

Aviva's no-lapse guarantee life policies are exceptionally competitive versus other no-lapse guarantees on the market today. Aviva's Advantage Builder II with its optional no-lapse guarantee rider or Aviva's Guarantee UL Solution contractual no-lapse guarantee give your clients flexibility, as well as the ability to further reduce their cost of insurance with the industry's only Wellness for Life® rider.

Take a closer look right now and see how these two products from Aviva stack up against similar products from the top 5 sellers of no-lapse guarantee universal life at ages 35, 45 and 55.

\$250,000 Lifetime Guaranteed Death Benefit; Male, Standard non-tobacco class; Level pay premium

Company	UL Product	Age 35	Premium Rank	Age 45	Premium Rank	Age 55	Premium Rank
Aviva	Advantage Builder II	\$1,237	1	\$1,996	1	\$3,285	1
Aviva	Guarantee UL Solution	\$1,323	2	\$2,052	2	\$3,318	2
John Hancock USA	Protection UL-G 09 (Standard Plus)	\$1,561	5	\$2,363	3	\$3,588	3
Lincoln Life	LifeGuarantee UL	\$1,624	6	\$2,451	6	\$3,922	6
MetLife Investors	Guarantee Advantage UL (2001 CSO)	\$1,906	7	\$2,579	7	\$3,830	4
Pacific Life	VersaFlex NLG	\$1,465	3	\$2,367	4	\$3,948	7
Prudential	PruLife Universal Protector (Standard Plus)	\$1,485	4	\$2,408	5	\$3,866	5

There's more! With Aviva's innovative Wellness for Life Rider®, premiums could potentially decrease while everyone else's stay the same.

Give your customers the coverage they need with competitive products from a company that tops them all: **Aviva.**

*As reported in the LIMRA International Q109 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. The comparison isolates one feature of the product depicted – net NLG premium. Customers should always assess all features and limitations of products they are considering.

Competitor information is current and accurate to the best of our knowledge as of August 11, 2009. The data shown is taken from various company illustrations. Product features and rates are subject to change.

The 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] (NY versions available), Guarantee UL Solution [2UCA09] (NY versions available), Wellness for Life® Rider [2WFLAJ07-2] and the No Lapse Guarantee Rider [2NLEDB08] 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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