



MyCoreCI Plan

Go all out in life – we've got you covered



Covering all your bases is crucial. Especially when it comes to **protecting your future.**

Like everyone else, you spend most of your time earning a living, building a brighter tomorrow, and celebrating the little and big moments in life.

Things change as you advance through life. There are noticeable changes, like the size of your family, the type of home you live in, your income level, spending priorities and even your preferred lifestyle. Then there are changes you may not even realise, like your state of health.

When common chronic conditions like high blood pressure, high cholesterol, high Body Mass Index, Type 2 Diabetes and Pre-diabetes creep up on you, your life can change significantly.

Adapting to your new life could mean revamping your diet and fitness regime. You'll also need regular medical check-ups to manage your condition and prevent more serious health problems.

You take steps to put your well-being back on track.

As you do, you want to cover all your bases.



Secure a protection plan



**Manage health complications
and rising medical costs**



Stay on top of ongoing expenses

This way, you won't make a dent in your savings and can live the life you've always envisioned.

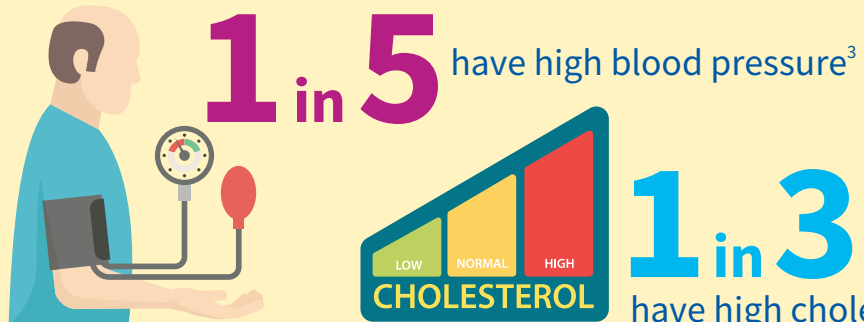
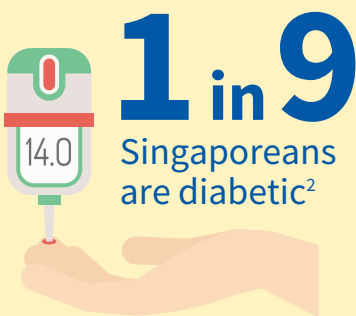


Are you thinking...



I've been denied protection due to existing health conditions¹. I may not be able to get critical illness coverage.

A look at chronic medical conditions in Singapore



And diabetics are 2 to 4 times more likely to develop coronary artery disease and stroke⁴.







At Aviva, we believe everyone deserves to get the most out of life –
whether you're healthy or have an existing health condition¹.

Introducing **MyCoreCI Plan**

MyCoreCI Plan is an all-in-one protection plan that provides coverage against major critical illnesses (CI), diabetic conditions, total and permanent disability, terminal illness and death – even if you have Type 2 Diabetes, Pre-diabetes or the 3 Highs (high blood pressure, high cholesterol and high Body Mass Index). Should the unexpected happen, you'll receive lump-sum payouts that can help you and your family manage medical and out-of-pocket expenses as well as other financial commitments, so you can focus on your well-being.



Greater access to much-needed protection

-  **Protection even with existing health conditions¹**
– 3 Highs, Type 2 Diabetes and Pre-diabetes
-  **First insurer** to cover Type 2 Diabetic Smokers
-  **Reduced health questions**
– 6 questions and no medical check-up needed⁵
-  **Customised premiums depending on your existing health conditions¹** and you'll know your premiums instantly⁶
-  Coverage term from 15 years **up to age 85** (Age Next Birthday)
-  **Rewards you with a cash payout** at the end of your policy term if no claim is made

Key Benefits:



Choice of coverage of up to S\$500,000

Upon diagnosis of major CIs, Total and Permanent Disability, Terminal Illness or Death⁷



Additional lump-sum payout for diabetic complications

Get additional 20% of the Sum Assured⁸ upon diagnosis of any one of the 4 Diabetic Conditions covered



