Aviva plc’s financial strength ratings are:
Standard & Poor’s AA- (as at 5 August 2009)
Moody’s Aa3 (as at 5 August 2009)
In line with our ‘One Aviva – Twice the Value’ strategy, we’ve moved to a single global brand, sold our Australian Life business for 16 times IFRS earnings, and raised 1.1bn from the IPO of our Dutch business, Delta Lloyd. Our long-term savings business increased by 11% compared to the previous year.

FY2009 = Strong financial results

- IFRS profit after tax £1,315m
- Operating profit of £3,483m on an MCEV basis
- Doubled IGD solvency to £4.5bn
- Return on equity 16.2%
Our presence in Greater China

Hong Kong
- Dating back to 1856 with Norwich Union

Mainland China
- Formed in 2003 with COFCO (中粮集团)
- 2nd largest foreign insurer in China
- Present in 10 provinces & 40 cities
- We offer savings, investments, retirement planning, health & estate planning products
What’s new?

AOL
Straight Through Processing

Credit Card Fee Waived!

Portfolio Administration Fee 0-2% pa
Our Range of Aviva Solutions

- Coming Soon in 2011
  - Whole Life Investment Linked Plan
  - Options Rider attached

- On line transaction
- Portfolio Admin Service Fee
- Lower Switching Amount
- Credit Card Waived
- New Premium Holiday

- Mortgage Reducing Term Assurance
- Global Term Life
- Simple Term Life (coming Soon)
- Basic Term Life (coming soon)
- Key Man Insurance Strategy

Aviva On Line – In English / 繁體中文 / 簡體中文
### New Aviva Global Savings Account ("AGSA")

<table>
<thead>
<tr>
<th>Revised Features</th>
<th>Previous AGSA</th>
<th>New AGSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Amount Per Switch</td>
<td>HK$10,000</td>
<td>HK$5,000</td>
</tr>
<tr>
<td>Credit Card Charge</td>
<td>1% on premium paid</td>
<td>Nil</td>
</tr>
<tr>
<td>Single Top-up Premium</td>
<td>Allowed</td>
<td>Not Allowed</td>
</tr>
<tr>
<td>Reduction of Premium due to involuntary Loss of Employment during Initial Contribution Period</td>
<td>Not Allowed</td>
<td>Allowed</td>
</tr>
<tr>
<td>Premium Holiday/Reduction in Regular Premium</td>
<td>Allowed after the Initial Contribution period</td>
<td>Up to the Premium Flexibility Limit after the Initial Contribution Period</td>
</tr>
</tbody>
</table>


Why Aviva Global Savings Account?

- 6 options of contract currencies: HKD, USD, EUR, GBP, AUD and SGD
- Initial bonus for the first 18 months: up to 130% of each regular premium installment
- Loyalty bonus at Maturity: up to 2% of total premiums paid
- Access to 120 direct funds, managed by 20 professional asset management companies
- No bid/offer spread charged by Aviva
- Portfolio Admin Service Fee – up to 2%
- Unlimited free switching
- Free Accidental Death Benefit: 106% of NAV
- Involuntary Loss of Employment: Allow to reduce the amount of regular premium even within the Initial Contribution Period without imposing any Exit Fee or additional charge.
- Flexible payment methods
  - Bank draft, Direct Debit, Credit Card, telegraphic transfer, cheque or Union Pay
You can access over 130 best of breed mutual funds via our investment products.
Aviva Global Savings Account
– Recap of General Features

- Plan Currency: HKD / USD / EUR / GBP / AUD / SGD
- Premium Term: 8 - 30 years
- Applicant Age: 19 – 67 (age next birthday)
- Death Benefit: 101% of NAV
  : 106% of NAV if Accidental Death (up to age 65)
- Minimum Contribution: HK$ 1,500 per month
- Minimum Account Value: HK$18,000
- Minimum Policy Value: HK$1,900
- Minimum Amount Per Switch: HK$5,000
- Premium Mode: Monthly / Quarterly / Semi-Annually / Annually
- Payment Methods*: Direct Debit / Credit Card / Cheque / Bank Draft
- Fund Choices: 120 investment-linked funds

