



Field Underwriting Guide

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Note: This Field Underwriting Guide is printed annually. The information contained within may be updated at any time throughout the year. To view the most current version of this guide, please refer to the electronic document published on Aviva Live.

“Our Commitment to You”

At Aviva, we are building insurance around **you**. That means we see more than cholesterol readings and driving records when we underwrite your clients. We recognize there is a real person within the paperwork.

The goal of our Underwriting department is to complement and enhance the relationships you have with your clients. We strive to provide all of our customers prosperity and peace of mind. We promise to provide you with the services and value you deserve. We do this through competitive and prudent underwriting decisions that ensure the needed protection will be there for you and your clients.

We recognize you have many choices of carriers, and we appreciate and value your trust. Thank you for doing business with Aviva!

A handwritten signature in black ink, appearing to read "Kent D. Major". The signature is fluid and cursive, with a prominent loop at the end.

Kent D. Major
Vice President and Chief Underwriter

Underwriting Guidelines Chart

for Non-TeleApp Cases (All products except for multi choice Single Premium)

Non-medical limits include the total amount of coverage issued and placed in force within the last 5 years. Other limits include the total amount of coverage issued and placed in force within the last 2 years.

Underwriting Requirements (MVRs, prescription checks and inspection)							
Age	Amount	\$0	\$25,001	\$50,001	\$100,000	\$150,001	\$250,001
		\$25,000	\$50,000	\$99,999	\$150,000	\$250,000	\$500,000
0 - 15		Non-Med Rx					
16 - 40		Non-Med MVR ³			Paramed, Blood ¹ , UA, MVR ³		
41 - 45							
46 - 50		Non-Med MVR ³ , Rx			Paramed Blood ¹ , UA, MVR ³ , Rx		
51 - 55							
56 - 60		Paramed UA, Rx, MVR ³			Paramed Blood ¹ , UA		
61 - 70							
71 - Product Limit		Paramed, UA, Rx, Blood ¹ , Sr. Eval., MVR ³ , FINQ			Paramed, UA, Blood ¹ , EKG ² , MVR ³ , Rx,		

FINQ - Financial Questionnaire

IR - Inspection Report to be ordered by the Home Office

RX - Prescription database check

Sr. Eval. - Senior Evaluation, including cognitive and frailty test

UA - Urinalysis

reports are ordered by the Home Office)

\$500,001 -\$1,000,000	\$1,000,001 -\$2,000,000	\$2,000,001 -\$3,000,000	\$3,000,001 -\$5,000,000	\$5,000,001 -\$10,000,000	\$10,000,001 & Up
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Call the Home Office Underwriter

	Paramed, Blood ¹ UA, FINQ, MVR ³	UA Paramed FINQ, Blood ¹ EKG ² , MVR ³	Paramed, Blood ¹ UA, EKG ² , MVR ³ , IR	
	UA Paramed Rx, Blood ¹ MVR ³ , FINQ			
EKG ² MVR ³ Rx		Paramed Blood ¹ UA EKG ² MVR ³ Rx FINQ	Paramed Blood ¹ UA EKG ² MVR ³ Rx IR	M.D. Exam Blood ¹ UA TMEKG MVR ³ Rx IR
Sr. Eval., FINQ			Paramed, RX UA, IR Blood ¹ , Sr. Eval. EKG ² , MVR ³	M.D. Exam, UA, IR, Rx Blood ¹ , Sr. Eval. EKG ² , MVR ³

¹ A Blood Profile will be required on proposed insureds age 16 and older if the new application face amount plus Aviva Life and Annuity in force policy amounts issued within the previous 2 years, total \$100,000 or more. A 12- hour fasting Blood Profile is recommended.
² 12 lead resting EKG — mounted, uninterpreted.
³ Motor Vehicle Report (MVR) will be ordered by the Home Office.

Underwriting Guidelines Chart

for TeleApp Cases (All products except for multi choice Single Premium Life)

Non-medical limits include the total amount of coverage issued and placed in force within the last 5 years. Other limits include the total amount of coverage issued and placed in force within the last 2 years.

