

Starting Out



Center Stage



Life insurance for you who
are starting out in life.

Primetime



We are building insurance around you.SM



Life insurance is about life – your life. It's about how you want to live your life right now and 20 years from now. It's also about how your loved ones will live when you're gone.

Aviva's innovative universal life insurance products offer tremendous value and versatility. We've designed our policies with many options so they can be customized for you, your family and your life.

Right now, you are still laying the foundation for the life that is to come. The uncertainty of tomorrow makes your decisions today even more important. Aviva's universal life insurance can serve as the first bricks of the future you want to build.

You're single

Sure, it may seem like there's no need for life insurance at this stage in life. But buying insurance today may help with tomorrow's needs. Consider

- Typically, the younger you are, the more affordable life insurance is.
- The earlier you buy universal life insurance, the greater your potential for cash accumulation later.
- You will have a death benefit that your surviving family can use for final expenses.
- If you're caring for an aging parent, you can ensure their care if you die prematurely.
- You can name your favorite charity as a beneficiary.



What might be right for **you**.

An Aviva universal life policy with a Primary Insured Rider can provide relatively low-cost coverage. And unlike term insurance, the policy won't expire on a given date, meaning you can keep your policy as long as you wish.

You may also consider a few additional riders:

- **Wellness for Life®**
- **Guaranteed Purchase Option**



You're married with no children

These first years of marriage are the most exciting. Everything's still new. So while you're relishing in the joy of the moment, take a little time to think about the future. And whatever that future looks like, a universal life insurance policy can help by:

- Ensuring that a surviving spouse can replace the lost income caused by an unforeseen death.
- Providing for the family that's still to come.
- Accumulating cash value, which may be there for the next stage of your life: kids, your first home, retirement and much more.

What might be right for **you**.

An Aviva universal life policy with an Additional Insured Rider can cover you both, and the rider can later be converted to a separate permanent policy.

In addition, you can customize the policy with one or more of the following riders:

- **Wellness for Life[®]**
- **Accidental Death Benefit**



You're a single parent

You have a lot going on right now, so who has time to think about life insurance? We understand, that's why we want to help you. An Aviva universal life insurance policy can help in many ways:

- It will be there for your children if something happens to you.
- It may be used later to help with their college education.
- Your policy's cash value can also help when emergency funds are needed.

What might be right for **you**.

An Aviva universal life insurance policy with a Children's Insurance Rider protects you and your children while the policy's cash value can help you later in life. Additional riders that might be right for you include:

- **Wellness for Life®**
- **Guaranteed Purchase Option**
- **Accidental Death Benefit**
- **Waiver of Specified Premium**



You're new parents

Congratulations! We know that with 2 a.m. feedings and 3 a.m. diaper changes, life insurance may not be the first thing on your mind right now. But after you get a few hours of sleep, think about the future you want for your baby—and for you.

- You have big plans for your kids and want to see them realize their hopes and dreams.
- It's hard enough to make that happen with you in the picture.
- But what if you or your spouse - or both of you - were suddenly out of the picture?

What might be right for **you**.

An Aviva universal life policy with an Additional Insured Rider covers the lives of you and your spouse. Additional riders can provide even more benefits:

- **Wellness for Life®**
- **Guaranteed Purchase Option**
- **Children's Insurance**
- **Accidental Death Benefit**



No matter which profile you most closely identify with, your Aviva universal life policy will help you today. And with the flexibility and potential cash accumulation our products provide, your policy can provide for you tomorrow...and the next day...and the day after that.

Because once you become part of the Aviva family, we want you to be part of it for a long time. So we created life insurance products that you can use and depend on for the many stages of life.

These examples are for illustration purposes only.
Please discuss your individual situation with your Aviva insurance professional.

Products issued by Aviva Life and Annuity Company
Product forms 2ECG10, 2UEG10 and 2EDB08. Rider forms 2WFLAJ07-2, 2ABRF06, 21041F02, 2PUEBI06; 21011F02, 2PIREBB08, 21052F02, 21024F02, 2CIBUA09, 21042F02, 21043F02, 2WSCJ07, 2ROPBB08

Product and rider availability varies by state. This brochure contains highlights only. Refer to your policy contract for complete details.

Guarantees provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.

Products issued by

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