

New Business Handbook for FAR

Underwriting guidelines
and new business administration playbook

Version 4.0 (December 2020)



CONTENTS

1. What's New!	5
2. Submission	6
2.1. Submission Methods and Process Overview	6
2.1.1. Hardcopy Submission	6
2.1.2. EzSub	6
2.2. Benefits of EzSub	7
2.2.1. Tips for a Hassle-free EzSub Experience	7
2.3. Mandatory Submission Documents	10
2.4. Other Submission Documents	11
3. Traditional Life Insurance - WholeLife, Term, Critical Illness	12
3.1. Nationality & Residency Eligibility	12
3.1.1. Nationality & Residency Rules	12
3.1.2. Types of Valid Passes (for all Life applications except for MyMaternity, IdealIncome, MyAccidentGuard)	12
3.1.3. Special Rules on Select Nationalities	12
3.1.4. Plan Eligibility – WholeLife, Term, Critical Illness	13
3.1.5. Plan Eligibility - Endowment	14
3.1.6. Pre-Approved Nationality and Residency	14
3.1.7. Pre-Approved Residency - Major Cities	15
3.1.8. Declined Residency	15
3.1.9. Declined Nationalities	15
3.2. Financial Underwriting	16
3.2.1. Employed Applicants	16
3.2.1.1. Income Replacement Consideration for Working Adults	16
3.2.1.2. Financial Evidence Table	16
3.2.2. Non-Income Earners	17
3.2.3. Maximum Limits	17
3.2.3.1. Singapore Residents – Maximum Limit Within Aviva	17
3.2.3.2. Singapore Residents – Jumbo Limit Per Life^	17
3.2.3.3. Other Residency – Jumbo Limit Per Life^	18
3.2.4. Premium Affordability Assessment	18
3.3. Medical Underwriting	19
3.3.1. Non-Medical Limit (NML) Rules	19
3.3.2. Aggregation Rules	19
3.3.3. Routine Medical Evidence Table (Singapore Residents)	20
3.3.4. Routine Medical Evidence Table (Non-Singapore Residents)	20
4. Disability Income (DI) - IdealIncome	21
4.1. Eligibility	21
4.2. Occupation Classification	21
4.3. Redefinition of Total Disability	21
4.4. Dual Occupation	21
4.5. Travel Pattern	22
4.6. Financial Underwriting	22
4.6.1. Financial Limits Rules	22
4.6.2. Calculation of Maximum Sum Assured (Income Replacement Ratio)	22
4.6.2.1. Employed – CPF Contributors	22
4.6.2.2. Employed – Non-CPF Contributors/ Employment Pass Holder / Self-Employed	22
4.6.3. Routine Financial Requirement Table	22
4.7. Medical Underwriting	23
4.7.1. Routine Medical Evidence Table	23
4.8. Change of Country of Residence (Post-Policy Inception)	23
4.9. Change of Occupation (Post-Policy Inception)	23

5. Long Term Care (LTC) – ElderShield, CareShield, MyCare, MyLongTermCare.....	24
5.1. Eligibility	24
5.2. Maximum Limits	24
5.3. Medical Underwriting.....	24
5.3.1. Routine Medical Requirement Table	24
5.3.2. Uninsurable Medical Conditions for Long Term Care	25
5.4. Aviva’s Disability Support Program (DSP)	25
6. Health Insurance – MyShield, MyHealthPlus	26
6.1. Eligibility	26
6.2. Underwriting Guidelines.....	26
6.3. Uninsurable Medical Conditions for Health Insurance	26
7. Maternity Insurance - MyMaternityPlan	27
7.1. Eligibility	27
7.2. Maximum Limits	27
7.3. Underwriting Guidelines.....	27
7.4. Product Bundling.....	27
7.5. Uninsurable Medical Conditions for Maternity Insurance	27
8. Diabetic Coverage - MyCoreCI	28
8.1. Eligibility	28
8.2. Maximum Limits	28
8.3. Underwriting Guidelines.....	28
8.4. Uninsurable Medical Conditions for MyCoreCI	28
9. Personal Accident Insurance – MyAccidentGuard	29
9.1. Eligibility	29
9.2. Medical Underwriting.....	29
9.3. Change in Country of Residence (Post-Inception)	29
9.4. Change in Occupation (Post-Inception)	29
10. Business Insurance (Hardcopy application only)	30
10.1. Types of Business Insurance	30
10.2. Financial Underwriting of Business Insurance.....	30
10.2.1. Consideration of Maximum Sum Assured	30
10.2.2. Financial Requirements	31
11. Preliminary Underwriting	32
11.1. Preliminary Underwriting Requirement	32
11.2. Formal Submission Checklist after Preliminary Assessment	32
12. Compliance and Regulatory Guide	33
12.1. Common Reporting Standards (CRS)	33
12.1.1. Common Reporting Standards (CRS) Requirements – Individual Client	33
12.1.2. Common Reporting Standards (CRS) Requirements – Corporate Entity/Client	33
12.2. FATCA	34
12.2.1. Requirements for FATCA – Individual Client	34
12.2.2. Requirements for FATCA – Corporate Client.....	35
12.3. Enhanced Customer Due Diligence.....	36
12.3.1. Enhanced Customer Due Diligence Requirement	36
13. New Business Administration.....	37
13.1. Backdating of Applications	37
13.2. Bankruptcy Guidelines.....	37
13.3. Juvenile Guidelines.....	37

13.4. Nomination of Beneficiaries (NOB)	38
13.4.1. Types of Nomination of Beneficiaries (NOB)	38
13.4.2. Important Notes in completing Nomination of Beneficiaries (NOB) Form	38
13.5. Premium Payment Methods	39
13.5.1. Credit Card	39
13.5.2. GIRO Application	39
13.5.2.1. E-GIRO Application	39
13.5.2.2. GIRO Application via DBS/POSB Internet Banking	39
13.5.2.3. Interbank GIRO Application (Hardcopy Application)	40
13.5.3. DBS Internet Banking (Bill Payment)	40
13.5.4. FAST/ MEPS Payment	40
13.5.5. Cash/ NETS	40
13.5.6. Cheque/ Cashier's Order	40
13.5.7. AXS	40
13.5.8. Telegraphic Transfer	41
13.5.9. CPF-Medisave	41
13.5.10. Supplementary Retirement Scheme (SRS)	41
13.5.11. Advance Premium Facility	41
13.6. Re-Opening of Applications	42
13.6.1. Requirements for Re-opening of Withdrawn/Postponed Applications	42
13.7. Replacement of Policy	42
14. Aviva Non-Face-to-Face ("NFTF") Sales Advisory Process	43
14.1. FAQ for Aviva NFTF Sales Advisory Process	43
15. Ways to Contact Us	46
Appendix	47
A. Aviva Routine Medical and Blood Test Panels	47
B. Aviva Form Library	48
C. Interim Circuit Breaker Underwriting Measures	49

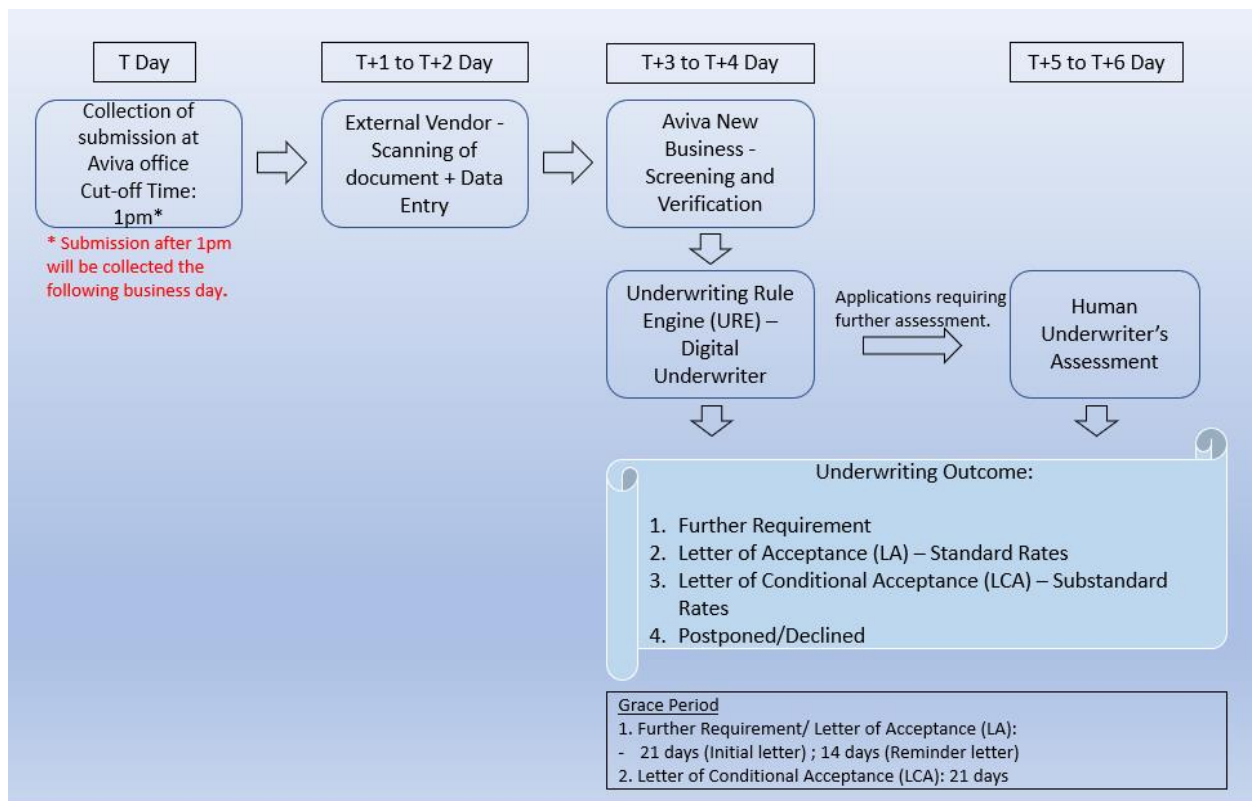
1. What's New!

Sections	Updates
3.1.2. Types of Valid Passes	Newly added
3.1.3. Special Rules on Select Nationalities	Newly added
3.1.4. Plan Eligibility – WholeLife, Term, Critical Illness	Revised Early CI limit for Residency Class 2.
3.1.6. Pre-Approved Nationality and Residency	Updated list for Nationality 1 and Residency 2 & 3.
3.1.7 Pre-Approved Major Cities.	Included China (Major Cities)
3.2.3.2. Singapore Residents – Jumbo Limit Per Life	Increase in maximum limits on Death and CI benefits.
5.1. Long Term Care – ElderShield, CareShield, MyCare, MyLongTermCare	Included CareShield, MyLongTermCare and MyLongTermCare Plus
7.0. MyMaternity Plan	Newly added
8.0. MyCoreCI Plan	Newly added
10.5.11. Advance Premium Facility	Newly added
13.4.1. Types of Nomination of Beneficiaries (NOB)	Updated
11.0. Preliminary Underwriting Assessment	Newly added
15.0. Ways to Contact Us	Updated new mailboxes for New Business and Claims
Appendix C. Interim Circuit Breaker Underwriting Measures	Updated

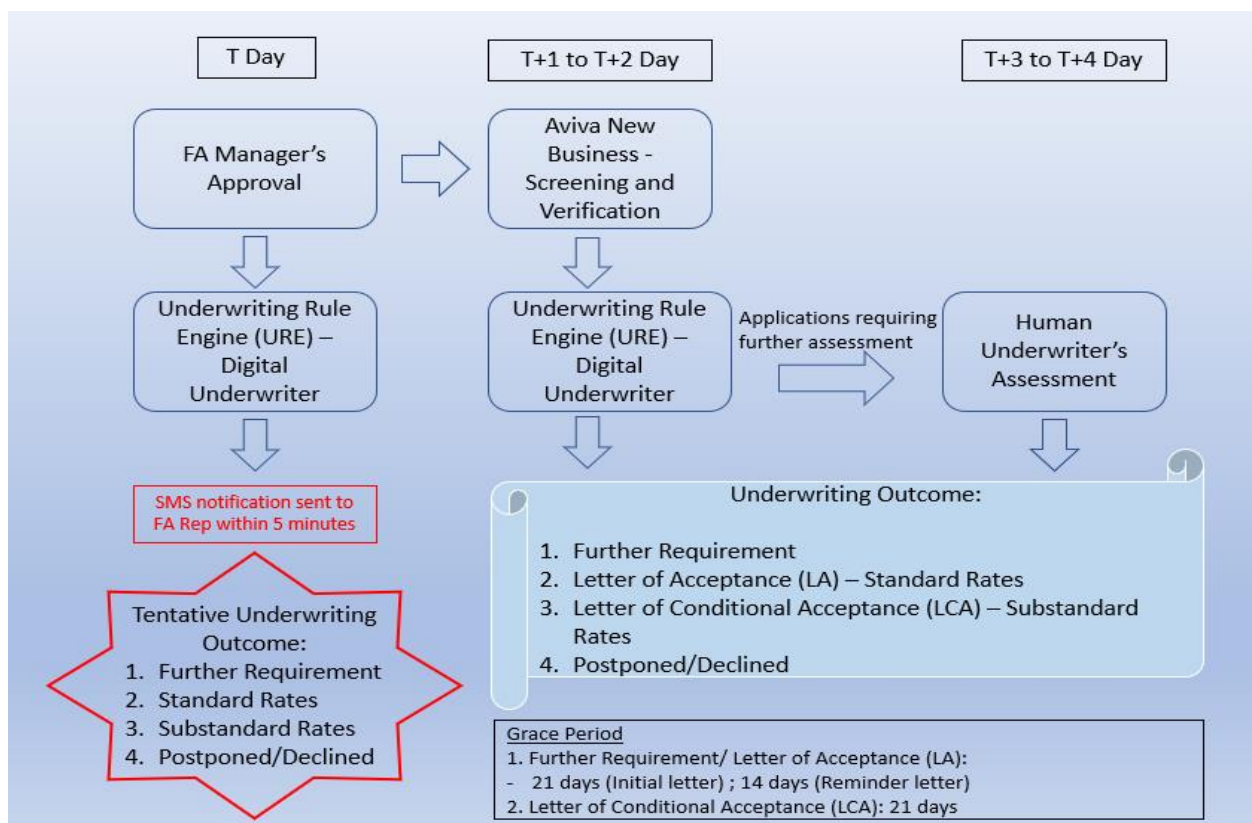
2. Submission

2.1. Submission Methods and Process Overview

2.1.1. Hardcopy Submission



2.1.2. EzSub



2.2. Benefits of EzSub

- Faster turnaround with tentative underwriting outcome provided.
- Fewer errors - correct application forms used; no omitted questions.
- Fewer papers to carry; No lost-in-mails.
- Reflexive questions prompting and guiding customer for material declaration.
- Enables eligibility check for proposed plan based on customer's residency and nationality.
- Improved customer's application experience.

