

April 2, 2012

Introducing Aviva Survivorship Builder

Survivorship life insurance is not just for estate taxes anymore!

Aviva Life and Annuity Company of New York is proud to announce the launch of an innovative survivorship universal life product: Aviva Survivorship Builder

This product will open new sales opportunities for you in the areas of multi-generation planning, first-death asset transfer, non-related business partner planning, same-gender insureds, blended families, supplemental retirement income and more.

- It offers [several enhancements](#) over Indexed Survivor UL.
- Aviva has developed a special [website](#) to help you learn more about this innovative product.
- Marketing materials and updated LPSS software are now [available](#).

Requirements for submitting Aviva Survivorship Builder applications

The following are special considerations when submitting applications for Aviva Survivorship Builder:

- We have created a single application form for both proposed insureds. **The new combined one application form (form 1174NY) will be required on all Aviva Survivorship Builder applications.**

Continued on next page

IMPORTANT information on availability of ISUL

At this time, the optional No-Lapse Guarantee Rider on Aviva Survivorship Builder is not approved for sale in the state of New York. We understand the importance of having a No-Lapse Guarantee option for your clients, especially for survivorship sales. Therefore, we will continue making both Indexed Survivor Universal Life and Aviva Survivorship Builder available for sale until further notice under the following conditions:

- **As of May 1, 2012, we will only accept Indexed Survivor Universal Life (ISUL) sales with the No-Lapse Guarantee Rider attached.** Any non-NLG survivorship cases as of this date will be required to use Aviva Survivorship Builder.
- Applications for ISUL without the NLG Rider must be signed no later than **April 30, 2012**, and received in the Home Office no later than **May 18, 2012**. Otherwise, these applications will need to be submitted as Aviva Survivorship Builder applications.
- For both products, please use the new joint application (form 1174NY).

If you are submitting an application for ISUL without the No-Lapse Guarantee Rider prior to these deadlines, keep in mind:

- **The application must be the full Part A application; trial applications and illustrations cannot be used to meet this deadline.**
- **Agents must be appointed with Aviva Life and Annuity Company of New York as of the application date.**

The timely completion of all outstanding requirements is extremely important and New Business teams will make every effort to ensure all applications for ISUL applications without the NLG Rider are processed as soon as possible.

- Backdating to save age is allowed, but no earlier than February 27, 2012 to correspond with the state approval date of the product.
- An illustration (signed or unsigned) will be needed at the time of application to ensure that the case is set up correctly and that appropriate underwriting requirements are assigned. **Please note that the application will not be submitted to an underwriter until the illustration is received. As a result, pending requirements will not be visible on the agent portal or through other electronic feeds.** A signed illustration or illustration certificate will continue to be needed prior to issue.

Marketing materials

An agent guide (form 2213NY) and a consumer brochure (form 2212NY) is available.

You can order marketing materials by emailing FormsCustomerService@garnerprint.com. When you email orders, please include your agent code and phone number.

LPSS illustration software

Our Life Portraits Sales Solutions software has been updated with the new products. The web version and downloadable desktop versions are available on Aviva Live. Software CDs have been mailed and are also available in Supply (form 16572).

A Remote System Update (RSU) will be required to illustrate the products.

Rate quotes are also available through iPipeline, Compulife and Vital UL. Full illustrations are available through WinFlex Web.

If you have questions, contact Sales and Distribution at (888) 327-9898.



Aviva Survivorship Builder Highlights

Aviva's goal in the design of this product was to build survivorship insurance around the tax and legacy needs of customers by expanding eligibility, increasing flexibility, and easing steps to approval. Here's how:

We've added a first-to-die rider. The First Survivor Premium Rider provides an annually decreasing death benefit over a specified duration upon the first death. The rider can be added to help pay premiums on the policy upon the death of the first insured.

We further expanded the market uses for survivorship UL by designing it for cash accumulation in mind.

Expanded age and risk class eligibility: up to age 90 and two uninsurable underwriting classes.

More competitive in scenarios with large gaps in age and risk classes between the two insureds.

The new product will have ONE application for both insureds vs the current ISUL which requires two apps.

Aviva Survivorship Builder. It's not just for estate taxes anymore.

