



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

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Big Plans
for Li'l ones!
An Aviva India initiative



K O L K A T A

KOLKATA

The intellectual capital of India

IN PURSUIT OF NOBEL DREAMS

The land of Nobel laureates, Kolkata can best be described as a festival of human existence played out on the teeming streets every day. That being said, young minds in India's intellectual and cultural capital are all for following in the footsteps of the cricketing icons the city (and state) have produced. And while the field of engineering continues to gain admiration, the city is brimming with many young cricket champs all set to bring glory to Kolkata.

TOP PROFESSIONS



Doctor



Cricketer



Engineer



Teacher



Musician

All rankings, facts and figures are based on the Aviva 'What's Your Big Plan' study conducted in November 2013 unless mentioned otherwise.



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

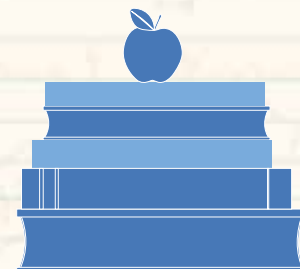
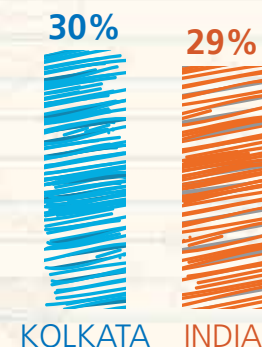
Raman, 8 years





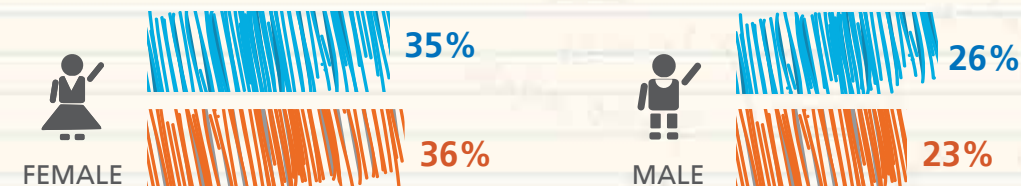
Becoming a doctor: A dream of millions

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

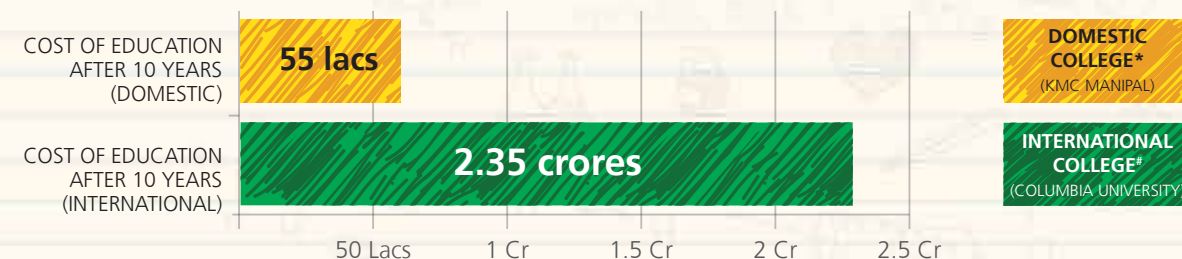


More girls aspire to become doctors than boys

■ KOLKATA ■ 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.*

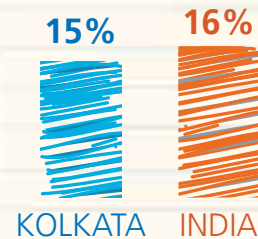
Pradeep, 10 years





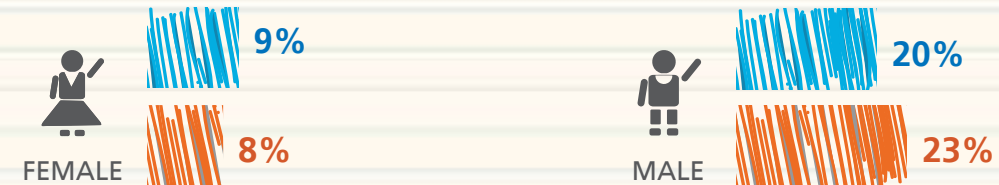
Becoming a cricketer: Different strokes, same ambition

