



Field Underwriting Guide

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Note: This Field Underwriting Guide is printed annually. The information contained within may be updated at any time throughout the year. To view the most current version of this guide, please refer to the electronic document published on Aviva Live.

“Our Commitment to You”

At Aviva, we are building insurance around **you**. That means we see more than cholesterol readings and driving records when we underwrite your clients. We recognize there is a real person within the paperwork.

The goal of our Underwriting department is to complement and enhance the relationships you have with your clients. We strive to provide all of our customers prosperity and peace of mind. We promise to provide you with the services and value you deserve. We do this through competitive and prudent underwriting decisions that ensure the needed protection will be there for you and your clients.

We recognize you have many choices of carriers, and we appreciate and value your trust. Thank you for doing business with Aviva!

A handwritten signature in black ink, appearing to read 'Kent D. Major', written in a cursive style.

Kent D. Major
Vice President and Chief Underwriter

Underwriting Guidelines Chart

(All products except for multi choice Single Premium Life)

Underwriting Requirements (MVRs, prescription checks and inspection)							
Age	Amount	\$0	\$25,001	\$50,001	\$100,000	\$150,001	\$250,001
		\$25,000	\$50,000	\$99,999	\$150,000	\$250,000	\$500,000
0 - 15				Non Med, Rx			
16 - 40			Non-Med, MVR ³			Paramed, Blood ¹ UA, MVR ³	
41 - 45							
46 - 50			Non Med MVR ³ Rx			Paramed Blood ¹ UA MVR ³ Rx	
51 - 55							
56 - 60				Paramed UA Rx MVR ³			Paramed Blood ¹ UA
61 - 70							
71- Product Limit			Paramed, UA, Rx, Blood ¹ , Sr. Eval., MVR ³				Paramed, UA,

*For amounts \$10,000,001 - \$25,000,000 an EKG and NT proBNP (as a part of the blood profile) will be obtained in lieu of a TMEKG.

FINQ - Financial Questionnaire

IR - Inspection Report to be ordered by the Home Office

RX - Prescription database check

Sr. Eval. - Senior Evaluation, including cognitive and frailty test

UA - Urinalysis

reports are ordered by the Home Office)

\$500,001 \$1,000,000	\$1,000,001 \$2,000,000	\$2,000,001 \$3,000,000	\$3,000,001 \$5,000,000	\$5,000,001 \$10,000,000	\$10,000,001 \$25,000,000	\$25,000,001 and up
Call the Home Office Underwriter						
	Paramed, Blood ¹ UA, MVR ³			UA, Blood ¹ Paramed, MVR ³ FINQ	Paramed, Blood ¹ , UA MVR ³ , IR, FINQ	
	Paramed Blood ¹ UA MVR ³ Rx EKG ²		Paramed Blood ¹ UA EKG ² MVR ³ Rx FINQ	Paramed Blood ¹ UA EKG ² MVR ³ IR Rx FINQ	Paramed Blood ¹ UA EKG ^{2*} MVR ³ IR Rx FINQ	Paramed Blood ¹ UA TMEKG ² MVR ³ Rx IR FINQ
EKG ² MVR ³ Rx						
Blood ¹ , EKG ² , MVR ³ , Rx, IR, Senior Evaluation, FINQ						

¹ A Blood Profile will be required on proposed insureds age 16 and older if the new application face amount plus Aviva Life and Annuity in force policy amounts issued within the previous 2 years, total \$100,000 or more. A 12- hour fasting Blood Profile is recommended.

² 12 lead resting EKG — mounted, uninterpreted.

³ Motor Vehicle Report (MVR) will be ordered by the Home Office.

Underwriting requirements to be determined by client's age nearest and by total amount of coverage currently applied for and in force policy amounts issued by Aviva within the prior 2 years.

Additional considerations:

Survivor Universal Life:

Routine medical underwriting requirements are based on the **greater of:**

- 50% of all second death coverages (base plan, estate protection rider, joint term rider).
- 100% of the first death rider (initial face amount).

Routine medical requirements are waived for an individual rated Uninsurable Class 1 or 2.

Routine financial requirements are based on 100% of base plan plus joint term rider.

Return of Premium:

If Return of Premium (DBO3) is applied for with any of Aviva's plans, use the 15th year death benefit found on the illustration to determine routine underwriting requirements.

