

A Joint Venture between Dabur Invest Corp and Aviva International Holdings Limited

Aviva Life Insurance Company India Limited

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#### MANY NAMES. MANY CLAIMS TO FAME!

Automobile capital, gateway to South India, capital of the South. Chennai has earned many monikers over the years. With more than 94% female literacy, the city has also gained the reputation of being a revered education hub of sorts. And while medicine is the way to go for young minds, cricket and science have fast gained pace as fields to pursue one's dreams. Here's to breaking stereotypes and exploring new horizons!







I want to become a doctor and help villagers who don't have access to hospitals.

Raman, 8 years







### **Becoming a doctor:** A dream of millions

Besides Chennai, kids from all parts of India wish to be doctors when they grow up. Here's a look at the numbers:

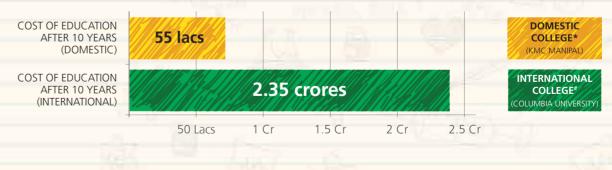


### More girls aspire to become doctors than boys

CHENNAI INDIA



# How much would it take to fulfil your child's dreams



Study period assumed to be 5 years for domestic and 4 years for international courses. Future cost is calculated assuming 5% rate of inflation p.a over the next 10 years. Course fee for pursuing MBBS at KMC Manipal University as of July 2014 – ₹ 34.25 lacs. Course fee for pursuing MBBS at Columbia University as of July 2014 – ₹ 1.45 crores. \*Source: http://www.manipal.edu/admissions/indianadmissions/fees/pages/undergraduate(general).aspx \*Source: http://ps.columbia.edu/education/admissions/tuition-expenses





I want to become the best cricketer ever, and break all world records. Pradeep, 10 years

AVIVA



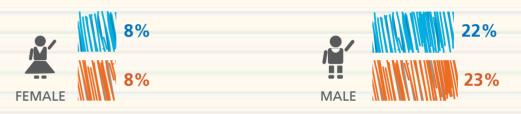
### **Becoming a cricketer:** Different strokes, same ambition

The homeland of one of India's most popular cricket league teams has inspired millions. Here's a look at the numbers:

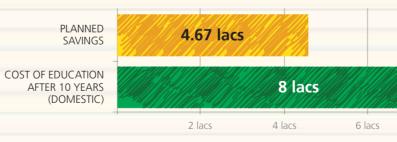


#### Boys are on the front foot when it comes to sports

CHENNAI INDIA



# How much would it take to fulfil your child's dreams



\*₹ 4.67 lacs is the amount parents typically save for their child's education as per the Aviva Education Insights, 2011 study.
Coaching period is assumed as 7 years. Annual fee is assumed as ₹ 70,000. Future cost is calculated assuming 5% rate of inflation p.a over the next 10 years.
Current cost of cricket coaching at Dronacharya Cricket Foundation -₹ 4.9 lacs, as of July 2014.
\*Source: http://www.dronacharyacricketfoundation.com/privatecoaching.html

AVIVA EDUCATION INSIGHTS, 2011\*

DOMESTIC COLLEGE# (DRONACHARYA CRICKET FOUNDATION)

8 lacs





#### **Becoming an engineer:** Building a better India

Thousands of children from across India wish to be engineers and create a better future for the country. Here's a look at the numbers:



# India's future never looked stronger, with boys leading the way

CHENNAI INDIA



# How much would it take to fulfil your child's dreams



14% 14%

I've always wanted to become a teacher and educate the poor. Pratiksha, 8 years

> aviva RANK #4





#### **Becoming a teacher:** Mentoring young minds

There are many aspirants willing to take up this noble profession, and shape a bright future of the next generation. Here's a look at the numbers:



### The key to a bright future rests with girls

CHENNAI INDIA



# How much would it take to fulfil your child's dreams

PLANNED SAVINGS COST OF EDUCATION AFTER 10 YEARS (INTERNATIONAL) 5 lacs 10 lacs 15 lacs 20 lacs

₹ 4.67 lacs is the amount parents typically save for their child's education as per the Aviva Education Insights, 2011 study.
Study period assumed as 1 year. Future cost is calculated assuming 5% rate of inflation p.a over the next 10 years.
Course fee for pursuing a full-time Graduate Teacher Education Programme from Portland State University as of July 2014 - ₹ 13 lacs.
"Source: http://www.pdx.edu/education/gse-estimated-program-cost

3% 5%

> AVIVA EDUCATION INSIGHTS, 2011\* INTERNATIONAL COLLEGE\* (PORTLAND STATE UNIVERSITY 25 Jacs



My dream is to become a scientist and discover new inventions.

Vivek, 10 years





### **Becoming a scientist:** Making a breakthrough

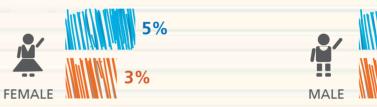
Thousands of little geniuses from across India aspire to become scientists and discover new cures and creations to help the country. Have a look:

# 6% 3% CHENNAI INDIA



### More boys dream of wearing the white lab coat than girls

CHENNAI INDIA



# How much would it take to fulfil your child's dreams



Study period assumed as 5 years. Future cost is calculated assuming 5% rate of inflation p.a over the next 10 years. Course fee for pursuing a doctorate degree at a Private Indian University as of July 2014 - ₹ 5 lacs Course fee for pursuing a doctorate degree at a Private American University as of July 2014 - ₹ 90 lacs. \*Source: http://www.university.careers360.com/articles/have-you-bought-or-earned-your-phd \*Source: http://education-portal.com/articles/How\_Much\_Does\_a\_Doctorate\_Degree\_Cost.html

8%

I'm sure that you would leave no stone unturned to realise your Big Plan for your little one. Here are a few child plans that will help you along the way.

A child plan for those who believe Education is Insurance

#### Presenting

Aviva Young Scholar Secure (UIN: 122N092V02)

A life insurance plan that secures your child's education with lump-sum payouts for high school, graduation and post-graduation expenses.

#### **Unique Features**

- Guaranteed payouts for the child's schooling years, college admission fee and a reserve for higher education
- All payouts are paid to the child, without any liability to pay future Premium, in case of death of parent
- Enhanced protection in case of death through Aviva Term Rider (UIN: 122B017V01)

NOTE: Death SA is payable on death of the insured parent and the policy continues for the future guaranteed payouts without liability of future premium payments. All future benefits would remain intact. The above benefits are applicable only if all due Premiums are paid.

# Give wings to your little genius' dreams

#### Presenting

#### Aviva Young Scholar Advantage (UIN: 122L085V02)

A unit-linked insurance plan that promises to take care of the growing demands of your child's Big Plan.

#### **Unique Features**

- All future Premiums are paid by Aviva as lump-sum in the event of the unfortunate death of parent. In addition, the Sum Assured is paid immediately and the Policy Fund is paid to your child at maturity
- Flexibility to make partial withdrawals for key milestones in your child's life
- Superior investment returns with a choice of 7 unit linked funds with different risk profiles
- Loyalty Additions to enhance your Fund Value

