

Aviva's Guarantee UL Solution is exceptionally competitive versus other no-lapse guarantees on the market today. With its contractual no-lapse guarantee, as well as the ability to further reduce your clients' cost of insurance with Aviva's optional Wellness for Life® Rider, the only one of its kind in the industry, Guarantee UL Solution offers product guarantees, choices and protection all in one policy.

Take a closer look right now and see how Aviva's Guarantee UL Solution stacks up against similar products from the top sellers of no-lapse guarantee universal life at ages 45 and 55.

\$1,000,000 Lifetime Guaranteed Death Benefit; Male, Standard non-tobacco class; Level pay premium

Company	UL Product	Age 45	Premium Rank	Age 55	Premium Rank
Aviva	Guarantee UL Solution	\$8,208	1	\$13,272	1
John Hancock USA	Protection UL-G 09 (Standard Plus)	\$9,090	4	\$13,990	2
Lincoln Life	LifeGuarantee UL	\$9,474	6	\$15,349	6
MetLife Investors	Guarantee Advantage UL (2001 CSO)	\$9,306	5	\$15,072	5
Pacific Life	VersaFlex NLG	\$8,428	2	\$14,098	4
Prudential	PruLife Universal Protector (Standard Plus)	\$8,684	3	\$14,077	3

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 a competitive product from a company that tops them all: **Aviva.**

Did you know?

Aviva's Guarantee UL Solution premiums have always been competitive and have not increased since the product was introduced. Take advantage of these great rates today!

*As reported in the LIMRA International Q109 U.S. Individual Life Insurance Sales Survey and Supplement to Life Sales Survey. The LIMRA Survey represents approximately 80% of the industry's national life sales.

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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 26, 2009. The data shown is taken from various company illustrations. Product features and rates are subject to change.

These values are not guaranteed; the use of alternate assumptions could produce significantly different results. Guarantee UL Solution [2UCA09] (NY versions available) and the Wellness for Life® Rider [2WFLAJ07-2] are issued by Aviva Life and Annuity Company, Des Moines, IA. Rider must be applied for at issue; product and Rider availability vary by state.

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