2.2.1. Tips for a Hassle-free EzSub Experience



Input the customer's name in the correct sequence for future letters printing

Example: Enter customer's family and given name based on the customer's ethnic group.

Customer particulars

Salutation
 Required

Family name **Required** Given name **Required**

Guide to enter customer's name in right sequence:

1. Chinese, e.g. James Tan Wei Lian Family Name: Tan Given Name: Wei Lian James	2. Malay, e.g. Abdul bin Ahmad Family Name: bin Ahmad Given Name: Abdul
3. Indian, e.g. Ravi s/o Mani Family Name: s/o Mani Given Name: Abdul	4. Others, e.g. James Anderson White Family Name: White (the last name) Given Name: James Anderson



Always use the search function, which comes with auto-suggestions to find the closest match of customer's occupation. Choosing a non-specific occupation ("Other-CX-DX") may result in clarification and follow-up.

Life assured

Family name

Date of birth Age next birthday Gender ☐ ☒ Smoker ☒ ☐

Occupation

Food **T**echnologist
Fuel **T**echnologist
IT **T**echnician
Laboratory **T**echnician
Lighting **T**echnician
Maintenance **T**echnician
Orthodontic **T**echnician
Sound **T**echnician

Search function in Occupation field in EzSub helps you to find the 'right occupation' faster.

Next



Declare similar medical condition **ONCE** only.

Example: High blood pressure disclosure

Your particulars 1

Underwriting questions 1

Your Coverage 1

Mr T E

In the last 5 years, have you had or experienced symptoms or received medical advice or had treatment for any of the following conditions (whether diagnosed or not):

a) High blood pressure or High cholesterol (other than fully resolved pregnancy related blood pressure)?

Yes No

☒ High Blood Pressure

☐ High Cholesterol

High Blood Pressure

Have you had any protein or blood in the urine, kidney or heart disease, or other complications associated with high blood pressure?

Yes No

When were you first diagnosed with high blood pressure?

Please choose... Required

b) Asthma, Bronchitis, Pneumonia, Tuberculosis, Emphysema or any other breathing or lung disorder?

Yes No

c) A lump, growth, polyp, cyst or tumour of any kind or a mole or freckle that has bled, itched, become painful, changed colour or increased in size regardless of whether or not you have consulted a doctor?

Yes No

d) Arthritis, Rheumatoid arthritis, Gout or any other disorder, pain or injury to the muscles, joints, tendons or limbs including the neck, back and shoulders?

Yes No

e) Any problems with your ears or eyes (excluding sight problems corrected by prescription lenses)?

Yes No

Other than conditions you have already told us about, within the last 5 years have you:

a) Had any abnormal medical test results such as x-ray, ultrasound, imaging scan, biopsy, electrocardiogram (ECG), blood or urine test, prostate check, pap smear or mammogram?

Yes No

b) Had any medication or treatment that lasted more than 4 weeks?

Yes No

High Blood Pressure remove

High Blood Pressure

Have you had any protein or blood in the urine, kidney or heart disease, or other complications associated with high blood pressure?

Yes No

When were you first diagnosed with high blood pressure?

Please choose... Required

Declare high blood pressure and the reflexive questions just once.

Do not answer high blood pressure again.



Enter Nationality only once, unless the client holds dual nationalities.

The first field “Nationality” is for customer’s original nationality while the second field “Nationality 2 (if applicable)” only applies to customer holding dual nationalities.

Example – Customer is a Singapore PR and not holding dual nationalities.

Select the original “Nationality” as shown and do not complete “Nationality 2 (if applicable)”.

The selection of Singapore PR status will be prompted in the Underwriting questions tab as shown.

ABOUT YOURSELF AND FAMILY

Your Residency:

What is the legal basis of your stay in the current country of residence?
Please select the option.

Please choose...
Citizen or Permanent Resident
Work Visa or Permit
Employment Pass
Dependant Pass
Others (eg S Pass)



Child Health Booklet need not be submitted for Juvenile applications, unless the insured’s growth assessment(s) or medical test(s) are out of the normal range.

2.3. Mandatory Submission Documents

New Business submission deadline: you are strongly encouraged to submit within 1 month from Application Form signed date OR any product withdrawal deadline, whichever is earlier.

* Fresh set of application documents will be required if the application is dated > 3 months from the submission date.

- Please read this in conjunction with 14.0 for a complete submission checklist for non-face-to-face sales.

Submission Checklist		Description
1.	Application Form	Types of hardcopy application forms: i. Long Term Care: ElderShield. MyLongTermCare. MyLongTermCare Plus ii. Hospitalization (Individual Health): MyShield. MyHealthPlus. MyShield Standard Plan iii. Personal Accident: MyAccidentGuard iv. All other benefits types/ plans: Life. Investment-Linked Plan. Disability Income. Simplified Issuance Offer. Guaranteed Issuance Offer
2.	Policy Illustration	Required pages i. Cover Page ii. Illustration Pages iii. Product Summary
3.	Fact Find Form	Required pages: i. Section 11: Declaration by Representative ii. Section 12: Acknowledgement by Client iii. Section 13: Supervisor's Review iv. Affinity Channel: <u>full set</u> of Sapphire documents.
4.	Proof of Identity	Types of Identity Proof: i. Singapore Citizen, SG Permanent Residents: NRIC/ Birth Certificate ii. Foreigners working/residing in Singapore: valid pass + passport iii. Malaysians: Malaysian ID + passport + valid immigration stamp on passport. iv. Foreigner Passerby: passport + valid immigration stamp on passport. *Identity proof is required for Life Assured, Assured, Joint Assured, Beneficial Owner, Trustee and third-party premium payer. *Please ensure that the front/back of ID are submitted. *Image/photo of applicant, ID/passport numbers, address, and immigration stamp (if applicable) must be clear and legible on the ID/passport copy – please review the quality of the image before you submit to Aviva.

2.4. Other Submission Documents

Submission Checklist		Description of Documents
1.	Proof of Residential Address	<p>Required when residential address on application form and identity document/proof of address documents differs. Acceptable documents showing residential address are:</p> <ul style="list-style-type: none"> i. Documents issued by government bodies, e.g. driving license showing residential address; full set of mortgage loan agreement; utilities statement. ii. Documents issued by other insurance companies and financial institutions in Singapore. Change of address letters and marketing materials are not accepted. iii. Full set of tenancy agreement signed by both tenant and property owner can also be accepted. Tenant must be the Life Assured. iv. For foreigners on employment pass, we can accept company letter with company's letterhead and signoff from authorized personnel (Human Resource, CEO). v. Documents must be within 12 months validity.
2.	Proof of Ownership for PO Box	<p>Required when PO Box address is used as mailing address. Please submit:</p> <ul style="list-style-type: none"> i. Proof of ownership for PO Box (except for Dubai). ii. "Additional Information to Application Form" (B90[^]) to declare the reason on using PO Box as mailing address.
3.	Enhanced Customer Due Diligence Questionnaire (B66 [^])	<p>Required for:</p> <ul style="list-style-type: none"> i. Beneficial Owner ii. Politically Exposed Person (PEP) iii. Family Member or Close Associate of PEP iv. High Risk Customer (identified through internal screening) v. Single Premium Application of above SGD250,000 premium. <p>*A fresh (B66) Form must be completed if the existing (B66) Form is dated > 12 months ago.</p> <p>*Refer to Section 12.3 Enhanced Customer Due Diligence for details.</p>
4.	FATCA Declaration Form, W-9, W-8BEN/ W-8BEN-E.	<p>Required for:</p> <ul style="list-style-type: none"> i. Any U.S Persons; ii. Any persons with U.S Indicators; iii. Products with Cash Value and/or Annuity plans only. <p>*Refer to 12.2 FATCA for details.</p>

[^]Please refer to Appendix B Aviva Form Library for the list of forms and questionnaires mentioned in this guide.

3. Traditional Life Insurance - WholeLife, Term, Critical Illness

3.1. Nationality & Residency Eligibility

3.1.1. Nationality & Residency Rules

- All applications are subject to Aviva's Internal guidelines and restrictions on foreign lives and nationalities, in accordance with Aviva's International Sales Policy (ISP) and Jurisdiction Index which may vary from time to time.
- Foreigners with dual nationalities/ residencies - assessment will be based on the nationality/ residency requiring more stringent restrictions.
- Singapore Permanent Residents are considered as Singapore Citizens. However, some nationalities are still subject to Aviva's International Sales Policy (ISP).
- Valid Pass holders must be of Pre-Approved Nationality and are also subjected to clearance from Compliance and Underwriting if necessary.
- Please select the correct nationality and residency on the Sales Quotation System (SQS). Nationality/ residency which is not found in the SQS are either not eligible for application or subject to individual consideration. For consideration of nationality/ residents who are not from the Declined List, please forward your query to csuwsupport@aviva-asia.com for preliminary assessment.

3.1.2. Types of Valid Passes (for all Life applications except for MyMaternity, IdealIncome, MyAccidentGuard)

No.	Type of Passes	Eligibility
1.	Employment Pass	Yes
2.	Dependent Pass	Yes
3.	S-Pass	Yes
4.	Long Term Social Visit Pass	Individual Consideration
5.	Student Pass	Individual Consideration
6.	Work Permit	Individual Consideration (Foreign domestic worker and construction worker are not allowed)
7.	Social Visit Pass	Individual Consideration (Passerby – restricted plan eligibility)

3.1.3. Special Rules on Select Nationalities

Japanese Citizens

- Japanese citizens who are valid pass holders residing in Singapore are allowed to purchase insurance from Aviva.
- Those who reside outside of Singapore will be declined. We do not accept Japanese who fly to Singapore to purchase insurance.
- Japan is not allowed as a country of residence, regardless of nationalities (including Singaporean/Singaporean PR residing in Japan).

U.S. Citizens

- U.S. Citizens are allowed to purchase only Term plans with no cash values.
- With effect from 1 Jan 2014, Foreign Account Tax Compliance Act (FATCA) regulates all financial institutions outside of the U.S. to regularly submit information on financial account held by U.S. persons to the U.S. IRS.
- For the purpose of FATCA, a U.S. person refers to:
 - (a) A citizen or lawful permanent resident (including U.S. green card holder) of the U.S or
 - (b) A partnership or corporation organised in the U.S. or under the laws of the U.S. or any State thereof, or a trust if: (i) a court within the U.S. would have authority under the applicable law to render orders or judgements concerning substantially all issues regarding the administration of the trust; and (ii) one or more U.S. persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the U.S.

3.1.4. Plan Eligibility – WholeLife, Term, Critical Illness

- Please read 3.1.1. Nationality & Residency Rules before applying table.
- Please refer to 3.1.6. Pre-Approved Nationality and Residency Tables for list of pre-approved nationalities and residencies.
- Please refer to the SQS for up-to-date product availability.

