

Competitiveedge

How Aviva could help your clients save—and **save even more**—on their life insurance premiums.

Now you can potentially increase your sales and help your clients save on their life insurance premiums with Aviva's Table Reduction Program. Available on most of Aviva's permanent life insurance products, the program enables customers rated up to Table 3 under normal underwriting guidelines to automatically be issued as Standard.

Example: Insured Rated Table 3, NT

- Male, Age 55
- Product: Aviva's Guarantee UL Solution w/contractual No-Lapse Guarantee
- \$500,000 Guaranteed Death Benefit

Lifetime level premium to age 100 with Table 3, NT = \$10,863

With Aviva's Table Reduction Program

Lifetime level premium to age 100 at Standard NT = \$6,647

39% Reduction!

Want to offer your client the potential to save even more?
Make it happen with Aviva's unique Wellness for Life® Rider!

Using the example above:

With Aviva's Wellness for Life® Rider*

Net NLG premium – EOY Age 56 = \$6,647
Net NLG premium – EOY Age 65 = \$6,467
Net NLG premium – EOY Age 75 = \$5,651
Net NLG premium – EOY Age 85 = \$3,681



Your client's NLG premiums begin to drop after policy year 3! **

**wellness
for life®**

Bottom line? Aviva's Table Reduction Program could help your clients rated up to Table 3 pay Standard rates on select policies. Plus, for the one-time cost of \$100, Aviva's Wellness for Life Rider could potentially help them save even more!

* The net NLG premium equals the lifetime level NLG premium less any wellness rewards credited to the policy in the prior year. Wellness rewards are 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.

** Assuming the insured satisfies the wellness qualification criteria by getting biennial physicals and maintaining his/her weight within a range determined at issue.

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

In this example, the NLG premium is payable every year to age 100 to guarantee the death benefit. The NLG premium may be offset by any wellness rewards credited to the policy and still guarantee the death benefit.

Guarantee UL Solution [ZUCA09] (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.

Aviva Life and Annuity Company

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