

PRODUCT SUMMARY

DirectProtect

FEATURES

This plan is a one-year term insurance plan that is renewable up to age 60. It offers protection against death and terminal illness for a period of one year, which may be renewed on an annual basis up to the Life Assured's 60th birthday, regardless of the health of the Life Assured.

The plan is non-participating and does not have a cash value.

The premiums are not guaranteed and may be adjusted based on future experience.

BENEFITS

A. Death Benefit

The benefit will be payable upon death of the Life Assured during the insurance coverage.

B. Terminal Illness Benefit

The Death Benefit will be advanced in the event that the Life Assured is diagnosed with a Terminal Illness during the insurance coverage.

Terminal Illness means the conclusive diagnosis of an illness that is expected to result in the death of the Life Assured within twelve (12) months. The Terminal Illness must be diagnosed by a specialist and the diagnosis must be confirmed by AVIVA's appointed Registered Medical Practitioner. Terminal Illness in the presence of HIV infection is excluded.

Key Provisions for Terminal Illness Benefit

1. Termination

This benefit shall terminate on the earliest occurrence of the following:

- (a) the date the Policy terminates;
- (b) the date a valid claim for the Terminal Illness Benefit is made; or
- (c) the death of the Life Assured.

Guaranteed Renewability

The policy will be renewed, without new evidence of insurability, for a further term of 1 year on each policy anniversary by payment of the premiums due. The policy can be renewed up to and including the policy anniversary immediately after 60th birthday of the Life Assured.

PREMIUMS/CHARGES

The premium rates will vary by age bands and will increase as the Life Assured moves in to a new age band.

Age Next Birthday	Monthly Premium
18 to 40	\$20
41 to 50	\$35
51 to 55	\$65
56 to 60	\$125

The premiums and charges for this plan are not guaranteed and may be adjusted based on future experience. Any such change will only take effect at subsequent renewals, and the Life Assured will be notified in writing at least 30 days before the Policy Renewal Date.

EXCLUSION

No benefit shall be payable under this plan for suicide within the first year.

You are advised to read the policy for the full list of exclusions.

FREE LOOK

Within fourteen (14) days of receipt of the Policy, you may write to us to cancel your Policy. We will refund the premiums you have paid after deducting any expenses incurred in issuing the Policy.

The refund will be made after we receive the original Policy for cancellation. If the Policy was sent to you by post, you are considered to have received it seven (7) days after posting.

KEY INFORMATION

1. In the event of a valid claim, the claimant may choose to receive either:

- (a) monthly payments of S\$1,000* for ten years; or
- (b) a lump sum payment of S\$100,000.

* The monthly payment may be adjusted upon renewal, but will be fixed upon a claim and guaranteed for the ten-year payout period.

2. Termination

The Policy shall terminate on the earliest occurrence of the following:

- (a) the death of the life assured
- (b) the payment of a valid claim under the Terminal Illness Benefit
- (c) full surrender/withdrawal
- (d) non payment of premium(s)
- (e) on the policy anniversary date immediately after Your sixtieth (60th) birthday

The termination of the plan shall be without prejudice to any claim event arising prior to such termination.

NOTE

The above is merely a summary of the product offered. The precise terms and conditions of the product are set out in the policy contract.

Policy Owners' Protection Scheme

This Policy is protected under the Policy Owners' Protection Scheme, and is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your Policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

DETAILS OF INSURER

Aviva is the world's sixth largest* insurance group, serving over 44.5 million customers across Europe, North America and Asia Pacific.

Aviva's main business activities are long-term savings, fund management and general insurance, with worldwide total sales of S\$99.38 billion and funds under management of S\$806.25 billion at 31 December 2010.

We are the largest insurance services provider in the UK and one of the leading providers of life and pensions products in Europe.

*Based on gross worldwide premiums at 31 December 2010