Plans	Singapore Residency		Passers-By		
	Singapore Nationals and Permanent Residents	Foreigners and their Dependents with valid Passes	Pre-Approved Residency 1	Pre-Approved Residency 2	Pre-Approved Residency 3
MyProtector Term	✓	✓	✓	✓	✓
MyProtector Decreasing Term	✓	*Nationality loading applies	*Nationality loading applies	*Nationality loading applies	*Nationality loading applies
MyEarly CI^ (Standalone)	✓ Up to S\$250,000	✓ Up to S\$250,000	Malaysia; Indonesia (Major Cities); China (Major Cities); Brunei; China (Macau); China (Hong Kong); Australia; United Kingdom Only Up to S\$250,000	Indonesia (Non-major Cities); South Korea; Taiwan; Philippines (Singaporean); Thailand (Singaporean); Vietnam (Singaporean) Only Up to S\$250,000	China (Non-major Cities); India (Major Cities); Philippines; Thailand; Vietnam Only Up to S\$100,000
MyMultiPay CI^ (Standalone)	✓ Up to S\$250,000	✓ Up to S\$250,000			
Early CI Rider II; MultiPay CI Cover IV Rider – attached to <u>MyProtector Term</u> ^	✓ Up to S\$250,000	✓ Up to S\$250,000	✓ Up to S\$250,000	✓ Up to S\$250,000	✓ Up to S\$100,000
Early CI Advance Cover IV rider - attached to <u>MyWholeLife Plan</u> ^	✓ Up to S\$250,000	✓ Up to S\$250,000	Malaysia; Brunei; Hong Kong; Indonesia (Major Cities); China (Major Cities) Only Up to S\$250,000	Taiwan Only Up to S\$250,000	N. A
MyWholeLife Plan	✓	✓	Malaysia; Brunei; Hong Kong; Indonesia (Major Cities) Only	China (Major Cities); Taiwan Only	N. A
MyCoreCI	✓	✓	Singapore nationals only	Singapore nationals only *Residency loading applies	
MyLifeChoice	✓	✓ *Nationality loading applies	N. A	N. A	N. A
MyMaternity Plan	✓	✓ *Not eligible for Social Visit Pass; Student Pass; Work Permit Holders	N. A	N. A	N. A

^ For MPCI and Early CI only

- Refer to 3.2.3. Maximum Limits for Early CI limits.
- Residency of China (Major Cities) are revised to Residency Class 1 for all CI/ Early CI standalone and riders. The other attachable riders and the basic plan will follow the pre-approved residency table of the basic plan. See example below:
For China(Major Cities) applicant:
 - Applying MPCI & ECI Standalone: Residency Class 1
 - Applying MPCI & ECI Rider attached to MPTP/ MWLP with TPD rider – MPCI/ECI Rider : Residency Class 1; TPD rider and basic plan (i.e. MPTP/MWLP): Residency Class 2.

3.1.5. Plan Eligibility - Endowment

Plans	Singapore Residency		Passers-By		
	Singapore Nationals and Permanent Residents	Foreigners and their Dependents with valid Passes	Pre-Approved Residency 1	Pre-Approved Residency 2	Pre-Approved Residency 3
MyEasySaver	✓	✓	✓	✓	✓
MyEduPlan					
MyIncomePlus					
MyLifeIncome					
MyLifeSavingsPlan					
MyRegularPay					
MyRetirement					
MyRetirementChoice					
MySavingsPlan					
MyWealthPlan					

*Please refer to 3.1.6. Pre-Approved Nationality and Residency Tables for list of pre-approved nationalities and residencies.

*Please refer to the SQS for up-to-date product availability.

3.1.6. Pre-Approved Nationality and Residency

Please note that this is subject to changes, according to the prevailing Compliance and Underwriting rules and regulation.

Pre-Approved Nationality	
Nationality 1	Andorra, Australia, Austria, Belgium, Brunei, Canada, Hong Kong, Czech Republic, Denmark, Finland, France, Germany, Greece, Iceland, Indonesia, Ireland, Italy, Japan, Liechtenstein, Luxembourg, Macau, Malaysia, Malta, Monaco, New Zealand, Norway, Poland, Portugal, Singapore, Slovakia, Spain, Sweden, Switzerland, The Netherlands, United Kingdom, United States of America.
Nationality 2	Taiwan, India, South Korea, Philippines, Thailand, Vietnam
Nationality 3	Argentina, Bahrain, Brazil, China, Jordan, Kenya, Kuwait, Lebanon, Oman, Qatar, Russia, Saudi Arabia, South Africa, Sri Lanka, Tanzania, United Arab Emirates (UAE). • UAE: Abu Dhabi, Ajman, Dubai, Fujairah, Ras al-Khaimah, Sharjah, Ummal Quwain
Pre-Approved Residency	
Residency 1	Singapore, Malaysia, Indonesia (Major Cities [^])
Residency 2	China (Major Cities [^]), Indonesia (Non-Major Cities). Singapore nationals who reside in Philippines, Thailand and Vietnam are considered as Residency 2.
Residency 3	China (Non-Major Cities), India (Major Cities [^]), Philippines, Thailand

[^] Refer to 3.1.7. Pre-Approved Residency - Major Cities

3.1.7. Pre-Approved Residency - Major Cities

China Major Cities
Beijing, Changchun, Changsha, Chaozhou, Chengdu, Chongqing, Dalian, Dongguan, Foshan, Fuzhou, Guangzhou, Guilin, Guiyang, Hainan, Hangzhou, Harbin, Hebei, Huaxian, Huizhou, Jiangmen, Jinan, Kunming, Lanzhou, Maoming, Nanchang, Nanhai, Nanjing, Ningbo, Panyu, Qingdao, Qingyuan, Quanzhou, Sanshui, Shanghai, Shantou, Shaoguan, Shekou, Shenyang, Shenzhen, Shijiazhuang, Shunde, Suzhou, Taiyuan, Tianjin, Wenzhou, Wuhan, Xiamen, Xi'An, Xinhui, Yunfu, ZengCheng, Zhanjiang, Zhaoqing, Zhengzhou, Zhongshan, Zhuhai
India Major Cities
Ahmedabad, Bangalore, Chandigarh, Chennai, Coimbatore, Dehli, Gurgaon, Hyderabad, Jaipur, Lucknow, Mumbai, Noida, Pune, Kolkata, Kochi
Indonesia Major Cities
Bali, Bandung, Jakarta, Makassar, Medan, Pontianak, Semarang, Surabaya, Yogyakarta

* Cities not mentioned in the above Pre-Approved Residency - Major Cities Table fall under Non-Major Cities. This is subject to the Declined Residency in 3.1.8.

3.1.8. Declined Residency

Declined Cities/Provinces^ - Indonesia
Central Sulawesi, Maluku, Papua, West Papua
Declined Cities/Provinces^ – Philippines
Eastern Mindanao, Central Mindanao, Western Mindanao, Zamboanga Peninsula, Sulu Archipelago
Declined Cities/Provinces^ – Thailand
Yala, Pattani, Narathiwat, Songkhla
Declined Countries^^
Afghanistan, Albania, Algeria, Angola, Azerbaijan, Benin, Bhutan, Burkina Faso, Burundi, Cambodia, Cameroon, Central Africa Republic, Chad, Columbia, Comoros, Cuba, Democratic Republic of Congo (formerly Zaire), Djibouti East, East Timor, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Georgia, Ghana, Guinea-Bissau, Guyana, Haiti, Iran, Iraq, Ivory Coast, Kazakhstan, Kenya, Kyrgyzstan, Laos, Lebanon, Lesotho, Liberia, Libya, Madagascar, Malawi, Mauritania, Mongolia, Mozambique, Myanmar (formerly Burma), Nauru, Nepal, Niger, Nigeria, Niue, Papua New Guinea, North Korea, Pakistan, Republic of Mali, Rwanda, Sao Tome and Principe, Senegal, Sierra Leone, Solomon Islands, Somalia, South Sudan, Sudan, Suriname, Swaziland, Syria, Tanzania, Togo, Turkmenistan, Uganda, Uzbekistan, Venezuela, Western Sahara, Yemen, Zimbabwe

^ Any cities of Indonesia, Philippines or Thailand which are not mentioned in the table can be covered.

^^Other residencies not specified in the table can be considered individually, subjected to underwriting, legal and compliance guidelines.

3.1.9. Declined Nationalities

Declined Nationalities^^
Afghanistan, Burundi, Central African Republic, Democratic Republic of Congo, Eritrea, Iraq, North Korea, Libya, Somalia, South Sudan, Sudan, Syria, Venezuela, Yemen, Zimbabwe.

^^Other nationalities not specified in the table can be considered individually, subjected to underwriting, legal and compliance guidelines.

3.2. Financial Underwriting

3.2.1. Employed Applicants

3.2.1.1. Income Replacement Consideration for Working Adults

Age Band	Income Multiple	
	Death/TPD	Critical Illness
Age ≤ 40	30x	20x
Age 41 - 50	25x	10x
Age 51 - 60	15x	8x
Age > 60	10x	5x

Note: This serves as a guide and reference only. Underwriters will perform holistic assessments on all information available and may request for additional requirements based on nature of individual cases.

Example: Age 45, Annual Income \$100,000.

^Maximum Death and TPD Sum Assured to consider = \$100,000 x 25

^Maximum Critical Illness Sum Assured to consider = \$100,000 x 10

^ Maximum sum assured to consider is subject to financial assessment of individual profile and evidence available.

3.2.1.2. Financial Evidence Table

- Foreign currency is converted to SGD equivalent based on Aviva's exchange rate at the point of proposal.

Sum Assured within Aviva (including Minimum Protection Value; Enhanced Factor)	Financial Requirements
Up to S\$3,000,000	Based on disclosure in Application form
S\$3,000,001 - S\$5,000,000	Q17 - Financial Supplementary Questionnaire^
Above S\$5,000,000	For Employed: <ol style="list-style-type: none"> Q17 - Financial Supplementary Questionnaire^ Income Tax Assessment (ITA) for last 2 years
	For Self-employed: <ol style="list-style-type: none"> Q17 - Financial Supplementary Questionnaire^ Income Tax Assessment (ITA) for last 2 years Audited Company Accounts (Profit and Loss) for the last 2 years.
For Mortgage protection plans, please submit copy of Loan Agreement (LAG) OR bank statement (within last 12 months) showing outstanding loan amount.	
Note: If the total cover within Aviva exceeds S\$750,000, we will aggregate the existing cover that the Life Assured has with other insurers. Underwriters reserve the right to call for additional evidence if deemed necessary.	

^ Please refer to Appendix B Aviva Form Library for the list of forms and questionnaires mentioned in this guide.

3.2.2. Non-Income Earners

Sum Assured within Aviva (including Minimum Protection Value; Enhanced Factor)	Financial Requirements	
	Juvenile	Adults
> S\$750,000	<p>Eligible up to:</p> <ul style="list-style-type: none"> • Equivalent of parent's income sum assured; OR • 50% of parent's eligible sum assured (based on income). <p>Please provide:</p> <ol style="list-style-type: none"> 1. Proof of either parent's equivalent cover; OR 2. Proof of parent's income – payslip, Income Tax Assessment (ITA), depending on basis of justification. 	<p>Eligible up to:</p> <ul style="list-style-type: none"> • Equivalent of working spouse's income sum assured; OR • 50% of working spouse's eligible sum assured (based on income); OR • 30% personal net assets <p>Please provide:</p> <ol style="list-style-type: none"> 1. Q42 - Non-Income Earner Supplementary Questionnaire^, with spouse details. 2. Q17 - Financial Supplementary Questionnaire^, if using personal assets justification. 3. Proof of Own Asset; OR 4. Proof of Spouse Equivalent Cover; OR 5. Proof of Spouse Income – Payslip, Income Tax Assessment (ITA), depending on basis of justification.
Cap at: Death Benefit S\$3,000,000. TPD, CI Benefit S\$2,000,000		

^ Please refer to Appendix B Aviva Form Library for the list of forms and questionnaires mentioned in this guide.

Note: This serves as a guide and reference only. Underwriters will perform holistic assessments on all information available and may request for additional requirements based on nature of individual cases.

3.2.3. Maximum Limits

3.2.3.1. Singapore Residents – Maximum Limit Within Aviva

Benefit Types	Product Maximum Sum Assured Within Aviva
Early Critical Illness	S\$250,000. ^Aggregated towards CI Maximum Limit of S\$3,000,000.
MyCoreCI	S\$500,000. ^Aggregated towards CI Maximum Limit of S\$3,000,000.
MyMaternity Plan	One Policy per pregnancy. Cap at S\$20,000 per policy, regardless of number of fetus per pregnancy.

3.2.3.2. Singapore Residents – Jumbo Limit Per Life^

Benefit Types	Maximum Sum Assured Per Life^ (S\$)
Death	50,000,000
Terminal Illness	25,000,000
Total and Permanent Disability	6,000,000
Critical Illness	3,000,000 (Including aggregation of Early Critical Illness; MyCoreCI Sum Assured)

^ Per Life Limit includes all existing and concurrent sum assured of the insured across all insurers.

*Please approach your Business Development Managers for special handling of large sum assured applications.

3.2.3.3. Other Residency – Jumbo Limit Per Life[^]

Residency	Countries	Maximum Sum Assured Per Life (\$\$)			
		Death	Terminal Illness	Total and Permanent Disability	Critical Illness
Residency 1	Malaysia	30,000,000	25,000,000	5,000,000	3,000,000 (Including aggregation of Early Critical Illness; MyCoreCI Sum Assured)
	Hong Kong	40,000,000	25,000,000	5,000,000	
	Brunei	40,000,000	25,000,000	5,000,000	
	Indonesia (Major Cities)	30,000,000	10,000,000	5,000,000	
	Australia	40,000,000	25,000,000	5,000,000	
	Macau	40,000,000	25,000,000	5,000,000	
	New Zealand	40,000,000	25,000,000	5,000,000	
	Other Pre-Approved Countries in Residency 1	25,000,000	25,000,000	5,000,000	
Residency 2	Taiwan	40,000,000	25,000,000	5,000,000	
	China (Major Cities) ^{^^}	25,000,000	25,000,000	5,000,000	
	Indonesia (Non-Major Cities)	10,000,000	10,000,000	5,000,000	
	Philippines (Singapore Nationals only)	10,000,000	10,000,000	5,000,000	
	Thailand (Singapore Nationals only)	10,000,000	10,000,000	5,000,000	
	Vietnam (Singapore Nationals only)	10,000,000	10,000,000	5,000,000	
	Other Pre-Approved Countries in Residency 2	10,000,000	10,000,000	5,000,000	
Residency 3	India (Major Cities)	10,000,000	10,000,000	5,000,000	
	Philippines	10,000,000	10,000,000	5,000,000	
	Thailand	10,000,000	10,000,000	5,000,000	
	Other Pre-Approved Countries in Residency 3	10,000,000	10,000,000	5,000,000	

[^] Per Life Limit includes all existing and concurrent sum assured of the insured across all insurers.