TeleApp services include ordering and follow up of all requirements							
Age	Amount	\$0	\$25,001	\$50,001	\$100,000	\$150,001	\$250,001
		\$25,000	\$50,000	\$99,999	\$150,000	\$250,000	\$500,000
0 - 15		TeleApp Rx					
16 - 40		TeleApp MVR			TeleApp, Mini Exam, Blood UA, MVR		
41 - 45							
46 - 50		TeleApp MVR Rx			TeleApp Mini Exam Blood UA MVR Rx		
51 - 55							
56 - 60		TeleApp Mini Exam UA MVR Rx			TeleApp Mini Exam Blood UA		
61 - 70							
71- Product Limit		TeleApp, Mini Exam, Blood, UA, MVR, FINQ, Rx, Sr. Eval.			TeleApp, Mini Exam, Blood, UA, MVR,		

FINQ - Financial Questionnaire
IR - Inspection Report to be ordered by the Home Office
RX - Prescription database check
Sr. Eval. - Senior Evaluation, including cognitive and frailty test
UA - Urinalysis

\$500,001 -	\$1,000,001 -	\$2,000,001 -	\$3,000,001 -	\$5,000,001 -	\$10,000,001 & Up
\$1,000,000	\$2,000,000	\$3,000,000	\$5,000,000	\$10,000,000	

Call the Home Office Underwriter

	TeleApp, Mini Exam, Blood UA, MVR, FINQ	TeleApp, Mini Exam, Blood, UA, MVR, EKG, IR, FINQ	TeleApp, Mini Exam, Blood UA, MVR, EKG, IR	
	TeleApp, Mini Exam Blood, UA, MVR, Rx, FINQ			
MVR Rx EKG	TeleApp Mini Exam Blood UA MVR Rx EKG FINQ	TeleApp Mini Exam Blood UA MVR Rx EKG IR FINQ	TeleApp Mini Exam Blood UA MVR Rx EKG IR	TeleApp M.D. Exam Blood UA TMEKG MVR Rx IR
FINQ, RX, EKG, Sr. Eval.		TeleApp, Mini Exam, Blood, UA, MVR, Rx, EKG, FINQ, Sr. Eval., IR	TeleApp, Mini Exam, Blood, UA, MVR, Rx, EKG, Sr. Eval., IR	TeleApp, MD Exam, Blood, UA, MVR, Rx, EKG, Sr. Eval., IR

For face amounts over \$1,000,000, please provide a cover letter explaining the need and purpose of the coverage being requested.

Preferred Underwriting Guidelines Chart — Permanent Products

Best Class - Premier Build Chart			
Height	Weight	Height	Weight
5'0"	145	5'9"	190
5'1"	150	5'10"	196
5'2"	155	5'11"	201
5'3"	160	6'0"	207
5'4"	165	6'1"	213
5'5"	170	6'2"	219
5'6"	175	6'3"	225
5'7"	180	6'4"	230
5'8"	185	6'5"	237

Preferred Build Chart			
Height	Weight	Height	Weight
5'0"	164	5'9"	219
5'1"	170	5'10"	225
5'2"	176	5'11"	231
5'3"	182	6'0"	237
5'4"	192	6'1"	243
5'5"	197	6'2"	249
5'6"	203	6'3"	255
5'7"	208	6'4"	261
5'8"	214	6'5"	268

