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Update



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## Guarantee UL Solution II to be discontinued in New York

Effective January 20, Guarantee UL Solution II will be discontinued from the New York sales portfolio.

Guarantee UL Solution II, a traditional universal life policy with a built-in No-Lapse Guarantee, was introduced in 2010. Since then interest rates have fallen, resulting in the need to suspend the product.

Empire Solution III, a flexible universal life solution with cash accumulation potential, continues to be available for single life No-Lapse Guarantee sales in New York. Aviva will consider introducing Guarantee UL Solution III in New York once we've obtained the necessary approvals.

### Important Deadlines

Guarantee UL Solution II is being removed from the sales portfolio in New York. Applicants can still receive the product before it is discontinued if all the following conditions are met:

- **January 20, 2012:** All applications, for business not subject to Reg. 60, must be submitted to receive Guarantee UL Solution II. This must be the full Part A application; trial applications cannot be used to meet this deadline
- **January 27, 2012:** Last day to submit applications for business subject to Reg. 60 to receive Guarantee UL Solution II.
- **February 28, 2012:** Last day for policies to be issued to receive Guarantee UL Solution II.

Policies being sold subject to Reg. 60 will utilize a February 28 issue date even though the funds may be received after that date. The New Business team will contact the agent on any submitted business for Guarantee UL Solution II that does not meet these deadlines.

If you have questions, please contact Distribution Services at (888) 327-9898.