^{^^} Residency of China (Major Cities) are revised to Residency Class 1 for all CI/ Early CI standalone and riders.

*Please approach your Business Development Managers for special handling of jumbo sum assured applications.

3.2.4. Premium Affordability Assessment

- Besides financial justification based on income, affordability and sustainability checks are also conducted to establish whether the customer has the reasonable source of funds to sustain the premium payment throughout the premium term.
- This is to avoid early lapsation of policy as well as to address anti-money-laundering concerns.
- Our main focus:
 - Customer segment: Senior customers, in their late fifties with low annual Income ≤ S\$24,000, or no income;
 - Materiality: Annualised Premium payable is > 20% of Annual Income.
- Refer to the following for some examples of financial information which may be obtained:
 - If the source of funds is from savings:
 - Amount of wealth/ assets;
 - How is the wealth accumulated;

- What is the amount of savings (%) set aside for the committed premium?
- o If the source of funds is from salary:
 - Whether are there any other sources of income to help with sustaining the premium, especially if annualised premium is $\geq 20\%$ of annual income.
- o Acceptable evidence include:
 - B90 declaration of the above information; and/ or
 - Proof of income such as payslips or NOA; and/ or
 - Customer's balance sheet or cashflow analysis statement done during Financial Needs Analysis; and/or
 - Latest bank statements showing proof of cash assets.
- Compliance and underwriters reserve the right to obtain further evidence if deemed necessary.

3.3. Medical Underwriting

3.3.1. Non-Medical Limit (NML) Rules

- Routine Medical Requirements are based on Sum At Risk.

Sum At Risk = Proposed Sum Assured + Aggregated Sum Assured with Aviva[^]

[^]Refer to 3.3.2 Aggregation Rules.

- Sum Assured includes the Minimum Protection Value and Enhanced Factor, if applicable.
- Foreign currency application is converted to SGD equivalent based on Aviva's exchange rate at the point of proposal.
- Underwriter reserves the right to obtain tests for random check and/or assessment of sub-standard applications.
- Backdating cannot be used to qualify for non-medical limit.

3.3.2. Aggregation Rules

- Sum Assured of **all** *Inforce* Life policies incepted within the last 12 months will be added.

Between Current Application and Existing Policy	Sum Assured to be added
≤ 6 months	100%
> 6 months ≤ 1 year	50%
> 1 year	0%

3.3.3. Routine Medical Evidence Table (Singapore Residents)

- Please read 3.3.1 Non-Medical Limit Rules and 3.3.2 Aggregation Rules before applying table.
- Refer to Appendix A for Aviva Medical Panels.

Sum Assured (SGD)	Age Last Birthday (ALB)					
	30 days ≤ 17	18 ≤ 40	41 ≤ 50	51 ≤ 55	56 ≤ 65	> 65
Up to 350,000	NML	NML		NML	NML	MEN
350,001 - 500,000						MEN, P1, ECG
500,001 - 650,000					MEN, P1, ECG	MEN, P1, ECG, MAR
650,001 - 1,000,000					MEN, P1, P8, ECG	MEN, P1, P8, ECG, MAR
1,000,001 - 1,500,000	MEN/MAR *subject to financial underwriting	NML		NML	MEN, P1, P8, S-ECG, MAR	
1,500,001 - 2,500,000					MEN, P1, P8, S-ECG, MAR	
2,500,001 - 5,000,000						
> 5,000,000		MEN, P1, P8, S-ECG, MAR				

3.3.4. Routine Medical Evidence Table (Non-Singapore Residents)

Sum Assured (SGD)	Age Last Birthday (ALB)					
	30 days ≤ 17	18 ≤ 40	41 ≤ 50	51 ≤ 55	56 ≤ 65	> 65
Up to 350,000	NML	NML		NML	NML	MEN
350,001 - 500,000						MEN, P1, ECG
500,001 - 650,000					MEN, P1, ECG	MEN, P1, ECG, MAR
650,001 - 750,000					MEN, P1, P8, ECG	MEN, P1, P8, ECG, MAR
750,001 - 1,000,000	MEN/MAR *subject to financial underwriting	NML		MEN, P1, P8, S-ECG, MAR		
1,000,001 - 2,000,000						
2,000,001 - 5,000,000				MEN, P1, P8, ECG	MEN, P1, P8, ECG, MAR	
> 5,000,000		MEN, P1, P8, S-ECG, MAR				

4. Disability Income (DI) - IdealIncome

4.1. Eligibility

IdealIncome plan is allowed for:

- Singapore nationals, permanent residents and employment pass holders who are working and residing in Singapore only.
- Salaried employee or self-employed individuals.

4.2. Occupation Classification

Occupation Class	Description
1	Office-based sedentary occupations where the risk of disability is minor. Some travelling, visiting sites or production lines are allowed, but not exceeding 15% of applicant's total work hours. Examples: Accountant/Professional/Manager, Administration Officer, Insurance Broker.
2	Office-based occupations with significant travelling to sites or production lines; Shop-based jobs involving minimal manual work. Examples: Car Dealer/Salesman, teacher, Safety Officer, Sales Work (Office-based).
3	Occupations involving light-skilled manual work; medical related occupations; shop-based occupations involving light manual work. Examples: baker, technicians, plumber.
4	Occupations involving semi-skilled or unskilled manual work, in medium to heavy industries. Examples: Gardener, Mechanic.

- The above examples are not exhaustive. Please refer to SQS for the list of occupations. Occupations not found in the SQS are generally not eligible for Disability Income.
- Aviva reserves the right to impose changes to the proposed Occupation Class, after assessment of the job nature and duties.

4.3. Redefinition of Total Disability

- Depending on the nature of occupation, certain occupations will be imposed with endorsement to re-define the Total Disability definition.

Type	Definition
Any Occupation	Totally unable to perform the material duties of any occupation or profession. Examples: Driver (Ambulance, Bus, Coach, Van, Train, Taxi), MOE Physical Education Teacher.
Suited Occupation	Totally unable to perform the material duties of any occupation or profession to which he is suited by reason of his training, education or experience after the first <u>twenty-four (24) months</u> of any period of Total Disability. Examples: Cabin Crew, Physiotherapist, Surgeon, Journalist (excluding disaster/war zones).

4.4. Dual Occupation

- The Main Occupation requires a minimum of 40 work hours per week.
- Maximum work hours of both occupations should not exceed 55 work hours per week.
- Assessment of Replacement Income (maximum sum assured) will be based on the Main Occupation.
- The higher Occupation Class out of the 2 occupations will be applied.
- Underwriting terms will be based on the occupation requiring more stringent assessment, i.e. Application will be declined if one of the occupations is a Declined Occupation.

4.5. Travel Pattern

- Applicant's Occupation Class may vary, depending on the amount of time required for travel, and the countries travelled to.
- Application may be declined if there are extensive travels to countries which are politically unstable or of high risk.

4.6. Financial Underwriting

4.6.1. Financial Limits Rules

- Only employment income will be taken into consideration when calculating maximum monthly benefit.
- Employment income includes:
 - Basic or fixed monthly income, wages, salaries and employee's CPF contributions (excluding employer's CPF contributions).
 - 50% of variable income such as fees, bonuses, commissions and allowances.
 - Net income net of business expenses derived from business if the Life Assured is engaged in his own business.
- Employment income does not include: capital gains, interests, rents, royalties, dividends, maintenance, annuities, income from life insurance, income from discharge of indebtedness and income from an interest in an estate or trust.
- Maximum Monthly Benefits aggregates all existing inforce Income Replacement benefits which the applicant may have with Aviva and other insurers, excluding Group Disability Benefit/Employee Benefits.

4.6.2. Calculation of Maximum Sum Assured (Income Replacement Ratio)

4.6.2.1. Employed – CPF Contributors

Maximum DI Sum Assured = 75% of first S\$13,333 monthly fixed income + 50% of the remainder
OR S\$20,000, whichever is lower.

4.6.2.2. Employed – Non-CPF Contributors/ Employment Pass Holder / Self-Employed

Maximum DI Sum Assured = 65% of first S\$15,385 monthly fixed income + 50% of the remainder
OR S\$20,000, whichever is lower

4.6.3. Routine Financial Requirement Table

- Please read 4.6.1 Financial Limits Rule and 4.6.2 Calculation of Maximum Sum Assured before applying table.

Monthly Benefits (SGD)	Salaried Employee	Self-Employed
≤ 5,000	Based on disclosure in Application Form	
5,001 ≤ 7,500	1. Latest Pay Slip 2. Q17 - Financial Questionnaire^	1. Q17 - Financial Questionnaire^ 2. IR8A/ Income Tax Assessment (ITA) for last 2 years
≥ 7,501	1. Latest Pay Slip 2. Q17 - Financial Questionnaire^ 3. IR8A/ Income Tax Assessment (ITA) for last 2 years	3. Full set of audited Company Accounts (including profit and loss and balance sheet) for last 2 years

^ Please refer to Appendix B Aviva Form Library for the list of forms and questionnaires mentioned in this guide.

4.7. Medical Underwriting

- Routine Medical Requirements are based on Total Monthly Benefit within Aviva.

Total Monthly Benefit = Existing DI with Aviva + Proposed DI Benefit

- Backdating cannot be used to qualify for non-medical limit.

4.7.1. Routine Medical Evidence Table

- Refer to Appendix A for Aviva Medical Panels

Monthly Benefits (SGD)	Age Last Birthday (ALB)				
	21 -40	41 - 45	46 - 50	51 - 55	56 - 60
≤ 1,000	NML	NML	NML	NML	MEN
1,001 ≤ 2,000				MEN	MEN, ECG
2,001 ≤ 3,000				MEN, ECG	
3,001 ≤ 4,000		MEN	MEN, ECG, MAR		
4,001 ≤ 6,000			MEN, P1, ECG, MAR		
6,001 ≤ 7,500	MEN, P8, MAR	MEN, P1, P8, ECG, MAR		MEN, P1, P8, S-ECG, MAR	
7,501 ≤ 20,000	MEN, P1, P8, ECG, MAR		MEN, P1, P8, S-ECG, MAR		

4.8. Change of Country of Residence (Post-Policy Inception)

- Relocation to another country after Policy Inception is allowed, subject to the Pre-Approved Relocation Residency for DI (refer to table below).
- Residence in another country is defined as staying in another country for a period of 6 months (183 days) or longer.
- Applicant must provide Aviva with written notice within 30 days of change of residence.

Pre-Approved Relocation Residency for Disability Income (Post-Policy Inception Only)

Residency A: No adjustment in premium Australia, Brunei, Canada, Hong Kong, Japan, Macau, New Zealand, United States, Western Europe
Residency B: 25% Residency Loading applies Malaysia, South Korea, Taiwan
Residency C: 50% Residency Loading applies China - Beijing, China - Shanghai, Philippines - Manila, Thailand - Bangkok
Residency D: 75% Residency Loading applies Indonesia – Jakarta, Vietnam – Ho Chi Minh, Hanoi
Countries not in Pre-Approved Relocation Residency for Disability Income: Individual Consideration

4.9. Change of Occupation (Post-Policy Inception)

- Applicant must provide written notice to Aviva within 30 days, in the event of a change in occupation, job nature, additional material duties.
- Aviva reserves the right to impose extra premium loading, change the terms of acceptance (e.g. re-definition of disability) or terminate the policy, after assessment of the new occupation, job nature and /or job duties.

5. Long Term Care (LTC) – ElderShield, CareShield, MyCare, MyLongTermCare

5.1. Eligibility

	MyCare	MyCare Plus	MyLongTermCare	MyLongTermCare Plus
Eligibility	Singapore nationals and Singapore PRs with ElderShield or CareShield Life policy (inforce cover)			
Entry Age	Min: 41ANB, Max: 65ANB		Min: 31ANB, Max: 65ANB	
Benefits	3ADL	2ADL	3ADL	2ADL
	Washing, Dressing, Feeding, Toileting, Mobility, Transferring		Washing, Dressing, Feeding, Toileting, Walking or Moving Around , Transferring	
Special note	N/a		Compulsory fields to be completed: <ul style="list-style-type: none"> Annual income Smoking status 	



The applicant can log on to the CPF website to check if he/she is covered under ElderShield. Provide the correct basic ElderShield Plan information after your customer has verified through CPF website. (Tip: Select “My Messages” and check under the “Healthcare” section.)

This cuts down the follow-up with the customer to clarify on the ElderShield cover and speed up the processing of application.

SECTION B: DETAILS OF YOUR BASIC ELDERSHIELD/CARESHIELD LIFE PLAN

- Do you have an existing basic CareShield Life Policy? ☐ Yes ☐ No
 - Do you have an existing basic ElderShield Policy? ☐ Yes ☐ No
- If 'Yes', please select the Insurance Company: ☐ Aviva ☐ Great Eastern ☐ NTUC Income

Note:

You must have an ElderShield/CareShield Life policy in order to purchase and maintain a CareShield Life Supplement (MyLongTermCare/MyLongTermCare Plus).