Preferred Underwriting Guidelines Chart — Permanent Products

Criteria	Premier NT	Preferred NT	Preferred T
Issue Age Basis	Age Nearest		
Tobacco Usage	None in past 36 months Celebratory Cigar - 4 per month, no nicotine in urine, no MIB or APS or other information to the contrary	None in past 12 months Celebratory Cigar - 4 per month, no nicotine in urine, no MIB or APS or other information to the contrary	Available
Cholesterol/ HDL Ratio	Up to age 70 - 260, 4.5 ratio Age 71+ - 280, 5.5 ratio	Up to age 70 - Chol. 270 and ratio <= 6.0 Chol. 300 and ratio <= 5.0 Age 71+ - 300 and ratio <= 6.5	Up to age 70 - Chol. 270 and ratio <= 6.0 Age 71+ - 300 and ratio <= 6.5
Cholesterol Treatment	With or without treatment		
Blood Pressure	Up to age 70 - 145/85 Age 71+ - 150/90	Up to age 70 - 145/90 Age 71+ - 155/90	
Blood Pressure Treatment	With or without treatment		
Build	See Build Charts		
Family History (Parents & Siblings) Coronary Artery Disease/Familial Cancer	Up to age 70 - No death of parent or sibling before age 60 Age 71+ - family history disregarded		
Personal History	Must classify as a +0-(standard) medical risk without credits Would consider cancers (other than skin cancer) over 30 years		
Alcohol/ Substance Abuse	No history of alcohol/drug abuse or treatment within the past 10 years		
Aviation	Up to age 70 - Available if qualifies as a standard aviation risk or with an exclusion or flat extra Age 71+ - Individual consideration		
Avocation	Up to age 70 - Available if qualifies as a standard avocation risk or flat extra rating Age 71+ - Individual consideration		
Driving	Up to age 70 - No more than 2 moving violations in the past 3 years; no DUIs or reckless driving in the past 5 years Age 71+ - No more than 1 moving violation in past 3 years No DUI/ Reckless driving in past 5 years		

To be considered for Preferred status the applicant must complete the usual age/amount requirements and qualify for a standard (not substandard) risk class.

Exception: Best aviation and avocation risks may be considered for Premier/Preferred even if rated with a flat extra.

Preferred Underwriting Guidelines Chart — Term Products

Premier Build Chart					
Height	Male	Female	Height	Male	Female
5'0"	144	135	6'0"	207	180
5'1"	148	138	6'1"	213	184
5'2"	153	140	6'2"	219	188
5'3"	158	143	6'3"	225	193
5'4"	163	145	6'4"	230	197
5'5"	168	148	6'5"	237	201
5'6"	174	150	6'6"	243	205
5'7"	179	155	6'7"	249	209
5'8"	185	160	6'8"	256	214
5'9"	190	165	6'9"	262	218
5'10"	196	170	6'10"	268	222
5'11"	201	175	6'11"	276	226

Preferred Build Chart (Unisex)			
Height	Preferred	Height	Preferred
5'0"	158	6'0"	228
5'1"	163	6'1"	234
5'2"	168	6'2"	241
5'3"	174	6'3"	247
5'4"	179	6'4"	253
5'5"	185	6'5"	260
5'6"	191	6'6"	267
5'7"	197	6'7"	274
5'8"	203	6'8"	281
5'9"	209	6'9"	288
5'10"	215	6'10"	295
5'11"	221	6'11"	303

Preferred Underwriting Guidelines Chart — Term Products

Criteria	Premier NT	Preferred NT	Standard Plus NT	Preferred T
Issue Age Basis	Age Nearest			
Tobacco Usage	None in past 60 months	None in past 36 months	None in past 12 months	
Cholesterol	220	240	270 (300 if HDL is 5.0 or less)	250
Cholesterol Treatment	No treatment	Treatment Allowed		
Cholesterol/HDL Ratio	5.0	5.5	6.5	6.5
Blood Pressure	Age 18-60 135/85 Age 61 up 145/90 No treatment	Age 18-60 140/90 Age 61 up 150/90 Treatment Allowed	Age 18-45 140/90 Age 46-60 145/90 Age 61 up 150/90 Treatment Allowed	Age 18-55 140/90 Age 56 up 150/90 Treatment Allowed
Build	Use existing Aviva Premiere Build Chart	Use existing Aviva Preferred Build Chart		
Family History (Parents & Siblings) Coronary Artery Disease/Familial Cancer	No death of parent or sibling before age 65 from coronary artery disease or familial cancer		Up to one death of parent or sibling before age 60 from coronary artery disease or familial cancer	No death of parent or sibling before age 60 from coronary artery disease or familial cancer
Personal History	No coronary artery disease, diabetes, cancer, or cerebrovascular disease. Must be classified as a standard mortality risk without application of coronary risk profile credit.		No history of coronary artery disease, diabetes or cancer, except certain types of skin cancer.	
Alcohol/Substance Abuse	No history			
Aviation	Available if qualifies as a standard aviation risk or with an exclusion or flat extra.			
Avocation	Available if qualifies as a standard avocation risk or flat extra rating.			
Driving	No more than 2 moving violations in the past 3 years; no DUIs or reckless driving in the past 5 years			

