

We are building insurance around you.®



Aviva's **No-Lapse Guarantee Portfolio**

Advantage Builder
Guarantee UL Solution

Agent reference guide

It's something we all want: protection and stability for our financial futures.

Aviva recognizes the value of No-Lapse Guarantee products for your clients. That's why we have TWO competitive NLG universal life policies that can provide guaranteed death benefits, up to the LIFETIME of the insured.

You can offer your clients an **Advantage Builder** policy with its optional No-Lapse Guarantee Rider and indexed-linked interest crediting; or you can offer **Guarantee UL Solution** with its built-in NLG and fixed interest crediting.



Combined, Aviva's NLG portfolio provides top-level competitive NLG premiums across age categories, especially in single pay or limited premium payment designs.

NLG Portfolio Highlights

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

Target Markets

Advantage Builder

- For clients interested in affordable death benefit protection
- 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
- For clients interested in death benefit guarantee flexibility provided by the optional NLG rider
- For competitive premiums on NLG sales across a range of ages and premium patterns, especially for issue ages under 65

Guarantee UL Solution

- For clients interested in guaranteed low-cost death benefit protection
- For clients who prefer a traditional fixed interest crediting product
- For competitive premiums on NLG sales across a range of ages and premium patterns, especially for issue ages over 65
- For NLG sales on juveniles (0-17) and all face amounts

Product guarantees,
choices and protection
all in one portfolio!

This policy description provides highlights and does not cover all restrictions, conditions or limitations that may apply. See the policy for full details. Benefits may be limited or excluded during the first two years of the policy under suicide and contestability provisions. 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.

For agent use only. Not for use with the general public. Policy Forms 2EFE11 and 2UHE11. Availability varies by state.

Policy Specifications

Feature	Advantage Builder	Guarantee UL Solution
Basic Features		
Issue Ages	0-85 (Age Nearest Birthday)	0-85 (Age Nearest Birthday)
No-Lapse Guarantee	Available as an optional rider for issue ages 18-85	Included in the base contract
Minimum Face Amounts	\$100,000	Ages 0-17 (juvenile): \$25,000 Ages 18 and up (adult): \$50,000
Underwriting Classes	Premier Non Tobacco: age 18-75 Preferred Non Tobacco: age 18-85 Preferred Tobacco: age 18-85 Standard Non Tobacco: age 0-85 Standard Tobacco: age 18-85	Premier Non Tobacco: age 18-75 Preferred Non Tobacco: age 18-85 Preferred Tobacco: age 18-85 Standard Non Tobacco: age 0-85 Standard Tobacco: age 16-85 \$100,000 minimum combined base and Primary Insured Rider (PIR) is required for Preferred or Premier.
Maximum Special Underwriting Class	Table 16	Table 16
Available in Qualified Plans	Yes	Yes
Premium and Interest Crediting		
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%. (see page 14).	Provides a minimum annual effective interest rate guarantee of 3%.
Premiums	Premiums are flexible. With the No-Lapse Guarantee provision, premiums can be paid to guarantee coverage up to the lifetime of the insured.	Premiums are flexible. With the No-Lapse Guarantee provision, premiums can be paid to guarantee coverage up to the lifetime of the insured.
Premium Banding	<ul style="list-style-type: none"> • 100K - 499K • 500K - 999K • 1M+ <p>Premiums are banded on Advantage Builder only in cases where the No-Lapse Guarantee Rider is attached. Non-NLG cases for Advantage Builder are not banded.</p>	<p>(adults only):</p> <ul style="list-style-type: none"> • 50K - 99K • 100K - 499K • 500K - 999K • 1M+

Policy Specifications

Feature	Advantage Builder	Guarantee UL Solution
Premium and Interest Crediting		
7702 Compliance	Both Guideline Premium and Cash Value Accumulation tests are available for 7702 Compliance. Available only at issue, this election affects the premium limits and minimum death benefit requirements within the policy.	Both Guideline Premium and Cash Value Accumulation tests are available for 7702 Compliance. Available only at issue, this election 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.	First-year commissions paid until full target premium is satisfied.
Policy Provisions		
Maturity	Advantage Builder 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 	Guarantee UL Solution 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>	<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>
Face Amount Changes	<p>No changes allowed in first policy year.</p> <p>Face Increases Minimum face amount increase is \$25,000. Evidence of insurability is required.</p> <p>Face Decreases Illustrations for face amount reductions in the first five policy years are not allowed. Face reductions will reduce cost of insurance charges, but will not reduce minimum premiums, surrender charges, or the monthly expense charge.</p>	<p>No changes allowed in first policy year.</p> <p>Face Increases Minimum face amount increase is \$25,000. Evidence of insurability is required.</p> <p>Face Decreases Illustrations for face amount reductions in the first five policy years are not allowed. Face reductions will reduce cost of insurance charges, but will not reduce, surrender charges, or the monthly expense charge.</p>