* For Monthly and Quarterly payment mode, must select payment by either direct debit or credit card.
Aviva Global Savings Account
– Initial Bonus (Extra Allocation during ICP)

- Extra Allocation on premiums paid during **Initial Contribution Period**
- Applicable for policies with **10 years or more** policy term
- Extra Allocation will be allocated to **Initial Units**

<table>
<thead>
<tr>
<th>Monthly Contribution</th>
<th>Extra Allocation Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>HK$1,500 – HK$2,999</td>
<td>0.0%</td>
</tr>
<tr>
<td>HK$3,000 – HK$5,999</td>
<td>5.0%</td>
</tr>
<tr>
<td>HK$6,000 – HK$8,999</td>
<td>7.5%</td>
</tr>
<tr>
<td>HK$9,000 – HK$11,999</td>
<td>10.0%</td>
</tr>
<tr>
<td>HK$12,000 – HK$14,999</td>
<td>15.0%</td>
</tr>
<tr>
<td>HK$15,000 – HK$22,499</td>
<td>20.0%</td>
</tr>
<tr>
<td>HK$22,500 – HK$37,499</td>
<td>20.0%</td>
</tr>
<tr>
<td>HK$37,500 or above</td>
<td>20.0%</td>
</tr>
</tbody>
</table>
Aviva Global Savings Account – Loyalty Bonus at Maturity

- Loyalty Bonus at Maturity for policies with **15 years or more** policy term
- Loyalty Bonus = Total Premiums Paid x Loyalty Bonus Rate
- Conditions: (1) No Premium Holiday; (2) No reduction in regular premium; and (3) all original regular premiums are fully paid up by Maturity

<table>
<thead>
<tr>
<th>Term (Years )</th>
<th>Loyalty Bonus Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td>1.0 %</td>
</tr>
<tr>
<td>16</td>
<td>1.1 %</td>
</tr>
<tr>
<td>17</td>
<td>1.2 %</td>
</tr>
<tr>
<td>18</td>
<td>1.3 %</td>
</tr>
<tr>
<td>19</td>
<td>1.4 %</td>
</tr>
<tr>
<td>20</td>
<td>1.5 %</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Term (Years)</th>
<th>Loyalty Bonus Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>21</td>
<td>1.6 %</td>
</tr>
<tr>
<td>22</td>
<td>1.7 %</td>
</tr>
<tr>
<td>23</td>
<td>1.8 %</td>
</tr>
<tr>
<td>24</td>
<td>1.9 %</td>
</tr>
<tr>
<td>25</td>
<td>2.0 %</td>
</tr>
<tr>
<td>26 - 30</td>
<td>2.0 %</td>
</tr>
</tbody>
</table>

_Up to 7.2 times Monthly Contribution!_
Aviva Global Savings Account – Fund Choices
20 Fund Houses, 120 HK SFC Authorised Funds

- Aberdeen
- AllianceBernstein
- Allianz Global Investors
- Amundi Hong Kong Limited
- AXA Framlington
- Baring Asset Management
- BlackRock
- BNP Paribas
- DWS Investments
- Fidelity Investment Management
- First State
- Franklin Templeton
- Henderson Global
- HSBC Global Asset Management
- Invesco
- Investec Asset Management
- J.P. Morgan Asset Management
- Man Investments
- Schroder
- Value Partners
Aviva Global Savings Account
– Fees & Charges

Initial Units
- Initial Administration Fee: 1.12% per quarter
- Investment Management Fee: 0.38% per quarter

Accumulation Units
- Investment Management Fee: 0.38% per quarter

Other Fees & Charges:
- Monthly Policy Fee: US$ 7.5 (or other currency equivalent)
- Exit Fee*: During ICP: 100% of value of Initial Units
  After ICP: % (depends on the remaining policy months) of the value of Initial Units withdrawn/surrendered
- Underlying Fund Charges: imposed by fund managers and reflected in fund price