Tobacco Guidelines

For purposes of tobacco/non-tobacco classification, the following definitions and restrictions apply:

1. Any use of tobacco or nicotine in any form in the past 12 months disqualifies non-tobacco, except as noted.
2. Limited use of cigars may be acceptable subject to underwriting judgement. "Limited" cigar use is defined as not more than four cigars per month.
3. The applicant must admit to the occasional cigar use on the application, including the number and frequency of use.
4. There must not be any conflicting nicotine or tobacco use information found in the APR, examination, MIB, or inspection.
5. The applicant's urine must test negative for the presence of nicotine (cotinine).
6. No use of other tobacco or nicotine products is permissible within the past year. This includes cigarettes, pipes, chewing tobacco, snuff, or any nicotine substitutes.

Our intent is to allow those whose limited use of cigars does not contribute to any additional mortality risk to qualify for the best class possible.

Nicotine Supplements

If an applicant is free of tobacco use for 12 months, we will consider non-tobacco rates. However, anyone still dependent, or having used within the last 12 months, a nicotine patch, nicotine gum, nicotine nasal spray or other nicotine substitute will not qualify for non-tobacco rates.

Table Reduction Program

Aviva's Table Reduction Program offers a standard rate class to eligible clients rated up to Table 3. The program is available on most of Aviva's life insurance products, including our Indexed Survivor Universal Life. Table Reduction is not available on term policies or on Single Premium Life policies.

Program Guidelines

Client Eligibility

- Up to Table 3
- Issue ages 20-70
- Lifetime face amount maximum of \$10 million

Product Eligibility

- All Aviva permanent products
- Does not include Term and Single Premium Life

ISUL Guidelines

- If one insured has table reduction, the other insured must be standard or better.

Term Conversions

- Available for internal term conversions
- Within 3 years of the issue date of the term policy, no evidence of insurability is required.
- After 3 years of the issue date of the term policy, the program is available subject to full underwriting.

Table Reduction Q&A

Q. *What is Table Reduction and how can it benefit me and my clients?*

A. Table Reduction - or Table Shaving, as it's commonly referred to in the industry - allows you to upgrade the underwriting status of certain clients, which potentially lowers their premium. With Aviva's Table Reduction Program, clients who are rated up to Table 3 will qualify for standard underwriting, provided they meet the other eligibility requirements of the program.

Table Reduction Program

- Q.** *Will the underwriter automatically apply the Table Reduction Program to my cases?*
- A.** Yes
- Q.** *Does this program apply to any case above Table 3?*
- A.** We will not improve policies that are rated higher than Table 3.
- Q.** *If my case is issued standard non-tobacco, via Table Reduction, can the client receive preferred non-tobacco?*
- A.** No. Preferred is not available on standard ratings offered through this program.
- Q.** *If I back dated a case to save age and the saved age is 70, does the program apply?*
- A.** Yes
- Q.** *If my case is sent to reinsurance and a Table 3 offer from a reinsurer is given, will Aviva issue standard?*
- A.** Yes.
- Q.** *If I have a Table 3 case for a \$15 million face amount, can I get standard underwriting on \$10 million and Table 3 on the remaining \$5 million?*
- A.** Yes, however we would offer 2 policies, one \$10 million standard, one \$5 million rated.
- Q.** *Is Table Reduction allowed on Additional Insured Riders or Term Riders?*
- A.** Yes, provided the client goes through full underwriting and meets the qualifications of the program.
- Q.** *Is Table Reduction allowed on term policies?*
- A.** No.
- Q.** *Does the program apply to flat extras?*
- A.** No. If a risk is rated Table 1-3 plus a flat extra, we will reduce the table rating to standard, but not the flat extra.