By proceeding with this application, you agree to the following:

- if there is no record found for your ElderShield policy with any of the government appointed ElderShield insurer or CareShield Life policy administered by Ministry of Health, you agree to join the ElderShield scheme with Aviva as your chosen ElderShield insurer at the annual premium amount based on your current age as the entry age;
- your application to join the ElderShield scheme with Aviva is subject to underwriting, medical assessment and approval by Aviva. Aviva reserves the right to reject your application; and
- if your application to purchase ElderShield is rejected, your application to purchase MyLongTermCare/MyLongTermCare Plus will automatically be rejected.

Singapore Citizens and Permanent Residents who turn 40 years of age on or after 1 January 2020 will not be eligible for ElderShield.

We will charge you the premium based on your entry age.

5.2. Maximum Limits

- The Per Life maximum limit is \$5,000 (inclusive of all Long Term Care cover within Aviva)

5.3. Medical Underwriting

- Routine Medical Requirements are based on Total Monthly Benefit.

Total Monthly Benefit = Existing LTC Benefit with Aviva + Proposed LTC Benefit

5.3.1. Routine Medical Requirement Table

- Refer to Appendix A for Aviva Medical Panels

Monthly Benefit (SGD)	Requirements
600 ≤ 3,000	NML
3,001 ≤ 5,000	MEN

5.3.2. Uninsurable Medical Conditions for Long Term Care

Uninsurable Medical Conditions – it is important to avoid approaching customers with the following conditions, so that you have the right conversations upfront (e.g. propose other suitable plans where terms could be offered). This helps to maintain the good relationship you have built with the customers.

- | | |
|---|---|
| <ul style="list-style-type: none">○ Diabetes Mellitus○ Gross Obesity (Body Mass Index > 40)○ Coronary Artery Disease; Ischemia Heart Disease, Heart Attack○ Cancer with/or Lymph Nodes Involvement with/or Metastasis to other sites○ Alzheimer's Disease; Dementia○ Arterial Aneurysm○ AIDS or HIV Infection○ Brain Aneurysm; Brain Tumors; Huntington Disease○ Cerebral Palsy; Down Syndrome | <ul style="list-style-type: none">○ Hypertrophic Obstructive Cardiomyopathy○ Kidney Transplant; Kidney Failure; Kidney Dialysis; Polycystic Kidney Disease○ Marfan's Syndrome with Cardiovascular Involvement○ Multiple Myeloma; Plasma Cells Disorders; Behcet's Disease○ Parkinson's Disease; Multiple Sclerosis; Paraplegia; Muscular Dystrophy○ Schizophrenia; Bipolar Disorder; Major Depressive Disorders○ Stroke○ Systemic Lupus Erythematosus with Cerebrovascular and/or other organs involvement |
|---|---|

Note: This is not an exhaustive list and we reserve the right to decline or postpone any application where appropriate.

5.4. Aviva's Disability Support Program (DSP)

Aviva's Disability Support Program is a free program that provides interim financial assistance to Singapore citizens and permanent residents aged 30-40, if they become severely disabled before they enter the national CareShield Life scheme.

Registration for Aviva's DSP is now closed. If your customers have registered for the program on or before 30 September 2020, they will continue to enjoy the exclusive membership benefits.

In the event the health status of the member changes while in the DSP, the member will be entitled to purchase a CareShield Life Supplement plan (MyLongTermCare plan only) from Aviva without exclusions or loading, provided:

- MyLongTermCare monthly benefit is capped at S\$1,000;
- The Member has not received any payout from the DSP or been diagnosed with Severe Disability;
- It is the first policy purchase by the Member from Aviva.
- The full list of terms and conditions can be found on the Aviva website. Please refer to the Aviva website <https://www.aviva.com.sg/en/dsp/> for details.

6. Health Insurance – MyShield, MyHealthPlus

6.1. Eligibility

Type of Plan	Plan 1; Plan 2	Plan 3; Standard Plan	MyHealthPlus Rider
Proposer	Singapore nationals or Permanent Residents (PRs) with Medisave Account only.		<ul style="list-style-type: none"> Option A II – Covers Co-Insurance Option C II – Covers Co-Insurance and Deductible Eligibility is tagged to basic MyShield Plan. MyHealthPlus is declined for Occupation Class 4.
	Entry Age: Age Next Birthday 17		
Life Assured/ Dependents Proposer's legal spouse; parent; grandparent; biological or legally adopted children.	Singapore nationals and PRs; Foreigners residing in Singapore with valid passes (minimum 6 months' validity, as per CPF Board guideline).	Singapore nationals and PRs only.	
	Minimum Entry Age: 15 days old, or date of discharge from hospital after birth, whichever later. Maximum Entry Age: Age Next Birthday 75. *There is no maximum entry age for Standard Plan.		

* Please refer to the product summary for product features.

6.2. Underwriting Guidelines

- All medical evidence is to be provided by the applicant. Aviva does not send the applicant for any medical examination nor retrieve any medical reports on behalf of the applicant.
- Exclusion(s) are imposed, if offer is made on sub-standard lives. Loading of extra premiums is not practiced for Health applications.

6.3. Uninsurable Medical Conditions for Health Insurance

Uninsurable Medical Conditions – it is important to avoid approaching customers with the following conditions, so that you have the right conversations upfront (e.g. propose other suitable plans where terms could be offered). This helps to maintain the good relationship you have built with the customers.	
<ul style="list-style-type: none"> Diabetes Mellitus Gross Obesity (Body Mass Index > 33) Any form of Cancer Heart Attack; Heart Bypass; Angioplasty Alzheimer's Disease; Dementia Arterial Aneurysm AIDS or HIV Infection Chronic Obstructive Lung Disease Chronic Cor Pulmonale; Pulmonary Hypertension Down's Syndrome Glomerulonephritis; Polycystic Kidney Disease Hemophilia; Thalassemia Intermediate or Major 	<ul style="list-style-type: none"> Hepatitis C; Hepatitis D; Liver Cirrhosis Huntington's Disease Intracranial Aneurysm Juvenile Ankylosing Spondylitis; Juvenile Chronic Arthritis Kidney Failure; Kidney Transplant Multiple Myeloma; Plasma Cell Disorders Multiple Sclerosis; Muscular Dystrophy Neurosis; Schizophrenia Paraplegia; Paralysis; Peripheral Neuropathy Parkinson's Disease Pulmonary Stenosis Still's Disease Stroke; Arterio-Venous Malformation (AVM) Systemic Lupus Erythematosus (SLE)

Note: This is not an exhaustive list and we reserve the right to decline or postpone any application where appropriate.

7. Maternity Insurance - MyMaternityPlan

7.1. Eligibility

- MyMaternityPlan is allowed for Singapore nationals; Singapore Permanent Residents; and foreigners with valid passes[^], who resides in Singapore only.

[^] Valid Passes (Pre-approved nationalities)	Resides in Singapore > 365 days	Resides in Singapore < 365 days
Long Term Visit Pass (spouse of insured must be a Singapore national or PR)	Allowed	Allowed, subject to complete set of O&G report, fetal assessment and blood tests reports.
S Pass Holder; Dependent of S Pass Holder	Allowed, subject to complete set of O&G report, fetal assessment and blood tests reports.	Individual Consideration
Social Visit Pass; Student Pass; Work Permit Holder	Not allowed	

7.2. Maximum Limits

- Each life assured is allowed to purchase one MyMaternityPlan for each pregnancy
- Maximum sum assured is S\$20,000

7.3. Underwriting Guidelines

Entry Age	Minimum Age Next Birthday (ANB) 18; Max ANB 45
Gestational Weeks	<ul style="list-style-type: none"> Min: 13 weeks; Max: 36 weeks of pregnancy Applications not incepted by 37th week of pregnancy (with premiums paid and any conditional terms accepted) will be considered as "Withdrawn".
O&G Report	<ul style="list-style-type: none"> Required if there is a declaration made on "Pregnancy History"; Current Pregnancy"; multiple fetuses and/or high-risk pregnancies. A copy of all fetal scans and blood tests (including triple trisomy blood tests or equivalent) must be provided. All reports are to be provided at the client's own expense.

7.4. Product Bundling

- The expectant mother has the option to purchase MyMaternityPlan when she or her spouse purchases one of the selected basic plans insuring her/him.
- Please refer to Aviva website for plans eligible for Product Bundling:
<https://www.aviva.com.sg/en/insurance/life-and-health/my-maternity-plan>

7.5. Uninsurable Medical Conditions for Maternity Insurance

Uninsurable Medical Conditions – it is important to avoid approaching customers with the following conditions, so that you have the right conversations upfront (e.g. propose other suitable plans where terms could be offered). This helps to maintain the good relationship you have built with the customers.	
<ul style="list-style-type: none"> Past maternal history > than 1 pregnancy complications Carrying > 4 fetuses in a single pregnancy Chronic smoker > 20 stick of cigarettes per day 	<ul style="list-style-type: none"> Pregnancy abnormalities e.g. cervical incompetence, bleeding, premature contractions, PV bleeding etc. Polycystic Ovarian Syndromes

Note: This is not an exhaustive list and we reserve the right to decline or postpone any application where appropriate.

8. Diabetic Coverage - MyCoreCI

8.1. Eligibility

- MyCoreCI is allowed for Singapore Nationals; Singapore Permanent Residents; and foreigners with valid passes who are residing in Singapore.

Types of Valid Passes (pre-approved nationalities)	Eligibility
Employment Pass	Yes
Dependent Pass (Dependent of Employment Pass holder only)	Yes
S-Pass, and dependent of S-Pass Holder	Individual Consideration
Social Visit Pass	No
Long Term Social Visit Pass	No
Student Pass	No
Work Permit	No

8.2. Maximum Limits

- Each life assured is allowed to purchase multiple policies
- The sum assured aggregation is up to a maximum of S\$500,000 per life
- Sum assured of MyCoreCI will not be aggregated with other life plans for non-medical limit

8.3. Underwriting Guidelines

- Simplified Issuance Offer plan for
 - Healthy lives
 - Impaired lives (with Diabetes Mellitus Type 2 only, High Blood Pressure, High Cholesterol, High Body Mass Index and/or other medical conditions.)
- Underwriting assessment solely based on health declaration and biometric readings declared in SQS. The biometric readings ought to be readings from doctor's report/ record rather than own record. All biometric readings must be within the last 12 months
- Loading and exclusions will apply if necessary
- We will not send client for any panel medical examinations and/or blood test
- Client may supplement medical reports at own accord/expense

8.4. Uninsurable Medical Conditions for MyCoreCI

Uninsurable Medical Conditions – it is important to avoid approaching customers with the following conditions, so that you have the right conversations upfront (e.g. propose other suitable plans where terms could be offered). This helps to maintain the good relationship you have built with the customers.	
<ul style="list-style-type: none">Type 1 Diabetes or Early Onset Diabetes (age < 25 years old)Current Gestational DiabetesHeart AttackCoronary Artery DiseaseStroke/ Minor StrokeCancer	<ul style="list-style-type: none">Chronic Obstructive Lung DiseaseKidney DiseaseRetinopathyDiabetic KetoacidosisPeripheral NeuropathyHIV InfectionBMI > 50

Note: This is not an exhaustive list and we reserve the right to decline or postpone any application where appropriate.

9. Personal Accident Insurance – MyAccidentGuard

9.1. Eligibility

Basic Plan	Eligibility
MyAccidentGuard	<ul style="list-style-type: none">Allowed for Singapore nationals, Singapore Permanent Residents, and valid pass holders who are residing in Singapore only.3rd Party (spouse or juvenile) applications are allowed.Minimum Entry Age: minimum 15 Days Old OR Date of Discharge, whichever later.Maximum Entry Age: 65 Age Next Birthday3rd Party Application is required for Insured ≤ 16 Age Next Birthday.Maximum Sum Assured: One Policy up to S\$1,000,000 per Life.
Riders	
Accident Reimbursement Cover	
Accidental Fracture Cover	
Weekly Income Cover	

9.2. Medical Underwriting

- Simplified underwriting approach with either accept or decline terms only.
- Insured are required to provide simple health declaration for application of basic plan and riders.
- If Weekly Income Rider is applied, full health declaration in the application form will be required.

9.3. Change in Country of Residence (Post-Inception)

- Applicant must provide written notice to Aviva within 30 days, in the event of a change in country of residence (for more than 183 days).
- Aviva reserves the right to terminate the policy at the company's discretion.

9.4. Change in Occupation (Post-Inception)

- Applicant must provide written notice to Aviva within 30 days, in the event of a change in occupation, job nature and/or additional material duties.
- Aviva reserves the right to alter the premiums payable or terminate the policy, after assessment of the new occupation, job nature and /or job duties.

10. Business Insurance (Hardcopy application only)

10.1. Types of Business Insurance

Types of Business Insurance	Purpose of Cover
Keyperson Insurance	To protect a business from financial hardship caused by the loss of service of a key individual to the business due to death disability or major illness.
Buy and Sell Insurance	This is a form of agreement among business owners to use proceeds from life insurance policy to “buy back” the deceased’ stake of the business. It may take place in different forms, depends on company setup and the buy-sell agreement.
Employee Benefit Insurance	Staff benefits in addition to the standard salary package and group insurance. Some companies may use this as a “golden handcuff” to attract or retain top talent.

10.2. Financial Underwriting of Business Insurance

10.2.1. Consideration of Maximum Sum Assured

This serves as a guide and reference only. Underwriters will perform holistic assessments on all information available and may request for additional requirements based on nature of individual cases.

