

AVIVA Current and in Progress Sales Support Services

as of 12/2010

As part of its commitment to improving and supporting the sales of its valued producers affiliated with agencies like Cenco, here are some of the services Aviva continues to offer or is developing for its valued producers:

On-Boarding, Product and Sales Education and Training

Shortcut to Success producer start up on-line resource
Brainshark Presentations on multiple product and sales concepts
Multi-day concentrated home office and field training sessions on broad variety of sales, estate & business planning, sales concepts, presentations
Weekly and Archived Web-casts on products, sales concepts and software training
Aviva Live Agent Portal - 24/7 info on products, sales, commissions, company and industry.
Aviva University with multiple sales and education learning some with CE Credits
Aviva financial Strength and Experience Literature
Advertising Guidelines and Compliance Support
Illustration, sales reports and advanced planning report systems

Sales and Marketing Resources and Concepts – Includes a Variety of Support Materials

Life Portraits Sales Solutions for both individual and business situations
Life Rescue Program
Using Corporate Dollars to Fund Life Insurance
LIFE PRO (Life Insurance Funded Personal Retirement Option)
UL Rescue and Policy Review Program
Distribution Planning – QDPA & AS, Starting the Conversation – ETC & RRM
How IUL Works and IUL Strategies
On line and individual Competition Support

Product and Rider Features - Includes Multiple Sales Materials and Presentation Aids

Index Life Products - Advantage Builder, LifeTime Builder , Indexed Survivor UL
Universal Life products - Guarantee UL Solution, Lifestage UL
No-Lapse Guarantee products and options
Single Premium Life and Indexed Single Premium Life
Wellness for Life, exclusive health improvement and premium reduction program
Early Cash Value Rider
Variable and Fixed Interest Policy Loans
Accelerated Benefits
Table Shaving Program
Guaranteed Term Exchange program
Life, Pension and Annuity Maximization
Understanding CVAT

Sales Procedures Support

New Business Wizard for all necessary submission forms
Forms and Supplies Online and Document Gateway
Direct Access to Underwriters and New Business Staff
Tele-app Program
Underwriting Calculators

Practice Management

Book of Business Reports
Annual Statements
Commission accounting on line
Compensation Software
Vendor discounts, i.e. Dell Computer, Staples
Personalized Website Creation

Sample of Advanced Sales Support Resources on subjects such as:

Agent and Advisor Concept Guide – Resources for Multiple Advanced Sales Concepts
Multiple Sales Materials Kits and Presentation Aids
Wealth Planning Suite and Retirement Roadmap
Small Business Basics
Advanced Sales Joint work
Advanced Markets Resource Center, Advanced Markets Online
Cross Purchase Buy-Sell Agreements
Demand Loans (Split Dollar Loan Regime)
Employer Endorsement (Split Dollar Economic Benefit)
Estate Planning
Executive Bonus, Golden Executive Bonus Agreement, Restricted Executive Bonus
Flexible ILIT
Grantor Retained Annuity Trust
Intentionally Defective Trust
Irrevocable Life Insurance Trust
IRA Maximization
Key Person
S-Corporation Redemption
Stock Redemption
Premium Financing
Leveraging Credit Shelter Trusts
Life Sales Opportunities with IRA Conversions
Private Financing
Qualified Plan Distribution Analysis
Document Gateway Library of Sample Documents for advisors
Financial Advisors Calculators

Other Programs and Benefits

Non-Contributory Retirement Plan
Dental Insurance
Long Term Disability Insurance
Group Term Life Insurance
Deferred Compensation plan
International and national conventions
Other subsidies

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