Advanced lump-sum payout upon Angioplasty & Other Invasive Treatment For Coronary Artery

Get an early payout of 10% of the Sum Assured⁹, up to S\$25,000



No Claim Reward for staying on top of your health

Get 20% of your Total Premiums Paid¹⁰ back at the end of the policy term if no claim is made on any benefit during the policy term

Critical Illnesses covered

1. Major Cancers
2. Heart Attack of Specified Severity
3. Stroke
4. Blindness (Loss of Sight)
5. Coronary Artery By-pass Surgery
6. Kidney Failure
7. Other Serious Coronary Artery Disease
8. End Stage Lung Disease
9. Loss of Speech
10. Major Burns
11. Angioplasty & Other Invasive Treatment For Coronary Artery⁹

Diabetic Conditions¹¹ covered

1. Coma due to Hyperosmolar Hyperglycemic State (HHS)
2. Limb Amputation due to Diabetic Complications
3. Diabetic Nephropathy
4. Diabetic Ketoacidosis

Here's how **MyCoreCI Plan** could help if you have an existing health condition¹

Jeff² is a 35-year-old father of young twins. He's been living with Type 2 Diabetes for 5 years. Jeff gets **MyCoreCI Plan** with a S\$100,000 cover and 45-year policy term. He pays a monthly premium of S\$120.30.

| | |
|-----------------------------|---------------------|
| Sum Assured | : S\$100,000 |
| Total benefit payout | : S\$120,000 |



Jeff buys **MyCoreCI Plan** with S\$100,000 cover and 45-year policy term.



He undergoes an amputation of his left leg due to diabetes complications. He gets a **S\$20,000 lump-sum payout**.



Jeff undergoes an angioplasty for a blocked artery. He gets a **S\$10,000 lump-sum payout**.



He suffers a heart attack, one of the CIs covered under the plan. He receives a **S\$90,000 lump-sum payout**.

35 42 50 68 80

Age Next Birthday (ANB)

Monthly premium of S\$120.30
for policy term of 45 years.

The plan also rewards you for staying healthy. Here's how it works

Connie¹³ is a 30-year-old who has a high Body Mass Index of 33 and a blood glucose level that's above the healthy range. She buys **MyCoreCI Plan** with a cover of S\$200,000 and a policy term of 40 years. She pays a monthly premium of S\$114.55.

At 70, Connie celebrates her good state of health and when her policy term ends without any claims made, she receives a **No Claim Reward** of 20% of her Total Premiums Paid.

| | |
|------------------------|-----------------------|
| Sum Assured | : S\$200,000 |
| Total Premiums paid | : S\$54,984 |
| No Claim Reward | : S\$10,996.80 |



Connie buys **MyCoreCI Plan** with S\$200,000 cover and 40-year policy term.

Her policy term ends without any claims made. She gets a **No Claim Reward** of S\$10,996.80



S\$10,996.80

Monthly premium of S\$114.55
for policy term of 40 years.

30

70

Age Next Birthday
(ANB)

Ready to **safeguard** **your tomorrows** against core CIs?

For more information about **MyCoreCI Plan**,
visit www.aviva.com.sg, or speak to your
financial adviser representative today.



Footnotes:

1. Existing health conditions refer to Type 2 Diabetes, Pre-diabetes or the 3 Highs (high blood pressure, high cholesterol and high Body Mass Index).
2. Source: National Day Rally: 1 in 9 Singaporeans has diabetes; problem 'very serious', says PM Lee, Channel News Asia, 20 August 2017.
<https://www.channelnewsasia.com/news/topics/nd2017/national-day-rally-1-in-9-singaporeans-has-diabetes-problem-very-9140176>
3. Source: National population health survey 2016/2017, Ministry of Health and Health Promotion Board.
https://www.moh.gov.sg/docs/librariesprovider5/resources-statistics/reports/executive-summary-nphs-2016_17.pdf
4. Source: 7 Risk Factors for Coronary Heart Disease: High Blood Pressure, Diabetes, and More, Health Xchange.sg by SingHealth
<https://www.healthxchange.sg/heart-lungs/heart-disease/seven-risk-factors-coronary-heart-disease>
5. Medical examination is not needed if your application does not require further medical underwriting.
6. Provided your application does not require further medical underwriting.
7. Upon death of the Life Assured and if there is no prior claim, Aviva Ltd will pay either:
 - (a) 100% of the Sum Assured; or
 - (b) Total Premiums Paid;whichever is higher.

