

# Aviva

## Product Portfolio: features & benefits

Universal Life  
Indexed Universal Life  
Single Premium Life  
Term



PRODUCT	COMPETITIVE ADVANTAGES	USES	KEY PRODUCT FEATURES
<b>UNIVERSAL LIFE</b>			
<p><b>Patriot Solution II</b>  <b>Issue ages:</b> 0-85 Standard  18-85 Preferred  18-75 Premier  <b>Minimum face:</b> \$25,000 ages 0-17  \$50,000 ages 18+  <b>Surrender charge:</b> 19 years  <b>Policy form 2UAA09</b></p>	<ul style="list-style-type: none"> <li>■ Primary Insured and Life Protector Riders</li> <li>■ 4% guaranteed interest rate</li> <li>■ 20% free withdrawals</li> <li>■ High target premiums</li> <li>■ Attractive commissions on excess premiums</li> <li>■ CVAT or Guideline Premium Test available</li> </ul>	<p>Flexible product designed to meet death benefit protection and cash accumulation needs. Available for both qualified and nonqualified markets. Attractive for large dump-ins.</p>	<ul style="list-style-type: none"> <li>■ Traditional Universal Life</li> <li>■ Preferred loans</li> <li>■ Extended basic no-lapse guarantee</li> <li>■ Flexible term rider and automatic term blend capabilities</li> <li>■ Preferred Plus underwriting available</li> <li>■ Full complement of riders available</li> </ul>
<p><b>Guarantee UL Solution II</b>  <b>Issue ages:</b> 0-85  (18-85 Preferred)  (18-75 Premier)  <b>Minimum face:</b> \$25,000 ages 0-17 (juvenile)  \$50,000 ages 18-85  <b>Surrender charge:</b> 15 years  <b>Policy form 2UDA10</b></p>	<ul style="list-style-type: none"> <li>■ Built-in flexible No-Lapse Guarantee death benefit</li> <li>■ Flexible Premium traditional universal life design with a 3% guaranteed minimum interest rate</li> <li>■ Ability to lower No-Lapse Guarantee premiums with innovative Wellness for Life program</li> </ul>	<p>Designed to provide low-cost guaranteed death benefit protection on a traditional UL chassis.</p>	<ul style="list-style-type: none"> <li>■ No-Lapse Guarantee coverage available to juveniles and adults with low minimum face amounts</li> <li>■ Flexibility allowing customization of guarantee coverage and premium payment provisions</li> <li>■ Lifetime rolling target premiums</li> <li>■ Full complement of riders available, including Wellness for Life</li> </ul>
<b>INDEXED UNIVERSAL LIFE</b>			
<p><b>Lifetime Builder II</b>  <b>Issue ages:</b> 0-85,  (18-75 Premier)  (18-85 Preferred)  <b>Minimum face:</b> Issue Ages 0-17 - \$25,000, 18-85 - \$50,000,  Premier and Preferred - \$100,000  <b>Surrender charge:</b> 15 years  <b>Policy form 2ECI06</b></p>	<ul style="list-style-type: none"> <li>■ Levelized strategy transfer</li> <li>■ CVAT or Guideline Premium Test available</li> <li>■ Fixed rate loan option, with preferred loans available</li> <li>■ Variable rate loan option</li> <li>■ Guaranteed account value enhancement</li> <li>■ Life Protector Rider</li> </ul>	<p>Designed for cash accumulation, and retirement income. Provides the highest target premiums of any product in the IUL portfolio. Available for qualified and non-qualified markets. Individual and business markets.</p>	<ul style="list-style-type: none"> <li>■ Potential for reward with guard against market risk</li> <li>■ 100% guaranteed participation rate</li> <li>■ Lifetime rolling target premiums</li> <li>■ Full complement of riders available</li> <li>■ Premier underwriting available</li> <li>■ Free withdrawals of 20% in year 2 and beyond</li> <li>■ Extended basic no-lapse guarantee</li> </ul>
<p><b>Advantage Builder III</b>  <b>Issue ages:</b> 0-85,  (18-85 Preferred)  (18-75 Premier)  <b>Minimum face:</b> \$100,000  <b>Surrender charge:</b> 15 years  <b>Policy form 2EDB08</b></p>	<ul style="list-style-type: none"> <li>■ No-Lapse Guarantee and Life Protector Riders</li> <li>■ CVAT or Guideline Premium Test available</li> <li>■ Indexed or fixed rate options available</li> <li>■ Fixed rate loan option, with preferred loans available</li> <li>■ Variable rate loan option</li> <li>■ Guaranteed account value enhancement</li> </ul>	<p>Designed to provide low-cost death benefit protection. Guaranteed death benefit available with No-Lapse Guarantee Rider. Strong cash accumulation potential (w/o NLG Rider). Available for qualified and nonqualified markets. Individual and business markets.</p>	<ul style="list-style-type: none"> <li>■ Potential for reward with guard against market risk</li> <li>■ 100% guaranteed participation rate</li> <li>■ Lifetime rolling target premiums</li> <li>■ Full complement of riders available</li> <li>■ Premier underwriting available</li> </ul>
<p><b>Indexed Survivor UL</b>  <b>Issue ages:</b> 20-85  <b>Minimum face:</b> \$250,000  <b>Surrender charge:</b> 15 years  <b>Policy form 2JAF06</b></p>	<ul style="list-style-type: none"> <li>■ Second-to-die indexed universal life product</li> <li>■ No-Lapse Guarantee and Life Protector Riders</li> <li>■ Fixed rate loan option, with preferred loans available</li> <li>■ Policy split option</li> <li>■ May be underwritten even if one of the lives is uninsurable</li> <li>■ Variable loan rate option</li> </ul>	<p>Works well for business, estate and charitable gift planning. Guaranteed death benefit available with No-Lapse Guarantee Rider.</p>	<ul style="list-style-type: none"> <li>■ Potential for reward with guard against market risk</li> <li>■ 100% guaranteed participation rate</li> <li>■ Lifetime rolling target premiums</li> <li>■ Full complement of riders available</li> <li>■ Paid-up policy at age 121</li> </ul>

