

Field
Update



August 1, 2011
Number: 0272

Aviva LifeStage UL now available in Maryland

Aviva LifeStage UL is a current assumption universal life product designed to be a possible alternative to No-Lapse Guarantee products. Clients receive permanent death benefit protection PLUS cash accumulation potential with premiums that are very competitive with our NLG products. Premiums paid on an Aviva LifeStage UL policy can carry to life expectancy and beyond (even using guaranteed interest). It also features:

- Guaranteed minimum interest rate of 3.50%, among the highest guaranteed minimums in the industry!
- Traditional fixed declared rate currently 5.25% credited monthly.

Target Markets

- For clients who prefer a traditional fixed interest crediting product.
- For clients who desire a permanent death benefit with the added potential for cash accumulation.
- Provides competitive endowment premiums across a range of ages and risk classes, especially for issue ages under 65.

Transition Guidelines

Aviva LifeStage UL will replace Patriot Solution in Maryland. The transition schedule is as follows:

August 22, 2011: Last day applications can be signed to receive Patriot Solution.

September 12, 2011: Last day applications can be received in the Home Office to receive Patriot Solution.

November 30, 2011: Last day for policies to be issued to receive Patriot Solution.

Illustration Software

The Web version of Life Portraits Sales Solutions has been updated to include the above state approvals. 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.

Ordering Supplies

You can view and order product marketing materials using the [Online Sales Catalog](#) or the [Online Order Form](#). You can also e-mail orders to FormsCustomerService@garnerprint.com. If ordering by e-mail, please include your name, agent number, phone number, form number(s) of materials, and quantity desired.

If you have any questions, contact Distribution Services at (800) 801-1486, option 1, ext. 2396.



