

Starting Out



Center Stage



Primetime



Life insurance for you who
are at the pinnacle of life.

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, the foundation you built your life upon might be pretty stable. It might also have some cracks or bows. On the plus side, you're likely in the most productive and highest-earning years of your life, and you have a decade or two (or three) of active working life left. On the down side, your expenses are growing, your dependents' needs are expanding and retirement is just around the corner. Aviva can help you find stability.

You're moving up

Congratulations on your new position or your big raise. You may not realize it, but when your income rises, your spending tends to rise too. If something were to happen to you, you'd want your family to be able to maintain their new and improved lifestyle. And don't forget that retirement isn't far off: You weren't thinking of working at that new job forever, were you?



What might be right for **you**.

With its cash accumulation potential, an Aviva universal life policy can be a key part of your overall financial plan. The policy's death benefit can protect what you've worked hard to build, and you can add a few optional riders for even more protection and benefits:

- **Wellness for Life®**
- **Accidental Death Benefit**
- **Life Protector**
- **Waiver of Specified Premium**



You're facing obligations on two ends

Your kids are growing and your parents are aging. Though they don't always admit it, they depend on you to some degree. Ask yourself:

- Can I afford both college tuition and assisted living expenses, if they need it?
- If so, will I still have enough to retire on?
- What will happen to them if something happens to me?

What might be right for **you**.

An Aviva universal life policy provides death benefit protection for your loved ones and its cash accumulation potential can help with those obligations that may be around the corner. And your policy can give you more benefits by adding one or more of the following riders:

- **Wellness for Life®**
- **Accidental Death Benefit**
- **Life Protector**
- **Waiver of Specified Premium**



You're suddenly single

Divorce or the death of a spouse doesn't always mean your need for life insurance disappears. It's simply time to re-assess. Here are a few considerations:

- Do you have dependent children?
- Do you have aging parents that may need help with elder care?
- How are your retirement goals sitting?
- Do you have estate planning needs?
- How might your life change down the road?

What might be right for **you**.

An Aviva universal life policy can provide coverage for as long as you need it, even for a lifetime. And its cash accumulation potential could help with some of the changes occurring in your life. We've also designed some optional riders that can add further value to your policy.

- **Wellness for Life[®]**
- **Waiver of Specified Premium**



You're thinking about the bigger picture

You have the perspective that comes from age, plus a lot of time to use what you've learned for a better life. Priorities are shifting. The future is closer than ever and the present still presents its share of challenges.

- Can I pay the balance of my mortgage anytime soon?
- Should I start my own business?
- Can I do all that and still retire, pay for college and buy that timeshare?
- How can I protect everything I worked so hard to build?

What might be right for **you**.

An Aviva universal life policy provides the flexibility to meet your needs, even if those needs change. It's designed to build cash value on a tax-favored basis, and you can use that cash value for most any purpose. One or more of these optional riders might also provide added benefits:

- **Wellness for Life®**
- **Accidental Death Benefit**
- **Life Protector**
- **Waiver of Specified Premium**



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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