Policy Specifications

Feature	Advantage Builder	Guarantee UL Solution
Policy Provisions		
Available Riders (see page 15 for rider descriptions)	<ul style="list-style-type: none"> • Accelerated Benefits • Accidental Death Benefit • Additional Insured • Children’s Insurance • Death Benefit Return of Premium • Guaranteed Purchase Option • Life Protector • No-Lapse Guarantee • Primary Insured • Waiver of Monthly Deductions • Waiver of Specified Premium • Wellness for Life® 	<ul style="list-style-type: none"> • Accelerated Benefits • Children’s Insurance • Guaranteed Purchase Option • Life Protector • Primary Insured • Waiver of Specified Premium • Wellness for Life®
Policy Charges		
Surrender Charge	15-year declining schedule	15-year declining schedule
Premium Load	5%	5%
Monthly Policy Charge	\$12	\$12
Expense Charges	Monthly per thousand expense charge based on face amount issued, issue age, gender and underwriting class in all months.	Monthly per thousand expense charge based on face amount issued, issue age, gender and underwriting class in all months. Banded at \$100,000 for adults.
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. COI rates are banded with a low band for juvenile sales and for adult sales under \$100,000. A high band for adult face amounts equal to or greater than \$100,000 is also available.

Lifetime Guaranteed Death Benefit with Aviva's No-Lapse Guarantee¹

The key feature of both Advantage Builder and Guarantee UL Solution is the guaranteed death benefit available through Aviva's No-Lapse Guarantee provision. The NLG is available as an optional rider on Advantage Builder and built into the base policy on Guarantee UL Solution. The following provisions apply to both products' NLG benefit:

The NLG Value

The NLG value is an alternate value used solely for determining whether the benefit is available. It is highly dependent on the amount and timing of premiums paid. It is calculated in the same manner as the account value, using separate interest rates and policy charges, but it does not represent a value that can be accessed by the policy owner. The NLG value does not affect the policy's account value or any other value described in the policy.

The death benefit guarantee period may be impacted if events occur including, but not limited to, the following:

- A change in the policy face amount
- A policy loan or withdrawal
- A change in underwriting class
- The addition, deletion, or change of any rider
- Required NLG premiums are received beyond the policy month in which they are due (There is a 30-day grace period in the event that NLG premiums are not received on time.)

Any 1035 premium received in the first year will be treated as having been received at issue for NLG coverage determination.

Restoration Period

Aviva's NLG portfolio has a five-year restoration period if the NLG becomes compromised due to insufficient premium payments. At any time during this restoration period, premiums can be paid to 'catch up' and restore this NLG provision.

NLG Termination

The NLG benefit will terminate at the earliest of:

- Policy termination or maturity; or
- The exercise of the Life Protector Rider
- The expiration of the five-year NLG provision restoration period

Illustrating the No-Lapse Guarantee

The Life Portraits Sales Solutions (LPSS) and WinFlex Web illustration software include a solve capability that enhances Advantage Builder and Guarantee UL Solution illustrations. You can:

- Solve for modal premium based on face amount and guarantee period
- Solve for face amount based on the premium and guarantee period
- Maintain the NLG provision as long as possible based on the face amount and premium.
- On Advantage Builder, the policy holder can also request termination of the NLG Rider

Illustration support is available by calling Distribution Services at (800) 801-1486, option 1, ext. 2396.

The potential to lower NLG premiums with Wellness for Life®

Premiums required to meet the NLG requirement may be lowered if your clients add the Wellness for Life® Rider to their policy. The Wellness for Life® Rider rewards policyholders for maintaining a healthy lifestyle, and those Wellness Rewards, if earned, will count toward NLG premium requirements. In effect, this reduces the out-of-pocket premium that must be paid for the NLG. For more information about the Wellness for Life® Rider, see page 9 of this brochure or refer to our Wellness for Life® Rider brochure (Supply form # WL16579).

Basic NLG Period

When Advantage Builder is sold without the No-Lapse Guarantee Rider, it will have a five-year Basic NLG Period. For the first five policy years, the base policy will not go into a grace period regardless of its net cash value as long as the minimum premium test is met. The minimum premium test is met if the sum of the premiums paid, to date, less any withdrawals and policy loans, equals or exceeds the cumulative minimum monthly premiums due.

