



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

**Aviva Life Insurance Company India Limited**

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IRDA of India Registration No.: 122

Corporate Identity Number (CIN): U66010DL2000PLC107880

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



M U M B A I

# MUMBAI

The city of  
dreams

**THE BUSINESS CAPITAL OF INDIA.  
THE LAND OF TATAS AND AMBANIS.  
THE FOUNTAINHEAD OF PROGRESS AND PROSPERITY.**

Mumbai pulsates with the energy and enthusiasm of over 12 million people - each with a drive to make it big in life. And the li'l ones are not far behind when it comes to reaching for the sky in the city of dreams. Sure, becoming a doctor still tops the list as far as future professions are concerned, but the entrepreneurial spirit still thrives in the sparkling eyes of the young guns. Here's to the future business moguls!

## TOP PROFESSIONS



1

Doctor



2

Cricketer



3

Entrepreneur



4

Teacher



5

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

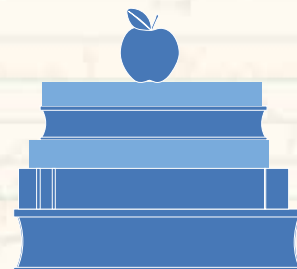
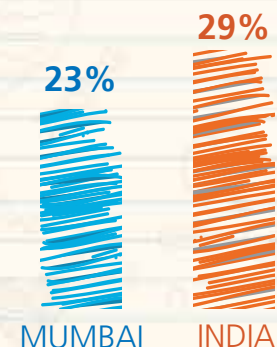




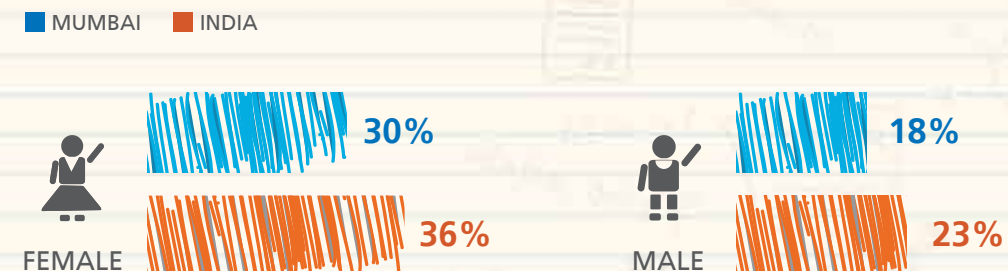


## Becoming a doctor: A dream of millions

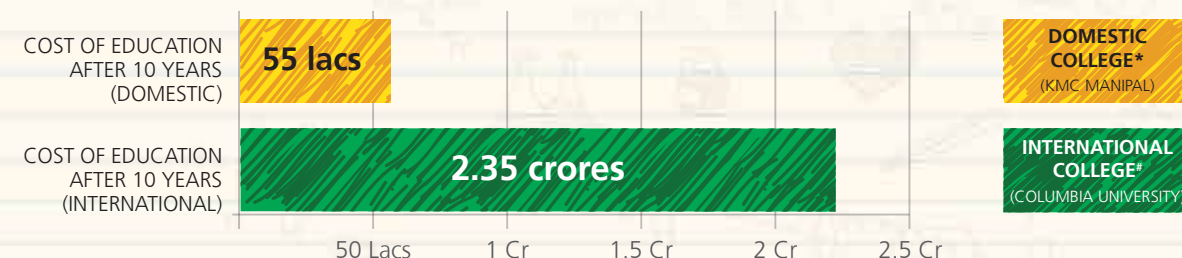
Besides Mumbai, kids from all parts of India wish to be doctors when they grow up. Here's a look at the numbers:



## More girls aspire to become doctors than boys




## 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](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

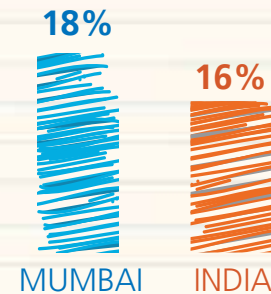






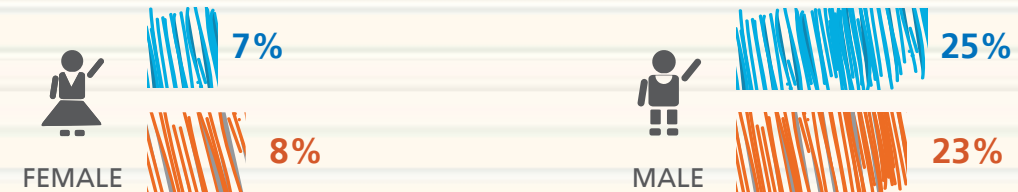
## Becoming a cricketer: Different strokes, same ambition