* Please refer to the Product Brochure for details of the calculation of Exit Fee
Aviva Global Savings Account
- Initial Contribution Period ("ICP")

- Initial and Accumulation Units / ICP for *initial* regular premium

- Regular Premium paid by policyholder *during ICP*
- Regular Premium paid by policyholder *after ICP*

- INITIAL UNITS
- ACCUMULATION UNITS

- Policy Inception
- 18th month
- After ICP
- Policy Maturity
Aviva Global Savings Account
- Initial Contribution Period ("ICP") (Con’t)

- Initial and Accumulation Units / ICP for increased regular premium

  **Increased portion** of Regular Premium paid during Additional ICP

  **Increased portion** of Regular Premium paid after additional ICP

  INITIAL UNITS
  (Increased portion of regular premium)

  ACCUMULATION UNITS
  (Increased portion of regular premium)

  **Effective Date of increased regular premium**

  18 months after the Effective Date of increased regular premium

  **Additional ICP**

  **After Additional ICP**

  INITIAL UNITS
  (original regular premium)

  ACCUMULATION UNITS
  (original regular premium)

  Policy Inception

  18th month

  **After ICP**
Aviva Global Savings Account
- Premium Flexibility Limit

- Maximum limit allowed for **Premium holiday** & **Reduction of premium**
- Only available if all premiums due in ICP have been paid up

<table>
<thead>
<tr>
<th>Policy Term</th>
<th>Calculation of balance of Premium Flexibility Limit</th>
</tr>
</thead>
</table>
| 10 years & below | 3 times
The annualised regular premium payable
At the end of the 1st ICP
+ 3 times
The increased portion of the annualised regular premium payable
At the end of additional ICP(s) (if any)
- Cumulative utilisation of Premium Flexibility Limit (if any) |
| Above 10 years   | 5 times
The annualised regular premium payable
At the end of the 1st ICP
+ 5 times
The increased portion of the annualised regular premium payable
At the end of additional ICP(s) (if any)
- Cumulative utilisation of Premium Flexibility Limit (if any) |
What is Premium Holiday?

- Stop paying regular premium temporary without terminating the Plan before policy maturity.
- Can apply any time after ICP.
- Only applicable if all premiums due in ICP have been fully paid up.
- All applicable Fees and Charges will continue to be deducted.
- Policyholder can end the Premium Holiday by paying outstanding regular premium or resuming premium payment.
Mrs. Lam bought a 20-year Aviva Global Savings Account with a monthly regular premium of HK$10,000.

After 18 months, at the end of the first and only Initial Contribution Period, the Premium Flexibility Limit:

\[
5 \times [HK$10,000 \times 12 \text{ months}] = HK$600,000
\]

On the 18th months, at the end of the first and only Initial Contribution Period, Mrs. Lam decides to reduce her monthly regular premium by HK$4,000, from HK$10,000 to HK$6,000.

She decided to fully utilise the Premium Flexibility Limit for one single time.

<table>
<thead>
<tr>
<th>Premium Flexibility Limit</th>
<th>Monthly Regular Premium Reduced</th>
<th>Premium Flexibility Limit / Monthly Regular Premium Reduced</th>
<th>Maximum number of months allowed for premium reduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>HK$600,000</td>
<td>HK$4,000</td>
<td>HK$600,000 / HK$4,000</td>
<td>150 months (i.e. 12.5 years)</td>
</tr>
</tbody>
</table>

After 150 months, the Premium Flexibility Limit is fully utilised. She should resume to pay a monthly regular premium of HK$10,000.

All the regular premiums required within the 18 months (Initial Contribution Period) have been fully paid up.

