

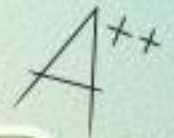


Realise your Big Plans for your  
little one with a smart decision:  
**Aviva Young Scholar Secure**

- ▶ Get \*guaranteed money for your child's important educational milestones like tuition fee, college admission and lump-sum for higher education
- ▶ All payouts are paid to the child, without any liability to pay future Premium, in case of death of parent

\*Guaranteed benefits are available only if all due Premiums are paid.

# Aviva Young Scholar Secure takes care of your child's educational milestones



You will get \*guaranteed money for the following educational milestones:

- ▶ **Tuition fee** support paid annually starting from age 13 of your child to age 17, to take care of the school/tuition fees or any extra curricular activities



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# Aviva Young Scholar Secure takes care of your child's educational milestones



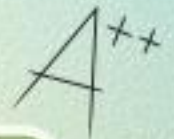
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- ▶ **Tuition fee** support paid annually starting from age 13 of your child to age 17, to take care of the school/tuition fees or any extra curricular activities
- ▶ **College admission** fund is paid as a lump-sum payout to help during college admissions when the child is 18 years of age



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- ▶ **Tuition fee** support paid annually starting from age 13 of your child to age 17, to take care of the school/tuition fees or any extra curricular activities
- ▶ **College admission** fund is paid as a lump-sum payout to help during college admissions when the child is 18 years of age
- ▶ **Higher education** reserve is paid as a lump sum when the child turns 21



All Premiums paid and payouts received will be eligible for tax benefit. Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied as notified by the Government from time to time. Tax laws are subject to change.

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# Aviva Young Scholar Secure

ensures that your child's education remains uninterrupted, in case of the parent's death

In case of death of the parent, the family gets:

- ▶ Lump-sum to take care of immediate needs
- ▶ The policy continues without any liability to pay future Premiums
- ▶ Payouts are paid at defined milestones for child's education like tuition fee, college admission and lump-sum for higher education



## Let's see how this plan works:

Mr. Sharma is 33 years old and works in an MNC. He has recently become a father and is making a smart move by investing in a child plan early on.

Mr. Sharma decides to pay a Premium of ₹ 1,00,000 for 13 years with a Policy Term of 21 years.



# Let's see how this plan works:

Mr. Sharma is 33 years old and works in an MNC. He has recently become a father and is making a smart move by investing in a child plan early on.

Mr. Sharma decides to pay a Premium of ₹ 1,00,000 for 13 years with a Policy Term of 21 years.



- Policy Term: 21 years
- Child's age: 0 year
- Sum Assured: ₹ 25.5 lacs
- Premium Payment Term: 13 years
- \*Premium: ₹ 1,00,000
- Total \*Premium paid: ₹ 13 lacs

\*Exclusive of taxes and extra premium paid if any.

Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied as notified by the Government from time to time. Tax laws are subject to change.

# Mr. Sharma will get

\*Guaranteed payouts for every important milestone

₹ 40,000 as tuition fee support every year



Child's age  
13 - 17 years



\*Guaranteed benefits are available only if all due Premiums are paid.



# Mr. Sharma will get

\*Guaranteed payouts for every important milestone

₹ 40,000 as tuition fee support every year



Child's age  
13 - 17 years

Lump-sum of ₹ 2.5 lacs for college admission when the child turns 18



Child's age  
18 years



\*Guaranteed benefits are available only if all due Premiums are paid.

# Mr. Sharma will get

## \*Guaranteed payouts for every important milestone

₹ 40,000 as tuition fee support every year



Child's age  
13 - 17 years

Lump-sum of ₹ 2.5 lacs for college admission when the child turns 18



Child's age  
18 years

Lump-sum of ₹ 21 lacs for higher education when the child turns 21

Maturity



Child's age  
21 years



Mr. Sharma will get a \*guaranteed amount of ₹ 25.5 lacs during the Policy Term.  
NOTE: Payment term will be 13 minus entry age (subject to minimum of 5 years)

\*Guaranteed benefits are available only if all due Premiums are paid.

# In the unfortunate event of Mr. Sharma's death in the 8th year

## Mr. Sharma's family will get:

- ▶ Lump sum amount of ₹ 25.5 lacs to take care of immediate needs
- ▶ The policy continues without any liability to pay future Premiums
- ▶ Payouts are paid at defined milestones for child education like tuition fee (₹ 40,000 for 5 years) college admission (₹ 2.5 lacs) and lump-sum for higher education (₹ 21 lacs)

**Total payout to Mr. Sharma's family in case of his death will be ₹ 51 lacs**



# Product Specifications

Parameter	Criteria
Entry age (last birthday)	<b>Parent:</b> [Life Insured]: 21 to 50 years <b>Child:</b> [Nominee (Beneficiary)]: 0 to 12 years
Maturity age (last birthday)	Parent: 71 years (maximum)
Policy Term (PT) (in years)	21 minus entry age of child
Premium Payment Term (PPT) (in years)	For entry age 0 to 8 of child: 13 minus age of child For entry age 9 to 12 of child: 5 years
Sum Assured (SA)	Depends on age of parent, age of child, Policy Term and plan option
Rider available	Aviva Term Plus Rider (UIN: 122B017V01)
Premium frequency	Yearly, half-yearly and monthly (through ECS only)



# Product Specifications

Parameter	Criteria			
	Plan Options	Annual Premium (₹)	Half Yearly Premium (₹)	Monthly Premium (₹)
Plan Option (premium exclusive of taxes and cesses, if any)	Silver	25,000	12,800	2,200
	Gold	50,000	26,000	4,400
	Diamond	1,00,000	51,500	8,800
	Platinum	2,00,000	1,02,500	17,500
		4,00,000	2,05,000	35,000
		6,00,000	3,07,500	52,500
8,00,000		4,10,000	70,000	
	10,00,000	5,12,500	87,500	

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