Time Limitations for Underwriting Requirements

Time in Months							
Age Nearest	Application	Paramed	Blood	Urine	EKG	TMEKG	Sr Eval
0-70	6	12	12	12	12	24	N/A
71-80	6	6	6	6	12	N/A	6
81 +	6	4	4	4	4	N/A	4

Application or Paramed health questions may be subject to update with the use of a Good Health Statement, current dated Non-Medical Questionnaire or current dated Application.

Preferred Underwriting Guidelines Chart — Permanent Products

Best Class - Premier Build Chart			
Height	Weight	Height	Weight
5'0"	145	5'9"	190
5'1"	150	5'10"	196
5'2"	155	5'11"	201
5'3"	160	6'0"	207
5'4"	165	6'1"	213
5'5"	170	6'2"	219
5'6"	175	6'3"	225
5'7"	180	6'4"	230
5'8"	185	6'5"	237

Preferred Build Chart			
Height	Weight	Height	Weight
5'0"	164	5'9"	219
5'1"	170	5'10"	225
5'2"	176	5'11"	231
5'3"	182	6'0"	237
5'4"	192	6'1"	243
5'5"	197	6'2"	249
5'6"	203	6'3"	255
5'7"	208	6'4"	261
5'8"	214	6'5"	268

Preferred Underwriting Guidelines Chart —

Permanent Products

Criteria	Premier NT	Preferred NT	Preferred T
Issue Age Basis	Age Nearest		
Tobacco Usage	None in past 36 months Celebratory Cigar - 4 per month, no nicotine in urine, no MIB or APS or other information to the contrary	None in past 12 months Celebratory Cigar - 4 per month, no nicotine in urine, no MIB or APS or other information to the contrary	Available
Cholesterol/HDL Ratio	Up to age 70 - 260, 5.0 ratio Age 71+ - 280, 5.5 ratio	Up to age 70 - Chol. 270 and ratio <= 6.0 Chol. 300 and ratio <= 5.0 Age 71+ - 300 and ratio <= 6.5	Up to age 70 - Chol. 270 and ratio <= 6.0 Age 71+ - 300 and ratio <= 6.5
Cholesterol Treatment	With or without treatment		
Blood Pressure	Up to age 70 - 140/85 Age 71+ - 145/90	Up to age 70 - 145/90 Age 71+ - 155/90	
Blood Pressure Treatment	With or without treatment		
Build	See Build Charts		
Family History (Parents & Siblings) Coronary Artery Disease/Familial Cancer	Up to age 65 - No death of parent or sibling before age 65 Age 65+ - Family history disregarded	Up to age 65 - No death of parent or sibling before age 60 Age 65+ - Family history disregarded	
Personal History	Must classify as a +0-(standard) medical risk without credits Would consider cancers (other than skin cancer) over 30 years		
Alcohol/Substance Abuse	No history of alcohol/drug abuse or treatment within the past 10 years	No history of alcohol/drug abuse or treatment within the past 7 years	
Aviation	Up to age 70 - Available if qualifies as a standard aviation risk or with an exclusion or flat extra Age 71+ - Individual consideration		
Avocation	Up to age 70 - Available if qualifies as a standard avocation risk or flat extra rating Age 71+ - Individual consideration		
Driving	No more than 1 moving violation in the past 3 years; no DUIs or reckless driving in the past 5 years	Up to age 70 - No more than 2 moving violations in the past 3 years; no DUIs or reckless driving in the past 5 years Age 71+ - No more than 1 moving violation in past 3 years; No DUI/ Reckless driving in past 5 years	

To be considered for Preferred status the applicant must complete the usual age/amount requirements and qualify for a standard (not substandard) risk class.

Exception: Best aviation and avocation risks may be considered for Premier/Preferred even if rated with a flat extra.

Preferred Underwriting Guidelines Chart — Term Products

Premier Build Chart					
Height	Male	Female	Height	Male	Female
5'0"	144	135	6'0"	207	180
5'1"	148	138	6'1"	213	184
5'2"	153	140	6'2"	219	188
5'3"	158	143	6'3"	225	193
5'4"	163	145	6'4"	230	197
5'5"	168	148	6'5"	237	201
5'6"	174	150	6'6"	243	205
5'7"	179	155	6'7"	249	209
5'8"	185	160	6'8"	256	214
5'9"	190	165	6'9"	262	218
5'10"	196	170	6'10"	268	222
5'11"	201	175	6'11"	276	226