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

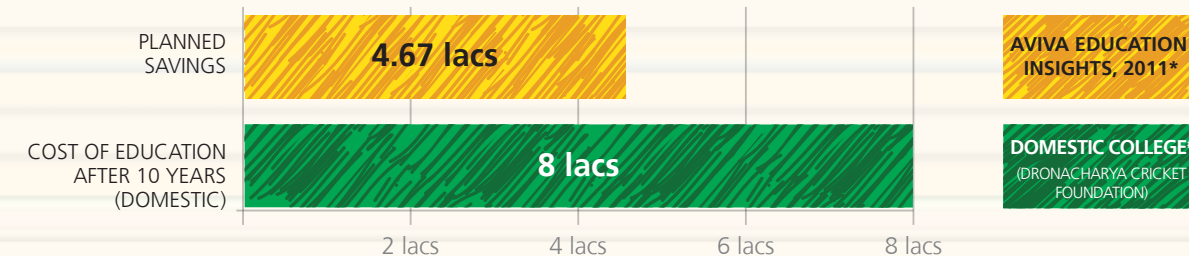


## Boys are on the front foot when it comes to sports

■ MUMBAI ■ 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>

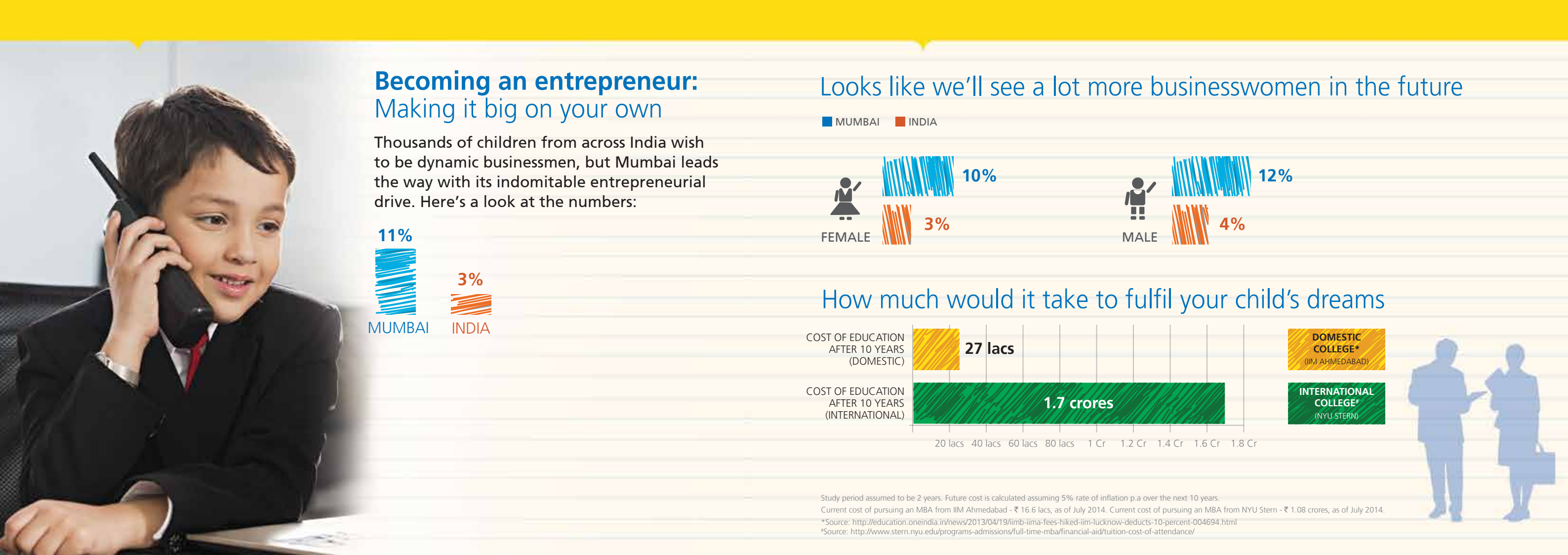




*My dream is to have my  
own company and become  
the richest man in India.*

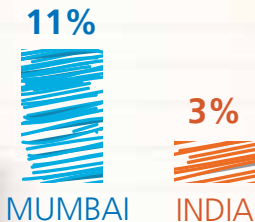
Rohan, 6 years



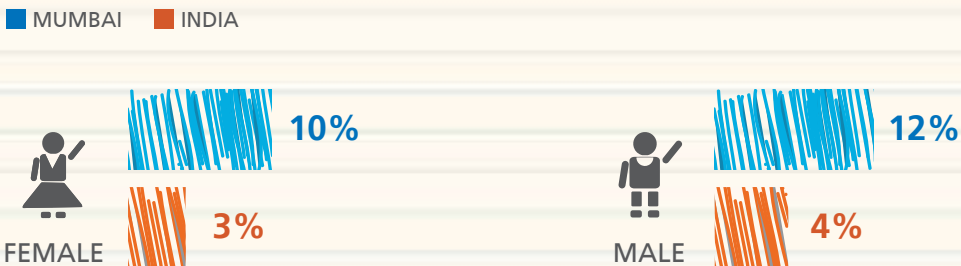


## Becoming an entrepreneur: Making it big on your own

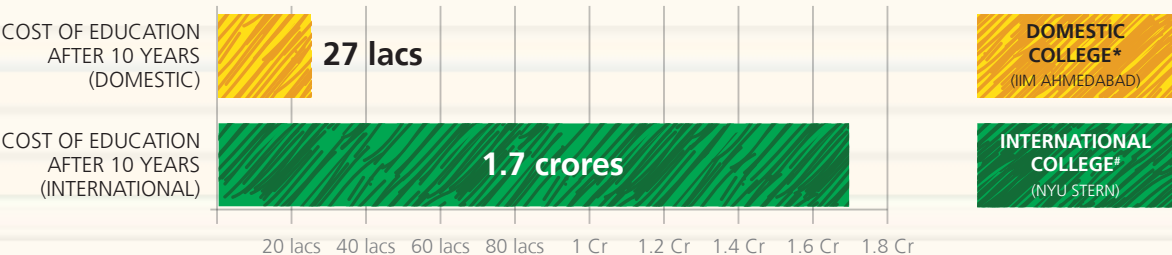
Thousands of children from across India wish to be dynamic businessmen, but Mumbai leads the way with its indomitable entrepreneurial drive. Here's a look at the numbers:



## Looks like we'll see a lot more businesswomen in the future




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



Study period assumed to be 2 years. Future cost is calculated assuming 5% rate of inflation p.a over the next 10 years.  
Current cost of pursuing an MBA from IIM Ahmedabad - ₹ 16.6 lacs, as of July 2014. Current cost of pursuing an MBA from NYU Stern - ₹ 1.08 crores, as of July 2014.  
\*Source: <http://education.oneindia.in/news/2013/04/19/iimb-iima-fees-hiked-iim-lucknow-deducts-10-percent-004694.html>  
#Source: <http://www.stern.nyu.edu/programs-admissions/full-time-mba/financial-aid/tuition-cost-of-attendance/>