Types of Business Insurance	Maximum Cover
Keyperson Insurance	<p>Main reference on baseline for maximum sum assured:</p> <ul style="list-style-type: none">• Up to 6x average net profit <p>Other consideration on case-by-case basis:</p> <ul style="list-style-type: none">• Up to 3x average gross profit• Up to 10x annual income of the keyperson (for newly set up company)• Protect against commercial property loan <p>**Note: The sum assured will be divided among the keyperson</p>
Buy-Sell Insurance	<ul style="list-style-type: none">• Maximum cover depends on the valuation of business.• Maximum sum assured is the percentage of shareholding owned by per partner.• All partners must be covered under this arrangement, subject to insurability.
Employee Benefit	Maximum cover depends on the basis provided by the employer (e.g. 5x to 10x of salary). Usually nominal level of cover on death, TPD, CI or Accidental death for employee’s protection.

10.2.2. Financial Requirements

Compulsory Requirements for Business Insurance	
<ol style="list-style-type: none"> 1. Hardcopy application form and all mandatory documents must be signed by the authorized signatory, with the company stamp. 2. Q21 – Advisor Financial Questionnaire for Business Cover^ 3. ACRA Business Profile (within the last 3 months) 4. List of Authorized Signatories with their specimen signatures, and copy of their Identity Card. 5. Board/Director's Resolution 6. Letter of Incumbency is required if the foreign shareholding is > 25%, with foreign address on the ACRA. 7. Please refer to Compliance and Regulatory guide in the next section for the requirements 	

Note:

- Underwriters reserve the right to call for additional requirements if deemed necessary.
- Company stamp may be waived if we have alternative proof of evidence that the company is indeed applying for keyperson insurance.
- ^ Please refer to Appendix B Aviva Form Library for the list of forms and questionnaires mentioned in this guide.

Additional Requirements for Types of Business Insurance	
Keyperson Insurance	<ol style="list-style-type: none"> 1. Q20 – Keyman Insurance Supplementary Questionnaire^. 2. Audited Company Accounts /Profit & Loss Statements of the last 2 years. (for total sum assured of all Keymen in the same company > SGD1,500,000). For newly setup company where accounts are unavailable due to recent formation, we may review with the company's current trading plans including business projections. 3. Copy of Loan Agreement/ Letter of Offer for Commercial Loan Protection.
Buy-Sell Insurance	<ol style="list-style-type: none"> 1. Q19 – Partnership Insurance Supplementary Questionnaire^. 2. Copy of Buy & Sell Agreement. 3. Audited Company Accounts/Profit & Loss Statements over the last 2 years. 4. Valuation Report of the business.
Employee Benefit Insurance	<ol style="list-style-type: none"> 1. Letter from the company's Human Resource Department, stating the list of employees who are given this benefit.

^ Please refer to Appendix B Aviva Form Library for the list of forms and questionnaires mentioned in this guide.

11. Preliminary Underwriting

- Preliminary underwriting requests may be sent via emails to csuwsupport@Aviva-asia.com.
- The requests will be processed in typically 3 business days.
- All preliminary requests will be assigned a prelim reference number for ongoing correspondences.
- This mailbox is strictly dedicated for preliminary assessment. Please refrain from submitting general enquiries and/or loose documents of formal application to the mailbox, to prevent delay in processing your customer's formal applications or getting a response to your general enquiry. Please refer to 15.0 Ways to Contact Us for the respective avenues of reaching out to us.

11.1. Preliminary Underwriting Requirement

1..	Financial Advisor Representative's (FAR) business email	<ul style="list-style-type: none">• Please ensure that preliminary requests are sent through using the FAR's business emails.• We do not respond to personal email addresses.
2.	Preliminary/ Medical Memo Request Form	<ul style="list-style-type: none">• The Personal Data Protection Act requires all organizations to notify clients the purpose of collecting personal data and obtaining client's consent whenever the company collects, uses or discloses their personal data. Hence for prelim underwriting, Adviser needs to provide a signed copy of Preliminary / Medical Memo Request Form, which confirms that the client has been notified on this.• The Preliminary/ Medical Memo Request Form can be downloaded from Aviva Online (AOL).
3.	Medical / Financial Evidence	<ul style="list-style-type: none">• You are encouraged to provide all relevant reports/ information for a meaningful preliminary assessment.
4.	Email Subject Title	<ul style="list-style-type: none">• Please indicate in the email subject title, the Product/ Plan type being enquired on.

11.2. Formal Submission Checklist after Preliminary Assessment

Please submit the following document together with the formal application:

1.	The last preliminary underwriting email reply from CSUWSupport with Prelim Reference Number
2.	The Preliminary/ Medical Memo Request Form which was submitted to CSUWSupport.
3.	A complete set of all reports submitted to CSUWSupport during preliminary underwriting (with name of client, ID number, name of medical institution(s), and dates clearly seen).
4	All mandatory application documents (as set out in 2.3. Mandatory Submission Documents, and 2.4. Other Submission Documents).

IMPORTANT NOTE:

- Preliminary underwriting assessment is based solely on the information provided to us at the point of inquiry and is valid for 30 days from date of reply.
- Further requirements may be obtained, subject to underwriting assessment and routine Compliance screening upon submission of formal application.
- Regulatory changes, product restrictions and changes in company policies may affect the final outcome during formal application.

12.Compliance and Regulatory Guide

12.1. Common Reporting Standards (CRS)

- In accordance to the Singapore Income Tax Act (Chapter 134) and OECD Common Reporting Standard (CRS) for Automatic Exchange of Financial Account Information, Aviva is required to collect and report certain information about an Account Holder's tax residence.
- Aviva is legally obliged to provide the Inland Revenue Authority of Singapore (IRAS) information on the tax residence, along with information relating to the customer's policies, which may be shared among different countries' tax authorities.
- This applies to all insurance contracts with cash value and annuity contracts.

12.1.1. Common Reporting Standards (CRS) Requirements – Individual Client

Individual Client
<ol style="list-style-type: none">1. Ensure all mandatory CRS information and declaration in the Application Form (stated below) is completed.<ul style="list-style-type: none">○ Assured/Joint Assured Name○ Assured/Joint Assured Place and Date of Birth○ Assured/Joint Assured Citizenship○ Country/Jurisdiction of Tax Residence○ Correspondence Address○ Tax Identification Number (TIN)○ Residential Address○ Contact Number2. If Tax Identification Number (TIN) is not available, please select Reason A, B, or C.<ul style="list-style-type: none">○ Reason A: The country does not issue TINs to its residents.○ Reason B: Unable to obtain TIN or equivalent number. Please provide explanation on reason that the client is unable to obtain TIN or equivalent number.○ Reason C: TIN is not required (to be selected only if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by the jurisdiction).3. If the client's residency address, correspondence address or contact number is different from the country/jurisdiction of tax residence, please declare the tax residency of the different country and select/provide a reason accordingly on the Application Form. Please submit relevant supporting documents.

12.1.2. Common Reporting Standards (CRS) Requirements – Corporate Entity/Client

Corporate Client
<p>If the Entity is:</p> <ul style="list-style-type: none">• A Financial Institution and an Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution; OR• A Passive Non-Financial Entity (NFE), please:<ol style="list-style-type: none">1. Indicate the names of all Controlling Persons of the Account Holder;2. Complete the "CRS Self-Certification Form for Controlling Person" for <u>each</u> Controlling Person;3. Please ensure all mandatory CRS information and declaration in the CRS Self-Certification Form is completed.4. The CRS Forms for Entity and Controlling Persons are available at: https://www.aviva.com.sg/en/common-reporting-standard/

12.2. FATCA

- FATCA is a United States (U.S) law, requiring all financial institutions (FIs) outside of the U.S. to regularly submit information on financial accounts held by U.S. persons to the U.S. Internal Revenue Service (U.S. IRS).
- Intention is to deter and detect U.S. tax evasion with foreign financial accounts.
- Applicable to:
 - All insurance contracts with Cash Value and Annuity Contracts.
 - U.S Person; All Individual and Company being the Assured/Joint Assured/Trustee, with any of the U.S Indicia.
 - U.S. Person refers to:
 - A U.S Citizen or resident individual (including U.S Green Card Holder) of the U.S; OR
 - A partnership or corporation organized in the U.S or under the laws of the U.S or any State thereof, or a trust if:
 - A court within the U.S would have authority under the applicable law to render orders or judgements concerning substantially all issues regarding the administration of the trust; and
 - One or more U.S persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the U.S.
- It is an offence under Singapore Income Tax Act (Chapter 134) to provide false or misleading information on FATCA declaration.
- Refer to IRS FATCA website for more information on FATCA.

12.2.1. Requirements for FATCA – Individual Client

Declaration of U.S. Person	U.S Indicator/ Indicia	United States of America (U.S) Person Declaration Form (C01^)	W-9 / W-8BEN^ *whichever applicable.	Documentary Evidence / Government Identity Document. (E.g. Passport, ID Card, Certificate of Incorporation etc.)
Not a U.S Person	None	-	-	-
U.S Person	Regardless of U.S. Indicator	✓	✓	
Not a U.S Person	i. U.S. Country of Birth ii. U.S Tax Identification Number (TIN) iii. U.S Residential Address iv. U.S Correspondence Address v. U.S “In-Care-Of” or “Hold-Mail” Address vi. U.S Contact Number vii. Standing Instructions for funds transfers to an account maintained in U.S. viii. Effective Power of Attorney or Signatory granted to a person with a U.S. address.	✓	✓	✓

^ The forms can be found at <https://www.aviva.com.sg/en/fatca/>.

12.2.2. Requirements for FATCA – Corporate Client

Declaration of U.S. Person	U.S Indicator/ Indicia	United States of America (U.S) Person Declaration Form (C01^)	W-9 / W-8BEN-E^ *whichever applicable.	Documentary Evidence / Government Identity Document. (E.g. Passport, ID Card, Certificate of Incorporation etc.)
Not a U.S Person	None	-	-	-
U.S Person	Regardless of U.S. Indicator	✓	✓	
Not a U.S Person	<ul style="list-style-type: none"> i. U.S. Country of Birth ii. U.S Tax Identification Number (TIN) iii. U.S Residential Address iv. U.S Correspondence Address v. U.S “In-Care-Of” or “Hold-Mail” Address vi. U.S Contact Number vii. Standing Instructions for funds transfers to an account maintained in U.S. viii. Effective Power of Attorney or Signatory granted to a person with a U.S. address 	✓	✓	✓

^The forms can be found at <https://www.aviva.com.sg/en/fatca/>.

12.3. Enhanced Customer Due Diligence

- Applicable to clients who are:
 - Beneficial Owner
 - Politically Exposed Person (PEP)
 - Family Member or Close Associate of a PEP
 - High Risk Customer (identified by Compliance internal screening)

12.3.1. Enhanced Customer Due Diligence Requirement

Category	Requirements
Beneficial Owner	All mandatory Beneficial Owner information and declaration in the Application Form must be completed: <ul style="list-style-type: none">• Name of Beneficial Owner.• CRS Self-Certification Form for the Beneficial Owner (https://www.aviva.com.sg/en/common-reporting-standard/).• NRIC/Passport number/FIN, together with a copy of the NRIC/Passport/Pass.• Relationship to the Assured/Joint Assured.• Enhanced Customer Due Diligence Questionnaire (B66[^]) to be completed by the policyholder.
Politically Exposed Person (PEP)	All mandatory Politically Exposed Person (PEP) information and declaration in the Application Form must be completed: <ul style="list-style-type: none">• Exact role held.• Enhanced Customer Due Diligence Questionnaire (B66[^]) to be completed by the policyholder.• All relevant supporting documents.
Family Member or Close Associate of PEP	All mandatory Politically Exposed Person (PEP) information and declaration in the Application Form must be completed: <ul style="list-style-type: none">• Name of the PEP.• Exact role held.• Relationship with the PEP.• Enhanced Customer Due Diligence Questionnaire (B66[^]) to be completed by the policyholder.• All relevant supporting documents.

[^] Please refer to Appendix B Aviva Form Library for the list of forms and questionnaires mentioned in this guide.

13. New Business Administration

13.1. Backdating of Applications

- Allowed up to 6 months from Application Form signed date, and across calendar year.
- Not allowed to backdate to a date which is prior to the product launch date.
- Not eligible for: Investment-Linked Plans; Single Premium Plans; Personal Accident Plans; Hospitalization Plans; MyMaternity Plan.
- Backdating cannot be used to qualify for non-medical limit.

13.2. Bankruptcy Guidelines

- A bankrupt customer can purchase, retain and perform cash top-ups for the following insurance covers:
 - Hospitalization Plans (MyShield/MyHealthPlus);
 - Personal Accident Plans (MyAccidentGuard);
 - Long Term Care (ElderShield/MyCare/MyLongTermCare);
 - Term plans with no cash value
- Official Assignee's consent is not required if there is no investment component or surrender/maturity value.
- Official Assignee's consent is required for all other transactions if there is investment component, or surrender/maturity value involved.

13.3. Juvenile Guidelines

- Juveniles are Life Assureds with Age Next Birthday 18 and below; and financially dependent.
- Minimum application age of newborn is 30 days, subject to minimum entry ages of respective products.

Age Next Birthday	Single/Own Life Application	3 rd Party Application (Parent-Child)
≤ 16	Not Allowed	✓
17 – 18	✓	✓ <ul style="list-style-type: none">• <u>Both</u> Life Assured and Assured must sign on Application Form.
19	✓	Not Allowed

13.4. Nomination of Beneficiaries (NOB)

- Assured/Life Assured must be ≥ 18 Years old to be eligible to nominate beneficiaries.
- Nomination of Beneficiaries is allowed on Single Life policy only, i.e. Assured and Life Assured is the same person.

