

We are building insurance around **you.**[®]



We heard a **Whale of a Tale** claiming an Aviva competitor was outselling us in **Indexed Universal Life**. Yet, according to industry reports:

Aviva continues to be the leader!

2010 YTD Total IUL Premium ▶	\$298,613,000	<ul style="list-style-type: none">• Ranked #1• 26% Market Share
2010 YTD IUL Policies ▶	18,228	<ul style="list-style-type: none">• 20% Market Share

Source: 3Q10YTD LIMRA US Individual Life Insurance Sales Report

Why write your **IUL** with **Aviva**?

We were among the first carriers in the IUL market. We all know that the original is better than a copy; in fact Aviva has been the leader in Indexed Life Sales each year since 2001¹!

Our IUL products are battle tested. During two of the worst bear markets in recent history (early 2000s and 2008-09), none of Aviva's IUL policyholders lost any accumulated value in their policies due to the declining stock market.

We don't believe in inflated illustrated rates. Our knowledge and expertise of IUL helps us design products that will provide value regardless of actual index returns. Furthermore, we understand what an acceptable illustrated rate should be for these products. Why overpromise and under-deliver?

We own the patent. The patent involves Aviva's unique risk management processes related to the minimum guarantees on our IUL products; allowing Aviva to offer customers IUL insurance with minimum interest rate guarantees that have greater benefits at lower costs.

Aviva, the **IUL industry leader**, hands down!

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LIMRA's definition of Total Premium is the sum of all planned recurring, single and excess premium. Product forms 2ECI06, 5ECI06, 2EDB08, 5EDB08, 2JAF06, 5JAF06, 2EBJ05, 5EBJ05, 2WSCJ07, 5WSCJ07, 2JLPUF06, 5JLPUF06, 2PUEBI06, 5PUEBI06. Products and riders not available in all states. Indexed Universal Life products are issued by Aviva Life and Annuity Company, West Des Moines, Iowa, and Aviva Life and Annuity Company of New York, Melville, New York.

¹ Source: AnnuitySpecs.com's Indexed Sales & Market Report, 4Q 2001-2009 YTD, 3Q10 YTD