

Field Update



July 16, 2010
Number: 0262

New products to be released August 16!

Aviva is excited to inform our valued producers of the upcoming introduction of two products that reflect our commitment to you and your customers.

On August 16, Aviva will launch **Aviva LifeStage UL**, a new current assumption universal life product; and **Lifetime Builder III**, a repriced and enhanced version of our indexed universal life product, as well as a new and improved version of the Early Cash Value rider.

Aviva LifeStage UL will have a guaranteed minimum rate of 3.5%, one of the highest guarantees in the industry. The product could serve as an alternative to No-Lapse Guarantee products. Premiums paid on an Aviva LifeStage UL policy can carry to life expectancy and beyond (even using guaranteed interest), plus it provides greater flexibility and cash accumulation potential than an NLG product.

Lifetime Builder will be relaunched with the following enhancements:

- A new tiered percent of premium load to encourage funding over target:
 - Years 1-10:
 - 6% of premium up to target**
 - 3% of premium in excess of target**
 - Years 11+: 3% of all premium
- Better illustrated values for issue ages under 60: General improvements for non-tobacco cases showing cash accumulation and cash distribution from the policy.
- Ability to switch from a variable loan rate to a fixed loan rate
- New and improved Early Cash Value Rider

Transition guidelines

As states approve these products, we will discontinue Patriot Solution II and the current version of Lifetime Builder II. Guidelines have been established and will be driven by the application signed date. This will allow you to know at the time the application is taken which product will apply.

The following transition guidelines apply only to states that have approved the new products as of the date of this announcement. Those states include:

Aviva LifeStage UL

Alabama	Idaho	Maine	North Dakota	Tennessee
Alaska	Iowa	Michigan	Oklahoma	Utah
Arkansas	Indiana	New Jersey	Rhode Island	Washington
Colorado	Kansas	New Mexico	South Carolina	West Virginia
Georgia	Louisiana	North Carolina	South Dakota	Wisconsin

continued

Lifetime Builder III

Alaska	Idaho	Louisiana	North Dakota	Tennessee
Arkansas	Iowa	Maine	Ohio	Utah
Colorado	Indiana	Michigan	Oklahoma	Washington
District of Col.	Kansas	Nebraska	Rhode Island	West Virginia
Georgia	Kentucky	New Jersey	South Carolina	Wisconsin
		North Carolina	South Dakota	Wyoming

In the above states, applicants can still receive Patriot Solution II and Lifetime Builder II if ALL the following conditions are met:

- The application is signed on or before August 15, 2010. This must be the full Part A application; trial applications cannot be used to meet this deadline.
- The application is received in the Home Office on or before August 27, 2010.
- The policy is issued on or before December 3, 2010.

Lifetime Builder applications signed on or after August 16, 2010, will receive the new version of the product. All applications received in the Home Office after August 27, or policies issued after December 3, will also receive the new product. There will be no exceptions.

Patriot Solution applications signed on or after August 16, received after August 27, or issued after December 3, will require submission of a new application for Aviva LifeStage UL.

In states not part of the initial launch, including New York, we will communicate a separate transition schedule upon approval of the products, using a similar timeline.

The timely completion of all outstanding requirements is extremely important and New Business teams will make every effort to ensure all applications eligible for the current product series are processed as soon as possible.

For all states, backdating to save age will be allowed within six months of the issue date, but no earlier than the date of state approval. Keep in mind that the application signed date will determine which product is used. If the application is signed on or after August 16, 2010, the new products will be used even if backdating causes the policy effective date to occur prior to the date the new products take effect.

An updated version of Life Portraits Sales Solutions software will be available on August 9. An updated version of the software will be required to quote both old and new products. Winflex Web will also be updated with the new products.

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