



You asked. We answered!

You wanted a more competitive term product to supplement our industry-leading life portfolio, and Aviva responded with our 2008 Term Series.

It features:

- Competitive premiums and commissions across a wide range of classes: No niche competitive positioning with average commissions.
- A new Annual Renewable Term product
- A fourth No Tobacco class: Preferred Plus
- Revised preferred guidelines to enhance the competitive position of the No Tobacco classes
- A new Band from \$250,000 to \$999,999 to improve competitiveness and increase the average policy size
- Updated term conversion privilege with improved term credit/compensation rules—available on ALL company-issued policies.
- Efficient application process using our TeleApp program



Aviva's 2008 Term Series gives you and your clients more choices and the opportunity to convert to our leading indexed UL plans!

Just one more way you can have a Bright Future with Aviva!

TERM
done right!
NEW FROM AVIVA!

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Term 2008 Talking Points

Why Aviva Term

- We have a strong portfolio of permanent products to convert, including our industry-leading line of indexed products.
- Underwriting support: We expect more than 60 percent of policies to be rated preferred or better.
- We're an A+ rated insurer that is part of Aviva plc, the world's fifth largest and oldest continuously operating insurance group.*
- Our Teleapp underwriting makes the application process faster and easier for you and your clients
- Competitive premiums and commissions across a wide range of classes: No niche competitive positioning with average commissions.
- Term conversion premium credit available when converting to nearly any company-issued policy; no limited conversion program.

What's New About Term 2008 Series

The improvements we've made to our Term portfolio signal our commitment to this market. Those enhancements include:

- Significant improvements to premiums, particularly for No Tobacco policies, Band 3 and 4 policies, and 20YT and 30YT policies.
- The addition of an Annual Renewable Term product.
- The addition of a fourth No Tobacco class and revisions to the preferred guidelines to enhance the competitive position of the No Tobacco classes
- Additional banding from \$250,000 to \$999,999 to improve competitiveness and increase the average policy size
- Teleapp underwriting that simplifies the process for clients
- Updated term conversion privilege with improved term credit/compensation rules.
- All products available in New York at the same premium rates

Term Conversions

- Available during the level term period or to age 75 if earlier.
- Conversion credit will be applied to the permanent plan equal to one year term premium.
- If the term policy is converted in policy years 1-4, the target premium will be reduced on the permanent plan by the amount of the conversion credit.
- If the term policy is converted in policy years 5+, the full target premium will apply.
- Convert to any permanent plan available at the time of the conversion with the exception of survivorship.

*Based on gross worldwide premiums for the year ended 31 December 2006

The A.M. Best Company has rated Aviva Life and Annuity Company A+ (superior) for financial strength and the ability to meet obligations to contract holders. This represents the second highest rating of Best's 15 rating categories. Products issued by and all policy benefits are the responsibility of Aviva Life and Annuity Company, Des Moines, IA, and Indianapolis Life Insurance Company, Indianapolis, IN. Policy form 2TAF05 and 3TAF05. **For agent use only. Not for use with the general public.**

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Looking for a Long-TERM Relationship?

Look no further than Aviva!

The #1 provider of indexed products is now a leading contender in the competitive Term marketplace. The following grid shows how our new 20-year Term stacks up against the leading Term providers.

Annual premiums for 20-year term, Male, Standard NT, \$1 million face

Carrier	Age 35	Rank	Age 45	Rank	Age 55	Rank
Aviva	\$1,005	1	\$2285	1	\$5895	1
AIG/American General	1030	2	2370	6	5940	4
Banner	1100	6	2360	4	6870	11
Genworth	1110	8	2370	6	6890	12
Lincoln National	1105	7	2355	3	5925	3
ING-Reliastar	1030	2	2360	3	5940	4
John Hancock	1310	13	2620	11	6350	9
MetLife	1179	10	2589	10	5989	6
National Life	1445	14	3075	14	7095	13
OMFN	1830	15	4200	15	11090	15
PennMutual	1130	9	2530	9	6750	10
Phoenix	1235	12	2905	13	7415	14
Protective	1040	4	2420	8	6020	7
Prudential	1215	11	2695	12	6035	8
Transamerica	1040	4	2340	2	5910	2

Source: CompuLife as of 6/1/08

In addition to competitive premiums, Aviva's term offers:

- The ability to convert to our industry leading permanent insurance products
- Expected 60 percent placement rate in Preferred risk classes
- Convenient TeleApp underwriting
- The strength, security and service of Aviva

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Annual premiums for 20-year term, Male, Best NT, \$1 million face

Carrier	Age 35	Rank	Age 45	Rank	Age 55	Rank
Aviva	\$445	3	\$1175	3	\$2915	7
AIG/American General	550	9	1180	4	2890	3
Banner	430	1	1170	2	2880	2
Genworth	490	4	1210	8	2910	5
Lincoln National	505	6	1165	1	2875	1
ING-Reliastar	430	1	1180	4	2910	5
John Hancock	570	11	1310	12	3420	13
MetLife	529	7	1309	11	3259	10
National Life	925	14	1955	14	4455	14
OMFN	1170	15	2350	15	7230	15
PennMutual	530	8	1300	10	3300	12
Phoenix	715	13	1405	13	3265	11
Protective	490	4	1270	9	3060	9
Prudential	565	10	1195	6	2905	4
Transamerica	570	11	1200	7	3030	8

Difference between Aviva and #1 ranked premium	\$15	\$10	\$40
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Source: CompuLife as of 6/1/08

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TeleApp: Better for them Better for you

Aviva is proud to offer TeleApp, a simpler way to complete the life insurance application process. Just fill out a few short forms and submit them to the Home Office. We'll take it from there. We'll conduct a telephone interview with your client, and arrange any medical exams.