Automatic Declines*

Applications should not be written on persons with:

- Abdominal Aortic Aneurysm surgically corrected in the last 6 months
- Alcohol treatment in the last 3 years
- Angioplasty/Bypass in the last 3 months
- MI/heart attack in the last 6 months
- Alzheimer's disease or Dementia
- Cancer treatment (current)
- Cirrhosis of Liver
- Congestive heart failure
- COPD/Emphysema, severe (on oxygen or disabling)
- CVA (stroke) within 6 months
- Diabetes if complications present (i.e. amputation, end stage kidney or vascular disease, etc.)
- Drug use (other than marijuana) in the last 3 years
- DUIs, two or more in last 5 years
- Gastric/Intestinal Bypass within 6 months
- HIV Positive
- IOLI (Investor Owned Life Insurance)
- Kidney Dialysis
- Mental Disorder requiring hospitalization or disability in last year
- Medical testing advised but not yet completed
- Organ Transplant (awaiting)
- Parole or probation (currently on)
- Performance enhancing drugs, current or recent use (steroids)
- Pregnant (current) with Gestational Diabetes, toxemia, eclampsia, pre-eclampsia
- Suicide attempt in the last year
- Suicide attempts (more than one) if the last one was within the last 2 years
- Surgery (major) advised but not yet completed
- Valve replacement within 6 months

** This list is not intended to be all-inclusive. If your applicant has a serious condition not listed here, please contact an underwriter.*

Non-Medical Underwriting

Motor Vehicle

Motor vehicle accidents are the single most common cause of non-violent death among all individuals and the leading cause among those ages 16-24. Therefore, driving history is a very important part of the underwriting process.

Certain characteristics are taken into consideration and recognized as possible indicators of increased mortality risk due to driving accidents. Among those are:

- Number of violations
- Types of violations: Individuals having only speeding violations are not generally in the same high-risk level as those having other types of violations.
- Age: Young Individuals ages 16-30 are especially at high risk. Among this age group, alcohol is the leading cause of fatal one-car accidents.
- Elderly drivers: There could be an increased risk due to medical impairments, medication taken and reduced mental and physical condition.
- Medical histories: Conditions such as epilepsy, heart disease, and depression
- Alcohol and substance abuse histories
- Participation in hazardous avocations

Any criticism of alcohol use, previous drug use, or participation in hazardous avocations, or other risky behaviors are underwritten more carefully when evidence of an adverse driving history exists.

When ratings are necessary, flat extras are generally assessed. Usually the rating can be reviewed for possible reconsideration within two years of issue. At times it is necessary to decline due to driving history. Those declinations are typically due to driving under the influence, driving during suspensions, reckless driving or a pattern of violations displaying lack of maturity and regard for the law.

Aviation—Civilian

Some applicants may select to exclude coverage while they are flying. This can be done by the use of a signed Aviation Exclusion Rider, which becomes a part of the policy. The underwriter also may choose to offer exclusion coverage while flying, due to medical or non-medical considerations. Preferred classes may be considered with or without the Aviation Exclusion Rider. Availability of this rider varies by product and state.

Criminal History

Aviva will not consider any individual for life insurance who is currently on probation, parole, or currently serving time in prison or jail.

Scuba Diving

Aviva will consider for the best available underwriting class with no flat extra rating if certified (PADI) and all dives are recreational to a depth of 100 feet or less.

Non-Medical Underwriting

Military

A Military Supplement is required when an applicant answers “yes” to the military question or when the proposed insured is known to have any military duties or activities. If those duties or activities involve aviation, please also complete an Aviation Supplement. In view of constantly changing international situations, the underwriting rules and amount limits for military risks are subject to immediate change as conditions warrant. Subject to the above and unless the proposed insured is, or may be, alerted for service abroad in hazardous areas, applications will be considered for amounts up through the indicated amount limit.

Amount Limit—In force and applied for— Permanent insurance only—No term		
Grade	Under Age 30	Age 30 and over
E-1 - E-3	None*	None*
E-4	\$50,000	\$100,000
E-5 - E-9	\$100,000	\$200,000
Above E-9	\$200,000	\$400,000

**Individual consideration will be given for an amount not to exceed \$50,000 if the application is written in a non-military area and there are indications that the business will persist.*

Bankruptcy

Individual consideration is given for personal bankruptcies. Modest amounts of coverage for family protection may be allowable. Business bankruptcies must be fully discharged and satisfied. Current financial documentation is required. An agent cover letter is recommended.