If there is any prior claim(s) on the benefits, Aviva Ltd will pay either:

- (a) 100% of the Sum Assured less any claim(s) paid on the benefits (other than claim(s) paid on Diabetic Conditions Benefit); or
 - (b) Total Premiums Paid less any claim(s) paid on the benefits;
- whichever is higher.

Critical Illness Benefit, Total and Permanent Disability Benefit and Terminal Illness Benefit are early payouts of the Death Benefit.

Please refer to the Product Summary for details.

Footnotes:

8. If the Life Assured suffers from any of the covered Diabetic Conditions, Aviva Ltd will pay an additional 20% of the Death Benefit Sum Assured, up to S\$25,000 per condition per life. If Aviva Ltd has paid part of the Death Benefit in a previous claim, the Diabetic Conditions Benefit will be payable based on the prevailing Death Benefit Sum Assured. This benefit ceases once the additional 20% of the Death Benefit Sum Assured is fully paid out under this benefit or when the policy terminates, whichever is earlier. Only one claim can be made on each Diabetic Condition. Any claims made on the Diabetic Conditions Benefit will not reduce the Sum Assured of the other benefits. Please refer to the Product Summary for details.
9. If the Life Assured undergoes Angioplasty & Other Invasive Treatment For Coronary Artery, Aviva Ltd will pay 10% of the Sum Assured (subject to the maximum claimable limit of S\$25,000) and reduce the Sum Assured by the same amount. Aviva Ltd will only pay once for Angioplasty & Other Invasive Treatment For Coronary Artery and this benefit is an early payout of the Death Benefit. All benefits for the Life Assured will continue to be payable based on the prevailing Sum Assured after Aviva Ltd makes the payment for Angioplasty & Other Invasive Treatment For Coronary Artery. Please refer to the Product Summary for details.
10. Total Premiums Paid includes loadings, if any.
11. Diabetic Conditions covered include:
 - (a) Coma due to Hyperosmolar Hyperglycemic State (HHS): A serious acute complication of diabetes characterised by severe hyperglycemia with no ketoacidosis.
 - (b) Limb Amputation due to Diabetic Complications: The actual undergoing of amputation of a leg/ foot at ankle or above / arm / hand at wrist or above to treat gangrene that has occurred because of a complication of diabetes.
 - (c) Diabetic Nephropathy: A definite diagnosis of diabetic nephropathy by a specialist and is evident by eGFR less than 30 ml/min/1.73 m² with ongoing proteinuria greater than 300mg/24 hours.
 - d) Diabetic Ketoacidosis: A serious acute complication of diabetes characterised by ketoacidosis (high levels of blood acids called ketones) and hyperglycemia.

Please refer to the Product Summary for the detailed definition of the diabetic conditions.

Footnotes:

12. Illustration is based on a male, non-smoker, 35 Age Next Birthday who bought a Sum Assured of S\$100,000 for policy term of 45 years. He is diagnosed with Type 2 Diabetes and his latest Haemoglobin A1c(HbA1c) reading within the last 12 months as provided by a doctor is 7.5%.
13. Illustration is based on a female, non-smoker, 30 Age Next Birthday who bought a Sum Assured of S\$200,000 for policy term of 40 years. She has a Body Mass Index of 33 and a blood glucose level that is above the healthy range.

Important Notes

The policy is underwritten by Aviva Ltd.

This brochure is published for general information only and does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. A copy of the Product Summary may be obtained from Aviva Ltd and the participating distributors' offices. You should read the product summary before deciding whether to purchase the policy. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the product. In the event you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you. As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. Buying health insurance that is not suitable for you may impact your ability to finance your future healthcare needs. This brochure is not a contract of insurance. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract.

Information is accurate as at 30 October 2018.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the 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 Aviva Ltd or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

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