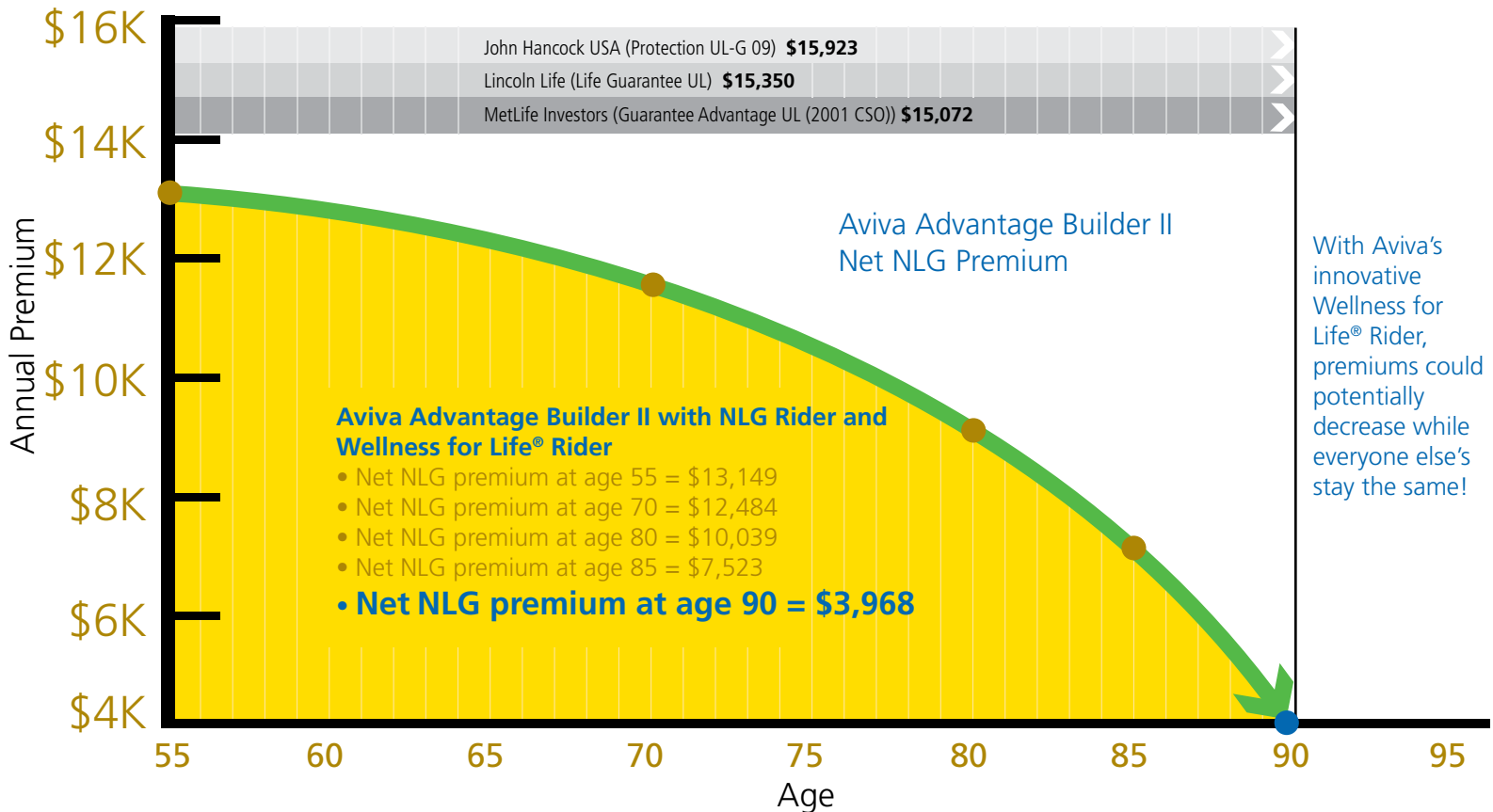


Aviva's Advantage Builder II offers lower premiums than these top sellers of no-lapse guarantee universal life at age 55.*

Plus, the powerful combination of Aviva's innovative Wellness for Life® Rider and No-Lapse Guarantee Rider (NLG) can reward your clients for living a healthy lifestyle with substantial premium savings over the life of their policies. Supplemental illustrations now available on LPSS.

\$1 million face, Male, age 55, standard non-tobacco, level death benefit



Wellness Rewards, earned simply by seeing a doctor every two years and maintaining weight in a range determined at issue, illustrated as a .50% reduction to current (non-guaranteed) COI, multiplied by the number of years the policy has been in force, up to a maximum of 20.

* As reported in the LIMRA International 2008 U.S. Individual Life Insurance Sales Survey and Supplement to Life Sales Survey

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This information is not intended to be a comprehensive evaluation or comparison of different products. It is intended to provide comparative information on specific aspects of similar products. Competitor information is current and accurate to the best of our knowledge as of June 18, 2009. The data shown is taken from various company illustrations. Product features and rates are subject to change.

This comparison isolates one feature of the product depicted – Net NLG premium. Customers should always consider all features and limitations of products they are considering.

These values are not guaranteed; the use of alternate assumptions could produce significantly different results. The Net NLG Premium is due in all years to guarantee the death benefit. The lifetime death benefit guarantee may be shortened if certain adjustments are made to the policy, including but not limited to: a change in face amount; policy loans or withdrawals; a change in underwriting class; or the addition of, deletion of, or change to any rider. The Fixed-Term Strategies are not available on Advantage Builder when the NLG Rider is attached to the policy.

Advantage Builder II [2EDB08] and No Lapse Guarantee Rider [2NLEDB08] (NY versions available) and Wellness for Life Rider [2WFLAJ07-2] are issued by Aviva Life and Annuity Company, Des Moines, IA. Riders must be applied for at issue; product and Rider availability vary by State. NLG Rider is called the "Extended Guarantee Rider" in Connecticut and the "Death Benefit Guarantee Rider" in Illinois.

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