



COMPETITIVE EDGE

Our No-Lapse Guarantee just keeps getting BETTER!

Continuing our tradition of offering one of the most competitive No-Lapse Guarantee premiums on the market, Aviva is proud to introduce our enhanced No-Lapse Guarantee Rider for Advantage Builder II.

Advantage Builder II continues to offer great features, including the No Lapse Guarantee Rider. The enhanced NLG rider provides even LOWER GUARANTEED PREMIUMS on many scenarios compared to its predecessor in addition to more flexible 1035 exchange premium rules.

Here is an example of how the repriced NLG rider premiums for Advantage Builder II compare with the old rider:

NLG Premiums for \$1 million face, level death benefit

| | Advantage Builder II Enhanced NLG Issued after 1/25/09 NEW PREMIUMS | | | Advantage Builder II NLG OLD PREMIUMS | | |
|-----------------|---|---------|------------|--|---------|------------|
| | Lifetime | Ten Pay | Single Pay | Lifetime | Ten Pay | Single Pay |
| Female,45, PPNT | 5,001 | 10,959 | 96,881 | 5,431 | 12,462 | 102,550 |
| Male, 45, PPNT | 5,965 | 13,680 | 110,751 | 6,550 | 15,100 | 121,000 |
| Female, 45, NT | 6,731 | 14,445 | 117,051 | 7,236 | 15,280 | 123,150 |
| Male, 45, NT | 7,983 | 16,652 | 139,429 | 8,800 | 18,570 | 146,450 |
| Female, 55, PNT | 8,714 | 18,048 | 142,406 | 9,388 | 18,991 | 147,115 |
| Male, 55, PNT | 10,804 | 21,779 | 171,834 | 11,575 | 23,100 | 178,650 |
| Female, 65, NT | 19,434 | 33,379 | 250,987 | 20,069 | 34,234 | 257,426 |
| Male, 65, NT | 24,838 | 42,372 | 340,529 | 26,081 | 44,200 | 350,000 |
| Female, 70, NT | 26,703 | 44,358 | 340,369 | 26,769 | 44,600 | 353,500 |
| Male, 70, NT | 34,025 | 53,756 | 415,303 | 35,357 | 55,950 | 427,590 |
| Female, 75, PNT | 31,447 | 48,338 | 362,795 | 31,848 | 48,559 | 371,123 |
| Male, 75, PNT | 40,073 | 59,830 | 449,566 | 40,992 | 62,151 | 459,890 |
| Female, 75, NT | 37,019 | 55,296 | 412,820 | 37,868 | 56,005 | 422,300 |
| Male, 75, NT | 47,339 | 67,167 | 495,757 | 48,426 | 68,441 | 507,144 |

Products issued by and all policy benefits are the responsibility of Aviva Life and Annuity Company, Des Moines, Iowa.

Product availability may vary by state.

For agent use only. Policy Form 2EDB08 and 2NLEDB08

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Aviva Life and Annuity Company

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