

At Aviva, we strive to put customers at the center of everything we do. That is why our products are designed specifically with the needs of policyholders in mind. As you can see, our industry-leading indexed life products speak for themselves, offering:

- Competitive cash accumulation and cash flow for customers who may need income
- Low Cost Death Benefits—with no-lapse coverage available

## When it comes to providing supplemental retirement income, how do the leading indexed life carriers compare?\*

Male, Age 45, best NT, \$10,000/yr premiums for 20 years then max income from age 65 to 100.

Carrier	Product	Illustrated Rate	Account Value Prior to Withdrawals	Annual Cash Flow w/ Fixed Interest Loan	If using Aviva's variable loan interest rate option (currently 6.5%), the projected cash flow in this example is <b>\$42,548 — a 31% increase!</b>
<b>Aviva</b>	<b>Lifetime Builder II</b>	<b>7.55%</b>	<b>\$418,042</b>	<b>\$32,473</b>	
Life of the SW	SecurePlus Paragon	8.15%	\$397,119	\$30,048	
Pacific Life	Indexed Accumulator III	7.55%	\$379,232	\$27,734	

Withdrawals to basis then zero net-cost loans. Solved for minimum non-MEC face amount and to have \$10,000 in Cash Value at age 100. Illustrated rate assumes carriers' current cap and participation rate on their 1yr PtP strategy applied over the last 25 year's S&P 500 returns. PacLife was run with a term insurance rider to help equate target premiums. The rates, values and projected cash flows depicted above are projected and non-guaranteed.

## And with Aviva's **EXCLUSIVE Wellness for Life® Rider**, results could be even BETTER!

Our innovative Wellness Rider offers **guaranteed cost of insurance discounts** to policyholders just for getting bi-annual physicals and **twice the discount** for also maintaining their weight in a range determined at issue. Bottom line, Wellness for Life® is a win-win for customers! For more information on this exciting rider, please visit [www.avivausa.com](http://www.avivausa.com).

## Look to Aviva for industry-leading Products, Performance and Guarantees!

**Aviva Life and Annuity Company**  
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\*As reported in the Advantage Index Product Sales Report - 2Q09

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

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. This comparison isolates one feature of the product depicted – cash value accumulation and available cash flow. 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 October 22, 2009. The data shown is taken from various company illustrations. Product features and rates are subject to change.

Lifetime Builder II [2ECI06] (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.