Sachin has inspired kids from not just Kolkata, but all over India. Here's a look at the numbers:

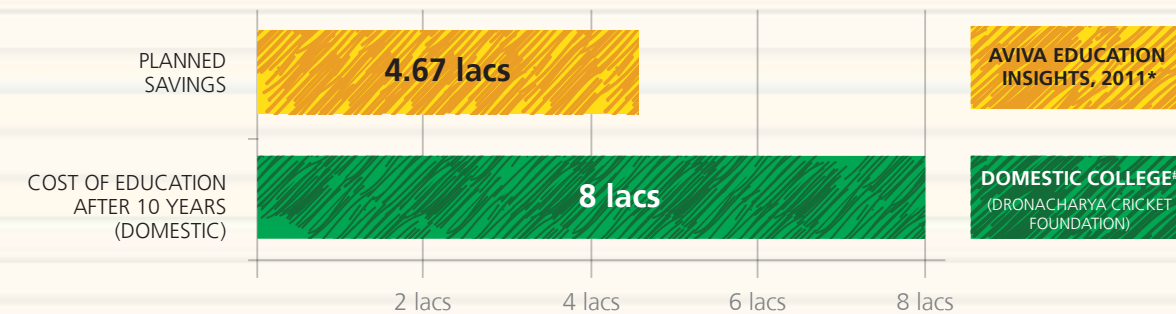


Boys are on the front foot when it comes to sports

■ KOLKATA ■ 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>





*My dream is to create the
8th wonder of the world.*

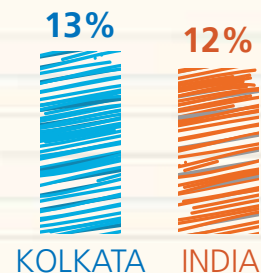
Rohan, 6 years





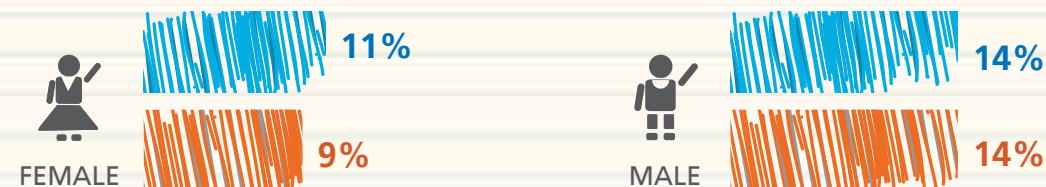
Becoming an engineer: Building a better India

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:

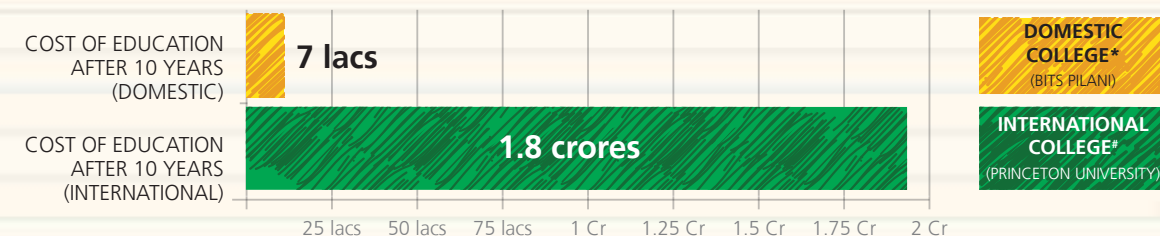


India's future never looked stronger, with boys leading the way

■ KOLKATA ■ INDIA



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



Study period assumed as 4 years. Future cost is calculated assuming 5% rate of inflation p.a over the next 10 years.


Course fee for pursuing an engineering degree from BITS Pilani as of July 2014 - ₹ 4 lacs.

Course fee for pursuing an engineering degree from Princeton University as of July 2014 - ₹ 1.1 crores.