Preferred Build Chart (Unisex)			
Height	Preferred	Height	Preferred
5'0"	158	6'0"	228
5'1"	163	6'1"	234
5'2"	168	6'2"	241
5'3"	174	6'3"	247
5'4"	179	6'4"	253
5'5"	185	6'5"	260
5'6"	191	6'6"	267
5'7"	197	6'7"	274
5'8"	203	6'8"	281
5'9"	209	6'9"	288
5'10"	215	6'10"	295
5'11"	221	6'11"	303

Preferred Underwriting Guidelines Chart — Term Products

Criteria	Premier NT	Preferred NT	Standard Plus NT	Preferred T
Issue Age Basis	Age Nearest			
Tobacco Usage	None in past 60 months	None in past 36 months	None in past 12 months	
Cholesterol	220	240	270 (300 if HDL is 5.0 or less)	250
Cholesterol Treatment	No treatment	Treatment Allowed		
Cholesterol/HDL Ratio	5.0	5.5	6.5	6.5
Blood Pressure	Age 18-60 135/85 Age 61 up 145/90 No treatment	Age 18-60 140/90 Age 61 up 150/90 Treatment Allowed	Age 18-45 140/90 Age 46-60 145/90 Age 61 up 150/90 Treatment Allowed	Age 18-55 140/90 Age 56 up 150/90 Treatment Allowed
Build	Use existing Aviva Premier Build Chart	Use existing Aviva Preferred Build Chart		
Family History (Parents & Siblings) Coronary Artery Disease/Familial Cancer	No death of parent or sibling before age 65 from coronary artery disease or familial cancer		Up to one death of parent or sibling before age 60 from coronary artery disease or familial cancer	No death of parent or sibling before age 60 from coronary artery disease or familial cancer
Personal History	No coronary artery disease, diabetes, cancer, or cerebrovascular disease. Must be classified as a standard mortality risk without application of coronary risk profile credit.		No history of coronary artery disease, diabetes or cancer, except certain types of skin cancer.	
Alcohol/ Substance Abuse	No history			
Aviation	Available if qualifies as a standard aviation risk or with an exclusion or flat extra.			
Avocation	Available if qualifies as a standard avocation risk or flat extra rating.			
Driving	No more than 2 moving violations in the past 3 years; no DUIs or reckless driving in the past 5 years			

Tobacco Guidelines

For purposes of tobacco/non-tobacco classification, the following definitions and restrictions apply:

1. Any use of tobacco or nicotine in any form in the past 12 months disqualifies non-tobacco, except as noted.
2. Limited use of cigars may be acceptable subject to underwriting judgement. "Limited" cigar use is defined as not more than four cigars per month for Aviva's UL, IUL and SUL plans and not more than two cigars a month for Aviva's term plans.
3. The applicant must admit to the occasional cigar use on the application, including the number and frequency of use.
4. There must not be any conflicting nicotine or tobacco use information found in the APR, examination, MIB, or inspection.
5. The applicant's urine must test negative for the presence of nicotine (cotinine).
6. No use of other tobacco or nicotine products is permissible within the past year. This includes cigarettes, pipes, chewing tobacco, snuff, or any nicotine substitutes.

Our intent is to allow those whose limited use of cigars does not contribute to any additional mortality risk to qualify for the best class possible.

Nicotine Supplements

If an applicant is free of tobacco use for 12 months, we will consider non-tobacco rates. However, anyone still dependent, or having used within the last 12 months, a nicotine patch, nicotine gum, nicotine nasal spray or other nicotine substitute will not qualify for non-tobacco rates.

Table Reduction Program

Aviva's Table Reduction Program offers a standard rate class to eligible clients rated up to Table 3. The program is available on most of Aviva's life insurance products, including our Indexed Survivor Universal Life. Table Reduction is not available on term policies or on Single Premium Life policies.

Program Guidelines

Client Eligibility

- Up to Table 3
- Issue ages 20-70
- Lifetime face amount maximum of \$10 million

Product Eligibility

- All Aviva permanent products
- Does not include Term and Single Premium Life

ISUL Guidelines

- If one insured has table reduction, the other insured must be standard or better.

Term Conversions

- Available for internal term conversions
- Within 3 years of the issue date of the term policy, no evidence of insurability is required.
- After 3 years of the issue date of the term policy, the program is available subject to full underwriting.

Table Reduction Q&A

Q. *What is Table Reduction and how can it benefit me and my clients?*

A. Table Reduction - or Table Shaving, as it's commonly referred to in the industry - allows you to upgrade the underwriting status of certain clients, which potentially lowers their premium. With Aviva's Table Reduction Program, clients who are rated up to Table 3 will qualify for standard underwriting, provided they meet the other eligibility requirements of the program.