Face decreases will not change the minimum premium due during the Basic NLG Period. Face increases will increase the minimum premium due for the Basic NLG Period.

Differences in NLG specifications

Advantage Builder	Guarantee UL Solution
<p>The No-Lapse Guarantee is available as an optional rider (form 2NLEEA10)¹ ONLY at the time of policy issue.</p> <p>The rider is available for issue ages 18-85.</p> <p>Charges are deducted from the policy's account value.</p> <p>The rider can be terminated later (but cannot be reinstated once terminated).</p> <p>The NLG provision premiums are banded at \$500,000 and \$1 million</p>	<p>The No-Lapse Guarantee provision is built into the policy.²</p> <p>The No-Lapse Guarantee provision is available for all issue ages 0-85.</p> <p>The NLG provision premiums are banded at \$100,000, \$500,000 and \$1 million for adults.</p>

¹ The No Lapse Guarantee Rider is called the "Extended Guarantee Rider" in Connecticut and the "Death Benefit Guarantee Rider" in Illinois.

² If indebtedness exceeds the policy cash value, the policy terminates due to an over-loan status regardless of whether or not the NLG conditions are met.

Two ways to benefit from Wellness for Life®



Wellness for Life RewardsSM

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.

- 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

Wellness Resources

Wellness for Life participants receive exclusive benefits from Mayo Clinic Health Solutions,³ including:

Mayo Clinic Health Risk Assessment, a confidential questionnaire used to populate your personal, password-protected health management website.

Your Personal Health Management Website.

Based on your responses to the questionnaire, Mayo Clinic will personalize your health management website with information and tools to help you reduce your health risks, manage your chronic conditions and reach your health goals.

Mayo Clinic Discounts and special offers on wellness resources and programs.

"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 health-related questions.

Quarterly Mayo Clinic Newsletter. Every three months, you'll receive the Mayo Clinic EmbodyHealth newsletter with important information on wellness and healthy living.

³ It is anticipated that Wellness for Life services will be provided by Mayo Clinic Health Solutions for the life of the Program. But since your life insurance policy may remain in-force for many years, it is possible that the provider and/or menu of wellness services may change or be enhanced at some future date.

The Wellness for Life Rider has an administrative expense charge that will be included in the monthly deduction of the policy only in the first policy year and is not payable after the Rider is terminated. This expense charge covers a portion of the cost of the Wellness Benefits plus the administration expenses associated with the Rider.

Wellness for Life[®] and No-Lapse Guarantee: The perfect match!

Any Wellness for Life Rewards[®] count toward the NLG premium requirement, in effect reducing the out-of-pocket premium required.

In other words, with Wellness for Life[®] and NLG, your premium is guaranteed to never go up and may go down!⁴

The following hypothetical example illustrates the power of the Wellness for Life[®] and NLG combination for **Advantage Builder**:

Male Age 45 | Non Tobacco | \$250,000 Face Amount | Wellness for Life

Policy Year	NLG Premium	Wellness Reward EXAMPLE - .5% discount ⁵	Net NLG Premium ⁶
10	\$2,253	\$32	\$2,227
15	\$2,253	\$79	\$2,185
20	\$2,253	\$168	\$2,106
25	\$2,253	\$263	\$2,014
30	\$2,253	\$444	\$1,848
35	\$2,253	\$737	\$1,595

Net NLG Premium =

Gross annual premium outlay reduced by guaranteed Level 2 Wellness Reward of .5%⁵ earned in previous policy year (annually declared discount could be higher). This lesser premium amount could be paid without negatively impacting the policy's No Lapse Guarantee. Paying only the Net NLG Premium will result in lower policy cash values and may impact future Wellness Rewards.

Over time, the savings can really add up!

The following hypothetical example illustrates the power of the Wellness for Life[®] and NLG combination for **Guarantee UL Solution**:

Male Age 45 | Non Tobacco | \$250,000 Face Amount | Wellness for Life

Policy Year	NLG Premium	Wellness Reward EXAMPLE - .5% discount ⁵	Net NLG Premium ⁶
10	\$2,330	\$40	\$2,296
15	\$2,330	\$93	\$2,250
20	\$2,330	\$197	\$2,159
25	\$2,330	\$307	\$2,052
30	\$2,330	\$537	\$1,845
35	\$2,330	\$954	\$1,486

This hypothetical example is for illustration purposes only.

⁴ The premium guarantee assumes premiums are paid on a timely basis, no loans or withdrawals are taken from the policy, and no policy changes are made.

⁵ Level 2 Wellness Reward = .5% reduction to current (non-guaranteed) COI, multiplied by the number of years the policy has been in force. Policy year multiplier caps at 20. [Level 1 Wellness Reward guaranteed to be .25% (annually declared discount could be higher.)]

