

We see two cartoon figures, male and female. Teenagers.

They start off back to back, some distance between them.

In a staccato, jerky way, they get bigger, fill out. Mortar boards appear on their heads and degree scrolls under their arms. They appear surprised, looking around as if to say 'what's going on?'

In looking around they see each other and smile.

(Voiceover:)

Sometimes it seems as though life's biggest events tend to take us by surprise.

More staccato movements – or even a blur that looks like a whirlwind.

Now they're hand in hand. A house with a sold sign appears behind them. They blink, look puzzled, but smile.

(Voiceover:)

One minute we're hardly even thinking about the future....

Now all at once they're dressed for a wedding. They look each other up and down, as delighted as they are amazed.

As quick as the wedding outfits appear, they disappear. Suddenly they find themselves seated on a sofa.

A baby appears in her arms! Then one appears in his arms. They look a bit older again now.

(Voiceover:)

And the next, well, we're in it!

The children suddenly start growing visibly. Toys appear and disappear. The children become teenagers, wave, and head off screen, one in each direction.

Our couple are late middle aged now. They shrug, smile and turn to face us.

(think bubble – male character:)

Hang on...

Last time I checked I was 17 and an angry young man!

(voice balloon – female character:)

Grumpy old man more like!

(Voiceover:)

Looking back, it can be hard to remember how we got where we are now!

Male character turns pockets inside out. They're empty. Female character turns purse inside out. A moth flies out.

Draw in to close up of their faces. They're not miserable, just a bit wistful. But they're both nodding.

(Voiceover:)

And sometimes, you might wish you'd stopped to think a bit more along the way.

Okay, shall we play that again?

Video plays back, very quickly

(Voiceover:)

Whatever stage of life you're at, it's a good idea to think ahead to the next one.

We start to move forward again, quickly. This time, when the two characters turn round and look at each other (after University) a piggy bank with 'house' appears, with coins dropping into it.

(Voiceover:)

Or the one after that.

When we reach the stage where they're buying the house, the piggy bank turns upside down and empties.

Two more piggy banks appear. One is marked 'wedding', the other 'pension'. Coins start to go into both of them.

(Voiceover:)

Aviva can help you to consider what savings and investment options may be best for your own priorities as you plan for life's big events.

At the wedding scene, the 'wedding piggy bank turns upside down and empties. A new one appears marked 'family' and begins to fill up. 'Pension' continues to fill up throughout.

When the children appear, 'family empties in the same way'. Again, pension continues filling up until the two are seated on the sofa in the final scene. It doesn't empty though – maybe they're not quite ready to take their pension money yet (plus we don't want to get into the whole question of whether it empties all at once or gradually!)

(Voiceover:)

They'll still seem to come round more quickly than you'd expect... but you might be able to look forward to them with a little more confidence!

