

GAIN Product of the Week of 07/30/09

Sample Quotes:

Male, Age 35, Pref NTU, DB - \$500,000 w \$250,000 Term Rider	Male, Age 55, Std NTU, DB - \$500,000 w \$250,000 Term Rider
Target Premium (Annual) – \$1,323 Commission - \$992 NLG Premium (Annual) – \$2,229 Current CSV at Age 70 - \$55,069	Target Premium (Annual) – \$4,040 Commission - \$3,030 NLG Premium (Annual) – \$6,636 Current CSV at Age 71 - \$39,838

Guarantee UL Solution

A Universal life policy with a guaranteed LIFETIME death benefit. Aviva designed this policy for customers who want low cost permanent life insurance coverage with the security of a traditional no lapse guarantee.

Product Highlights:

- Built-in flexible No-lapse guarantee death benefit provides guaranteed coverage for a specified period of time or for the lifetime of the insured.
- Flexible premium universal life design with a 3% guaranteed minimum Interest rate.
- Lifetime rolling target premium.
- Face amounts as low as \$25000 for juveniles, \$50,000 for adults.
- Five underwriting classes, including Premier Non-tobacco.
- Flexible death benefit that can be increased (with evidence of insurability) or decreased as needed.
- Penalty free partial withdrawals up to 20% of the net cash value annually.

Riders:

- Accelerated Benefits Rider
- Primary Insured Rider
- Waiver of specified premium Rider
- Life Protector Rider
- Guaranteed Purchase Option Rider
- Children's insurance rider
- Wellness for life rider

For product details and quotes, please call 800-847-6426.