

Aviva

product portfolio

- INDEXED UNIVERSAL LIFE INSURANCE
- SINGLE PREMIUM LIFE INSURANCE
- UNIVERSAL LIFE INSURANCE
- TERM INSURANCE
- VARIABLE LIFE & ANNUITIES



PRODUCT	COMPETITIVE ADVANTAGES	USES	KEY PRODUCT FEATURES
INDEXED UNIVERSAL LIFE			
<p>Lifetime Builder II Issue ages: 0-85, (18-75 Premier) (18-85 Preferred) Minimum face: Issue Ages 0-17 - \$25,000, 18-85 - \$50,000, Premier and Preferred - \$100,000 Surrender charge: 15 years Policy form 2ECI06</p>	<ul style="list-style-type: none"> ■ Levelized strategy transfer ■ CVAT or Guideline Premium Test available ■ Fixed rate loan option, with preferred loans available ■ Variable rate loan option ■ Guaranteed account value enhancement ■ Life Protector Rider 	<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"> ■ Potential for reward with guard against market risk ■ 100% guaranteed participation rate ■ Lifetime rolling target premiums ■ Full complement of riders available ■ Premier underwriting available ■ Free withdrawals of 20% in year 2 and beyond ■ Extended basic no-lapse guarantee
<p>Advantage Builder II Issue ages: 0-85, (18-85 Preferred) (18-75 Premier) Minimum face: \$100,000 Surrender charge: 15 years Policy form 2EDB08</p>	<ul style="list-style-type: none"> ■ No-Lapse Guarantee and Life Protector Riders ■ CVAT or Guideline Premium Test available ■ Indexed or fixed rate options available ■ Fixed rate loan option, with preferred loans available ■ Variable rate loan option ■ Guaranteed account value enhancement 	<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"> ■ Potential for reward with guard against market risk ■ 100% guaranteed participation rate ■ Lifetime rolling target premiums ■ Full complement of riders available ■ Premier underwriting available
<p>Indexed Survivor UL Issue ages: 20-85 Minimum face: \$250,000 Surrender charge: 15 years Policy form 2JAF06</p>	<ul style="list-style-type: none"> ■ Second-to-die indexed universal life product ■ No-Lapse Guarantee and Life Protector Riders ■ Fixed rate loan option, with preferred loans available ■ Policy split option ■ May be underwritten even if one of the lives is uninsurable ■ Variable loan rate option 	<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"> ■ Potential for reward with guard against market risk ■ 100% guaranteed participation rate ■ Lifetime rolling target premiums ■ Full complement of riders available ■ Paid-up policy at age 121
SINGLE PREMIUM LIFE			
<p>Multi Choice Indexed Single Premium Life Issue ages:50-85 Minimum premium: Greater of \$10,000 or the amount required for a \$25,000 face amount Surrender charge: 12 years Policy form 2EBJ05</p>	<ul style="list-style-type: none"> ■ Attractive annuity alternative that provides more death benefit that, in most cases, is tax-free to the beneficiary ■ Indexed UL product design creates more rate options ■ Simplified underwriting with no medical exams and TeleApp Application ■ Standard through Table 4 	<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"> ■ Guaranteed death benefit for a single premium ■ Safe and efficient "legacy asset" that transfers to heirs ■ Nursing home and terminal illness riders ■ Free withdrawals of 10% in year 2 and beyond ■ 2% Guaranteed Interest Rate
<p>Multi Choice Single Premium Life Issue ages: 50-85 Minimum premium: Greater of \$10,000 or the amount required for a \$25,000 face amount Surrender charge: 12 years Policy form 2UBJ05</p>	<ul style="list-style-type: none"> ■ Fixed UL product that provides a more conservative annuity alternative than the indexed version ■ Simplified Underwriting with no medical exams and TeleApp Application ■ Standard through table 4 ■ Return of Premium Feature. In year 7 and beyond the surrender value is at least the premium amount 	<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"> ■ Guaranteed death benefit for a single premium ■ Safe and efficient "legacy asset" that transfers to heirs ■ Nursing home and terminal illness benefits ■ Free withdrawals of 10% in year 2 and beyond ■ 3% Guaranteed Interest Rate ■ Non-Illustrated product

