

FINANCIAL ADVISER REPRESENTATIVE'S RECOMMENDATIONS & COMMENTS

AVIVA MyProtector-Term Plan II	
PRODUCT DESCRIPTION	This plan is a non-participating level term insurance plan. It protects protection against death and terminal illness for the period of the policy term. This plan does not have any cash value.
PRODUCT FEATURE & USP	<p><u>Guaranteed Issuance Option (GIO)</u></p> <ul style="list-style-type: none"> In the event of any of the following life stage events, Life Assured has the option to increase protection coverage of this Basic Policy, without further evidence of good health. Limitations as stated on the product summary. <ol style="list-style-type: none"> (1) Any change of marital status of Life Assured, such as the Life Assured marries or divorces. (2) Life Assured becomes a parent by having a newborn child, or legally adopt a child. (3) Life Assured graduated from tertiary education. (4) Life Assured purchases a property. <p><u>Interim Accidental Benefit</u></p> <ul style="list-style-type: none"> The Life Assured is entitled to an interim Accidental Death cover "Interim Cover" provided that his or her age next birthday is less than 60 years on the date of Application and comply with the duty of disclosure as set out in the Application Form. Limitations as stated on the Product Summary. <p><u>Guaranteed Convertibility Option (GCO)</u></p> <ul style="list-style-type: none"> This feature allows you to convert or partially convert the Basic Policy to a new Endowment or Whole Life Policy available at the point of conversion, without further evidence of insurability as long as the following conditions are met: <ol style="list-style-type: none"> a) The Policy is in force when this feature is exercised b) The Life Assured is at age 65 next birthday or younger when Guaranteed Convertibility Option is exercised (for joint life policy, the age limit to convert is based on the older Age of the 2 Lives Assured); c) The Life Assured of the new policy must be the same as the original Policy; d) The Life Assured is insured for the same Sum Assured or less on the new Policy subject to minimum and maximum sum assured of the new policy (Applicable if you are converting to a new endowment or whole life policy fully); e) The Basic Benefits will continue with a reduced sum assured, subject to minimum sum assured of the original Policy (Applicable if you are partially converting to a new endowment or whole life policy); f) The Life Assured is insured for a sum assured equal to or less than the amount of Sum Assured converted, subjected to the minimum and maximum sum assured of the new policy (Applicable if you are partially converting to a new endowment or whole life policy); g) The maximum Death Benefit payable under the new policy must not exceed the Death Benefit payable under the original Policy; and h) No claims on this Policy has been admitted. The partial conversion will reduce the premium payable over the remaining premium payment term and all future benefits of the original Policy will also be reduced This option can only be exercised once and cannot be reverted once conversion is effective

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Client's Signature / Date

Co-Applicant's Signature / Date

Consultant's Signature / Date

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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• Waiting period of 90 days for new Critical Illness coverage• For GCO, premiums payable for the new Policy will be based on the Life Assured's Age at the date when the Policy is converted and the prevailing premium rates• GCO may not be applicable to all the riders mentioned above• GIO option must be exercised within 90 days from the life stage event. No waiting period from the Policy inception will be required before the Life Assured can exercise this option• Client has been advised to go through the Financial Blueprint and Product Summary thoroughly
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Consultant's Signature / Date