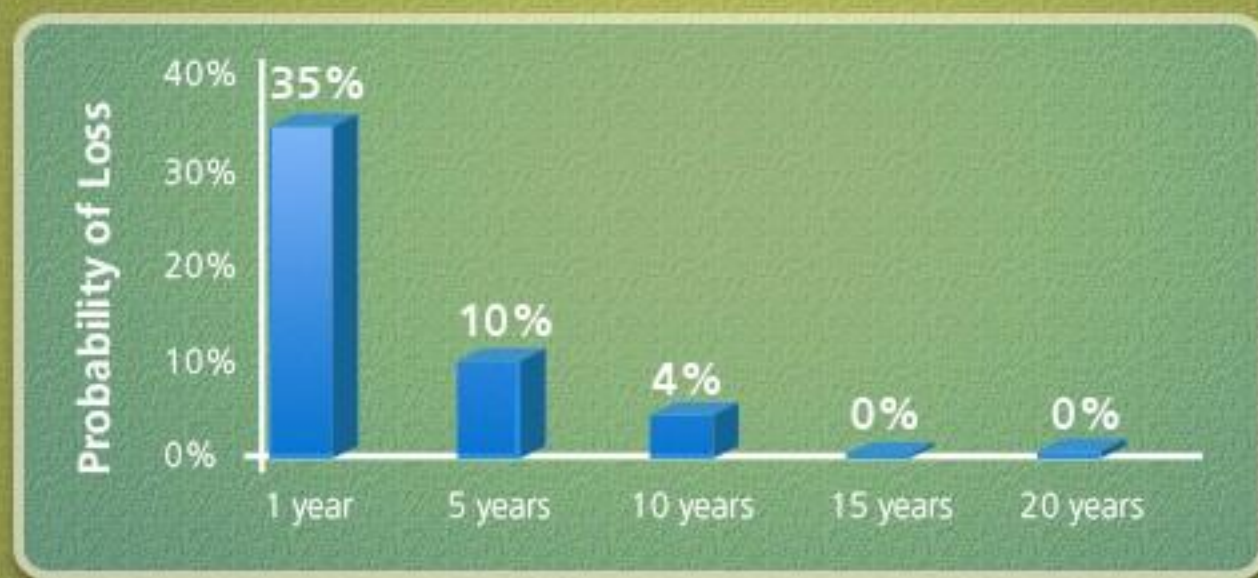


The returns of each cycle of investment have been evaluated basis benchmark index SENSEX (BSE 30) since inception i.e. 1979

**Past returns are not an indication of future returns.**

## START EARLY FOR YOUR **FUTURE** 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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# INVEST EARLY IN **AVIVA AFFLUENCE** AND ENJOY THE **LONG-TERM RETURNS**

Mr. Sharma is 35 years old. He wants to create a pool of money for his future needs as well as ensure that his family stays protected at all times. He chooses to invest ₹ 1 lac annually for 20 years to get regular income in the future.



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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 AGE OF 55

₹ 37.58 lacs at an assumed  
investment return of 8%\*

OR

₹ 24.02 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**

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- ▶ Depending on the market scenario, he can also switch between funds to ensure a healthy lump-sum at the end of the Policy Term for his daughters education
- ▶ He also has the flexibility to withdraw money in between for any unforeseen needs



## AVIVA AFFLUENCE

GIVES THE FLEXIBILITY TO CHOOSE THE PLAN BASIS THE TIME GOAL THAT YOU HAVE SET FOR YOUR LONG-TERM NEEDS

Aviva Affluence gives you the flexibility to choose the time period for which you want to pay the Premium, depending on your age as well as the time you have set for yourself to achieve your goals.



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

- Mr. Sharma's family will get the higher of

Fund Value



₹20.83 lacs

Sum Assured



₹10 lacs

at an assumed investment return of 8%\* or **₹15.30 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 border="1"><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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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	<b>Regular Premium:</b> Minimum: ₹ 1,00,000 Maximum: No limit, subject to board approved underwriting  <b>Top-up Premium:</b> 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	<p>Sum Assured is a multiple of Annual Premium and depends upon Policy Term and age:</p> <p><b>Minimum Sum Assured:</b></p> <table border="1" data-bbox="978 386 2058 606"> <thead> <tr> <th>Entry Age of life insured (last birthday)</th> <th>Sum Assured Multiple</th> </tr> </thead> <tbody> <tr> <td>&lt;45 years</td> <td>10 or 0.5 *Policy Term, whichever is higher</td> </tr> <tr> <td>&gt;=45 years</td> <td>10</td> </tr> </tbody> </table> <p>Top-up Premium Sum Assured: 1.25 times the Top-up Premium</p> <p><b>Maximum Sum Assured:</b></p> <table border="1" data-bbox="978 739 2058 1108"> <thead> <tr> <th>Entry Age of life insured (last birthday)</th> <th>PPT ( Years)</th> <th>Maximum Sum Assured Multiple</th> </tr> </thead> <tbody> <tr> <td rowspan="2">&lt;45 years</td> <td>5, 7 &amp; 10</td> <td>10 or 0.5 *Policy Term, whichever is higher</td> </tr> <tr> <td>15 to 30</td> <td>Equal to Policy Term</td> </tr> <tr> <td rowspan="2">&gt;=45 years</td> <td>5,7 &amp; 10</td> <td>10</td> </tr> <tr> <td>15 to 30</td> <td>Equal to (Policy Term <i>minus</i> 5)</td> </tr> </tbody> </table>	Entry Age of life insured (last birthday)	Sum Assured Multiple	<45 years	10 or 0.5 *Policy Term, whichever is higher	>=45 years	10	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)
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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 09/17.

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