

Aviva Global Savings Account

"The right savings plan for you"

This leaflet is only a summary of the product. Please refer to the principal brochure for details, in particular, fees and charges.

How does it work?

Aviva Global Savings Account offers you an opportunity to invest in a broad-range of unit-linked funds with multiple investment strategies and objectives within one simple and flexible savings account. With a policy term ranging from 8 to 30 years, you gain access to the global financial markets through the world's leading fund management companies to help you achieve your investment goals and future plans.



Key benefits to you

- Tax free returns** - the account is not subject to Hong Kong income tax, withholding tax or capital gains tax at source.
- Your choice of currency** - US\$, £, A\$, €, HK\$, S\$.
- The more you save, the higher the bonus returns** - for policies with a monthly premium of HK\$3,000 or above and a policy term of at least 10 years, bonus units will be offered during the 18-month Initial Contribution Period (ICP) to enhance the potential growth of your returns (Please refer to the Allocation Rate Table for details).
- Rewarding loyal customers with extra bonus at the end of your plan** - please refer to the principal brochure for details.
- No initial sales charges on any funds** - a credit to the strength of Aviva in the global marketplace that initial sales charges on funds of up to 5% are waived for all of Aviva's funds.
- No bid/offer spread** - 100% of your contribution is invested from the start (after the deduction of any applicable fees), that means you can buy and sell your units at one single price.
- Direct funds to maximise growth** - apart from product charges (and credit card charge, if applicable), the fees levied on the funds are only those charged by the fund manager. By investing with Aviva, your money goes directly into the underlying fund to achieve maximum growth.
- Access to international funds managed by professionals** - we offer over 95 diversified international funds, of which you are free to choose as many funds as you wish from our range.
- Unlimited free switching** - you may switch your investments around depending on market forces and movements, and redeem your investment where required.
- Flexibility to increase your regular premium** - you have the ability to increase your regular premium anytime.
- Premium holidays** - flexibility is built into the plan to enable a premium holiday after the ICP, subject to a minimum policy value. Should anything happen in the Accumulation Period, you are able to reduce or stop premiums without penalty. Fees and charges remain applicable during a premium holiday.
- Global transportability of plans** - an important feature given the increasing mobility of careers and lifestyles. Your policy will remain effective regardless of your place of residence.
- Death benefits** - securing the future of your beloved one against uncertainties is important. You can receive up to 106% of the investment value of your plan in the event of accidental death.
- Avoid the European Savings Directive.** Aviva has locally-licensed savings and investment plans that are capital gains tax-free, income tax-free and withholding tax-free. These plans do not fall under the European Savings Directive, which may require clients to pay taxes e.g. withholding tax, or give authorities information about their savings which could give rise to other tax charges.

What are the minimum investment limits?

Contract Currency	HK\$
Minimum Regular Premium Installment	
- Monthly	1,500
- Quarterly	4,500
- Half-yearly	9,000
- Yearly	18,000
Minimum Single Premium Top-up (Optional)	18,000
Minimum Regular Premium Increase	
- Monthly	400
- Quarterly	1,200
- Half-yearly	2,400
- Yearly	4,800
Minimum Policy Value*	1,900
Minimum Account Value**	18,000
Minimum Amount Per Switch***	10,000

* This refers to the minimum level of NAV that has to be maintained in order to keep the Policy in force. If at any time the NAV falls below the Minimum Policy Value, all remaining Initial Units and Accumulation Units will be forfeited and the Policy will automatically terminate.

** This refers to the minimum level of NAV that has to be maintained after a partial withdrawal.

*** A switch request may comprise switching instructions for multiple funds.

Allocation Rate Table

Monthly Contribution (HK\$)	Allocation Rates	
	Policy Term of 10 to less than 15 years	Policy Term of 15 years or above
1,500 - 2,999	100.0%	
3,000 - 5,999	105.0%	
6,000 - 8,999	107.5%	
9,000 - 11,999	110.0%	
12,000 - 14,999	115.0%	
15,000 - 22,499	120.0%	
22,500 - 37,499	120.0%	125.0%
37,500+	120.0%	130.0%

The illustrated Contract Currency and allocation rates is in HK\$ (Currency equivalent in US\$, £, A\$, € or S\$ is available)

