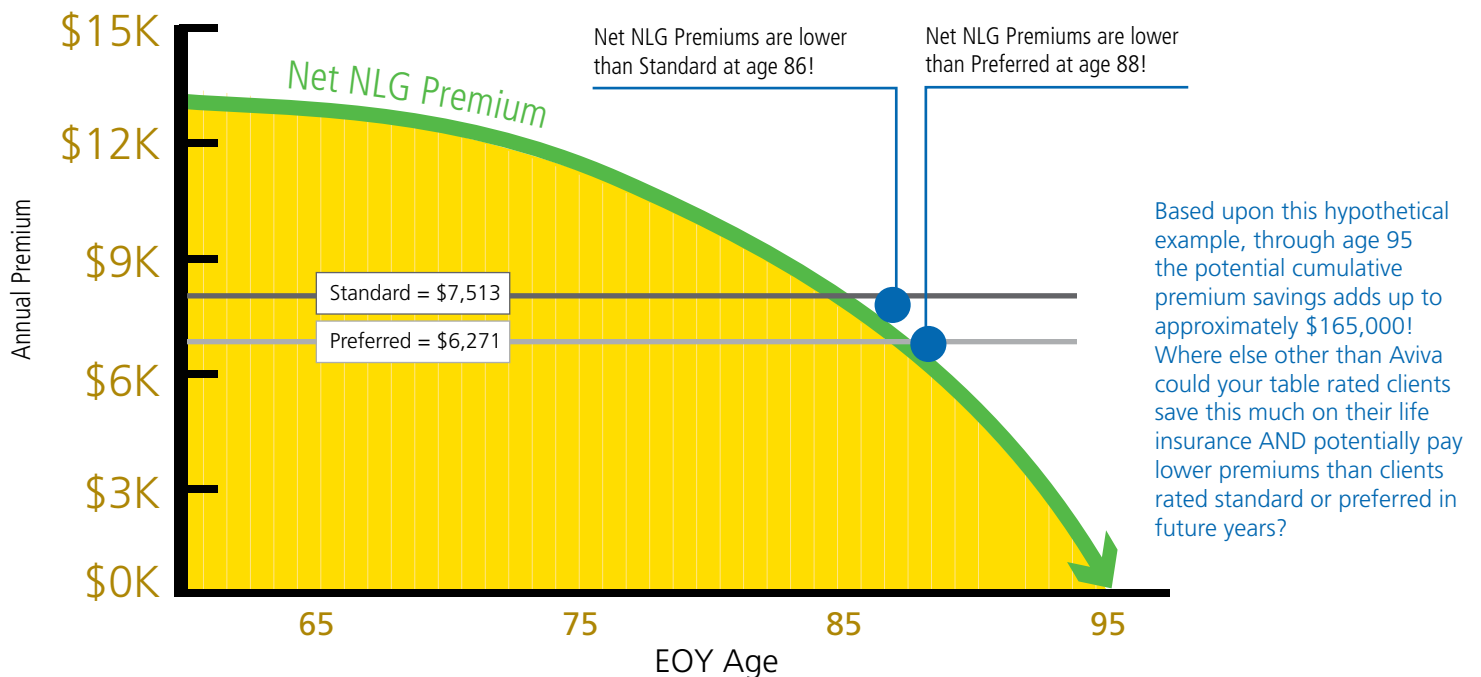


What impact could Aviva's Wellness for Life® Rider have on your table rated cases?

Take a closer look right now and find out how much a table rated 4 client could potentially save over the course of his life insurance policy when the Wellness for Life® Rider is purchased with Aviva's Guarantee UL Solution and its contractual No-Lapse Guarantee (NLG).

Plus, see at what age the client's net NLG premiums could potentially be less than clients rated Standard or Preferred.*

\$500,000, Male, Age 57, Non-tobacco, Issued Table 4, Level 2 Wellness Rewards



Wellness Rewards illustrated as a .50% reduction in current (non-guaranteed) COI rates, multiplied by the number of years the policy has been in force, up to a maximum of 20.

Help your clients get the coverage they need and give yourself a competitive edge today with Aviva's Wellness for Life® Rider.

* Standard and Preferred without the Wellness for Life Rider.

Did you know?

Aviva's Wellness for Life® Rider is the only one of its kind in the industry. Best of all, for the one-time cost of just \$100 it can be added to many life insurance products issued by Aviva Life and Annuity Company regardless of risk class!

For Agent Use Only. Not for use with the general public.

Customers should always assess all features and limitations of products they are considering.

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.

Guarantee UL Solution [ZUCA09] (NY versions available) and the Wellness for Life® Rider [ZWFLAJ07-2] 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.

Aviva Life and Annuity Company
611 5th Ave.
Des Moines, IA 50309
www.avivausa.com