Table Reduction Program

- Q.** *Will the underwriter automatically apply the Table Reduction Program to my cases?*
- A.** Yes
- Q.** *Does this program apply to any case above Table 3?*
- A.** We will not improve policies that are rated higher than Table 3.
- Q.** *If my case is issued standard non-tobacco, via Table Reduction, can the client receive preferred non-tobacco?*
- A.** No. Preferred is not available on standard ratings offered through this program.
- Q.** *If I back dated a case to save age and the saved age is 70, does the program apply?*
- A.** Yes
- Q.** *If my case is sent to reinsurance and a Table 3 offer from a reinsurer is given, will Aviva issue standard?*
- A.** Yes.
- Q.** *If I have a Table 3 case for a \$15 million face amount, can I get standard underwriting on \$10 million and Table 3 on the remaining \$5 million?*
- A.** Yes, however we would offer 2 policies, one \$10 million standard, one \$5 million rated.
- Q.** *Is Table Reduction allowed on Additional Insured Riders or Term Riders?*
- A.** Yes, provided the client goes through full underwriting and meets the qualifications of the program.
- Q.** *Is Table Reduction allowed on term policies?*
- A.** No.
- Q.** *Does the program apply to flat extras?*
- A.** No. If a risk is rated Table 1-3 plus a flat extra, we will reduce the table rating to standard, but not the flat extra.

Automatic Declines*

Applications should not be written on persons with:

- Abdominal Aortic Aneurysm surgically corrected in the last 6 months
- Alcohol treatment in the last 3 years
- Angioplasty/Bypass in the last 3 months
- MI/heart attack in the last 6 months
- Alzheimer's disease or Dementia
- Cancer treatment (current)
- Cirrhosis of Liver
- Congestive heart failure
- COPD/Emphysema, severe (on oxygen or disabling)
- CVA (stroke) within 6 months
- Diabetes if complications present (i.e. amputation, end stage kidney or vascular disease, etc.)
- Drug use (other than marijuana) in the last 3 years
- DUIs, two or more in last 5 years
- Gastric/Intestinal Bypass within 6 months
- HIV Positive
- IOLI (Investor Owned Life Insurance)
- Kidney Dialysis
- Mental Disorder requiring hospitalization or disability in last year
- Medical testing advised but not yet completed
- Organ Transplant (awaiting)
- Parole or probation (currently on)
- Performance enhancing drugs, current or recent use (steroids)
- Pregnant (current) with Gestational Diabetes, toxemia, eclampsia, pre-eclampsia
- Suicide attempt in the last year
- Suicide attempts (more than one) if the last one was within the last 2 years
- Surgery (major) advised but not yet completed
- Valve replacement within 6 months

** This list is not intended to be all-inclusive. If your applicant has a serious condition not listed here, please contact an underwriter.*

Non-Medical Underwriting

Motor Vehicle

Motor vehicle accidents are the single most common cause of non-violent death among all individuals and the leading cause among those ages 16-24. Therefore, driving history is a very important part of the underwriting process.

Certain characteristics are taken into consideration and recognized as possible indicators of increased mortality risk due to driving accidents. Among those are:

- Number of violations
- Types of violations: Individuals having only speeding violations are not generally in the same high-risk level as those having other types of violations.
- Age: Young Individuals ages 16-30 are especially at high risk. Among this age group, alcohol is the leading cause of fatal one-car accidents.
- Elderly drivers: There could be an increased risk due to medical impairments, medication taken and reduced mental and physical condition.
- Medical histories: Conditions such as epilepsy, heart disease, and depression
- Alcohol and substance abuse histories
- Participation in hazardous avocations

Any criticism of alcohol use, previous drug use, or participation in hazardous avocations, or other risky behaviors are underwritten more carefully when evidence of an adverse driving history exists.

When ratings are necessary, flat extras are generally assessed. Usually the rating can be reviewed for possible reconsideration within two years of issue. At times it is necessary to decline due to driving history. Those declinations are typically due to driving under the influence, driving during suspensions, reckless driving or a pattern of violations displaying lack of maturity and regard for the law.

Aviation—Civilian

Some applicants may select to exclude coverage while they are flying. This can be done by the use of a signed Aviation Exclusion Rider, which becomes a part of the policy. The underwriter also may choose to offer exclusion coverage while flying, due to medical or non-medical considerations. Preferred classes may be considered with or without the Aviation Exclusion Rider. Availability of this rider varies by product and state.