Summary of Charges

Initial Administration Fee	1.12% per quarter (4.48% p.a.) of the value of Initial Units.																																																																					
Investment Management Fee	0.38% per quarter (1.52% p.a.) of the total value of Initial and Accumulation Units.																																																																					
Policy Fee	HK\$50 per month (or currency equivalent).																																																																					
Upfront Administration Fee	A one-time charge of 7.5% will be deducted from each single premium top-up made before units are allocated.																																																																					
Annual Management Charges	Vary depending on the funds selected. Please refer to Fund Choices.																																																																					
Bid/Offer Spread	Nil																																																																					
Other Fund Charges	Other fund charges may be imposed by Fund Managers which are directly reflected in the fund price. For details of charges, please refer to the prospectus of the underlying fund which is made available by Aviva.																																																																					
Credit Card Charge	A fee of 1% will be charged on the premium paid (if applicable).																																																																					
Exit Fee (For both partial withdrawal and surrender)	<p>An Exit Fee will be charged as a percentage of the value of Initial Units withdrawn and surrendered (subject to a maximum of 100%).</p> <p>During the first Initial Contribution Period: 100% of the value of Initial Units</p> <p>After the first Initial Contribution Period:</p> $\left[\left(1 - 0.99634^{\text{Remaining Policy Months}} \right) + \frac{(0.3 \times \text{Remaining Policy Months})}{\text{Total Policy Months}} \right] \times \text{Value of Initial Units}$ <p>Example:</p> <table border="1"> <thead> <tr> <th>Contribution Term</th> <th colspan="2">20 Years</th> </tr> <tr> <th>Total Policy Months</th> <th colspan="2">240</th> </tr> <tr> <th>End of Policy Year</th> <th>Remaining Policy Months</th> <th>Exit Fee</th> </tr> </thead> <tbody> <tr><td>1</td><td>228</td><td>100%</td></tr> <tr><td>2</td><td>216</td><td>82%</td></tr> <tr><td>3</td><td>204</td><td>78%</td></tr> <tr><td>4</td><td>192</td><td>75%</td></tr> <tr><td>5</td><td>180</td><td>71%</td></tr> <tr><td>6</td><td>168</td><td>67%</td></tr> <tr><td>7</td><td>156</td><td>63%</td></tr> <tr><td>8</td><td>144</td><td>59%</td></tr> <tr><td>9</td><td>132</td><td>55%</td></tr> <tr><td>10</td><td>120</td><td>51%</td></tr> <tr><td>11</td><td>108</td><td>46%</td></tr> <tr><td>12</td><td>96</td><td>42%</td></tr> <tr><td>13</td><td>84</td><td>37%</td></tr> <tr><td>14</td><td>72</td><td>32%</td></tr> <tr><td>15</td><td>60</td><td>27%</td></tr> <tr><td>16</td><td>48</td><td>22%</td></tr> <tr><td>17</td><td>36</td><td>17%</td></tr> <tr><td>18</td><td>24</td><td>11%</td></tr> <tr><td>19</td><td>12</td><td>6%</td></tr> <tr><td>20</td><td>0</td><td>0%</td></tr> </tbody> </table>	Contribution Term	20 Years		Total Policy Months	240		End of Policy Year	Remaining Policy Months	Exit Fee	1	228	100%	2	216	82%	3	204	78%	4	192	75%	5	180	71%	6	168	67%	7	156	63%	8	144	59%	9	132	55%	10	120	51%	11	108	46%	12	96	42%	13	84	37%	14	72	32%	15	60	27%	16	48	22%	17	36	17%	18	24	11%	19	12	6%	20	0	0%
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Important Notes:

1. This plan is intended for medium to long-term investment and is not designed for early surrender. Prospective investors should consult their financial planning advisers before entering into an investment of this nature.
2. **Investment involves risks. Fund investment returns may fluctuate and are not guaranteed. Past performance is not indicative of future performance.**
3. This leaflet is not intended as an offer to invest.

Aviva 環球儲蓄戶口

計劃如何運作？

Aviva 環球儲蓄戶口是一個簡單而靈活方便的儲蓄戶口，讓您投資於多種不同投資策略及目標的投資相連基金。計劃提供8年至30年的儲蓄年期，您可以透過具世界領導地位的基金管理公司投資於環球金融市場，藉以達成您的投資目標及未來大計。