PRODUCT	COMPETITIVE ADVANTAGES	USES	KEY PRODUCT FEATURES
<b>SINGLE PREMIUM LIFE</b>			
<p><b>Multi Choice Indexed Single Premium Life</b>  <b>Issue ages:</b>50-85  <b>Minimum premium:</b> Greater of \$10,000 or the amount required for a \$25,000 face amount  <b>Surrender charge:</b> 12 years  <b>Policy form 2EBJ05</b></p>	<ul style="list-style-type: none"> <li>■ Attractive annuity alternative that provides more death benefit that, in most cases, is tax-free to the beneficiary</li> <li>■ Indexed UL product design creates more rate options</li> <li>■ Simplified underwriting with no medical exams and TeleApp Application</li> <li>■ Standard through Table 4</li> </ul>	<p>Designed for older clients who have funds that are currently not needed for income and day-to-day expenses. Provides a ‘multiplier’ effect and increases amount left to heirs.</p>	<ul style="list-style-type: none"> <li>■ Guaranteed death benefit for a single premium</li> <li>■ Safe and efficient “legacy asset” that transfers to heirs</li> <li>■ Nursing home and terminal illness riders</li> <li>■ Free withdrawals of 10% in year 2 and beyond</li> <li>■ 2% Guaranteed Interest Rate</li> </ul>
<p><b>Multi Choice Single Premium Life</b>  <b>Issue ages:</b> 50-85  <b>Minimum premium:</b> Greater of \$10,000 or the amount required for a \$25,000 face amount  <b>Surrender charge:</b> 12 years  <b>Policy form 2UBJ05</b></p>	<ul style="list-style-type: none"> <li>■ Fixed UL product that provides a more conservative annuity alternative than the indexed version</li> <li>■ Simplified Underwriting with no medical exams and TeleApp Application</li> <li>■ Standard through table 4</li> <li>■ Return of Premium Feature. In year 7 and beyond the surrender value is at least the premium amount</li> </ul>	<p>Designed for older clients who have funds that are currently not needed for income and day-to-day expenses. Provides a ‘multiplier’ effect and increases amount left to heirs.</p>	<ul style="list-style-type: none"> <li>■ Guaranteed death benefit for a single premium</li> <li>■ Safe and efficient “legacy asset” that transfers to heirs</li> <li>■ Nursing home and terminal illness benefits</li> <li>■ Free withdrawals of 10% in year 2 and beyond</li> <li>■ 3% Guaranteed Interest Rate</li> <li>■ Non-illustrated product</li> </ul>
<b>TERM</b>			
<p><b>10-, 20-, 30-year, ART</b>  <b>Issue ages:</b>  10-year. 18-75 (18-70 Tobacco classes)  20-year. 18-65 (18-60 Tobacco classes)  30-year. 18-55 (18-50 Tobacco classes)  ART 18-75 (18-70 Tobacco classes)  <b>Minimum face:</b> \$50,000 (\$500,000 on ART)  <b>Policy form 2TAF05</b></p>	<ul style="list-style-type: none"> <li>■ Low cost death benefit protection</li> <li>■ Premiums guaranteed for initial level term period (10, 20 or 30 years ART guaranteed for 10 years.)</li> <li>■ Convertible to any permanent policy</li> <li>■ Waiver of Premium Plus Rider</li> </ul>	<p>Designed for individuals and business owners seeking maximum coverage at minimum cost. Several options available to the insured.</p>	<ul style="list-style-type: none"> <li>■ Non-illustrated product; quotations available</li> <li>■ Premier underwriting available</li> </ul>

