



Life insurance built for the many stages of life... only from Aviva

Lifetime Builder

a universal life product with indexed interest crediting

Advantage Builder

a universal life product with indexed interest crediting
and an optional No-Lapse Guarantee Rider

Aviva LifeStage UL

a traditional fixed universal life product

Built for today

Built for tomorrow

Built for your clients

As a life insurance professional, you have the opportunity to offer people one of the most versatile financial products available: universal life insurance. With its flexibility, tax advantages and cash accumulation potential, universal life insurance provides benefits that your clients can depend on today and through the many stages of life.

Aviva's universal life portfolio gives you and your clients several choices for cash value universal life insurance: **Lifetime Builder and Advantage Builder, two distinctive indexed universal life policies; and Aviva LifeStage UL, a traditional fixed universal life product.** With the built-in flexibility of these products and our array of optional riders, you can design the ideal policy for your unique client.



Features of Aviva's universal life products

- Flexible premium universal life design with guaranteed minimum interest rates
- Flexible death benefit that can be increased (with evidence of insurability) or decreased as needed
- Flexibility to tailor premium payments to client needs
- Choice of indexed interest crediting or fixed (declared) interest crediting
- Lifetime rolling target premiums
- Five underwriting classes, including Premier Non-Tobacco
- Full range of riders available, including our innovative Wellness for Life® Rider that offers policy rewards for maintaining a healthy lifestyle
- Qualified and non-qualified policies available



Target markets

Lifetime Builder, Advantage Builder and Aviva LifeStage UL are designed for people who could benefit not only from life insurance protection, but also from the potential cash accumulation of these products. Each product gives you the flexibility in customizing a case design around your client.

All three products offer many of the same features, but here are a few key differences to keep in mind as you are working with your clients:

Lifetime Builder

- As an indexed universal life product, Lifetime Builder's cash value can earn interest based in part on the upward movement of a stock market index, while providing guaranteed safety against market downturns.
- The new tiered premium load structure (6% load up to target premium; 3% on all premium over target) makes Lifetime Builder ideal for clients looking to max fund their policies.
- Works well for clients interested in building cash inside of their life insurance policy, especially for those clients with issue ages under 60.
- Lifetime Builder offers the flexibility of two different loan options and the convenience to switch between those options as your client's needs change.
- With the Early Cash Value Rider, this product is suited for the business insurance market.

Advantage Builder

- For clients who want the features of a traditional UL policy combined with the potential to earn interest based, in part, on the upward movement of a stock market index, while providing guaranteed safety against market downturns.
- For clients interested in affordable death benefit protection.
- For clients seeking the potential to build cash inside of their life insurance policy, Advantage Builder works especially well for clients with issue ages over 60.
- Advantage Builder offers the flexibility of additional death benefit guarantee with the optional No-Lapse Guarantee rider.

Aviva LifeStage UL

- Aviva LifeStage UL is a traditional fixed universal life product that offers permanent death benefit protection and cash accumulation with a minimum guaranteed interest rate of 3.5%.
- Provides competitive endowment premiums across a range of ages and risk classes, especially for issue ages under 65.

Policy specifications

Basic Features			
Feature	Advantage Builder	Lifetime Builder	Aviva LifeStage UL
Issue Ages	0-85 (Age Nearest Birthday)		
Minimum Face Amounts	<ul style="list-style-type: none"> • \$100,000 	<ul style="list-style-type: none"> • \$25,000 for issue ages 0-17 • \$50,000 for issue ages 18-85 standard • \$100,000 for ages 18-85 (premier/preferred) • \$25,000 for non-qualified internal replacements for standard underwriting 	
Underwriting Classes	<ul style="list-style-type: none"> • Premier Nontobacco age 18-75 • Preferred Nontobacco age 18-85 • Standard Nontobacco age 0-85 • Preferred Tobacco age 18-85 • Standard Tobacco age 18-85 		
Maximum Special Underwriting Class	Table 16		
Available in Qualified Plans	Yes		
Premium and Interest Crediting			
Feature	Advantage Builder	Lifetime Builder	Aviva LifeStage UL
Interest Crediting	Based in part on the upward movement of a stock market index, with fixed (declared) rate strategies also available		Fixed (Declared Rate)
Interest Rate Guarantee	Provides a guaranteed minimum interest rate of 2%. <ul style="list-style-type: none"> • On the fixed-term strategies, the policy guarantees the declared interest rate will never be less than 2% • On the indexed strategies, the policy guarantees that the interest credited will never be less than 2% compounded annually over the segment term. 		Provides a minimum annual effective interest rate guarantee of 3.5%.

