

Realise your Big Plans for retirement with a smart decision.

Presenting **Aviva Wealth Builder**

A non-linked and non-participating life insurance plan.

- Get double the total amount of *premium paid in the form of lump-sum on maturity
- This lump-sum amount can be utilised to realise your big plans upon your retirement

*Exclusive of taxes and extra premium paid if any.



Aviva Wealth Builder

takes care of your long term needs with a *guaranteed lump-sum pay out.



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

Let's see how this plan works

Mr. Sharma is 45 years old and works in an MNC. His company doesn't have any pension policy and he wants to create a pool of money for his golden years. He also wants to ensure that he is able to take care of his family after he retires.

Mr. Sharma decides to pay a Premium of ₹ 2 lacs per annum for 5 years with a policy term that ends upon his retirement age of 60 years.



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Mr. Sharma decides to pay a Premium of ₹ 2 lacs per annum for 5 years with a policy term that ends upon his retirement age of 60 years.

Policy Term: 15 Years

Premium Payment Term: 5 Years

Sum Assured: ₹ 20 lacs

***Premium:** ₹ 2 lacs

Total *Premium paid: ₹ 10 lacs

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.

*Exclusive of taxes and extra premium paid if any.



Mr. Sharma will get ₹ 20 Lacs as a lump-sum at the end of the 60th year, which he can utilise as a future income to fulfil his needs, such as:



- ▶ Dream vacation



Mr. Sharma will get ₹ 20 Lacs as a lump-sum at the end of the 60th year, which he can utilise as a future income to fulfil his needs, such as:



▶ Dream vacation



▶ Gift for his wife



Mr. Sharma will get ₹ 20 Lacs as a lump-sum at the end of the 60th year, which he can utilise as a future income to fulfil his needs, such as:



▶ Dream vacation



▶ Gift for his wife



▶ Dream home





In the unfortunate event of Mr. Sharma's death at any time during the policy term, his family will get the amount of ₹ 20 Lacs.

PRODUCT SPECIFICATIONS

Entry age	Minimum: 5 years Maximum: 50 years	
Maturity age (In years)	Minimum: 18 years Maximum: 63 years (Single Premium*); 67 years (Regular Premium*)	
Policy Term & Premium Payment Term (In years)	Policy Term	Premium Payment Term
	13	Single Premium*
	15	5
	17	10
Minimum Premium	*Regular Premium: ₹ 50,000 per annum + applicable tax^ *Single Premium: ₹ 1,50,000 + applicable tax^	

^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.

*Premium excludes any amount of extra Premium and taxes, if any



PRODUCT SPECIFICATIONS

Maximum Premium (per life)	₹ 1,00,00,000 + applicable tax [^]		
Sum Assured	PPT	Sum Assured	
	Single	2 times the Single Premium*	
	5 years	10 times the Annual Premium*	
	10 years	20 times the Annual Premium*	
*Premium excludes any amount of extra Premium and taxes, if any			
Minimum/Maximum Sum Assured	PPT	Minimum Sum Assured (₹)	Maximum Sum Assured per life (₹)
	Single	3,00,000	2,00,00,000
	5 years	5,00,000	10,00,00,000
	10 years	10,00,000	20,00,00,000
Premium Paying Frequency	Single or yearly		

[^]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.



Aviva Wealth Builder

The solution to your retirement needs

- *Guarantees lump sum payout at maturity for your long term needs
 - *Guarantees double the amount of total premiums paid
- *Guaranteed benefits are available only if all due Premiums are paid.

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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