

Field  
Update



August 1, 2011  
Number: 0270

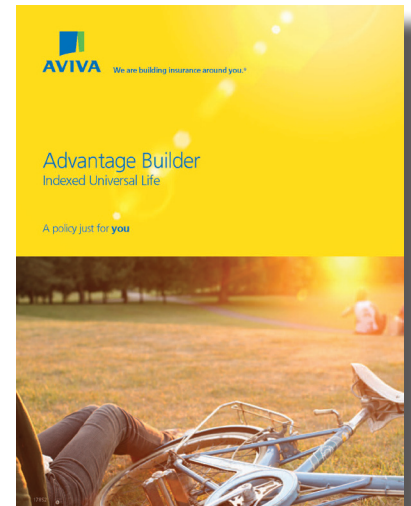
# Advantage Builder IV now available in Maryland

Advantage Builder IV is an indexed universal life policy with an optional No-Lapse Guarantee Rider. It's competitively positioned for issue ages under 65 and is ideal for agents and customers interested in a No-Lapse Guarantee product with flexibility.

Advantage Builder comes with the optional Wellness for Life® Rider. The Wellness Rewards your clients can earn with this rider can lower their NLG premiums in later years. Aviva offers the only products in which NLG premiums can actually go down!

Enhancements to this product include:

- Higher target premiums.
- Improved competitiveness at \$1 million face in most lifetime pay scenarios as well as a majority of our single-pay cells.
- Removal of the Basic NLG period (except when the product is sold without the NLG Rider). Now, the premium required to keep the NLG provision in force will be the same in ALL years of the contract for level pay and lifetime pay scenarios.



## Transition Guidelines

Advantage Builder IV is replacing the previous version of the product in Maryland. Please note the following transition schedule:

- **August 22, 2011:** Last day applications can be signed to receive previous version of Advantage Builder.
- **September 12, 2011:** Last day applications can be received in the Home Office to receive previous version of Advantage Builder.
- **November 30, 2011:** Last day for policies to be issued to receive previous version of product.

## Illustration Software

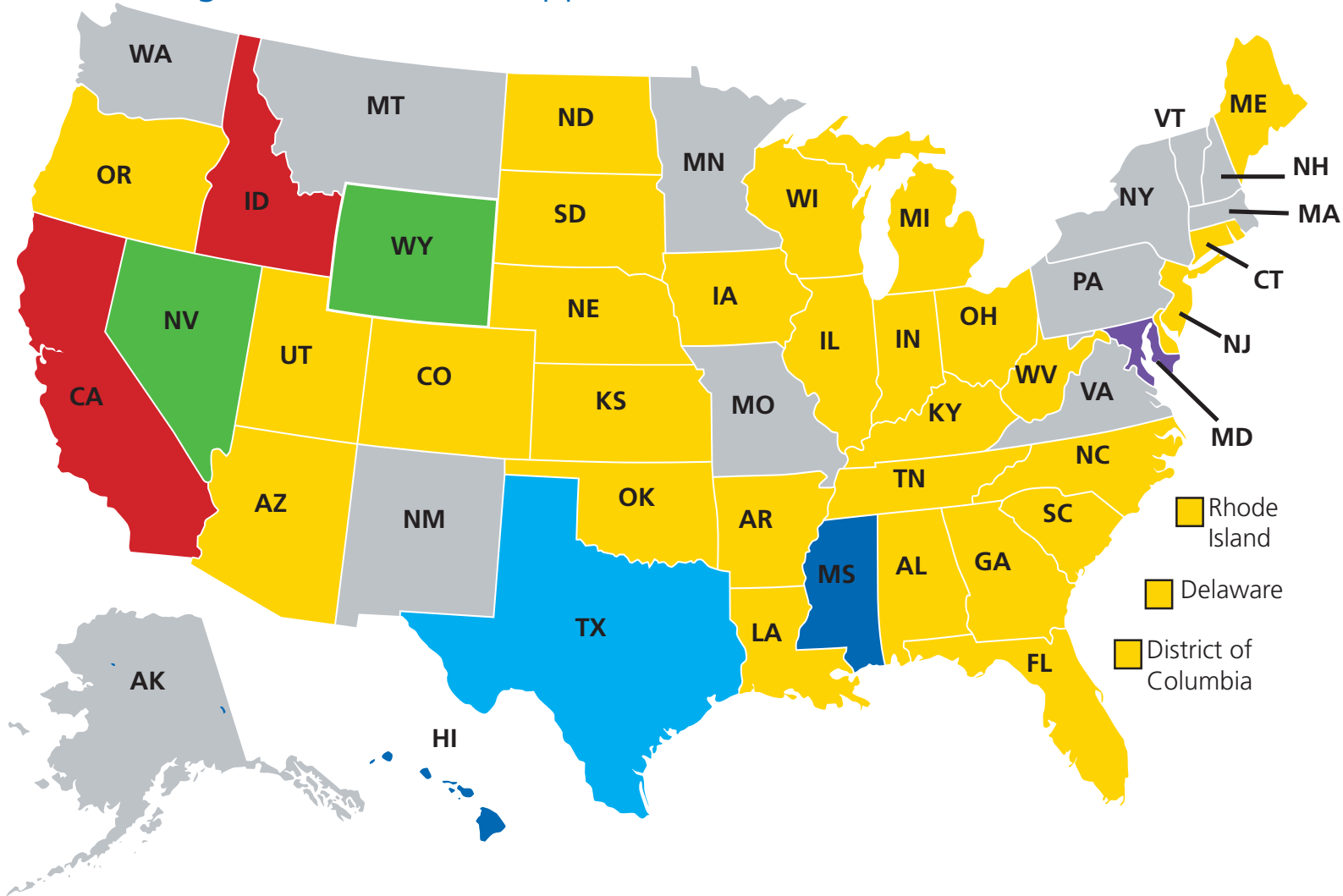
The Web version of Life Portraits Sales Solutions has been updated to include the above state approval. The software can also be downloaded from the agent website. The current desktop (CD-rom) version of Sales Solutions will need to be updated via a Remote System Update (RSU). The update is performed from within the desktop system by using the "System Update" link found on the left side of the "Life Portraits Home" page or the "Clients and Cases" page.


## Marketing materials


You can order the agent guide (form #17928) and consumer brochure (form #17852) by emailing [FormsCustomerService@garnerprint.com](mailto:FormsCustomerService@garnerprint.com). Please include your agent code and phone number.


If you have questions, contact Distribution Services at (800) 525-7133, option 2.


# Advantage Builder IV state approvals and transition schedules





 Advantage Builder IV approved with the following transition schedule:  
 • **August 31:** Last day for policies to be issued to receive previous version of Advantage Builder

 Advantage Builder IV approved with the following transition schedule:  
 • **September 15:** Last day for policies to be issued to receive previous version of Advantage Builder

 Advantage Builder IV approved with the following transition schedule:  
 • **September 30:** Last day for policies to be issued to receive previous version of Advantage Builder.

 Advantage Builder IV approved with the following transition schedule:  
 • **October 14:** Last day for policies to be issued to receive previous version of Advantage Builder

 Advantage Builder IV approved with the following transition schedule:  
 • **November 15:** Last day for policies to be issued to receive previous version of Advantage Builder.

 Advantage Builder IV approved with the following transition schedule:  
 • **November 30:** Last day for policies to be issued to receive previous version of product.

 Advantage Builder IV not approved