⁶ The Net NLG Premium is not guaranteed and subject to change.

Table Reduction Program

Aviva also offers a Table Reduction Program on Advantage Builder and Guarantee UL Solution.

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

- Face amounts up to \$10 million
- Issue ages 20-70

Access to cash values⁷

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 value 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. Pro-rated surrender charges and fees apply.

- 20% free partial withdrawals available. Pro-rata 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. (Death Benefit Option 3 only available on Advantage Builder)
- For Death Benefit Option 2 policies, no face amount adjustment is made.

⁷ 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 regardless of whether or not the NLG conditions are met (See page 15 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.

Both Guarantee UL Solution and Advantage Builder 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 ⁸	Guarantee UL Solution
Interest rate credited on loaned funds	2% per year	3% 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
Current net cost, non-preferred loans	2%	1%
Maximum interest rate charged on non-preferred loans	5% annualized, which equates to 4.76% 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	3% annualized, which equates to 2.91% in advance
Net cost, preferred loans	0%	0%

A variable interest rate loan is also available with 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.

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

⁸ On Advantage Builder, if the fixed account does not have sufficient funds to cover a policy loan, withdrawal or policy charge, funds will be automatically transferred from indexed accounts to the fixed account to cover such amounts (annually declared fixed interest rate loan only).

Interest Crediting

Guarantee UL Solution

On Guarantee UL Solution Aviva will declare a fixed rate of interest to be credited to the policy account value. The guaranteed minimum interest that will be credited to the policy is 3% each year.

Advantage Builder

As an indexed life policy, Advantage Builder offers your clients a wider range of options than are available in traditional life insurance policies.

For complete details regarding Aviva indexed life insurance products, please consult our brochure, "Understanding Indexed Life Insurance" (Form 14888). This client-approved booklet will allow you to provide your indexed life customers with a complete buyer's guide for Aviva indexed life insurance.

Current Interest Crediting Strategies⁹

Basic Interest Strategy

The Basic Interest Strategy is the initial holding place for premium. A minimum balance is kept here and earns a fixed interest rate determined by the company. Premiums paid in excess of the minimum required move from here to the other interest crediting strategies chosen by the customer, according to policy specifications.

Fixed Term Strategies

One-Year Fixed Term Strategy

Five-Year Fixed Term Strategy

Please note: Premium cannot be allocated to a fixed strategy if the No-Lapse Guarantee Rider is in force.

Indexed Strategies

One-Year Point-to-Point (five-year term)

One-Year Multi-Index (five-year term)

One-Year Monthly Cap (five-year term)

One-Year Monthly Average (five-year term)

Two-Year Point-to-Point (six-year term)

⁹ Strategy availability varies by state. Dollars in strategies can be redirected at the end of each segment term.

¹⁰ See back cover for disclosure regarding indices used. Measurement of indices excludes dividends.

¹¹ In Pennsylvania, the interest credited will never be less than 1% per year and 2% compounded annually over each index strategy segment. The 2% guarantee will be applied at the end of the segment term or upon lapse, surrender or maturity of the policy, whichever occurs first.

Indices¹⁰

Standard & Poor's 500 Composite Stock Price Index®

NASDAQ 100 Index

Dow Jones Industrial Average

Participation Rate

The Participation Rate determines the percentage of the index growth the policyholder is eligible to earn. Participation rates may vary by interest crediting strategy and can be reset at the beginning of an interest crediting period as specified in the policy. Advantage Builder III includes a participation rate that is guaranteed to be at least 100%.

Cap Rate

The cap rate is the maximum rate that is used in calculating credited interest for each strategy.

Cap rates may vary by strategy and can be reset at the beginning of an interest crediting period as specified in the policy. Advantage Builder includes a minimum cap that is guaranteed for the life of the policy. (Varies by strategy)

Guaranteed Interest Rates

Advantage Builder provides a guaranteed minimum interest rate of 2%. On the fixed-term strategies, the policy guarantees that the declared interest rate will never be less than 2% per year.

On the indexed strategies, the policy guarantees that the interest credited will never be less than 2% compounded annually over the segment term. The guarantee will be applied at the end of the segment term or upon lapse, surrender or maturity of the policy, whichever occurs first.¹¹

Levelized Strategy Transfer

If elected on application, all premiums allocated to the indexed strategies and received in the first policy year will be systematically directed to the selected strategies once per month for the remainder of the first policy year. Illustrated values do not reflect the potential impact of the Levelized Strategy Transfer.