13.4.1. Types of Nomination of Beneficiaries (NOB)

Trust Nomination (Form 1 [^])	Revocable Nomination (Form 4 [^])
<ul style="list-style-type: none">○ Under Section 49L of Insurance (Amendment) Act 2009.○ Allows nomination of spouse and children only.○ Proceeds form part of the nominee's estate.○ Applicable to both living and death benefit.○ Applicable to Muslims.○ May only be revoked with written consent from all nominees or trustee.○ Not applicable to the following products:<ul style="list-style-type: none">- Long Term Care- Health insurance- Plans with Supplementary Retirement Scheme (SRS)	<ul style="list-style-type: none">○ Under Section 49M of Insurance (Amendment) Act 2009.○ Allows nomination of any natural person or legal entity as the beneficiary.○ Applicable to death benefit only.○ May be revoked any time.○ May be revoked by a will or assignment, if stated clearly.○ Will be revoked if the sole nominee dies. Proceeds will be shared proportionately if there are surviving nominees.○ Not applicable to Health insurance

[^] Please refer to Appendix B Aviva Form Library for the list of forms and questionnaires mentioned in this guide.

13.4.2. Important Notes in completing Nomination of Beneficiaries (NOB) Form

- Ensure that all information on the form is accurate, e.g. nominee's particulars, policy information etc.
- Ensure that all fields are fully completed.
- Ensure that the proportion of benefits for the nominees add up to 100% of the policy proceeds.
- Ensure that the witness(es) and trustee(s), if any, meets the requirements set out in the Nomination Form.
- Ensure a clear copy of NRIC/passport of the trustee(s) and beneficiary(ies) is submitted.
- No amendment is allowed on the Nomination Form.

13.5. Premium Payment Methods

Payment Methods*	Regular Premium		Single Premium
	Initial Premium	Renewal Premium [#]	Initial Premium
Credit Card	✓	✗	✗
E-GIRO (For DBS and POSB Account Holders only)	✓	✓	✗
Interbank GIRO	✗	✓	✗
DBS Internet Banking (Bill Payment) [^]	✓	✓	✓
FAST / MEPS Payment [^]	✓	✓	✓
Cash / NETS (Available at Aviva Customer Service Centre only)	✓	✓	✓
Cheque/ Cashier's Order	✓	✓	✓
AXS [^]	✓	✓	✓
Telegraphic Transfer	✓	✓	✓
Medisave (Applicable to MyShield, ElderShield, MyCare, MyCarePlus, MyLongTermCare, MyLongTermCare Plus only)	✓	✓	✗
Supplementary Retirement Scheme (SRS)	Selected Products only.		

* Please refer to 13.5.1 – 13.5.11 for details.

[#] Please send in the necessary forms to set up renewal premium payment methods (e.g. GIRO form). No reminders/ memos will be sent.

[^] Policyholder will receive SMS notifications within 2 working days from the day Internet Banking/FAST/MEPS/AXS payment is made.

13.5.1. Credit Card

- Applicable to initial premium payment of regular premium policies only.

13.5.2. GIRO Application

13.5.2.1. E-GIRO Application

- Applicable for POSB/DBS account holders only.
- Allowed for Single Account OR Joint Account only (i.e. And/And Joint Account is not eligible for E-GIRO).
- Must not be a Trust or Minor Account.
- Payer of the policy and policyholder must be the same person.
- Customer's Identification Number in our record must be the same as the bank's record.
- Please submit the soft copy of the completed Interbank GIRO Application Form for processing.
- Bank approval takes approximately 3 to 5 working days.

13.5.2.2. GIRO Application via DBS/POSB Internet Banking

- Applicable for POSB/DBS account holders only.
- Applicant will receive instant approval from the bank.
- Policyholder will receive a notification letter from Aviva on the GIRO arrangement.

13.5.2.3. Interbank GIRO Application (Hardcopy Application)

- Applicable to Non-DBS/POSB account holders and applicants who are not eligible for E-GIRO application.
- Please send the original copy of the GIRO Application Form to Aviva for submission to the respective banks. The GIRO application form **must be signed** by the bank account holders
- The banks will take around 3 to 4 weeks to process the GIRO application.
- A GIRO acceptance letter will be sent to the client upon the bank's approval of the GIRO arrangement.

13.5.3. DBS Internet Banking (Bill Payment)

- Payment made before 10.00pm will be reflected in Aviva's account the next working day.
- Steps in making internet banking payment:
 - i. Login to DBS/POSB Internet Banking → "Payments" → "Bill Payment".
 - ii. Select the respective Payee (refer table below) and the Debiting Account.
 - iii. Key in the payment amount and consumer reference number, and "Confirm" to effect the bill payment.

Option	Payee	Consumer Reference
Aviva Ltd – Group Life and Medical	Individual Health – MyShield/ MyHealthPlus	Individual Health – xxxxxxxx (8-digit policy number)
Aviva Ltd – Life Insurance	All Life Policies	Insurance Policy Number

13.5.4. FAST/ MEPS Payment

- Applicable to policies in SGD currency only.
- Bank Details:
 - **Name of Beneficiary Bank:** United Overseas Bank Limited
 - **Beneficiary Account Number:** 401-321-727-5 (SGD)
 - **Payment Reference:** Please indicate:
 - a. Policyholder's Full Name (as indicated in the Application Form);
 - b. Policyholder's Identification Number/Passport Number;
 - c. Policy Number

13.5.5. Cash/ NETS

- Customer to visit our Customer Service Centre at 4 Shenton Way, #01-01 SGX Centre 2, Singapore 068807.
- Operating Hours: 9.00am – 4.00pm, except public holidays.

Post circuit breaker advisory:

From 15 Jun 2020, our Customer Service Centre at SGX Centre 2 is opened for essential services.

Visits are strictly by appointment only, from 9am to 12pm, Mondays to Fridays, excluding public holidays.

Please note that cashier services will not be available.

13.5.6. Cheque/ Cashier's Order

- Cheques must be crossed and made payable to "Aviva Ltd".
- Customer to write the policy number(s) and contact number on the reverse side of the cheque.
- Receipt will not be issued for cheque payments.
- Please do not issue post-dated cheque.

13.5.7. AXS

- Payment made before 10.00pm will be reflected in Aviva's account the next working day.
- Step in making AXS payment:
 - i. Select "Pay Bills" → "Insurance" → "Aviva" → "Individual Life/Health Insurance" → "Policy Number"
 - ii. Key in the Policy Number, Premium Amount, Contact Number accordingly.
 - iii. Complete the payment steps as prompted by the AXS.

13.5.8. Telegraphic Transfer

- Applicable to policies in Non-SGD currencies or from foreign banks.
- Applicants must bear all bank charges imposed for the telegraphic transfers. It is necessary to pay an amount in excess of the premium amount to cover the bank charges.
- Please indicate the Policyholder's Full Name (as indicated in the Application Form), Identification Number/ Passport Number and Policy Number in the telegraphic transfer application:
- Please make remittance to the respective currency-denominated bank account accordingly:

Contract Currency	Bank	Bank Account Number	SWIFT Code
AUD	United Overseas Bank Limited	451-907-257-7	UOVBSGSG
EUR		451-907-259-3	
GBP		451-907-261-5	
HKD		451-907-263-1	
SGD		401-321-727-5	
USD		451-907-252-6	

13.5.9. CPF-Medisave

MyShield	ElderShield/MyCare/MyCarePlus/MyLongTermCare/MyLongTermCare Plus
<ul style="list-style-type: none"> • Premium payment can be made using: <ul style="list-style-type: none"> ○ the Assured's own CPF-Medisave Account; OR ○ the Life Assured's siblings' CPF-Medisave Account. • Cash payment is required if: <ul style="list-style-type: none"> ○ The premium amount is in excess of the Additional Withdrawal Limit/CPF-Medisave Withdrawal Limit. ○ There is insufficient fund in the CPF-Medisave Account to pay for the premiums due. ○ The premium or any part of it is not taken from the designated CPF-Medisave account for any reason. 	<ul style="list-style-type: none"> • Premium payment can be made using: <ul style="list-style-type: none"> ○ the Assured's own CPF-Medisave Account; OR ○ the spouse's/ children's/ grandchildren's/ siblings'/ parents' CPF-Medisave Account. • Please submit a "Change of Premium Payment Method- ElderShield/MyCare/MyCare Plus/MyLongTermCare/MyLongTermCare Plus" form[^], if using the spouse's/ children's/ grandchildren's/ siblings'/ parents' CPF-Medisave Account. • Customer can use the CPF-Medisave Account to pay for 100% of the ElderShield premium. • Customer can withdraw up to a limit of \$600 per calendar year from the CPF-Medisave Account to pay for the MyCare/MyCarePlus/MyLongTermCare/MyLongTermCare Plus premium. • Cash payment is required if: <ul style="list-style-type: none"> ○ The premium amount is in excess of the \$600 CPF-Medisave Withdrawal Limit for MyCare/ MyCarePlus/ MyLongTermCare/ MyLongTermCare Plus application per calendar year. ○ There is insufficient fund in the CPF-Medisave Account to pay for the premiums due. ○ The premium or any part of it is not taken from the designated CPF-Medisave account for any reason.

[^] Please refer to Appendix B Aviva Form Library for the list of forms and questionnaires mentioned in this guide.

13.5.10. Supplementary Retirement Scheme (SRS)

- This payment method is applicable for selected products only.
- SRS deduction take approximately 4 working days.

13.5.11. Advance Premium Facility

- Advance premium is allowed for **one** annual premium only.
- Please call our Customer Service Hotline to request for Advance Premium Facility Application Form.
- For more details on eligible products and advance premium facility interest rate, please refer to <https://www.aviva.com.sg/content/dam/aviva-public/sg/documents/aviva-interest-rate/advance-premium-facility-interest-rate-aviva.pdf>

Note: Advance premium facility should not be marketed as a savings account by offering guaranteed or attractive interest rates.

13.6. Re-Opening of Applications

13.6.1. Requirements for Re-opening of Withdrawn/Postponed Applications

- Re-opening is not allowed if the product has been withdrawn.
- Fresh application form will be required if newer version of application form is released.
- New Business reserves the right to request for new document, declaration and/or evidence if deemed necessary. Expense of medical investigation and reports to be borne by client for appeal on the postponed/declined applications

Between Re-Opening Request Date and Application Form Signed Date	Requirements
≤ 3 months	a. Written request from client. b. All outstanding medicals, financials or administrative requirements.
3 months – 6 months	a. Written request from client. b. Declaration of Continued Good Health (Q28^). c. All outstanding medicals, financials or administrative requirements.
≥ 6 months	a. Fresh/ new application must be submitted.

^ Please refer to Appendix B Aviva Form Library for the list of forms and questionnaires mentioned in this guide.

13.7. Replacement of Policy

- Replacement of policy is defined as a new policy being issued on the life of a Life Assured, within 12 months before or after an existing policy of Life Assured is lapsed, surrendered, non-forfeiture lapsed, converted to Paid-Up or Extended Term policy, or sum assured reduced.
- Replacement of policy is applicable to Endowment, Participating WholeLife and Investment plans. It is not applicable to Long Term Care, Disability Income, and Health plans.
- A Replacement of Policy letter will be sent to the client if the intention for replacement is indicated on the Application Form.
- If the existing policy is intended to be terminated only after 90 days from the inception of the new policy, the total sum assured of both policies will be aggregated for medical and financial assessment.
- The new application is subject to underwriting assessment and does not guarantee the same acceptance terms as the existing policy.

14. Aviva Non-Face-to-Face (“NFTF”) Sales Advisory Process

- Aviva NFTF sales advisory process was launched via EzSub with E-Sign facility and editable PDF Aviva’s Supplementary Form. Please refer to the latest Aviva Announcements on the end date.
- This process is applicable to all Aviva’s range of products.
- We have put together a list of Frequently Asked Questions (refer to 14.1) to aid you in this process.

14.1. FAQ for Aviva NFTF Sales Advisory Process

1) What are the mandatory documents for Aviva NFTF new business applications?

- i. Application documents, e.g. Application Form, Policy Illustration/Product Summary;
- ii. *Aviva accepted Supplementary Form* for NFTF
- iii. Identity documents (ID) and proof of address (Assured’s identity document and proof of address can be exempted if the customer’s particulars are retrieved through MyInfo); 2 IDs are required for new customers and 1 ID for existing customers of Aviva.
- iv. Fact Find Form (FFF).

NOTE:

- If hardcopy/softcopy NFTF application is submitted using the editable PDF Application Form, the FA’s approving manager must review and sign on the FFF; or Aviva accepted Supplementary Form (the latter must satisfy the firm’s requirement to replace FFF).
- If eGIRO premium payment method is selected, the GIRO Form must be signed by the GIRO Accountholder.



If the application is submitted through EzSub, the *Aviva accepted Supplementary Form* for NFTF has to be attached under “Others” category for supporting documents.

- For PIAS submission, please refer to your firm’s internal communications pertaining to the specific requirements on Financial Planner and NFTF Supplementary Form

2) Can I use my firm’s own NFTF supplementary form instead of *Aviva accepted Supplementary Form*?