Policy specifications

Premium and Interest Crediting (Continued)			
Feature	Advantage Builder	Lifetime Builder	Aviva LifeStage UL
Premiums	<ul style="list-style-type: none"> Initial monthly premium must be at least equal to the minimum monthly premium. All future premiums are flexible. The monthly premium test will not be met unless sufficient premiums are paid. 		
Premium Banding	N/A	<ul style="list-style-type: none"> High band is face amounts greater than or equal to \$100,000. Low band is for face amounts less than \$100,000. 	
Internal Revenue Code S. 7702 Compliance	<p>All three products offer two tests to meet the IRS definition of life insurance:</p> <ul style="list-style-type: none"> Guideline Premium Test Cash Value Accumulation Test <p>Selecting which test to use:</p> <ul style="list-style-type: none"> Is available only at issue Affects the premium limits and minimum death benefit requirements within the policy. 		
Lifetime Rolling Target Premium	First-year commissions paid until full target premium is satisfied.		
Policy Provisions			
Feature	Advantage Builder	Lifetime Builder	Aviva LifeStage UL
Basic No-Lapse Guarantee Period	5 years		Based on issue age
Maturity	Policies do not have a maturity age. Beginning at age 121, the following will occur: <ul style="list-style-type: none"> Premiums will no longer be accepted Monthly deductions will be discontinued The death benefit will continue until the insured's death 		
Death Benefit Options	<p>Level (Option 1) Greater of face amount and minimum death benefit.</p> <p>Increasing (Option 2) Greater of face amount plus account value and minimum death benefit.</p> <p>Level with Death Benefit Return of Premium Rider (Option 3) Greater of face amount plus accumulated premiums and minimum death benefit.</p>		

Policy specifications

Policy Provisions (Continued)			
Feature	Advantage Builder	Lifetime Builder	Aviva LifeStage UL
Face Amount Changes	<p>Face amount changes allowed after the first policy year.</p> <p>Face Increases</p> <ul style="list-style-type: none"> • Minimum face amount increase is \$25,000. • Evidence of insurability is required. <p>Face Decreases</p> <ul style="list-style-type: none"> • Face reductions will reduce cost of insurance charges, but will not reduce minimum premiums, surrender charges, or the per \$1,000 face amount charge. 		
Account Value Enhancement	<p>Beginning with the 10th policy year, Aviva will credit an annual increase to the Basic Interest Strategy based on the policy year's average monthly account value (excluding outstanding loans and interest under the Annually Declared (Fixed) Loan Interest Option) for that year. The account value enhancement is guaranteed to be 0.5% per year.</p>	<p>Beginning with the 10th policy year, Aviva will credit an annual increase to the Basic Interest Strategy based on the policy year's average monthly account value (excluding outstanding loans and interest under the Annually Declared (Fixed) Loan Interest Option) for that year. The account value enhancement is guaranteed to be 0.6% per year.</p>	NA
Available Riders	<p>Accelerated Benefits Accidental Death Benefit Additional Insured Children's Insurance Rider Death Benefit Return of Premium Guaranteed Purchase Option Life Protector Primary Insured Waiver of Monthly Deductions Waiver of Specified Premium Waiver of Surrender Charges Due to Confinement – not available on Advantage Builder Wellness for Life®</p> <p>Early Cash Value—Available only on Lifetime Builder No-Lapse Guarantee Rider—Available only on Advantage Builder</p>		

