

Few things are guaranteed these days, and life insurance is not usually one of them. But now, with the **Aviva Guaranteed Term Exchange Program**, your clients can get valuable, permanent life insurance protection with **No Underwriting**

Guaranteed

ABOUT AVIVA

Aviva Life and Annuity Company is part of Aviva USA, one of the fastest-growing life insurers in the United States, with more than 1,115,000 customers and 32,850 agents and distributors. We offer a competitive portfolio of long-term savings, insurance and retirement income products designed to help customers make the most out of life. Aviva USA is part of Aviva plc, the world's fifth-largest insurance group, with a corporate lineage dating back to 1696.

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:

Lifetime Builder II (2ECI06)
Advantage Builder II (2EDB08)
Patriot Solution II (2UUA09)

For agent use only. Available in most states.



Guaranteed Term Exchange Program

Convert a Term Policy from another company to a Permanent Policy with **Aviva!**

Products Issued by
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A Term Conversion Credit Need another reason to talk to your term customers?

How about a term conversion credit of 12 MONTHS of the term premium? This is the amount that Aviva will credit to the new, permanent policy (not including policy fee).

The only thing Aviva will ask is that the new, permanent policyowner pay at least one additional modal premium (or the balance for the annual premium). Unused term conversion credits, if applicable, will **NOT** be refunded in cash.

Rules of the road

- Term policy must be with an eligible company as found on the agent website
- Conversion must occur within 36 months of the term policy issue date
- Original term policy must have been fully underwritten
- Term policy must have been issued at standard or better rates
- Term policy must be fully surrendered and assigned to Aviva Life and Annuity Company
- New, Permanent policy guidelines:
 - \$100,000 minimum face; \$1 million maximum face
 - Minimum issue age 18; Maximum issue age 65
 - Same owner and insured as on term policy
 - Same rating will apply (standard-to-standard, preferred-to-preferred)
- Term Riders on permanent plans are **NOT** eligible
- Non-Term Riders require full underwriting
- **NO** partial conversions are allowed
- **NO** term blends are allowed on the permanent policy

Permanent policy options from Aviva include:

Lifetime Builder II
Advantage Builder II
Patriot Solution II

Helpful hints

To help expedite processing, follow these helpful hints:

- For equal face amounts, we only need questions 1-9d (Part 1) of the application completed; however . . .
- Send ALL pages of the application for faster processing
- Obtain all proper signatures
- For increased face amounts or additional benefits, full underwriting **IS** required, and the entire application must be completed

Plus, there are a few other items that we **MUST** receive in order to issue the new, permanent policy:

- State-specific replacement form where required
- Completed assignment form with original signatures
- The original term policy, including the policy data page (lost policy forms or affidavits are not accepted)
- Sufficient premium to put the new policy in force
- A full, compliant illustration