Premium Flexibility Limit is:

\[
5 \times [HK$10,000 \times 12 \text{ months}] = HK$600,000
\]

Premium Flexibility Limit is fully utilised.
Aviva Global Savings Account
- Exhaustion of Premium Flexibility Limit

1. All Initial units will be converted to Accumulation units, with Exit Fee imposed.

2. Policy will still be in-force subject to the following conditions:

   **Allowed/ Applicable:**
   - Resume regular premium contribution up to last premium amount paid before Limit is exhausted.
   - Policyholder may go on premium holiday/ reduce premium (subject to min RP level) with no further penalty.
   - Free switching
   - Partial or Full withdrawal
   - Ongoing fees and charges
   - 101% NAV Death Benefit and 106% NAV ADB
   - Loyalty bonus (if all outstanding original RP are paid to-date before policy maturity)
   - The NAV of the policy is at or above the Minimum Policy Value

   **Not Allowed/Not Applicable:**
   - Limit will not be re-computed/ reset
Unemployment Premium Flexibility:

- Allowed premium reduction during ICP.
- Not less than the minimum regular premium installment.
- Conditions to qualify:
  - Policyholder suffers from involuntary loss of employment during ICP and
  - Loss of employment occurs after the commencement of the policy

**Involuntary Loss of Employment**' definition:

- Involuntary loss of employment by reason of redundancy or lay-off and
- has been in a full-time employment with the employer for a minimum of 12 consecutive months under a continuous contract.
Aviva Global Investment Account
Aviva Global Investment Account

101% Investment-Linked Investment Plan

Access to wide range of high quality funds with one simple and flexible investment account
Why Aviva Global Investment Account?

- Take 6 currencies: HKD, USD, EUR, GB, AUD & SD initial premium
- Low start ➔ HKD100,000 + Easy save
- Access to over 130 Direct funds, 14 nos. are 2010 award winners
- No bid / offer
- Unlimited free switching
- Volume bonus as high as 1%
- Free accidental death
- Flexible payment methods ➔ Bank draft, telegraphic transfer or cheque

Credit Card fee waived until Q3
Global Investment Account – Plan Features

- Plan Currency: HKD / USD / EUR / GBP / AUD / SGD
- Applicant Age: 19 – 80 (age next birthday)
- Death Benefit: 101% of NAV
- : 106% of NAV if Accidental Death (up to age 65)
- Initial Contribution: HKD 100,000 (Lump Sum Option)
- : HKD 20,000 (Easy Save Option)*
- Top-up Contribution: HKD 30,000
- Payment Methods: Cheque / Bank Draft / Telegraphic Transfer

* For Easy Save Option, total investment amount in first year must be at least HKD 100,000. Otherwise, shortfall fees will be imposed.
Initial Volume Bonus at policy inception
Accumulated Volume Bonus at each policy anniversaries

<table>
<thead>
<tr>
<th>Investment Amount</th>
<th>Volume Bonus Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt;= HKD 300,000</td>
<td>0.50%</td>
</tr>
<tr>
<td>&gt;= HKD 600,000</td>
<td>0.75%</td>
</tr>
<tr>
<td>&gt;= HKD 1,200,000</td>
<td>1.00%</td>
</tr>
</tbody>
</table>
**Partial Withdrawal**
- Can Withdraw Anytime subject to Exit Fee (if any) on first-in, first-out basis
- Minimum Withdrawal Amount of HKD 10,000
- Maintain Minimum Account Value of HKD 100,000 or 15% of Premium Paid within last 5 years whichever is higher

**Free Withdrawal Allowance**
- No Exit Fee from 2nd year onwards
- 50% of Investment Balance after 1st investment year

**Exit Fee**
- No Exit Fee after first 5 investment years

**Exit Fee Rate**
- Year 1 8.0%
- Year 2 5.0%
- Year 3 2.5%
- Year 4 2.0%
- Year 5 1.0%
Global Investment Account – Fees & Charges

Investment Units

Establishment Fee: 0.63% p.q. for first 3 years on Investment Amount
Management Fee: 0.30% p.q. on NAV
Your growth is ours…

Contact your Sales Manager and find out how we could support you.