Criminal History

Aviva will not consider any individual for life insurance who is currently on probation, parole, or currently serving time in prison or jail.

Scuba Diving

Aviva will consider for the best available underwriting class with no flat extra rating if certified (PADI) and all dives are recreational to a depth of 100 feet or less.

Bankruptcy

Personal Bankruptcy. Individual consideration will be given to only modest amounts of coverage for family protection prior to the discharge and satisfaction of the bankruptcy. Following discharge, recent bankruptcies will not preclude coverage but will be individually considered.

Business Bankruptcy. No coverage will be allowed until the bankruptcy is fully discharged and satisfied. Following discharge, recent bankruptcies will not preclude coverage but will be individually considered. Documentation according to the guidelines will be required for all considered cases but should be supplemented with details of all bankruptcies, history of employment or business stability, documentation of discharge and current financial statements.

Non-Medical Underwriting

STOLI/Rebating/Settlement

Aviva has frequently communicated its strong stance against any transaction designed to avoid or violate insurable interest laws (“STOLI”) or the rebating of premiums (“Rebating”). Aviva will not participate in, and prohibits any producer from being affiliated with, the sale of an Aviva policy in connection with any STOLI or Rebating transaction.

STOLI

STOLI typically involves an agreement, established before or at the time a policy is issued, for the planned sale or transfer of a life insurance policy's benefit to someone with no insurable interest in the insured. Many involve non-recourse premium financing where an insured borrows money to pay premiums but has already agreed to transfer the policy benefits to repay the loan at no risk to them. Aviva must review and approve all premium financing transactions and Aviva will not approve any form of non-recourse, hybrid or charitable giving premium financing programs.

Rebating

Rebating is when a producer, directly or indirectly, offers to pay any portion of a premium payment for a client through financing of premiums or the producer's funds, rebating back to the client any portion of the producer's commission from an insurance sale or otherwise providing something of value as an inducement to purchase insurance. Rebating is prohibited by Aviva's agent contract in all situations and in all states.

Life Settlements

The prior sale of a life insurance policy should be disclosed on the application and will be counted towards the determination of maximum face amounts, however, such a sale does not preclude coverage. If there has been a prior sale of a policy into the secondary market, please provide background on the sale which includes details on when the policy was issued and when it was sold.

Financial Guidelines

All policies must meet premium limitations that may currently apply to certain products, riders or single premiums.

Personal Insurance			
Annual planned premiums should be 20% or less of household annual income or planned premiums in the first 10 years should be 50% or less of current net worth.			
Income Replacement	Age	Income Factor	<ul style="list-style-type: none"> Up to ½ of unearned income can be considered, in addition to earned income, if investment portfolio management is dependent upon the proposed insured.
	Under 30	25	
	30-39	23	
	40-49	18	
	50-59	14	
	60-64	10	
	65-Up	7	
Estate Liquidity	55% of projected net worth based on chart below		<ul style="list-style-type: none"> All projections should be lesser of remaining life expectancy or years from the chart. Estate growth projections may not be justified in all situations.
	Age	Projection	
	To 54	6% for 15 Years	
	55-66	6% for 10 Years	
	67-70	6% for 5 Years	
	71-Up	6% for 2 Years	
Personal Creditor/Debt Protection	Up to 75% of outstanding loan balance		<ul style="list-style-type: none"> Subject to review of amount, purpose and duration of loan Must be 5+ year contractual agreement
Juvenile Coverage	<p>Coverage consideration will be up to 50% of the largest amount of coverage on either parent or guardian's life up to a maximum of \$500,000.</p> <p>Amounts over \$500,000 will be given individual consideration and would include evaluating the financial circumstances for the family such as life insurance coverage on the parents and siblings and family income and net worth.</p>		<ul style="list-style-type: none"> In the State of New York: Insurance on the life of a minor under 14.5 yrs old can be issued if the Policy is owned by a person(s) having an insurable interest in the life of the minor or by a person(s) upon whom such minor is dependent for support and maintenance ("Parent" or "Guardian"). Total line in force on the minor may not exceed the greater of: <ul style="list-style-type: none"> If minor is between 4.5 and 14.5 years old, then \$50,000 or 50% of the amount of life insurance in force upon the life of the Guardian, or If minor is between 0 and 4.5 years old, then \$50,000 or 25% of the amount of life insurance in force upon the life of the Guardian.
Charitable Giving	Average of most recent 3 years of gifts to the charity X lesser of 10 years or remaining life expectancy.		<ul style="list-style-type: none"> Asset replacement sales and charitable trust scenarios may be evaluated on a case by case basis.