Other Factors Affecting Interest Crediting

Any money removed from an indexed strategy segment during an interest crediting period for any reason (e.g., withdrawal, certain loans, policy surrender, to pay policy charges or expenses, etc.) is not credited with any index-linked interest for such interest crediting period.



Riders available on both NLG products¹²

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

Life Protector Rider¹³ (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

Waiver of Specified Premium Rider (Form 21043F02)

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 on Advantage Builder

Guaranteed Purchase Option Rider¹⁴ (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

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: Table 8
- Conversion: The Primary 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.

Riders available only on Advantage Builder

Waiver of Monthly Deductions Rider (Form 21042F02)

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 NLG Rider
- Not available with Waiver of Specified Premium Rider

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
- Not available with NLG Rider

Accidental Death Benefit Rider¹⁴ (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
- Not available with NLG Rider

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 (non-preferred), \$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.
- Not available with NLG Rider

¹² Riders are subject to state availability, certain limitations, and may require additional premiums unless otherwise specified. See terms of the rider for full details.

¹³ The tax treatment of this rider, if activated, is not settled under current law. In particular, it is not clear whether the rider will result in a taxable event at the time it is activated. Anyone contemplating the purchase of the policy with this rider should consult a tax advisor as to the possible tax ramifications associated therewith.

¹⁴ These riders are not available if policies are sold in a qualified plan.

Contact Us

Illustrations

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.

Agent website

www.avivausa.com/agents

Product questions, Illustration and Web Support

Call Distribution Services at (800) 801-1486, option 1, ext. 2396

Advanced Markets

(800) 525-7133, option 5

Need supplies?

To order product and supplementary brochures using 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.

Advantage Builder Consumer Brochure

States where Wellness for Life Rider is available: 17852

States where Wellness for Life Rider is not available; 17858

Guarantee UL Solution Consumer Brochure

States where Wellness for Life Rider is available: 17859

States where Wellness for Life Rider is not available: 17857

Understanding Indexed Universal Life: 14888

Wellness for Life Brochure: WL16579

This is Aviva Brochure (company profile): 17433



Thank you.

Aviva USA wouldn't be where it is today without the contributions of our valued producers. We know our strong business results are possible only because of your commitment and loyalty to Aviva.

We will continue to focus on delivering an exceptional experience for our producers. We are committed to working with you to offer innovative solutions that meet the changing financial needs of your clients and our customers, such as your No-Lapse Guarantee portfolio.

Thank you for your trust and business, as we can't do anything without YOU.

"Standard & Poor's®", "S&P®", "S&P 500®", "Standard & Poor's 500®" and "500®" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Aviva. Our Indexed UL products are not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing these products.

"NASDAQ", "NASDAQ-100", and "NASDAQ-100 Index" are trademarks of The NASDAQ Stock Market, Inc. This Policy is not sponsored, endorsed, sold or promoted by The NASDAQ Stock Market, Inc. or its affiliates (NASDAQ, with its affiliates, are referred to as the "Corporations"). The Corporations have not passed on the legality or suitability of, or the accuracy or adequacy of descriptions and disclosures relating to, the Policy. The Corporations make no representation or warranty, express or implied to the owners of the Policy or any member of the public regarding the advisability of investing in securities generally or in the Policy particularly, or the ability of the NASDAQ-100 Index to track general stock market performance. The Corporations' only relationship to Aviva ("Licensee") is in the licensing of the NASDAQ, NASDAQ-100, and NASDAQ-100 Index trademarks, and certain trade names of the Corporations and the use of the NASDAQ-100 Index which is determined, composed and calculated by NASDAQ without regard to Licensee or the Policy.

NASDAQ has no obligation to take the needs of the Licensee or the owners of the Policy into consideration in determining, composing or calculating the NASDAQ-100 Index. The Corporations are not responsible for and have not participated in the determination of the timing of, prices at, or quantities of the Policy to be issued or in the determination or calculation of the equation by which the Policy is to be converted into cash. The Corporations have no liability in connection with the administration, marketing or trading of the Policy.

"Dow Jones," "Dow Jones Industrial Average" and "DJIA" are service marks of Dow Jones & Company, Inc. and have been licensed for use for certain purposes by Aviva. Aviva's product(s) based on the Dow Jones Industrial Average, are not sponsored, endorsed, sold or promoted by Dow Jones, and Dow Jones makes no representation regarding the advisability of investing in such product(s).

This brochure contains highlights only. You should refer to the Advantage Builder Indexed Universal Life policy and the Guarantee UL Solution Universal Life policy for full explanations. 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. Your clients 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 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 2EFE11 and 2UHE11. Availability varies by state. For Agent Use Only. Not for use with the General Public

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

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

