



Field
Update



January 25, 2010
Number: 0229

Aviva introduces new No-Lapse Guarantee portfolio

Today, Aviva introduces Advantage Builder III and Guarantee UL Solution II. These repositioned products demonstrate Aviva's commitment to continued leadership in the No-Lapse Guarantee market.

This revised portfolio provides:

- Top-level competitive NLG premiums across age categories.
- A greater focus on providing competitive premiums in limited pay scenarios.
- Increased competitiveness at older ages.
- Higher target premiums that are in excess of the annual NLG premium for a lifetime guaranteed death benefit through approximately age 65.

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.

With our repositioned No-Lapse Guarantee portfolio, Aviva provides more choices for your customers. You can offer an Advantage Builder III policy with its optional No-Lapse Guarantee Rider and index-linked interest crediting; or you can offer Guarantee UL Solution II with its built-in NLG and declared interest crediting.

In general, Advantage Builder III will be the most competitive for issue ages 65 and younger. These customers will be able to take advantage of the upside earnings potential of the index-crediting engine. In addition, Advantage Builder III is available without the No-Lapse Guarantee, which offers the potential for greater cash accumulation.

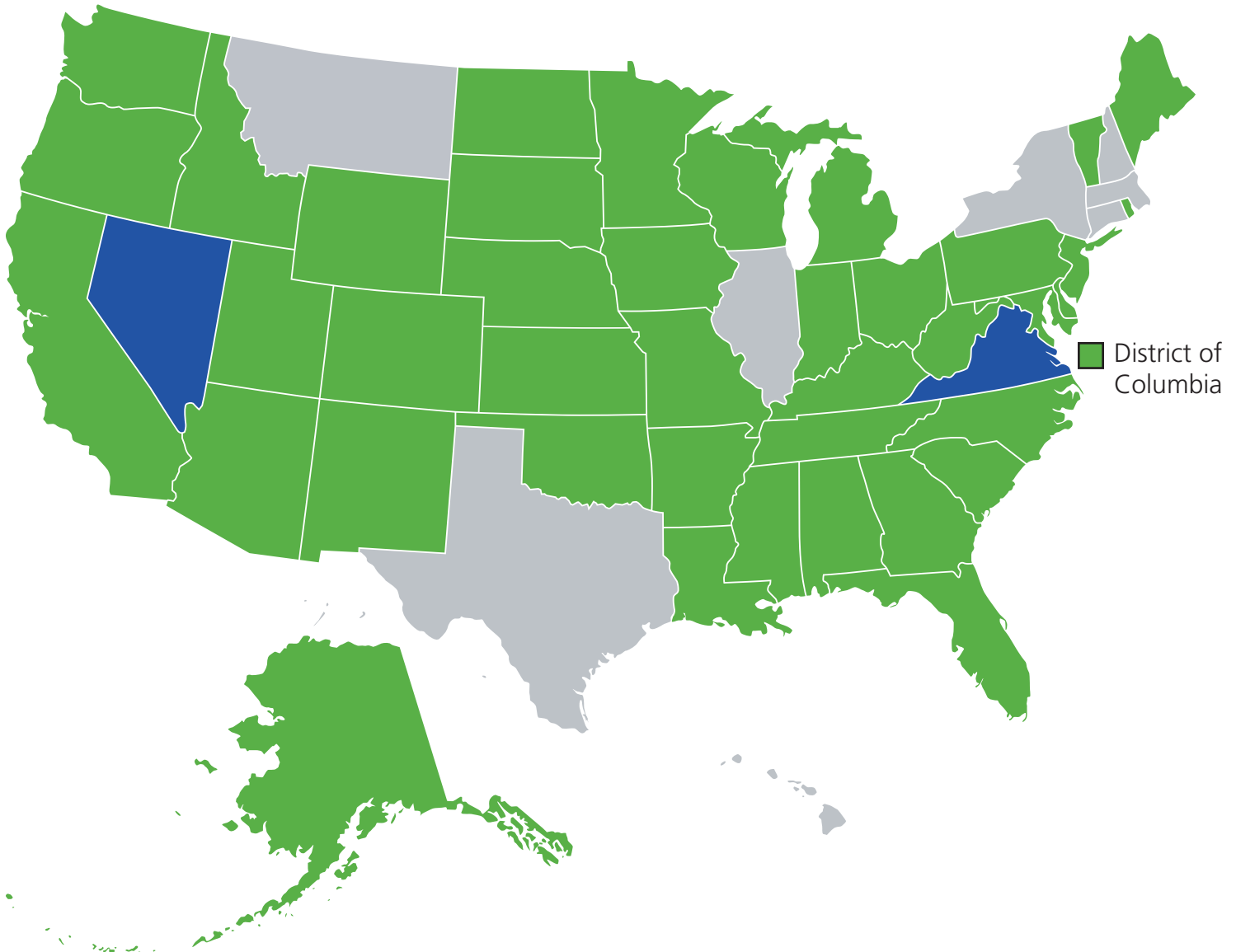
Guarantee UL Solution II is a traditional universal life policy with a built-in No-Lapse Guarantee. It's competitively positioned for issue ages over 65 and is ideal for agents and customers who are interested in a simpler product with built-in coverage.

Combined, these products provide competitive premiums across age and underwriting categories. We will provide specific competitive data and concepts over the next several days and weeks.

And don't forget: Both products come with the Wellness for Life ® Rider. The Wellness Rewards your clients can earn with this rider can lower their NLG premiums in later years. Aviva offers the only products in which NLG premiums can actually go down!

See next page for state approvals and transition schedules

Advantage Builder III state approvals and transition schedules



 Advantage Builder III approved with the following transition schedule:

- **January 24:** Last day applications can be signed to receive the previous version of Adv. Builder
- **February 5:** Last day applications can be received in the Home Office to receive previous version
- **April 30:** Last day for policies to be issued to receive previous version of Advantage Builder

 Advantage Builder III approved with the following transition schedule:

- **February 11:** Last day applications can be signed to receive the previous version of Adv. Builder
- **February 25:** Last day applications can be received in the Home Office to receive previous version
- **May 15:** Last day for policies to be issued to receive previous version of Advantage Builder

 Advantage Builder III not approved

For all states, backdating to save age will be allowed within 60 days of the issue date, but no earlier than January 5, 2010. Keep in mind that the application signed date will determine which set of rates are applied and that a full Part A application must be submitted to meet this deadline.

NEW Marketing Materials

With these product changes, Aviva has developed new marketing materials for you and your clients. The Advantage Builder III (17537) and Guarantee UL Solution II (17538) consumer brochures were designed to explain the benefits of the No-Lapse Guarantee provisions in easy-to-understand language. We've also created a new NLG Portfolio agent guide (17546) that allows you to compare these two products side-by-side. **PLEASE NOTE: The NLG Agent Guide is available on Aviva Live, but won't be available in Supply until the week of February 1.**

You can order marketing materials using the [Sales Catalog](#) on Aviva Live.

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 blue on the approval and transition schedules.

An updated version of the software will be required to quote both old and new product series. This software release is scheduled to expire on May 15, 2010.

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

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