No. *Aviva accepted Supplementary Form* must be used. This is because the NFTF supplementary form used by the Financial Adviser’s firm may not encompass all the declarations stated in *the Aviva accepted Supplementary Form*, which are necessary to meet Aviva’s requirements for a NFTF new business application transaction.

3) Does the customer and I need to sign on the Application Form, Policy Illustration/Product Summary and Fact

Find Form?

No, you and the customer only need to sign on the *Aviva accepted Supplementary Form*.

The customer only needs to review the application documents (Application Form, Cover Page, Policy Illustration/Product Summary, Bundled Product Disclosure Document, Fact Find Form). He/she is not required to sign the application documents. Additional declaration documents such as health questionnaires need not be signed if these documents are submitted together with the application submission.

NOTE: This applies to EzSub/Hardcopy/Softcopy of Application (editable PDF forms).

4) Is digital name stamp acceptable?

We can accept digital name stamp on *Aviva accepted Supplementary Form* for NTF new business application. However, follow-up may be required at point of Policy Servicing if customer is unable to provide a signature that is consistent with the application. The specimen signature can be provided using the "Change of Personal Particular" form together with a copy of the customer's identity document. As such, it is strongly encouraged that customers sign or use digital signatures instead.

5) Does the FA's approving manager need to complete and sign the Fact Find Form (FFF) section?

Yes. For hardcopy/softcopy application using editable PDF forms, the approving manager must sign and submit the relevant sections of the FFF, or *Aviva accepted Supplementary Form* (the latter must satisfy the firm's requirement to replace FFF).

6) When do I need to submit 2 sets of customer identity documents for the NTF new business application?

Customer must submit 2 distinct and valid identity documents if the customer is a new customer of Aviva Ltd.

For existing customer of Aviva Ltd, only 1 identity document is required.

Please ensure that the address in the proof of address document is consistent with the address in the application form. Otherwise, additional proof of address is required.

7) With the use of MyInfo, do I need to submit my client's identity documents and proof of address?

All identity documents including proof of address of the Assured will not be required, if the applicant's particulars are captured in the EzSub application through MyInfo.

Identity documents for Life Assured of 3rd party applications, Beneficial Owner, and 3rd party payer will still be necessary.

NOTE: Callback verification with the Assured will not be required with the use of MyInfo.

8) If the original EzSub application is not approved by my manager, do my client and I need to re-sign the *Aviva accepted Supplementary Form*?

Yes. The FAR need to review the recommendations together with the client. Once the review is completed, the client must agree with the new recommendations and re-sign the *Aviva accepted Supplementary Form*.

9) Can I submit a revised set of Policy Illustration and Product Summary generated from EzSub?

Yes. We can accept both versions of the revised Policy Illustration and Product Summary generated from Pocket SQS or extracted from EzSub application submission.

The revised set of Policy Illustration and Product Summary need not be signed, if a duly completed and signed Alteration Form (B58-Life Policies; B52-Health Policies) are submitted together.

10) Where do I submit the editable PDF applications?

Softcopies of the editable PDF applications can be sent directly to CS DMU mailbox at cs_dmu@aviva-asia.com.

11) Where do I submit loose/follow-up documents for the new business application?

Loose documents such as questionnaires and medical reports can be sent directly to new business mailbox at cs_life@aviva-asia.com.

12) What is required to prove the existing relationship between the FAR and the client?

Proof of relationship between the FAR and the customer is no longer required.

13) Will face-to-face new business application be mistaken as NTF application and be withdrawn if the *Aviva accepted Supplementary Form* is not submitted?

For face-to-face new business applications, please ensure that FAR and the customer review the application documents and sign on all the relevant sections of the documents.

For NTF, the signed *Aviva accepted Supplementary Form* must be submitted together with the application documents. With this in place, it will minimise any clarification required, and the new business application transaction can take place smoothly.

14) Why is authentication call-back for NTF new business submission necessary?

The call-back to customer is to verify the customer's identity and that he/she wants to proceed with the purchase. It is deemed as a key control for the Aviva NTF Sales Advisory process by Aviva Compliance. With the call-backs, the email confirmation from the customer will not be required.

15) How can my client identify that the call is from Aviva?

6827 9970 will be the caller ID reflected on the client's handphone.

16) If my client missed Aviva's call, what is the number to call back?

6827 9970.

17) What are the available payment methods for initial premium?

No cash payment. Cheque payment is not encouraged.

Initial Premium Payment Method	Requirement
CPF Medisave (For MyShield/ ElderShield/ MyCare/ MyCare Plus/ MyLongTermCare/ MyLongTermCare Plus only)	Medisave account holder must sign on the Aviva's Supplementary Form.
Credit Card	Cardholder <u>must sign</u> the Aviva Supplementary Form under the Cardholder's signature section.
GIRO (DBS/POSB account holders only)	Accountholder <u>must sign</u> the GIRO Application Form. For hassle free and instant GIRO approval, customer can apply for GIRO via Internet Banking and quote the policy number as Reference Number.
Other digital payment methods	Pay through Internet Banking for all local bank accounts. AXS Online Portal or Mobile App. Credit cards from DBS/POSB, Citibank, OCBC and UOB can all be accepted.

15. Ways to Contact Us

- Aviva Online (AOL) and Distribution Management System (AMS) are integrated platforms which Aviva has made available for you to manage your sales portfolio.
- The platforms provide various information from New Business to Claims statuses, as well as Navigator funds update.
- You are strongly encouraged to utilize these platforms for quick solutions to your queries.

Types of Query	Email [^]	Contact Number
New Business Administration and Underwriting – Life and Health Applications	Newbiz_life@aviva-asia.com	Customer Service – Advisor and Partner Hotline Life: 6827-9923
Premium Management (Post-Inception) – All Policies	CS_life@aviva-asia.com	
Policy Servicing (Post-Inception) – All Policies		
Claims - Life Policies	SGlifeclaims_support@aviva-asia.com <i>*Email will be attended and replied within 3 business day</i>	
Claims – Health Policies (enquiries)	claims_help@aviva-asia.com	
Claims – Health Policies (claims submission only)	shieldclaims_submission@aviva-asia.com <i>*This is an unattended mailbox for claims submission only. We will not be able to respond to any enquiry.</i>	
Concierge Applications	MyConcierge@aviva-asia.com	
Preliminary Underwriting	csuwsupport@aviva-asia.com <i>*Email will be attended and replied within 3 business day</i>	

[^] Email queries will be attended to and you will typically receive a reply from us within 2 business days.

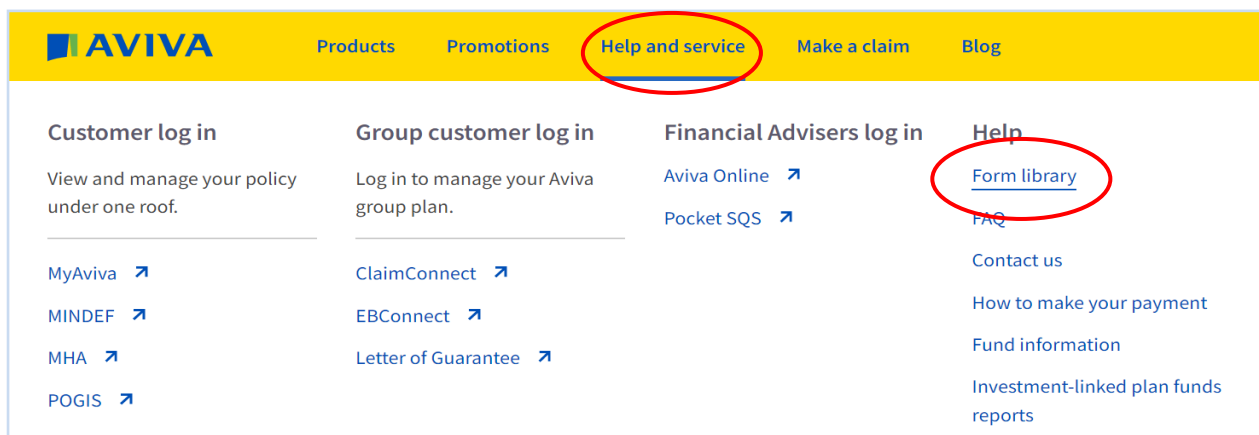
Appendix

A. Aviva Routine Medical and Blood Test Panels

MEN – Medical Examination	Panel 1 – Full Blood Profile
ECG - Electrocardiograph	Panel 8 – HIV Antibody Test
S-ECG – Stress ECG/Exercise Treadmill	
MAR – Medical Attendant’s Report *Can be requested at the discretion of underwriter depending on information disclosed on the application form and availability of information.	CHB – Child Health Booklet *Please submit the Birth Records, up-to-date Development Assessment, Summary of Clinic/Hospital and Immunization Records (please provide relevant pages even if they are blank)
Panel 1 - Full Blood Profile Components	
1. Hemoglobin	19. Albumin
2. Total Red Blood Cell	20. Globulin
3. Total White Blood Cell	21. A/G Ratio
4. Differential Count	22. Total Protein
5. Red Cell Indices (MCV, MCH, MCHC)	23. Bilirubin
6. Platelets	24. Alkaline Phosphatase
7. Peripheral Blood Film	25. SGOT
8. Erythrocyte Sedimentation Rate	26. SGPT
9. Urea	27. GGT
10. Creatinine	28. Free T4
11. eGFR	29. TSH
12. Urine FEME	30. Alpha-Fetoprotein
13. Fasting Blood Glucose	31. HbsAg
14. Fasting Cholesterol	32. HBsAb
15. HDL	33. HbeAg
16. LDL	34. CEA
17. Triglycerides	35. VDRL
18. Chol/HDL Ratio	36. TPHA
	37. Uric Acid

B. Aviva Form Library

- Aviva has a suite of forms and questionnaires to aid you in your sales process.
- Refer to Appendix B-1 for the list of forms and questionnaires that are mentioned in this guide.
- The complete list of forms and questionnaires available can be found at the Aviva website under “Help and Service” → “Form Library” (<https://www.aviva.com.sg/en/downloads/life-health-savings-retirement/>).



B-1. Aviva Forms and Questionnaires

Form/ Questionnaire Number	Form/ Questionnaire Title
B66	Source of Wealth/ Enhanced Customer Due Diligence Form
B90	Additional Information to Application Form
C01	United States of America (US) Person Declaration Form
Q17	Financial Supplementary Questionnaire
Q19	Partnership Insurance Supplementary Questionnaire
Q20	Keyman Insurance Supplementary Questionnaire
Q21	Adviser Financial Questionnaire for Business Cover
Q28	Declaration of Continued Good Health
Q42	Non-Income Earner Supplementary Questionnaire
Form 1	Trust Nomination
Form 4	Revocable Nomination
-	Change of Premium Payment Method (ElderShield/ MyCare/MyCare Plus/ MyLongTermCare/ MyLongTermCare Plus)
-	Viral Epidemic Questionnaire

*This list is not exhaustive. Please refer to Aviva Form Library <https://www.aviva.com.sg/en/downloads/life-health-savings-retirement/> for the complete list of forms and questionnaires available.

C. Interim Circuit Breaker Underwriting Measures

I. Alternative Handling of Routine Medical Requirements *(valid until 31 Dec 2020)*

- In view of circuit breaker measures where medical examinations are deemed as non-essential service, we have eased some of our underwriting requirements to reduce the need for our clients to undergo medical examinations through extending the validity of medical reports for use in the underwriting process.
- Please refer to Aviva Announcements on AOL for the latest updates on these interim measures.
- Please refer to the table below for details. Underwriters reserve the right to obtain further requirements if deemed necessary.

Parameters	Customers with clean health disclosure & standard medical risk	Customers with chronic medical history or substandard medical risk
Eligibility – Benefit Type / Sum Assured	<ul style="list-style-type: none"> • Singapore residents only • <u>Death, TPD, CI benefits</u> <ul style="list-style-type: none"> ○ Age Last Birthday (ALB) ≤ 50: Up to S\$5,000,000 Death and TPD. Up to S\$3,000,000 for CI. ○ ALB 51 ≤ 55: Up to S\$3,000,000 for Death, TPD, CI. • <u>Early CI benefit</u> <ul style="list-style-type: none"> ○ Up to S\$100,000. ○ Eligible for ALB ≤ 50 only. 	<ul style="list-style-type: none"> • Singapore residents only • <u>Death, TPD, CI benefits</u> <ul style="list-style-type: none"> ○ ALB ≤ 55: Up to S\$1,500,000 • <u>Early CI benefit</u> <ul style="list-style-type: none"> ○ Up to S\$100,000. ○ Eligible for ALB ≤ 50 only.
Extension of validity of medical report (where the medical report was done specifically for Aviva previously)	24 months	12 months
Acceptance of comprehensive health screening report in lieu of routine medical requirements	Health screening must be done within the last 24 months	Health screening must be done within the last 12 months
Additional requirement for substandard lives, or customers with medical history or with chronic conditions	N.A	Customer must provide latest reports done within last 6 months to establish control of the medical or chronic condition

II. Additional Requirement for Selected Customers

- A “Viral Epidemic Questionnaire” will be required for Life Assured who:
 - Had a confirmed COVID-19 diagnosis and had completed a 3-months waiting period from the date of full recovery;
 - Has more than S\$5,000,000 in total sum assured within Aviva;
 - Had been served Stay-Home-Notice (SHN) or Quarantine Order (QO) or its equivalent and had completed the full isolation period.
- The “Viral Epidemic Questionnaire” can be found in the Aviva Form Library.

Underwriters reserve the right to exercise flexibility which may deviate from the stated guidelines.