

For illustration purposes, the fund values shown have been calculated assuming premiums are distributed equally among the three funds.

The actual values will depend on both the investment performance and the charges applicable in respect of each fund.

These assumed rates of returns are not guaranteed and are not the upper or lower limits of what you might get.

Enhanced flexibilities under your Investment plan

Top-up Premium

During the policy term, you may in addition to paying your single premium increase your fund via top-up premiums. Top-ups may be made at any time and must not be lower than LKR 100,000.

A life cover that suits you

AVIVA NDB InvestmentPlan offers you a life cover that is 110% of your single premium.

What if the unforeseen occurs?

If the unforeseen occurs your loved ones will be provided with the life cover or the Fund Value, whichever is higher.

Switching funds

You can switch your accumulated Fund Value from one fund to another (either partly or fully at any time, subject to conditions). This facility is provided to you free of charge up to one switch per policy year. In case of part switch, the minimum amount switched and minimum balance in the fund after the switch should be LKR 20,000.

Can you cash-in your policy?

Yes, you can cash-in your policy as a total encashment at the prevailing unit price after the completion of 3 policy years.

What do you get at maturity?

At maturity, the policy value will be the total number of units multiplied by the respective unit prices. Your maturity value will be free of tax.

Other Product Information

- Entry Age: 18-65. Maturity age should not exceed 70 years
- Minimum Single Premium: LKR 100,000
- Policy Term: 5 years
- Allocation of Single Premium

Premium Value (P)	Allocation Rate
LKR 100,000 ≤ P < 500,000	94%
LKR 500,000 ≤ P	95%

For full product details please refer the policy document.

The investment benefits are subject to the investment risk (in view of the fluctuations in the market prices of the underlying assets) which are borne by the policyholder.

Two forces combine to give you a unique product

Standard Chartered Bank and AVIVA NDB Insurance have joined forces to give you life insurance products to ensure peace of mind for you and your family. With both organizations at the forefront of their respective industries you can rest assured that you and your loved ones are in safe hands.

AVIVA NDB Insurance

AVIVA NDB Insurance combines the strength of global Aviva, one of world's oldest insurance groups and the sixth largest, with the financial power of NDB, one of the largest financial conglomerates in Sri Lanka. Aviva is the largest insurance provider in the UK. The group has over 46,000 employees serving over 53 million customers worldwide with a total of Sterling Pounds 402 billion assets under management. Aviva's main business activities are long-term savings, fund management and General insurance.

InvestmentPlan



This plan is issued and underwritten by
AVIVA NDB INSURANCE PLC
for Standard Chartered Bank Customers

For more details...
Log on to www.standardchartered.com/lk
Call 2480 480

InvestmentPlan

AVIVA NDB InvestmentPlan is an exceptional life insurance policy designed to provide you the ideal investment opportunity giving you the power to live your dreams. All you need to do is pay a single premium to reap the rewards once the plan matures in 5 years.

What we offer you...

- High return potential for your one-off investments
- A choice of investments ranging from Treasury Bills to the Stock Market
- Flexibility to switch between funds to maximize returns
- A life cover of 110% of your one-off investment
- Ability to 'Top-up' your existing investment
- Tax free maturity value

The investment choice you get is amazing!

InvestmentPlan offers 3 Investment-Linked fund options. This gives you the flexibility of choosing how your money should be invested in terms of the risk and the security of the return on investment. You can choose one or a combination of funds based on the risk and return mix you would like to opt for.

The investment-linked funds

Secure Fund	Balanced Fund	Growth Fund
A higher proportion in debt securities with a lower exposure to equities provides progressive returns.	Investment in both debt and equity provides a good balance between risk and return.	High capital growth by investing a higher proportion in the equity market. Equity Investments are typically considered as high risk investments.
Composition		
Debt Securities: 40 -100% Equities: 0 -20% Money Market & Cash: 0 -40%	Debt Securities: 10 -90% Equities: 10 -60% Money Market & Cash: 0 -30%	Debt Securities: 0 -50% Equities: 20 -100% Money Market & Cash: 0 -30%

Unit Price growth*

Fund	2007	2008	2009	2010**
Secure	10%	9%	21%	15%
Balanced	7%	-5%	48%	48%
Growth	1%	-21%	84%	89%

* Please note that past performance is not an indication of future returns

** Till 20th December for the year 2010

How does your fund grow?

If you are 30 years old and invest in InvestmentPlan the following will be your projected fund values after 5 years.

Single Premium	Projected Fund at Maturity***		
	4% p.a.	8% p.a.	12% p.a.
100,000	103,029	125,161	150,881
500,000	520,937	632,805	762,810

Values in LKR

***The projected fund values in the above table are calculated by using assumed investment returns of 4%, 8% and 12% and applying the relevant charges.