Business Coverage

Financial Questionnaire will be required on all business related cases greater than \$1 mil in coverage.

Key Person	Up to 10X annual compensation	<ul style="list-style-type: none">• Non-recurring compensation may be excluded and/or an ongoing average compensation may be used.
Buy/Sell & Stock Redemption	% of ownership X value of the company	<ul style="list-style-type: none">• Valuation of the company should generally be between 5 – 15X net earnings depending on the industry• For Buy-Sell coverage, all partners must be insured for their share of ownership.
Deferred Compensation	Reasonable formula tied to overall compensation plan and promised benefits.	
Business Creditor/Debt Protection	Up to 75% of outstanding loan balance	<ul style="list-style-type: none">• Business should be the owner of the policy.• Subject to review of amount, purpose and duration of loan• Line of credit or short term loans are generally not considered

- Premium Financed cases will be subject to standard financial underwriting review as well as review and approval by Advanced Markets based on separate Premium Financing Guidelines.
- No STOLI, Non-Recourse or Hybrid premium financing plans.

Trust Review

Copy of a Trust agreement will be required on cases with face amounts greater than \$10 million for ages up to age 70 and for amounts greater than \$5 million for ages 71+.

Financials

Aviva will attempt to verify income and net worth through the use of the financial questionnaire, inspection report and/or search engines such as Google and other online sources including Manta.com, Zillow.com, Accurint (Lexis Nexis), Zipskinny.com, Mergent Online, Yahoo finance, Dun and Bradstreet report, Indeed.com, etc. If unable to obtain verification, Aviva may request third party financials such as audited financial statements, two years of tax returns, compiled financial statements or summary net worth statement signed by CPA or estate planning attorney with knowledge of insured's finances, and supporting explanation of estate planning.

Retention and Reinsurance

Permanent Products

The maximum Retention Limit for all fully underwritten, permanent individual life insurance products is \$10 million for most issue ages. The maximum Automatic Binding Limit for most issue ages is \$40 million to \$50 million with a Jumbo Limit of up to \$65 million. **Capacity may be reduced or not available for jumbo, certain foreign risks and professional athletes.**

The Automatic Capacity and Retention Limits for all cash value life insurance products, including Indexed Survivor Universal Life, beginning January 1, 2009 is as follows for Standard through Table 4*:

Issue Age**	Retention Limits***	Auto-bind Limits	Jumbo Limits
0-9	\$3 million	\$15 million	N/A
10-75	\$10 million	\$50 million	\$65 million
76-80	\$6 million	\$40 million	\$40 million
81-85	\$4 million	\$20 million	\$25 million

Term Products

The Retention Limit for all fully underwritten, term life insurance products is \$2 million. Aviva's maximum Automatic Binding Limit for Term is \$40 million with a Jumbo Limit of \$65 million.

ART, 10, 20 & 30 Year Term Life Insurance Products			
Age*	Max Auto Binding Limit**	Max Retention Limit***	Jumbo Limit
18-75	\$40 million	\$2 million	\$65 million

* *Jumbo, Automatic Binding and Retention Limits may be reduced for age, mortality assessment, aviation risks, avocation, occupation, and citizenship/residency status.*

** *Children are subject to amounts based on their parents.*

*** *The maximum Retention Limit is lower for contracts issued Table 5 or higher. Limits are cumulative and apply to insurance placed with all Aviva USA companies.*

We are honored that you've put your trust in Aviva. We won't let **you** down.

As you read this, thousands of Aviva associates are focused on our three-letter mission statement: **You**

We're making business and investment decisions that will ensure we can meet our obligations to you and your loved ones.

We're developing new ways to provide better service to **you**.

We're challenging ourselves to reinvent the way we look at life insurance and annuities, so we can continue to meet the financial needs of a changing world—your world.

Most of all, we're drawing on the experience of our parent company, Aviva plc, with their more than 300-year legacy. As the oldest continuously operating insurance group in the world, Aviva has endured and thrived through centuries of war and peace, booms and recessions and constant change. The highs and lows have taught us to be prepared so you can count on us, especially during times of uncertainty.

We never forget that our business is about the people we insure. It's about **you**. We want to help you achieve peace of mind and prosperity with Aviva.

You can count on us to be here when **you** need us.



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