Policy specifications

Policy Charges			
Feature	Advantage Builder	Lifetime Builder	Aviva LifeStage UL
Surrender Charges	15-year declining schedule		19-year declining schedule
Premium Load	5% on all premiums in all years.	In contract years 1-10, premium load is: <ul style="list-style-type: none"> • 6% up to target • 3% in excess of target After the 10th contract year, the premium load is 3% on all premium.	5% on all premiums in all years.
Monthly Policy Charge	\$8	\$8	\$6
Expense Charges	Monthly per thousand expense charge based on face amount issued, issue age, gender and underwriting class in all policy years.	Monthly per thousand expense charge based on face amount issued, issue age, gender and underwriting class in during the first 10 policy years.	Monthly per thousand expense charge based on face amount issued, issue age, gender and underwriting class: <ul style="list-style-type: none"> • In policy years 1-10 on high bands • All years on low bands
Risk Charges	Cost of insurance rates are charged on the net amount at risk.	Cost of Insurance rates are charged on the net amount at risk. Banded at \$100,000	Cost of Insurance rates are charged on the net amount at risk. Banded at \$100,000



Wellness for Life®

Why shouldn't achieving a healthy lifestyle help your clients save on insurance in the future?

The first of its kind in the life insurance industry, Aviva's Wellness for Life® Rider is designed to help your clients realize the benefits of living a healthy lifestyle. Electing the Wellness for Life® Rider provides your clients access to wellness tools and resources from Mayo Clinic Health Solutions that may help maintain or improve their health. And by meeting simple qualifications, your clients will receive Wellness Rewards, which reduce the cost of their insurance. *Please see the yellow box at the bottom of the next page for information on how to qualify.*

(Form 2WFLAJ07-2)

- Issue Ages: 21-85

- Face Amount: Minimum - \$100,000

- Deductions: There is an administrative expense charge of \$8.33 per month in year one only.

- Maximum Special Class: No limit on base policy

- Rewards are percentage reductions in COI rates and are available beginning in the third policy year subject to the provisions of the rider. To be eligible for Wellness Rewards, the insured must satisfy the program's qualification requirements every 24 months. Guaranteed minimum reward levels are available with the potential for higher rewards to be declared by Aviva.

Benefits from Mayo Clinic Health Solutions



Wellness for Life participants receive exclusive benefits from Mayo Clinic Health Solutions, including:

Mayo Clinic Health Assessment, a confidential online questionnaire that identifies your clients health strengths and risks and provides your clients with a personalized Action Plan to help them begin working on those health and lifestyle areas they may need to improve.

Your Clients Personal Health Management Website. Based on your clients responses to the Health Assessment, Mayo Clinic *EmbodHealth* website is personalized with information and tools to help them reduce their health risks, manage their chronic conditions and reach their health goals.

Mayo Clinic special offers, such as discounts on health information resources and publications available for order through the *EmbodHealth* website.

"Ask Mayo Clinic" Nurse Line. This toll-free, round-the-clock nurse line is staffed by experienced registered nurses who draw on the resources of Mayo Clinic to answer your clients health-related questions.

Quarterly Mayo Clinic Newsletter. Every three months, your client will receive the Mayo Clinic *EmbodHealth* newsletter with important information on wellness and healthy living.

IN ASSOCIATION WITH
 **Mayo Clinic Health Solutions**

Wellness for Life® Rewards are reductions in cost of insurance rates. Reward percentages are declared at the company's discretion, subject to a minimum guarantee. Participants become eligible for rewards beginning in their third policy year. There are two Wellness Reward levels, based on the Program's qualification requirements.

QUALIFICATION LEVEL 1: Participant satisfies biennial requirement for routine physical. (Insured must pay cost of physical.)

QUALIFICATION LEVEL 2: Participant satisfies biennial requirement for routine physical and maintains weight within a range established at the time of underwriting.

Table Reduction Program

Aviva also offers a Table Reduction Program on Lifetime Builder, Advantage Builder and Aviva LifeStage UL.

The program allows clients who would be ordinarily rated up to Table 3 to qualify for standard underwriting.