*Source: <http://www.bits-pilani.ac.in/university/wilp/AdmissionFeesStructure>

*Source: <http://www.princeton.edu/admission/financialaid/cost/>

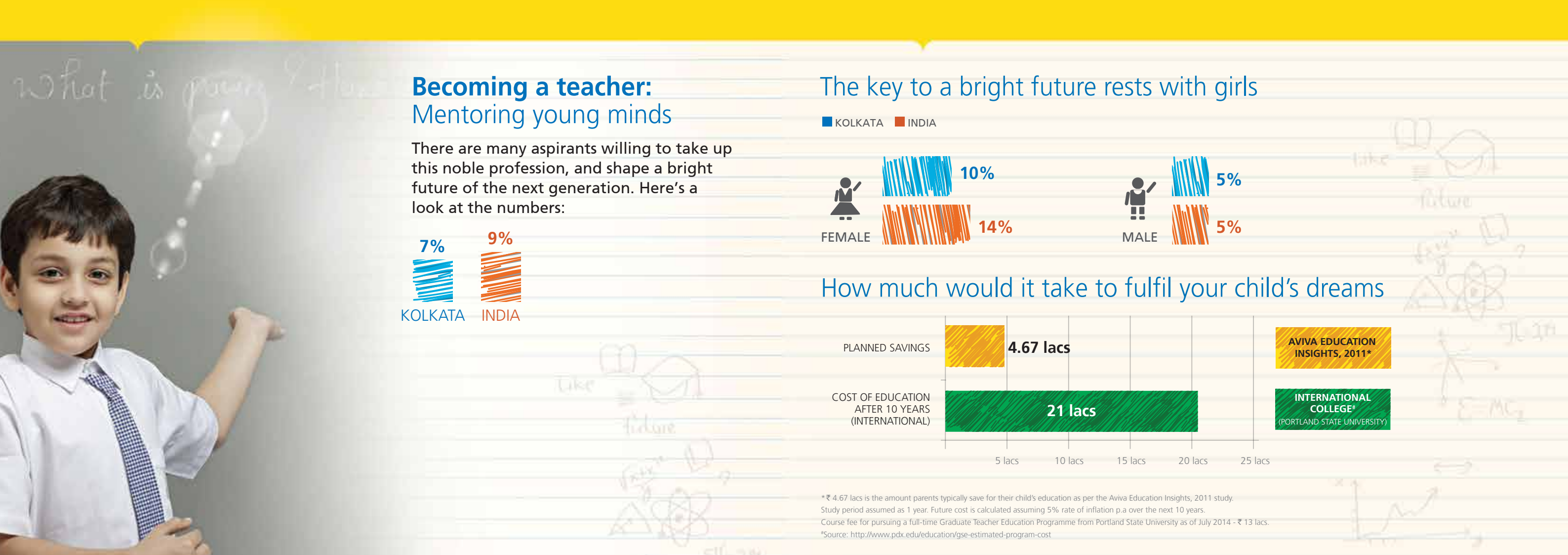




*I've always wanted to
become a teacher and
educate the poor.*

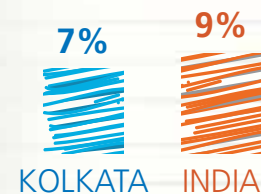
Pratiksha, 8 years





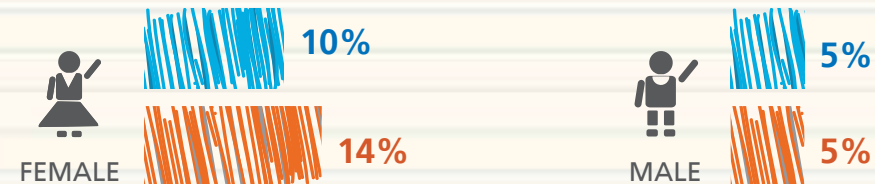
Becoming a teacher: Mentoring young minds

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:

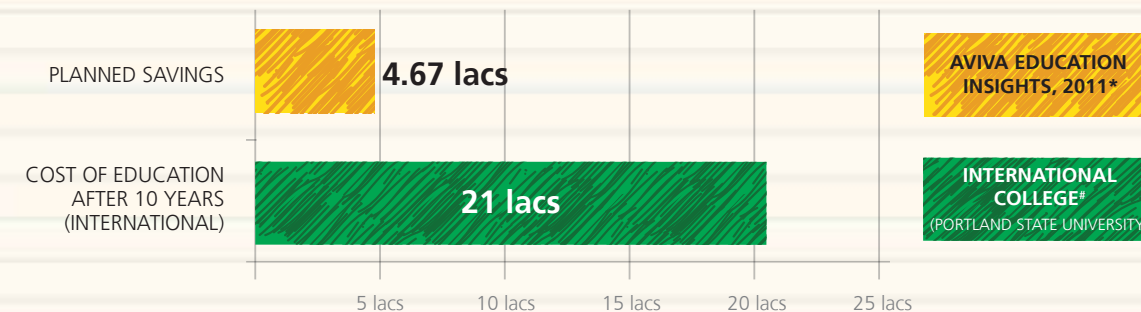


The key to a bright future rests with girls

■ KOLKATA ■ 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.

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>



*I want to be the greatest
drummer of all time!*

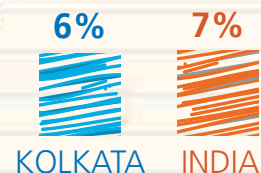
Sankalp, 8 years





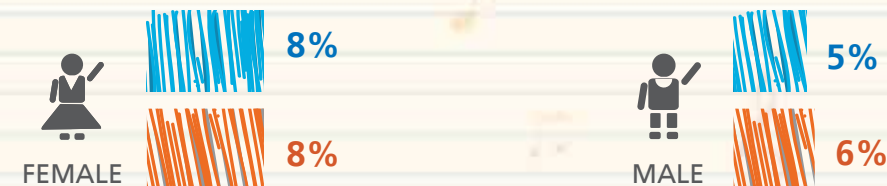
Becoming a musician: Striking a chord with a great future

Millions of children across Kolkata and India wish to pursue music as a career. Here's a look at the numbers:

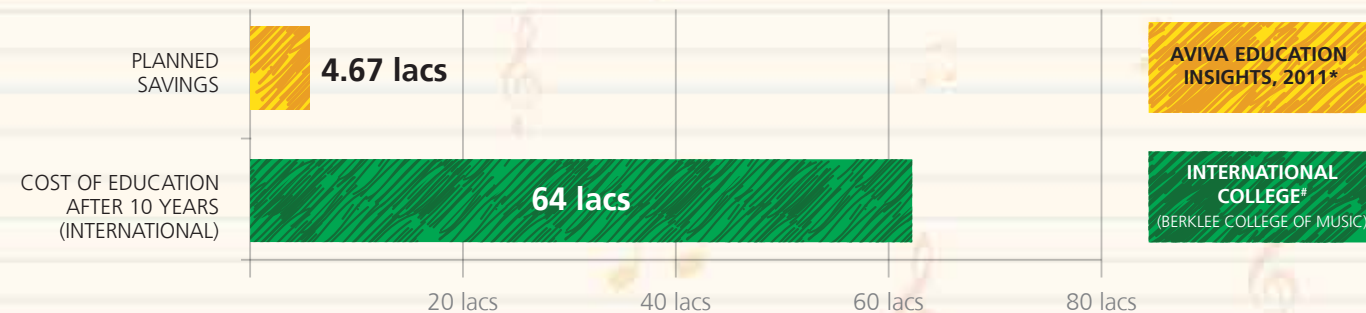


Girls are more inclined towards creating memorable melodies!

■ KOLKATA ■ 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.
Standalone degree in music. Study period assumed as 1 year. Future cost is calculated assuming 5% rate of inflation p.a over the next 10 years.
Course fee at Berklee College of Music as of July 2014 - ₹ 39.5 lacs.
*Source: <http://www.berklee.edu/financial-aid/cost-of-attendance.html>



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

IN AVIVA YOUNG SCHOLAR ADVANTAGE, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER / WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

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

