

With its index-linked interest crediting feature, optional no-lapse guarantee rider and the industry's only Wellness for Life® rider, Aviva's Advantage Builder II offers a competitive blend of guarantees, choices and performance.

Take a closer look right now and see how Advantage Builder II stacks up against similar products from these leading sellers of no-lapse guarantee universal life.

\$1,000,000 Lifetime NLG; Standard non-tobacco; Level-pay premium

Company	UL Product	Male Age 55	Premium Rank	Female Age 55	Premium Rank
Aviva	Advantage Builder II	\$13,139	1	\$10,569	1
Hartford	Bicentennial Freedom	\$14,447	4	\$10,941	3
John Hancock USA	Protection UL-G 09 (Standard Plus)	\$13,990	2	\$10,930	2
Lincoln Life	LifeGuarantee UL	\$15,067	7	\$12,074	7
MetLife Investors	Guarantee Advantage UL (2001 CSO)	\$14,949	6	\$11,533	4
Pacific Life	VersaFlex NLG	\$14,098	3	\$11,658	5
Prudential	PruLife Universal Protector (Non-Smoker Plus)	\$14,893	5	\$11,751	6

Want to gain an even greater competitive edge? Help your clients save money over the life of their policy with Aviva's innovative Wellness for Life® Rider. For the one-time cost of \$100, it could potentially reduce their net NLG premium by thousands of dollars over future years.

Give your customers the right blend of guarantees, choices and performance today from a company that tops them all: **Aviva.**

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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 – 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 November 16, 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 II when the NLG Rider is attached to the policy.

Advantage Builder II [ZEDB08] (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.