- Up to \$10 million of total face amount allowable under this program
- Issue ages 20-70



Access to cash values¹

Account Value/Cash Value

The account value is defined as premiums paid net of any loads, less monthly deductions, partial withdrawals, and applicable charges, plus interest. Monthly deductions include a flat administrative fee, an expense charge based on face amount issued, cost of insurance charges, and charges for any riders. The cash value of the policy equals the account value less the surrender charge. The net cash value equals the cash value minus any outstanding policy loans. Upon surrender, the net cash value will be distributed to the policyholder.

Withdrawals (Available after first policy year)

Partial withdrawals reduce the death benefit and the account value by the amount of the withdrawal. Prorated surrender charges and fees apply.

- 20% free partial withdrawals available. Prorata surrender charges apply for withdrawals in excess of 20%.
- For Death Benefit Option 1 and 3 policies, the face amount is decreased by the amount of the gross withdrawal.
- For Death Benefit Option 2 policies, no face amount adjustment is made.

¹ These products are designed for long-term accumulation and not for short-term liquidity. However, if the policyholder's needs change, the policy allows the policyholder to withdraw all or part of the cash value subject to certain limitations. Withdrawals may be subject to surrender penalties imposed by the company. Amounts withdrawn may also be subject to tax liability or tax penalties. Partial surrenders and loans may affect policy values and death benefits. Aviva does not provide tax, legal or accounting advice; policyholders should always consult their own personal advisor for tax, legal or accounting advice.

Loans

Policy loans are available in all years, with the loan interest collected in advance. Loans are subject to minimums and maximums. If indebtedness exceeds the policy cash value, the policy terminates due to an over-loan status (See page 14 for details about the Life Protector Rider, which can help policyholders possibly avoid over-loaning their policies).

Loan repayments may be made at any time. When a policyholder sends in a loan repayment, the money is applied to the outstanding loan balance upon receipt without regard to specific values of loan interest due or the amount of existing loans. Loan interest accrues daily and is payable in advance at the time of the loan and on each policy anniversary thereafter. Loans can be taken up to the current account value less:

- Any indebtedness and loan interest in advance to the next policy anniversary; and
- Any surrender charges and the total of the monthly deductions to the next policy anniversary.

Outstanding loans are treated as a lien against the policy's cash value and death benefit. Borrowed funds continue to earn interest credits, depending on the type of loan.

All three products offer a fixed rate loan. The rate charged on loaned funds under this loan option is a fixed rate declared annually by the company. After the 10th policy year on both products, the fixed rate loan provides a Preferred Loan on the GREATER of:

- 10% of the net cash value, or;
- The net earnings in the contract (net cash value - premiums + withdrawals)

See the table below for additional information about the fixed rate loan for each product.

Provision/Product	Advantage Builder	Lifetime Builder	Aviva LifeStage UL
Interest rate credited on loaned funds	2% per year	2% per year	3.5% per year
Current interest rate charged on non-preferred loans	4% annualized, which equates to 3.85% in advance	4% annualized, which equates to 3.85% in advance	4% annualized, which equates to 3.85% in advance
Current net cost, non-preferred loans	2%	2%	0.5%
Maximum interest rate charged on non-preferred loans	5% annualized, which equates to 4.76% in advance	4% annualized, which equates to 3.85% in advance	5% annualized, which equates to 4.76% in advance
Interest rate charged on preferred loans	2% annualized, which equates to 1.96% in advance	2% annualized, which equates to 1.96% in advance	3.5%
Net cost, preferred loans	0%	0%	0%

A variable interest rate loan is also available with Lifetime Builder and Advantage Builder. The rate charged on loaned funds is established at the time of the loan and reset annually on the policy anniversary. The variable interest rate charged on policy loans is equal to the Moody's Corporate Bond Yield Average rate. Aviva's variable interest rate for policy loans will never be less than 3% or more than 9.5%. With variable interest rate loans, the crediting rate on the account value is the same for borrowed and non-borrowed funds.

NEW feature on Lifetime Builder: Subject to state approval, policyholders have the ability to switch from a variable rate loan to a fixed rate loan and vice versa, up to a maximum of three times during the life of the contract.

Withdrawals and loans may affect the no-lapse guarantee benefit, policy values and death benefit guarantee period.