STOLI/Settlement

- 1.** Aviva will not participate in any sales concept that involves a willful and deliberate intent on the part of the proposed insured and/or the producer to obtain an insurance contract with intent to sell.
- 2.** Aviva will not accept an application from any proposed insured and/or producer with a history of past settlement of any policy within the past 3 years, or within 3 years of the policy date. Exceptions can be granted on a case-by-case basis, subject to underwriting.
- 3.** Aviva DOES NOT accept any Stranger or Investor Originated Life Insurance (STOLI/IOLI) business.

Financial Guidelines

Personal Insurance

Income Replacement: Use earned income plus half of any unearned income if investment portfolio management is dependent upon the proposed insured. If portfolio management is not dependent upon proposed insured, use earned income only.

Age	Income Factor
Under 30	25
30-39	23
40-49	18
50-59	14
60-64	10
65-Up	7

Estate Tax*: Use 55% of the client's current net worth, projected according to the following guidelines. (*Estate growth may not be justified in all situations.)

Age	Projection
To 54	6% for 15 Years
55-66	6% for 10 Years
67-70	6% for 5 Years
71-Up	6% for 2 Years

Business Insurance

Key Person: A typical measure of an individual's value to a business is usually 5-10 times the annual compensation, including any bonus or extra compensation. This can be modified up or down due to considerations such as age, years in business, and promotional ventures.

Buy-Sell: The amount of insurance must be related to the true value of the business. All partners must be insured for their share of ownership. When using the market value of the business, explain the basis for market value assumptions.

Creditor: The maximum amount is 75% of the outstanding loan balance. Proof of 5 years or greater contractual loan obligation is required. Line of credit or short-term loans are generally not considered.

Retention and Reinsurance

Permanent Products

The maximum Retention Limit for all fully underwritten, permanent individual life insurance products is \$10 million for most issue ages. The maximum Automatic Binding Limit for most issue ages is \$40 million to \$50 million with a Jumbo Limit of up to \$65 million.

The Automatic Capacity and Retention Limits for all cash value life insurance products, including Indexed Survivor Universal Life, beginning January 1, 2009 is as follows for Standard through Table 4*:

Issue Age**	Retention Limits***	Auto-bind Limits	Jumbo Limits
0-9	\$3 million	\$15 million	N/A
10-75	\$10 million	\$50 million	\$65 million
76-80	\$6 million	\$40 million	\$40 million
81-85	\$4 million	\$20 million	\$25 million

Term Products

The Retention Limit for all fully underwritten, term life insurance products is \$2 million. Aviva's maximum Automatic Binding Limit for Term is \$40 million with a Jumbo Limit of \$65 million.

ART, 10, 20 & 30 Year Term Life Insurance Products			
Age*	Max Auto Binding Limit**	Max Retention Limit***	Jumbo Limit
18-75	\$40 million	\$2 million	\$65 million

* *Jumbo, Automatic Binding and Retention Limits may be reduced for age, mortality assessment, aviation risks, avocation, occupation, and citizenship/residency status.*

** *Children are subject to amounts based on their parents.*

*** *The maximum Retention Limit is lower for contracts issued Table 5 or higher. Limits are cumulative and apply to insurance placed with all Aviva USA companies.*

Capacity may be reduced or not available for certain foreign risks and professional athletes.

We are honored that you've put your trust in Aviva. We won't let **you** down.

As you read this, thousands of Aviva associates are focused on our three-letter mission statement: **You**

We're making business and investment decisions that will ensure we can meet our obligations to you and your loved ones.

We're developing new ways to provide better service to **you**.

We're challenging ourselves to reinvent the way we look at life insurance and annuities, so we can continue to meet the financial needs of a changing world—your world.

Most of all, we're drawing on the experience of our parent company, Aviva plc, with their more than 300-year legacy. As the oldest continuously operating insurance group in the world, Aviva has endured and thrived through centuries of war and peace, booms and recessions and constant change. The highs and lows have taught us to be prepared so you can count on us, especially during times of uncertainty.

We never forget that our business is about the people we insure. It's about **you**. We want to help you achieve peace of mind and prosperity with Aviva.

You can count on us to be here when **you** need us.



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