

Field
Update



May 23, 2011
Number: 0315

Aviva launches refreshed NLG portfolio

Today, Aviva introduces refreshed versions of our No-Lapse Guarantee portfolio: Advantage Builder and Guarantee UL Solution. Aviva is committed to offering competitive No-Lapse Guarantee products with LIFETIME guaranteed death benefits because of their importance to you and your customers.

Aviva continues to provide TWO options for your NLG clients: You can offer Advantage Builder with its optional No-Lapse Guarantee Rider and index-linked interest crediting; or you can offer Guarantee UL Solution with its built-in NLG and declared interest crediting (the current rate is unchanged from previous versions at 4.75%).

Enhancements to these products include:

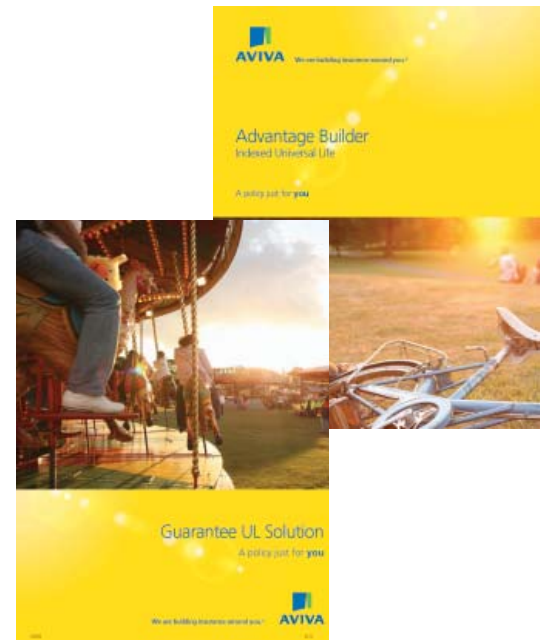
- Higher target premiums.
- Improved competitiveness at \$1 million face in most lifetime pay scenarios as well as a majority of our single-pay cells.
- Removal of the Basic NLG period (except on Advantage Builder policies sold without the No-Lapse Guarantee Rider). Now, the premium required to keep the NLG provision in force will be the same in ALL years of the contract for level pay and lifetime pay scenarios.

And our NLG portfolio still offers:

- The innovative Wellness for Life ® Rider, which can [lower NLG premiums](#) in later years.
- Table Reduction Program: Standard through Table 3.
- Retention Limits of \$10 million up to age 75, \$6 million at ages 76-80.
- No-Lapse Guarantees available until age 121.

Continue for more information on [state approvals](#), [transition schedules](#), [marketing materials](#) and [illustration software updates](#).

If you have questions, contact your Sales Director or call Distribution Services at (800) 801-1486, option 1, ext. 2396.



Marketing materials

We are emphasizing the benefits of the Wellness for Life® Rider in our product materials; therefore, we are providing two versions of each consumer product brochure. One version can be used in states in which the Wellness for Life Rider is approved; the other version should be used in states that have not approved the rider, which include:

Connecticut
Georgia
Hawaii
Maryland

New Hampshire
North Carolina
Oregon
Pennsylvania

Tennessee
Utah
Virginia
Washington

You can order marketing materials using the [Sales Catalog](#) on Aviva Live, or email FormsCustomerService@garnerprint.com. When you email orders, please include your agent code and phone number. Use the following inventory form numbers when ordering:

- Advantage Builder IV consumer brochure (with Wellness): 17852
- Advantage Builder IV consumer brochure (without Wellness): 17858
- Guarantee UL Solution III consumer brochure (with Wellness): 17859
- Guarantee UL Solution III consumer brochure (without wellness): 17857
- No-Lapse Guarantee portfolio agent guide: 17928

Please note: In states that have not approved the new versions of Guarantee UL Solution or Advantage Builder, continue using the Advantage Builder III (17537) and Guarantee UL Solution II (17538) versions of marketing materials.

