

Starting Out



Center Stage



Primetrime



Life insurance for you who
are in the prime 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.

You've spent most of your life being responsible and doing what you had to do. The time has come – or is drawing near – to focus on what you want to do. The framework you engineered years ago has weathered the ups and downs of life. An Aviva universal life policy may be the ideal capstone to the legacy you've worked so hard to build.

You still have kids at home

Whether you started having children later in life or those children are late getting started with their adult lives, they're depending on you. Your Aviva policy can be structured so that:

- Your initial coverage amount can be higher to meet today's needs.
- You can decrease the coverage amount after your children become independent.
- Your cash value may come in handy when you take that dream vacation.
- You still can have some left to perhaps supplement your retirement income.



What might be right for **you**.

An Aviva universal life policy can protect your dependents today and help meet your income needs tomorrow. Optional riders to consider include:

- **Wellness for Life®**
- **Waiver of Surrender Charge Due to Confinement**
- **Life Protector**



Your nest is empty

Even if you no longer have dependent children living at home, there still are plenty of ways a universal life policy can help you:

- Supplement your retirement income.
- Provide for a surviving spouse.
- Provide funds for your grandchildren's education.
- Leave a legacy to your children or to your favorite charity(s) by naming them as beneficiaries.

What might be right for **you**.

An Aviva universal life policy can be structured to cover your last few remaining responsibilities, while building some cash value for retirement or other needs. A few riders you might consider include:

- **Wellness for Life[®]**
- **Accelerated Death Benefit**
- **Waiver of Surrender Charge Due to Confinement**



Your financial situation isn't what you had hoped

If you are like some families at this stage, you may have emptied your savings to put your kids through college. Or perhaps the collective impact of a few recessions has scrambled your nest egg a bit. Or perhaps the plan you created years ago didn't work out the way you hoped. Whatever the case, it's not too late to build for the future.

- Our indexed universal life policies give you the potential to accumulate greater cash value than other insurance products, especially in low interest rate environments.
- When structured properly, indexed universal life can create tax-free cash flow in retirement.
- You can withdraw funds and still provide a death benefit to your loved ones.¹

¹ Withdrawals may result in a reduced policy death benefit

What might be right for **you**.

An Aviva universal life policy can help meet both your death benefit needs and provide needed cash later in life. The flexibility of the product allows you to select a premium level to help you build cash value sooner.

Add our exclusive Wellness for Life® Rider, and you may be able to save on the cost of your insurance down the road.



You're retired

Ahh...the good life. You prepared, you saved. Now it is time to enjoy the fruits of your labor.

At this point you may have let an old term policy expire or a whole life policy lapse because you didn't think you would need life insurance at this point in life. Yes, life insurance is more expensive the older you are, but you likely don't need as much coverage as you once did. So...

- Do you have money not allocated to other purposes or should you consider converting unneeded assets and place them in a life insurance policy that provides your beneficiaries with a tax-free death benefit?
- Do you want to enhance the value of the estate you plan to leave to your heirs?
- Do you have an estate that may be subject to estate taxes?
- Do you have a charity to which you would like to leave a gift?

What might be right for **you**.

If you're set for retirement income and possibly have some extra money, an Aviva universal life policy can add value to the estate you plan to leave your heirs.

Add our exclusive Wellness for Life® Rider, and you may be able to save on the cost of your insurance down the road.



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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