Available riders

Accelerated Benefits Rider

(Form 2ABRF06)

Available at no charge, this benefit can be added to the policy at any time, and allows the policyholder to access up to 50% of the base policy face amount (to a maximum of \$250,000) in the event the insured is diagnosed with a life expectancy of 12 months or less. The minimum accelerated benefit amount is \$500. Exercise of this benefit establishes a lien on the policy (except in Mississippi, New Jersey and Texas), and the net death benefit is reduced by the amount of the accelerated benefit and accrued interest on the payment.

- A processing fee will be assessed at the time of exercise.
- No underwriting required
- Can be elected any time

Accidental Death Benefit Rider

(Form 21024F02)

This rider provides additional insurance payable if death results from accidental bodily injury. Death must occur within 90 days of such injury. Benefit expires at age 70.

- Issue Ages: 0-60
- Deductions: Payable to age 70
- Face Amount: Minimum - \$1,000; Maximum – lesser of (base plan face amount, or \$500,000)
- Maximum Special Class: 2x Standard

Additional Insured Rider

(Form 21052F02)

This rider provides level term insurance on the life of the rider insured. Unless otherwise stated, the rider beneficiary is the base policyholder.

- Issue Ages: 18-75
- Deductions: Payable to age 95
- Face Amount: Minimum - \$25,000 (nonpreferred), \$100,000 (preferred); Maximum – base policy face amount
- Underwriting: Premier, Preferred Non-Tobacco, Standard Non-Tobacco, Preferred Tobacco, Standard Tobacco
- Maximum Special Class: Table 8
- Conversion: The Additional Insured Rider is convertible while the rider is in force if within issue age limit for new policies.

Children's Insurance Rider

(Form 2CIBUA09)

This rider provides level term insurance on the life of any child of the base policy insured, including children born to or adopted by the insured, stepchildren or legally adopted children of the insured. Unless otherwise stated, the rider beneficiary is the base policyholder.

- Issue Ages: Child: 15 days-17 years
- Base Policy Insured: 16-55
- Deductions: Level and payable to child's age 25
- Face Amount: Minimum - \$2,000; Maximum - \$20,000
- Conversion: The Children's Insurance Rider is convertible for up to five times the rider face amount at the child's age 25 or expiration of the rider, whichever occurs first.

Death Benefit Return of Premium Rider

(Form 2ROPBB08)

Designed primarily for certain types of split dollar plans and premium finance cases, it provides an additional, increasing death benefit on the life of the insured equal to the premiums paid, less withdrawals, accumulated with interest, if desired. An interest growth rate, from 0% to 6%, can be selected when illustrating the rider. The interest growth rate is level in all years.

- Issue Ages: 0-70
- Available ONLY at the time of policy issue
- Death Benefit: Available ONLY with Death Benefit Option 1 (Level)
- Underwriting: Policy will be underwritten using the 15th year illustrated death benefit. Applications must include an illustration.
- Deductions: Rider face amount increases will incur cost of insurance charges. Rider face amount increases will not increase per \$1,000 of face amount charges or surrender charges.
- Maximum Special Class: No limit

Guaranteed Purchase Option Rider

(Form 21011F02)

This rider provides the option to purchase, without evidence of insurability, additional amounts of permanent insurance upon specified future dates, beginning on the insured's 22nd birthday, and every three years thereafter, until the insured's age 40, or upon the occurrence of special life events such as marriage, birth of the insured's child, or legal adoption of a child by the insured.

- Issue Ages: 0-37
- Deductions: Payable to age 40
- Option Amounts: Range from \$10,000 to \$60,000 and are subject to regular plan limits.
- Maximum Special Class: Standard

Life Protector Rider

(Form 2PUEBI06)

The Life Protector Rider is designed to protect the policyholder from borrowing too much from the policy. When a certain percentage of the cash value has been borrowed, the Life Protector Rider keeps the policy from lapsing. It's also designed to protect the policyholder from incurring unwanted income taxes in the event the policy should lapse from over borrowing.

- Issue Ages: 18-85
- Deductions: One-time charge assessed at the time the rider is exercised.
- Maximum Special Class: No limit
- No Underwriting Required

Primary Insured Rider

(Form 2PIREBB08)

This rider provides level term insurance on the life of the base policy insured.