Illustration software

Our Life Portraits Sales Solutions software has been updated with the new products. The web version and downloadable desktop versions are available on Aviva Live. Software CDs have been mailed and are also available in Supply (form #16572).

A Remote System Update (RSU) will be required to illustrate the products in states marked in green on the approval and transition schedules.

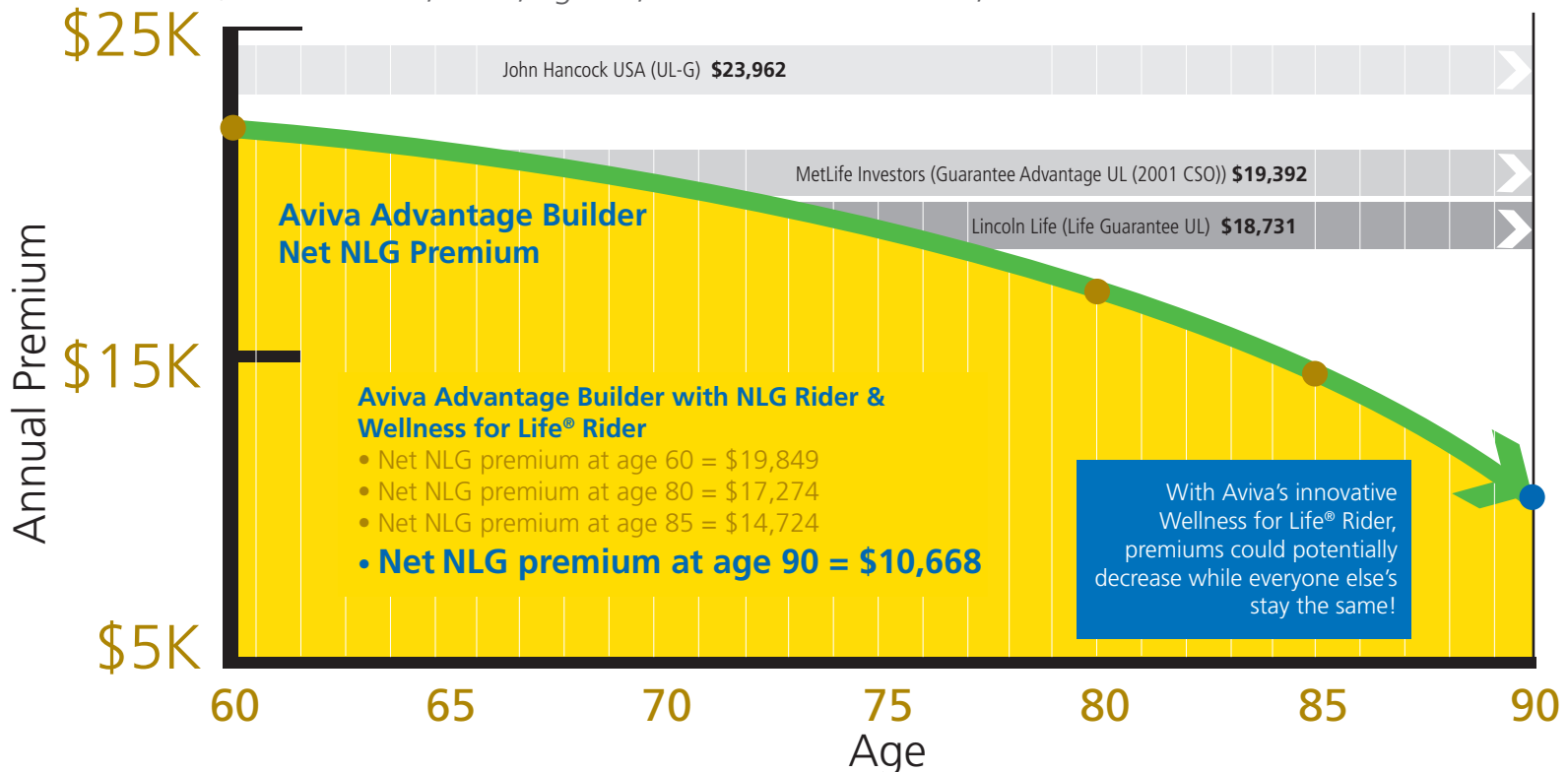
Rate quotes are also available through iPipeline, Compulife and Vital UL. Full illustrations are available through WinFlex Web.