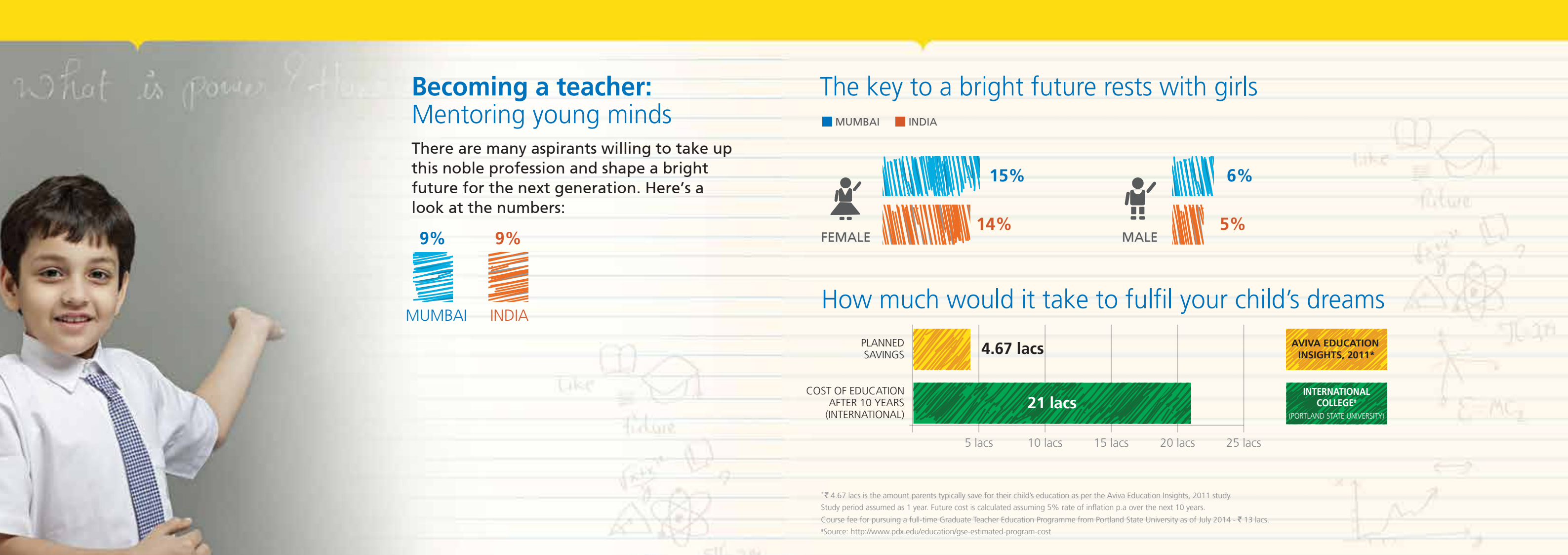




*I've always wanted to  
become a teacher and  
educate the poor.*

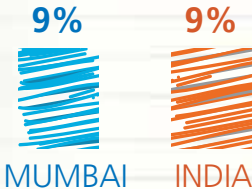
Pratiksha, 8 years



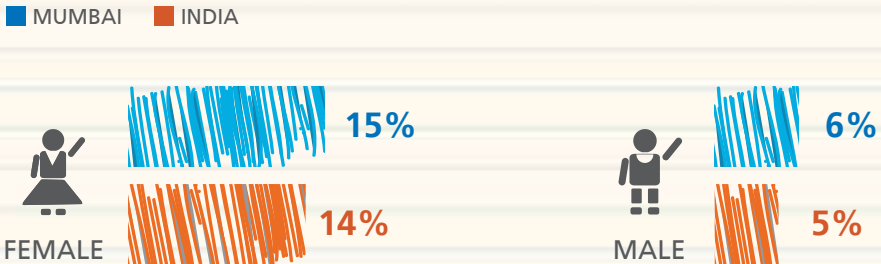


## Becoming a teacher: Mentoring young minds

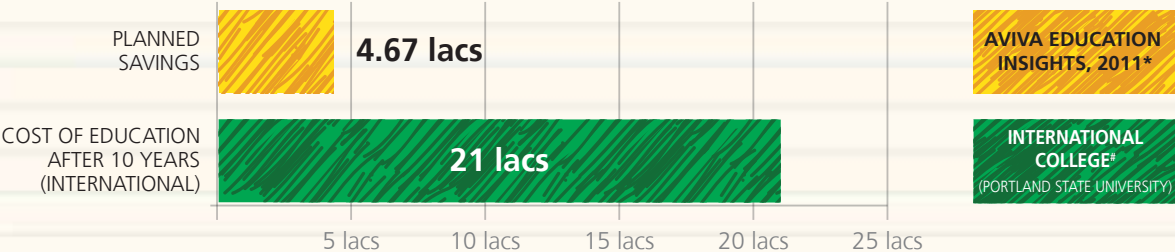
There are many aspirants willing to take up this noble profession and shape a bright future for the next generation. Here's a look at the numbers:



## The key to a bright future rests with girls



## 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

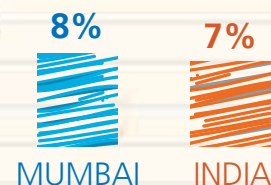






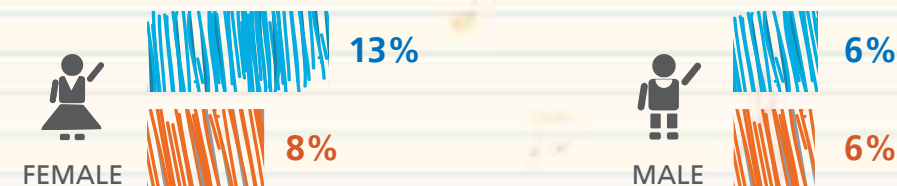
## Becoming a musician: Striking a chord with a great future

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

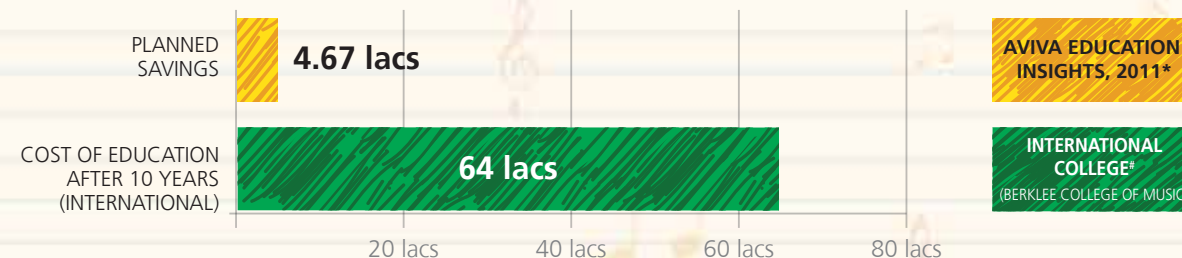


## Girls are more inclined towards creating memorable melodies

■ MUMBAI ■ 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 Plus 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 THIS POLICY, 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