- Issue Ages: 18-85
- Deductions: Payable to age 121
- Rider Face Amount: Minimum - \$50,000;
- Maximum - \$10,000,000. The maximum term blend ratio is 5:1 for issue ages 18-75 and 3:1 for issue ages 76-85
- Maximum Special Class: 3x Standard
- Conversion: The Primary Insured Rider is convertible while the rider is in force if within issue age limit for new policies.



Waiver of Monthly Deductions Rider

(Form 21042F02)

This rider is most commonly used if the client plans to use the policy mostly for the death benefit. This rider is commonly used in universal life insurance policies to help keep the policy in force in the event of disability. All monthly deductions (for base policy, riders and policy charges) are waived if the insured becomes totally disabled for at least 6 months. If the insured becomes disabled before age 65, a lifetime benefit is payable.

- Issue Ages: 0-59
- Deductions: Payable to age 65
- Maximum Special Class: 2x Standard
- Maximum Benefit: \$5 million at most ages
- Not available with Waiver of Specified Premium Rider

Waiver of Specified Premium Rider

(Form 21043F02)

This rider is useful if the client plans to build and use the policy's cash value, as the rider's cash value can continue accumulating during the disability period. The monthly premium specified under the rider is credited to the policy if the insured becomes totally disabled for at least 6 months. If the insured becomes disabled before age 65, a lifetime benefit is payable.

- Issue Ages: 0-59
- Deductions: Payable to age 65
- Maximum Special Class: 2x Standard
- Premium Waived: Minimum - \$25 per month premium; Maximum initial planned modal premium calculated on a monthly basis.
- Not available with Waiver of Monthly Deductions Rider

Waiver of Surrender Charge Due to Confinement Rider

(Form 21041F02)

Available at no charge, an annual withdrawal of up to 25% of the net account value (less outstanding loans may be withdrawn, without incurring surrender charges, if the base policy insured is confined to a hospital or inpatient nursing facility for at least 30 consecutive days. The total amount withdrawn cannot exceed the net cash surrender value of the policy.

- Processing Fee: \$25 per partial withdrawal
- No underwriting required
- Can be elected any time

Early Cash Value Rider— Available only on Lifetime Builder

(Form 2WSCJ07)

Designed primarily for the business market. Provides higher cash values in the early years of a policy.

- Issue Ages: 18-75
- Face Amount: Minimum - \$100,000
- Deductions: Per \$1,000 of face amount and percent of account value charge in years 1-15.

To help explain Aviva's universal life riders and what they can offer your clients, order copies of our Aviva's Optional Riders brochure. This client-approved guide describes each of our riders in easy-to-understand language. The guide (Form 17714) is available in Supply.



Aviva's Optional Riders

Make this your policy

We are building insurance around **you.**SM



Tools to help build your client's policy

Aviva wants to help you be the best resource for your client. That's why we offer a multitude of tools to help with your sales presentations.



Public Website

www.avivausa.com: Under the “What’s right for you” tab is an easy three-step guide for clients to learn more about which options work best for their needs. Also, the Life Insurance tab contains several resources that explain the uses for life insurance in customer friendly language.

Aviva Live—Your agent website

www.avivausa.com/agents

Life Portraits Sales Solutions

A signed policy illustration is required via our Life Portraits Sales Solutions (LPSS) illustration software or on Winflex. LPSS can be accessed through Aviva Live, the agent website.

In addition to running basic illustrations, the software’s Financial Advisors section provides the ability to analyze personal and business financial needs with a series of interactive presentations and calculators.

For product questions, illustration and web support, call Distribution Services at (800) 801-1486, option 1, ext. 2396.

Marketing Materials

We have created a number of client-approved materials. To order product and supplementary brochures use the inventory form numbers below. You can order using the online supply ordering form on Aviva Live, or you can email FormsCustomerService@garnerprint.com. When you email orders, please include your agent code and phone number.