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Aviva's Advantage Builder offers extremely competitive premiums with top selling carriers in the No-Lapse Guarantee market.*

Plus, the powerful combination of Aviva's innovative Wellness for Life® Rider and No-Lapse Guarantee Rider (NLG) can reward your clients for living a healthy lifestyle with **substantial premium savings** over the life of their policies. Supplemental illustrations now available on LPSS.

\$1 million face, Male, age 60, standard non-tobacco, level death benefit



Wellness Rewards, earned simply by seeing a doctor every two years and maintaining weight in a range determined at issue, illustrated as a .50% reduction to current (non-guaranteed) COI, multiplied by the number of years the policy has been in force, up to a maximum of 20.

* As reported in the LIMRA International 4Q 2010 U.S. Individual Life Insurance Sales Survey and Supplement to Life Sales Survey

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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. Competitor information is current and accurate to the best of our knowledge as of March 25, 2011. The data shown is taken from various company illustrations. Product features and rates are subject to change.

This comparison isolates one feature of the product depicted – Net NLG premium. Customers should always consider all features and limitations of products they are considering.

These values are not guaranteed; the use of alternate assumptions could produce significantly different results. The Net 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 III when the NLG Rider is attached to the policy.

Advantage Builder IV [2EFE11] and No Lapse Guarantee Rider [2NLEEA10] (NY versions available) and Wellness for Life Rider [2WFLAJ07-2] are issued by Aviva Life and Annuity Company, West 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.

Products issued by
 Aviva Life and Annuity Company
 7700 Mills Civic Parkway
 West Des Moines, IA 50266-3862
www.avivausa.com





Clients for life, solutions for life

**Not all insurance policies are created equal.
Neither are the agents who offer them.**

You build each client relationship believing you want to keep that client for life. From the needs that are discussed to the solutions you offer, you understand that a client's short-term wants can have a significant impact on their long-term needs.

There are many competitors in the No-Lapse Guarantee (NLG) market. In this environment, too much emphasis is often placed on the current premium costs. Yet, there are other factors to consider.

For example, what about an NLG premium that actually goes DOWN over time or a policy rider that encourages healthier living and personal accountability?

The chart below illustrates where Aviva and its competitors premiums are today, but also the profound impact Aviva's Wellness for Life rider has on tomorrow.

Male, age 60, SNT, \$1M face, pay to age 100, guarantees to age 121

Company	Product	Initial Annual Premium	Cumulative Premium to Age 100
John Hancock	UL-G	\$25,198	\$1,007,904
MetLife	Guarantee Advantage	19,633	785,314
Lincoln	LifeGuarantee	18,731	749,240
Aviva (with Wellness Rider)	Advantage Builder	19,863	578,605*

That's a savings of over \$170,000 from our nearest competitor

Aviva's unique Wellness for Life® Rider provides **Wellness Rewards®**, which 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.

* The cumulative premiums for Advantage Builder assume that the client earned Wellness Rewards every year of eligibility by seeing a doctor every two years and maintaining weight in a range determined at issue, illustrated as a .50% reduction to current (non-guaranteed) COI, multiplied by the number of years the policy has been in force, up to a maximum of 20.

Healthier living, longer life, better tomorrow

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 access to wellness information services from Mayo Clinic Health Solutions that may help your clients maintain or improve their health. And by meeting certain qualifications, you will receive Wellness Rewards, which reduce the cost of your insurance.

This impact can be immeasurable to your clients:

- In the long run, your clients can enjoy substantial savings. In our previous example they would have saved over \$170,000.
- In the long run, routine physicals mean a better quality of life for your clients.
- In the long run, it will help your clients potentially live longer.

Photo by
Aviva Associate
Heidi Shriver

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