計劃特點

- 戶口的收益不需繳付香港入息稅、預扣稅及資本增值稅。
- 美元、英鎊、澳元、歐元、港元、新加坡元。
- 在18個月的初始供款期內，假如您的每月儲蓄額相等於港元3,000或以上及供款期為最少10年，我們會分配額外基金單位至您的保單內，以提升您的回報之潛在增長（詳情請參閱分配率表）。
- 詳情請參閱主要推銷刊物。
- 此乃Aviva於環球市場中的優勢之一，所有Aviva的基金均獲豁免收取最高為5%的初始銷售費。
- / - 計劃開始時您的供款在扣除任何適用收費後將百份百用作投資，即表示您可以單一價格買賣基金單位。
- 除產品費用(及信用卡費用，如適用者)外，與基金相關的收費均只限於由基金經理收取的費用。透過Aviva作投資，您的資金將直接進入相關基金內藉以獲取最大的增長。
- 計劃提供超過95種多元化的環球基金，您可於基金範圍內任意選取合適的基金組合。
- 您可因應市場的變化及趨勢轉換您的基金投資，亦可按需要贖回您的投資。
- 您可隨時增加定期保費供款。
- 為增加計劃的靈活性，於初始供款期後您可申請保費假期(需乎合保單價值的最低要求)。在累積單位期內不論發生任何事，您可減少或停止供款而無需罰款。在保費假期內計劃將繼續收取費用。
- 携 - 不論你的職業、生活模式或居住國家有任何變更，您的計劃仍會繼續生效。
- 為你的摯愛於變幻莫測的未來提供保障甚為重要，如您不幸因意外而身故，您可獲相等於資產淨值106%的保障。
- Aviva擁有獲本地發牌而免除繳付資本增值稅及入息稅的儲蓄及投資計劃。這些計劃均不受歐洲儲蓄指令的約束(該指令或需要求客戶繳付稅項，例如預扣稅，或向有關當局提交可引致徵稅的儲蓄資料)。

最低投資限額是多少？

保單貨幣	港元
最低定期保費	
- 按月	1,500
- 按季	4,500
- 按半年	9,000
- 按年	18,000
最低整付額外保費 (如適用)	18,000
最低定期保費增加金額	
- 按月	400
- 按季	1,200
- 按半年	2,400
- 按年	4,800
最低保單價值*	1,900
最低戶口價值**	18,000
每一次基金轉換之最低金額***	10,000

* 指使保單維持生效的最低資產淨值水平。若跌至低於最低保單價值，所有剩餘的初始單位及累積單位將會被取及保單將自動終止。

** 指在部分提款後，須維持的最低資產淨值水平。

*** 每一次基金轉換可包括多項基金的轉換指示。

分配率表

按月繳付保費 (港元)	分配率	
	保單年期為10年 但少於15年	保單年期為15年 或以上
1,500 - 2,999	100.0%	
3,000 - 5,999	105.0%	
6,000 - 8,999	107.5%	
9,000 - 11,999	110.0%	
12,000 - 14,999	115.0%	
15,000 - 22,499	120.0%	
22,500 - 37,499	120.0%	125.0%
37,500+	120.0%	130.0%

上述的合約貨幣及分配率均以港元計算 (亦提供以美元、英鎊、澳元、歐元或新加坡元計算之同等幣值)

收費摘要

初始行政費	每季度 1.12% (即每年 4.48%)，以初始單位價值計算。																																																																					
投資管理費	每季度 0.38% (即每年 1.52%)，以初始及累積單位的總值計算。																																																																					
保單費用	為每月港幣50元 (或同等幣值)。																																																																					
預繳行政費	每一整付額外保費的7.5%將於分配單位前被扣除。																																																																					
每年管理費	按選擇的基金而定，請參閱「基金選擇」。																																																																					
買/賣差額	無																																																																					
其他基金費用	基金經理可能收取其他基金費用並直接反映在基金價格內。有關收費的詳情，請參閱有關基金的銷售刊物，銷售刊物由Aviva提供。																																																																					
信用卡費用	若以信用卡付款，將從所繳付的保費中收取1%的費用 (如適用)。																																																																					
退出費 (適用於部分提款及退保)	Aviva會收取提取及退保初始單位價值的某百分比 (以100%為上限) 作為退出費。 首次初始供款期內：初始單位價值的100% 首次初始供款期後： $\left[\left(1 - 0.99634^{\text{餘下的保單月份}} \right) + \frac{0.3 \times \text{餘下的保單月份}}{\text{合計保單月份}} \right] \times \text{初始單位價值}$																																																																					
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1. 本計劃的目的為中長期投資，計劃並非為提早退保而設計。在作此類性質的投資計劃前，投資者應先向其財務策劃顧問諮詢。

2.

3. 此單張並非投資邀約。

Aviva Life Insurance Company Limited

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