- Understanding Indexed Universal Life (14888)
- This is Aviva (17433)
- Advantage Builder (17537)
- Aviva Universal Life (17707)
- Center Stage (17708)
- Starting Out (17709)
- Primetime (17710)
- Built for Today, Built for Tomorrow, Built for You (17711)
- Aviva LifeStage UL (17712)
- Lifetime Builder (17713)
- Optional Riders brochure (17714)
- What your life insurance policy can do for your business (17715)
- What your life insurance policy can do for you (17716)
- Wellness for Life (WL 16579)

Advanced Markets

Our highly qualified, experienced Advanced Markets department includes attorneys, MBAs, CLUs and ChFCs. We encourage you to call us for individual assistance with your toughest advanced cases. **Please call our toll-free number (800) 525-7133, opt. 5, to speak directly with an Advanced Markets Director** and let us help you design the best planning alternatives for your client.

The following resources are available on Aviva Live in the Advanced Markets Resource Center.

[AMO Calculators](#)

50 intuitive calculators that address common financial issues , from calculating how much life insurance a person needs to retirement income and college savings to business valuation.

[AMO Documents](#)

Specialty documents and life events checklists for advanced underwriting cases. Find what you need in the areas of life insurance, charitable giving, retirement planning, estate planning, business insurance and more.

[AMO Salesmaker](#)

50 Advanced Marketing presentations with talking points, short summaries and compelling graphics. These ready-made presentations cover a host of topics in the areas of insurance and annuities, business concepts, retirement planning, estate planning and charitable giving.

[Business Insurance Online](#)

A comprehensive training, reference and sales support tool to help with your business cases.

[e-Pocket Tax Tables](#)

Up-to-date tax tables at your fingertips.

[Wealth Planning Suite from Impact Technologies](#)

The Wealth Planning Suite is designed for today's high net worth clientele. Specialized planning is provided through powerful client presentations ranging from detailed estate planning to qualified plan distribution planning to retirement planning.

[Sales Concept materials](#)

Advanced Markets offers several concept packages that can provide you with an extra boost for success in a variety of markets. We offer dozens of marketing materials and tools in eight different advanced markets concepts.

[Agent and Advisor Guides](#)

25 one-page summaries of common advanced markets concepts, including Dynasty Trusts, Flexible ILITs, Key Person and Reducing Transfer Taxes.



At Aviva, we never forget our business is about the people we insure.

As you read this, thousands of Aviva associates are focused on our simple three-letter mission statement: **You**

You can count on us to be here when you need us.

We're making business and investment decisions to ensure we meet our obligations to you and your clients.

We're developing new ways to provide better service to you.

We're challenging ourselves to reinvent the way we look at life insurance and annuities, so we can continue to meet the financial needs of a changing world—your world.

Most of all, we're drawing on the experience of our parent company, Aviva plc, with their more than 300-year legacy. As the oldest continuously operating insurance group in the world, Aviva has endured and thrived through centuries of war and peace, booms and recessions and constant change. The highs and lows have taught us to be prepared so you can count on us, especially during times of uncertainty.

**We are honored you've put your trust in Aviva.
We won't let you down.**



Products issued by
Aviva Life and Annuity Company
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West Des Moines, IA 50266-3862
www.avivausa.com

For Agent Use Only. Not for use with the General Public.

Guarantees provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.

This brochure contains highlights only. You should refer to the policy for a full explanation. All tax related information contained herein is based on our current understanding of federal tax laws as they relate to life insurance or other subject matter discussed. These laws are subject to change in the future. Neither Aviva nor its representatives offer legal or tax advice. You should consult a personal tax advisor on any tax matters.

In order to comply with certain U.S. Treasury regulations, please be advised of the following: Unless expressly stated otherwise, any U.S. Federal tax advice contained in these materials, including attachments, is not intended or written to be used, and cannot be used, by any person for the purpose of avoiding any penalties that may be imposed by the Internal Revenue Service.

Products issued by and all policy benefits are the responsibility of Aviva Life and Annuity Company, and not that of any other insurer or company.

Policy forms 2ECG10, 2UEG10 and 2EDB08. Availability varies by state.

Covered by United States Patent No. 7,376,609