KEY RIDERS	COMPETITIVE ADVANTAGES	PRODUCTS	OTHER KEY RIDERS AVAILABLE
<p><b>No-Lapse Guarantee Rider</b> Issue ages: 18-85 <b>Policy forms</b> <b>2NLEEA10 (Advantage Builder III)</b> <b>2JNLGF06 (ISUL)</b></p>	<ul style="list-style-type: none"> <li>■ Provides guaranteed death benefit for the life of the insured</li> <li>■ Flexible design allows choice of guarantee period and premium payment period</li> </ul>	<p>Advantage Builder III Indexed Survivor UL</p>	<p>(Rider availability, and provisions may vary by state and product. See policy for details)</p> <ul style="list-style-type: none"> <li>■ Primary Insured Rider</li> <li>■ Waiver of Monthly Deductions Rider</li> <li>■ Waiver of Specified Premium Rider</li> <li>■ Accidental Death Benefit Rider</li> <li>■ Guaranteed Purchase Option Rider</li> <li>■ Additional Insured Rider</li> <li>■ Children's Insurance Rider</li> <li>■ Policy Split Option Rider</li> <li>■ Joint Term Rider</li> <li>■ Estate Protection Rider</li> <li>■ Death Benefit Return of Premium Rider</li> <li>■ Death Benefit Maturity Extension Rider</li> <li>■ Accelerated Benefits Rider</li> <li>■ Waiver of Surrender Charge Due to Confinement Rider</li> </ul>
<p><b>Life Protector Rider</b> Issue ages: 18-85 <b>Policy forms</b> <b>2JLPUF06 (ISUL)</b> <b>2PUEBI06 (Lifetime Builder II &amp; Advantage Builder III)</b> <b>2PUUAB09 (Patriot Solution II)</b></p>	<ul style="list-style-type: none"> <li>■ Provides for paid-up policy when certain policy and policy loan conditions are met.</li> <li>■ Prevents policy from lapsing as a result of loan indebtedness.</li> </ul>	<p>Advantage Builder III Lifetime Builder II Indexed Survivor UL Patriot Solution II Guarantee UL Solution II</p>	
<p><b>Wellness for Life®</b> Issue ages: 21-85 <b>Policy forms 2WFLAJ07-2</b></p>	<ul style="list-style-type: none"> <li>■ Provides wellness benefits and potential wellness rewards for clients that live a healthy lifestyle.</li> </ul>	<p>Lifetime Builder II Advantage Builder III Patriot Solution II Guarantee UL Solution II</p>	
<p><b>Early Cash Value Rider</b> Issue ages: 18-70 <b>Policy forms 2WSCJ07</b></p>	<ul style="list-style-type: none"> <li>■ Designed for business market.</li> <li>■ Provides higher cash values in the early years of a policy by waiving surrender charges and refunding first year premium load upon full cash surrender.</li> </ul>	<p>Lifetime Builder II</p>	



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