

FINANCIAL ADVISER REPRESENTATIVE'S RECOMMENDATIONS & COMMENTS

AVIVA My MultiPay Critical Illness Plan IV	
PRODUCT DESCRIPTION	This is a regular, non-participating plan that offers protection against different severities of Critical Illnesses (CI) and allows multiple claims on early, intermediate and severe stage critical illnesses as well as specified re-diagnosed and recurrent critical illnesses during the period of the policy term.
PRODUCT FEATURE & USP	<p><u>Death Benefit</u> This benefit is embedded in the Policy where S\$5,000 lump sum will be paid out if the Life Assured dies during the Policy term. Once this benefit is paid, the Policy will terminate.</p> <p><u>Critical Illness (CI) Benefit</u></p> <p>The diagram illustrates the following benefit structure:</p> <ul style="list-style-type: none"> Advance Care Option: 100% benefit if the 1st severe CI claim is one of 6 conditions. Once exercised, the Recurrent Critical Illness Benefit will no longer be claimable. Critical Illness Benefit: <ul style="list-style-type: none"> 100% for Early / Intermediate Claims (60 CI Groups, 72 CI Conditions). 300% for Severe CI Claims less Early / Intermediate Claims Paid in same CI group (60 CI Groups). 1 Year Waiting Period Between Different CI Groups. Recurrent Critical Illness: 150% benefit for Recurrent Critical Illness Claims (6 CI Conditions) after a 2 Years Waiting Period. <p>Below the main categories, there are three sub-categories, all with a maximum of 8 x 20% (Max SGD 25,000 per claim per life):</p> <ul style="list-style-type: none"> Benign & Borderline Malignant Tumour: <ul style="list-style-type: none"> Upon complete surgical excision of Benign Tumour or; Diagnosis of Borderline Malignant Tumour Max 1 Claim Special Benefit: <ul style="list-style-type: none"> 16 Conditions Up to 85 ANB or plan/rider expiry 11 Conditions Up to 18 ANB or plan/rider expiry Max 6 Claims, 1 Per Condition Intensive Care Benefit: <ul style="list-style-type: none"> Upon ICU stay of 4 days or more in one hospital admission Must be Medically Necessary Max 1 Claim <p>This benefit consists of –</p> <ol style="list-style-type: none"> Early and Intermediate Stage Critical Illness Benefit where 100% of the Sum Assured will be payable in one lump sum and only one claim is allowed for this stage of each CI group; Severe Stage Critical Illness Benefit where 300% of the Sum Assured less any claims paid for Early and Intermediate Stage of the same CI group will be payable in one lump sum and only one claim is allowed for this stage of each CI group; <p>Waiting Period:</p> <ol style="list-style-type: none"> No benefit shall be payable if the Diagnosis Date of Early and Intermediate Stage Critical Illness Benefit & Severe Stage Critical Illness Benefit occurs within one (1) year from the Diagnosis Date of the latest claim admitted under Early and Intermediate Stage Critical Illness or Severe Stage Critical Illness Benefit or from Recurrent Critical Illness Benefit to Critical Illness Benefit No benefit shall be payable if the Diagnosis Date from CI Benefit to Recurrent CI Benefit occurs within two (2) years from the Diagnosis Date of the latest claim from CI Benefit to Recurrent CI Benefit No benefit shall be payable if the Diagnosis Date of the conditions listed under Recurrent Critical Illness Benefit occurs within two (2) years from the Diagnosis Date of the latest claim admitted under Recurrent Critical Illness Benefit

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PRODUCT FEATURE & USP	<p><u>Critical Illness (CI) Benefit (Continued)</u></p> <p>To note: For loss of independent existence, the total amount payable will be less of any claims paid under CI benefit. If the total claims paid under CI benefit have reached 100% (Early and Intermediate Stage) or 300% (Severe Stage) of the Sum Assured or more, no benefit shall be payable for future claims.</p> <p>For Terminal Illness, the total amount payable will be less of any claims paid under CI benefit. If the total claims paid under CI benefit have reached 300% (Severe Stage) of the Sum Assured or more, no benefit shall be payable for future claims.</p> <p>When 300% of the Sum Assured or more is paid under this benefit, all future premiums on this Policy will be waived from the next Policy Anniversary.</p> <p>The total amount payable under this benefit shall not exceed 600% of the Sum Assured. This benefit shall cease once 600% of the Sum Assured is fully paid out.</p> <p><u>Recurrent Critical Illness (CI) Benefit</u> 150% of the Sum Assured will be payable in one lump sum up to a maximum of 2 claims with a waiting period of 2 years between claims.</p> <p>This benefit is payable if the Life Assured is diagnosed with:</p> <ol style="list-style-type: none"> A. Any one of the specified Severe Stage Critical Illnesses covered under this benefit, provided that the Critical Illness Benefit has ceased; or B. Any one of the Recurrent Critical Illnesses covered under this benefit as listed in the Product Summary <p>This benefit shall cease once 300% of the Sum Assured is fully paid out or when the Advance Care Option is successfully exercised under this Policy, whichever is earlier.</p>
PRODUCT FEATURE & USP	<p><u>Additional Benefits in the Policy</u></p> <ol style="list-style-type: none"> A. Advance Care Option <ul style="list-style-type: none"> ▪ This option can be exercised if the Life Assured is being diagnosed with any one of the eligible Severe Stage CI for this option listed in the Product Summary ▪ This option can only be exercised once and once it has been exercised, Recurrent CI Benefit will cease ▪ When this option is being exercised and claim is admitted by Aviva, an additional 100% of the Sum Assured will be payable in one lump sum on top of the Severe Stage CI benefit ▪ This option will not be available when: <ol style="list-style-type: none"> i. The first Severe Stage CI Benefit claim under CI Benefit is not one of the eligible Severe Stage CI; or ii. You did not exercise this option when the eligible Severe Stage CI claim is admitted. It will not be available under this Policy even if Life Assured is diagnosed with any one of the eligible Severe Stage CI thereafter B. Intensive Care Benefit <ul style="list-style-type: none"> ▪ If Life Assured is admitted and stay in the ICU of 4 days or more due to an illness or Accident for necessary Medical Treatment, an additional 20% of the Sum Assured will be payable up to a maximum amount of S\$25,000 per life ▪ This benefit shall cease on the date which claim is made or on the Policy Anniversary which Life Assured is 85 Age Next Birthday (ANB) or upon expiry of this Policy, whichever is earliest

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DISCLAIMER	<p>Client has been briefed all the disclaimer, exclusions and important clauses in the product summary and application form which includes but not limited to:</p> <ul style="list-style-type: none"> • Pre-existing conditions are not covered • Free-look period of 14 days • 90 days waiting period for Critical Illness Coverage • 7 days survival period • This plan does not have any cash value. • Refer to Product Summary for the definition of Specified Stages for Critical Illness Benefit and Recurrent Critical Illness • Premium rates are not guaranteed. The rates may be adjusted based on future experience • Client has been advised to go through the Financial Blueprint and Product Summary thoroughly

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