



Built for today
Built for tomorrow
Built for you

We are building insurance around **you**.SM



Did you know a life insurance policy could do this?

When you build up cash value in your universal life policy, you can withdraw money or borrow against the policy for a variety of purposes:

- To supplement your retirement income
- To help pay for college
- To renovate your home
- To start a business
- To pay for a child's wedding
- To make a down payment on a big-ticket purchase
- To pay off credit card debt
- To cover emergency expenses

To pay for whatever needs or desires life brings!

Of course, the primary reason to buy life insurance is to provide a death benefit to the people who depend on you. But wouldn't it be nice to have a policy that YOU can use as well?

You can...with universal life insurance from Aviva.

Death Benefit

Your Aviva universal life insurance policy allows you to choose between a level death benefit and an increasing death benefit. You can also adjust the death benefit as your needs evolve. (Face amount increases may be subject to underwriting).

Cash Value

Your policy has the potential to accumulate cash value, which you can use to help you with one or more of these expected or unexpected life events.¹

CV Cash Value



Getting married

The purchase of a universal life policy today can ensure that the love of your life can replace the lost income caused by an unforeseen death. And as the cash value of your policy grows, it may serve as a source of income for the next stages of your life.

Starting Out



First job

Now that you are officially in the workforce, it's never too early to start thinking about the future. Aviva's universal life insurance can serve as the first bricks of the future you want to build.

Growing your family

You have big plans for your kids and want to see them realize their hopes and dreams. An Aviva universal life insurance policy can be built just for you and your family.



¹ Policy withdrawals and outstanding policy loans may result in a reduced policy death benefit.

Premium

An Aviva universal life policy allows you to increase or decrease your premium payments based on financial circumstances.

The value and versatility of Aviva universal life insurance



Buying a home

If you purchased your policy in a previous stage: You could use the policy's cash value for a downpayment or to make repairs on your new home. Plus, the policy's death benefit may cover your mortgage balance if you die unexpectedly.

If you are purchasing the policy now: The policy's death benefit may cover your mortgage if you die unexpectedly. Plus, your policy's cash value could help with renovations, repairs or even your next home down the road.

Starting a business

If you purchased your policy in a previous stage: Your policy's cash value may help with start up costs or be used as collateral for a loan.

If you are purchasing the policy now: Your Aviva insurance professional can help design a policy structure to help with your company's business continuation plan.



Center Stage

Kids in college

If you purchased your policy in a previous stage: Loans or withdrawals from your policy's cash value might take some of the bite out of higher education expenses.

If you are purchasing the policy now: You may have depleted some of your savings to pay for college. If so, a universal life policy bought today can still accumulate cash value to help with retirement tomorrow.



Unexpected life event

Some life events may take you off the path you are on.

But an Aviva universal life insurance policy can help you through tough times and get you back on track.



Grandchildren

If you purchased your policy in a previous stage: Your policy's cash value can be used to spoil them in a variety of ways.

If you are purchasing a policy now: You can spoil them for a long time by buying them their very own universal life insurance policy, which provides a death benefit and cash value accumulation potential for college, their first home and other needs.



Retirement

If you purchased your policy in a previous stage: You can withdrawal cash, in most cases tax-free, to supplement your retirement income.

If you are purchasing a policy now: Universal life insurance is one of the best ways to efficiently enhance the legacy you want to leave to your heirs or favorite charities.



Primetime

Your child's wedding

If you purchased your policy in a previous stage: You purchased the policy to protect your children; now use it to get them started in life. You can withdraw cash or take out a policy loan to help pay for a dream wedding or to help with a downpayment on their first home.

If you are purchasing a policy now: How about instead of a gift that may last only a few years, you give the new couple the gift of a lifetime: their very own universal life insurance policy



These are just examples. Ultimately, the design of your Aviva policy will be based on you. Once you have worked with your Aviva agent on a design, we'll build it to your specifications.



Products issued by
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At Aviva, we never forget
our business is about the
people we insure.

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

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

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