PRODUCT	COMPETITIVE ADVANTAGES	USES	KEY PRODUCT FEATURES
UNIVERSAL LIFE			
Patriot Solution II Issue ages: 0-85 Standard 18-85 Preferred 18-75 Premier Minimum face: \$25,000 ages 0-17 \$50,000 ages 18+ Surrender charge: 19 years Policy form 2UAA09	<ul style="list-style-type: none"> Primary Insured and Life Protector Riders 4% guaranteed interest rate 20% free withdrawals High target premiums Attractive commissions on excess premiums CVAT or Guideline Premium Test available 	Flexible product designed to meet death benefit protection and cash accumulation needs. Available for both qualified and nonqualified markets. Attractive for large dump-ins.	<ul style="list-style-type: none"> Traditional Universal Life Preferred loans Extended basic no-lapse guarantee Flexible term rider and automatic term blend capabilities Preferred Plus underwriting available Full compliment of riders available
Guarantee UL Solution Issue ages: 0-85 (18-85 Preferred) (18-75 Premier) Minimum face: \$25,000 ages 0-17 (juvenile) \$50,000 ages 18-85 Surrender charge: 15 years Policy form 2UCA09	<ul style="list-style-type: none"> Built-in flexible No-Lapse Guarantee death benefit Flexible Premium traditional universal life design with a 3% guaranteed minimum interest rate Ability to lower No-Lapse Guarantee premiums with innovative Wellness for Life program 	Designed to provide low-cost guaranteed death benefit protection on a traditional UL chassis.	<ul style="list-style-type: none"> No-Lapse Guarantee coverage available to juveniles and adults with low minimum face amounts Flexibility allowing customization of guarantee coverage and premium payment provisions Lifetime rolling target premiums Full complement of riders available, including Wellness for Life
TERM			
10-, 20-, 30-year, ART Issue ages: 10-year. 18-75 (18-70 Tobacco classes) 20-year. 18-60 (18-55 Tobacco classes) 30-year. 18-50 (18-45 Tobacco classes) ART 18-75 (18-70 Tobacco classes) Minimum face: \$50,000 (\$500,000 on ART) Policy form 2TAF05	<ul style="list-style-type: none"> Low cost death benefit protection Premiums guaranteed for initial level term period (10, 20 or 30 years ART guaranteed for 10 years.) Convertible to any permanent policy Waiver of Premium Plus Rider 	Designed for individuals and business owners seeking maximum coverage at minimum cost. Several options available to the insured.	<ul style="list-style-type: none"> Non-illustrated product; quotations available Premier underwriting available
VARIABLE LIFE & ANNUITIES			
Protector hVUL* Issue ages: 20-80 Minimum face: \$100,000 Policy form 4101	<ul style="list-style-type: none"> Hybrid flexible premium VUL Zero net-cost loans after five years 	Designed as a protection product combining the growth potential of VUL with the low-cost, guaranteed protection of a UL.	<ul style="list-style-type: none"> Guaranteed death benefit rider to age 121 Automatic transfer feature
Overture Ovation!* Issue ages: 0-90 (20-90 Preferred) Minimum face: Standard - \$50,000, Preferred - \$100,000 Policy form 4022	<ul style="list-style-type: none"> Accumulation VUL Lower M&E beginning year 16+ (0.45% to 0.1%) Zero net-cost loans after five years 	Flexible Premium variable UL designed to provide death benefit protection with potential cash accumulation.	<ul style="list-style-type: none"> Guaranteed death benefit rider Guaranteed Insurability Rider Asset protection riders Two death benefit options (level and increasing)
Overture Medley!* Issue ages: 0-85 Minimum face: \$25,000 (\$2,000 minimum NQ, \$50 Q, with additional 25 bps and \$36 fee) Policy form 4888	<ul style="list-style-type: none"> Unbundled variable annuity Guaranteed lifetime withdrawal benefit Broad spectrum of investment choices Low expense charges (0.80% of policy value) No annual fee 	For Individuals with retirement planning needs needing long-term tax deferred accumulation (also available as a qualified annuity for the 403(b) market).	<ul style="list-style-type: none"> Liquidity and enhanced death benefit options Optional estate protection benefits
Advantage VA III# Issue ages: 0-85 Minimum Contribution: \$25 qualified; \$50 non-qualified Policy form UC 8138	<ul style="list-style-type: none"> L-share variable annuity Multiple investment portfolios Guaranteed Lifetime Withdrawal Benefit Guaranteed account Four-year surrender charge period 	Designed for long-term growth potential and control; as a supplement to IRA and 401(k) accounts, or a long-term plan that has no surrender charges after four years.	<ul style="list-style-type: none"> 12 free transfers per year Loans available for TSA plans

* Products issued by Ameritas Life Insurance Corp. and underwritten by Ameritas Investment Corp., both UNIFI Companies.
Product issued by The Union Central Life Insurance Company and underwritten by affiliate Ameritas Investment Corp., both UNIFI Companies.

KEY RIDERS	COMPETITIVE ADVANTAGES	PRODUCTS	OTHER KEY RIDERS AVAILABLE
<p>No-Lapse Guarantee Rider Issue ages: 18-85 Policy forms 2NLEDB08 (Advantage Builder II) 2JNLGF06 (ISUL)</p>	<ul style="list-style-type: none"> ■ Provides guaranteed death benefit for the life of the insured ■ Flexible design allows choice of guarantee period and premium payment period 	<p>Advantage Builder II 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"> ■ Primary Insured Rider ■ Waiver of Monthly Deductions Rider ■ Waiver of Specified Premium Rider ■ Accidental Death Benefit Rider ■ Guaranteed Purchase Option Rider ■ Additional Insured Rider ■ Children's Insurance Rider ■ Policy Split Option Rider ■ Joint Term Rider ■ Estate Protection Rider ■ Death Benefit Return of Premium Rider ■ Death Benefit Maturity Extension Rider ■ Accelerated Benefits Rider ■ Waiver of Surrender Charge Due to Confinement Rider
<p>Life Protector Rider Issue ages: 18-85 Policy forms 2JLPUF06 (ISUL) 2PUEBI06 (Lifetime Builder II & Advantage Builder II) 2PUUAB09 (Patriot Solution II)</p>	<ul style="list-style-type: none"> ■ Provides for paid-up policy when certain policy and policy loan conditions are met. ■ Prevents policy from lapsing as a result of loan indebtedness. 	<p>Advantage Builder II Lifetime Builder II Indexed Survivor UL Patriot Solution II Guarantee UL Solution</p>	
<p>Wellness for Life® Issue ages: 21-85 Policy forms 2WFLAJ07-2</p>	<ul style="list-style-type: none"> ■ Provides wellness benefits and potential wellness rewards for clients that live a healthy lifestyle. 	<p>Lifetime Builder II Advantage Builder II Patriot Solution II Guarantee UL Solution</p>	
<p>Early Cash Value Rider Issue ages: 18-70 Policy forms 2WSCJ07</p>	<ul style="list-style-type: none"> ■ Designed for business market. ■ 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. 	<p>Lifetime Builder II</p>	



Products Issued by:
Aviva Life and Annuity Company
611 5th Avenue
Des Moines, IA 50309
www.avivausa.com