How easy is the TeleApp process? It's four short steps:

1. Complete the **TeleApp**, sign and date
2. Complete the **agent's report**
3. Complete any other required paperwork (replacement forms, PAC forms etc.)
4. Submit to the home office, preferably by fax at **1-800-531-0038**

TeleApp frees you from the task of asking your clients about their medical histories and allows you to focus on what you do best: selling life insurance.

And TeleApp can assist clients of all languages and dialects. Just add a comment on the TeleApp application indicating what language and dialect is needed, or leave it up to the TeleApp interviewer to coordinate the support necessary to conduct the interview.

You can find TeleApp applications and instructions on your agent website under Doing Business > Underwriting > Resources.

**TeleApp: You do the selling,
we do the rest.**

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TeleApp
Making **your** life
a little easier



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TeleApp

Instructions:

The TeleApp program provides a simplified way to sell life insurance. You do the selling - we take care of all the rest, including all medical requirements.

1. Complete the TeleApp application with all appropriate signatures and dates.
2. Fully complete and sign the agent's report.
3. Complete supplemental questionnaire(s) if applicable for additional insured(s).

Make sure the following items are completed and signed (as needed)

- Financial Supplement Form for all amounts over \$1,000,000.
- PAC forms (including a void check).
- Replacement forms.
- Signed illustration (or illustration certificate if allowed).
- Other compliance forms in your state.

Fax or mail in the application(s) and we will take it from there.

Remember - Do not order medical requirements

(we will take care of that at the home office)

Fax applications to (800) 531-0038

Remember to ...

- Check appropriate company.
- Print clearly with black ink.
- Corrections to be initialed and dated by proposed insured/owner. Do not use white out.
- The proposed insured's full name should be shown in question 1 and signed identically on page.
- Prepare your client(s) to expect a short telephone interview for medical questions. If required, the home office will have Exam One arrange a meeting with the client to complete a mini exam.
- When the policy is approved, the completed application will be sent to you along with the policy for the client's signature on delivery.

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2008 Term Series Rate Class Comparison

The 2008 Term Series offers a **NEW Preferred Plus** risk class.

Policyholders now have three levels of preferred risk for which to qualify!

AND: Aviva expects more than 60 percent of policies to qualify for one of the following preferred risk classes:

- > **PREMIER**
- > **Preferred Plus**
- > **Preferred**

Please note that Aviva's risk classes differ from those of our competitors. Below you will find a comparison chart:

Aviva Old Risk Class	Aviva New Risk Class	Other Companies
Premier/Preferred Plus	Premier (Tier 1)	Preferred Plus (Tier 1)
	Preferred Plus (Tier 2)	Preferred (Tier 2)
Preferred	Preferred (Tier 3)	Standard Plus (Tier 3)
Standard	Standard (Tier 4)	Standard (Tier 4)

The previous best risk class was called Premier for Aviva Life and Annuity Company and Preferred Plus for Indianapolis Life.

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Underwriting Criteria

Criteria	Premier NT	Preferred Plus NT	Preferred NT	Preferred Tob
Issue Age Basis	Age Nearest			
Tobacco Usage	None in the past 60 months	None in the past 36 months	None in the past 12 months	-
Cholesterol	Age 20-54 200 Age 55+ 220	220	250 (300 if HDL is 5 or less)	250
Cholesterol Treatment	No treatment	Treatment allowed	Treatment allowed	Treatment allowed
Cholesterol/ HDL Ratio	4.5	5	6.5	6.5
Blood Pressure	Age 20-45 130/80 Age 46-60 135/85 Age 61 up 145/90 No treatment	Age 20-45 135/80 Age 46-60 140/85 Age 61 up 150/90 Treatment allowed	Age 20-45 135/84 Age 46-55 144/88 Age 56 up 150/90 Treatment allowed	Age 20-55 140/90 Age 56 up 150/90 Treatment allowed
Build	Use existing Aviva Premier Build Chart	Use existing Aviva Preferred Build Chart	Use existing Aviva Preferred Build Chart	Use existing Aviva Preferred Build Chart
Family History	No death of parent or sibling before 65 from coronary artery disease or 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	Up to one death of parent or sibling before age 60 from coronary artery disease or familial cancer
Personal History	No coronary artery disease, diabetes, cancer, cerebrovascular disease. Must be classified as a standard mortality risk without application of coronary risk profile	No coronary artery disease, diabetes, cancer, cerebrovascular disease. Must be classified as a standard mortality risk without application of coronary risk profile	No coronary artery disease, diabetes or cancer, except certain types of skin cancer	No 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 rating			
Avocation	Available if qualifies as a standard avocation risk or with an exclusion or flat extra rating			
Driving	No more than 2 moving violations in the past 3 years; no DUIs in the past 5 years			
US Residency	US resident for past 2 years			
Citizenship	US citizen or have a permanent visa or green card			
Travel (unsafe)	Individual consideration			
Military	No	Individual consideration		

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