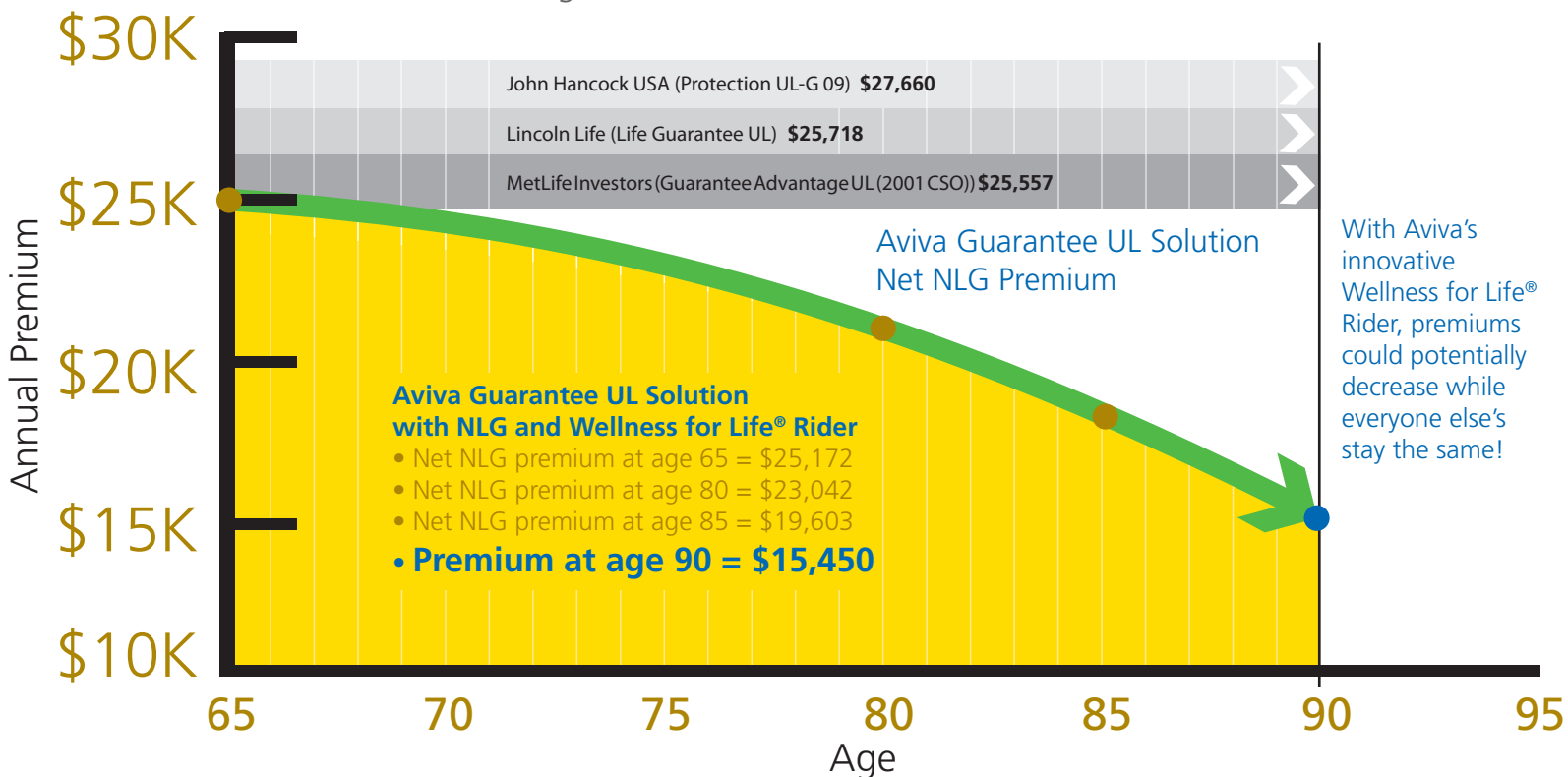


How Aviva could save your clients thousands over the life of their policy.

Aviva's Guarantee UL Solution offers lower premiums than these top sellers of no-lapse guarantee universal life at age 65.*

Plus, Aviva's innovative Wellness for Life® Rider and No-Lapse Guarantee (NLG) can reward your clients for living a healthy lifestyle with substantial premium savings over the life of their policies. Supplemental illustrations now available on LPSS.

\$1 million face, Male, age 65, standard non-tobacco, level death benefit



Wellness Rewards, earned simply by seeing a doctor every two years and maintaining weight in a range determined at issue, illustrated as a .50% reduction to current (non-guaranteed) COI, multiplied by the number of years the policy has been in force, up to a maximum of 20.

* As reported in the LIMRA International 2008 U.S. Individual Life Insurance Sales Survey and Supplement to Life Sales Survey

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This information is not intended to be a comprehensive evaluation or comparison of different products. It is intended to provide comparative information on specific aspects of similar products. Competitor information is current and accurate to the best of our knowledge as of June 18, 2009. The data shown is taken from various company illustrations. Product features and rates are subject to change.

This comparison isolates one feature of the product depicted – NLG premium. Customers should always consider all features and limitations of products they are contemplating.

These values are not guaranteed; the use of alternate assumptions could produce significantly different results. Guarantee UL Solution [2UCA09] (NY version available) and Wellness for Life Rider [2WFLAJ07-2] are issued by Aviva Life and Annuity Company, Des Moines, IA. Rider must be applied for at issue; product and Rider availability vary by State.

