



As of: November 1, 2011

	Lifetime Builder III	Lifetime Builder II	Advantage Builder IV	Advantage Builder III	Advantage Builder II	Multi-Choice Indexed Single Premium Life	Multi-Choice Single Premium Life	Indexed Survivor UL	Aviva LifeStage UL	Patriot Solution II	Guarantee UL Solution III	Guarantee UL Solution II	ART, 10, 20 & 30 Year Term (2010)	Wellness for Life Rider © II
AK	✓		✓	✓		✓	✓	✓	✓		✓		✓	✓
AL	✓		✓			✓	✓	✓	✓		✓		✓	✓
AR	✓		✓			✓	✓	✓	✓		✓		✓	✓
AZ	✓		✓			✓	✓	✓	✓		✓		✓	✓
CA	✓		✓			✓	✓	✓	✓		✓		✓	✓
CO	✓		✓			✓	✓	✓	✓		✓		✓	✓
CT	✓		✓			✓	✓	✓	✓		✓		✓	✓
DC	✓		✓			✓	✓	✓	✓		✓		✓	✓
DE	✓		✓			✓	✓	✓	✓		✓		✓	✓
FL	✓		✓			✓	✓	✓	✓		✓		✓	✓
GA	✓		✓			✓	✓	✓	✓		✓		✓	✓
HI	✓		✓			✓	✓	✓	✓			✓	✓	✓
IA	✓		✓			✓	✓	✓	✓		✓		✓	✓
ID	✓		✓			✓	✓	✓	✓		✓		✓	✓
IL	✓		✓			✓	✓	✓	✓		✓		✓	✓
IN	✓		✓			✓	✓	✓	✓		✓		✓	✓
KS	✓		✓			✓	✓	✓	✓		✓		✓	✓
KY	✓		✓			✓	✓	✓	✓		✓		✓	✓
LA	✓		✓			✓	✓	✓	✓		✓		✓	✓
MA	①			①				①	①		①		✓	✓
MD	①		①			✓	✓	①	①		①	①	✓	✓
ME	✓		✓			✓	✓	✓	✓		✓	①	✓	✓
MI	✓		✓			✓	✓	✓	✓		✓		✓	✓
MN	✓		✓	✓		✓	✓	✓	✓		✓	✓	✓	✓
MO	①			①		✓	✓	✓	①		①		✓	✓
MS	✓		✓			✓	✓	✓	✓		✓		✓	✓
MT														
NC	✓		✓			✓	✓	✓	✓		✓		✓	✓
ND	✓		✓			✓	✓	✓	✓		✓		✓	✓
NE	✓		✓			✓	✓	✓	✓		✓		✓	✓
NH		✓			✓	✓	✓	✓	✓		✓		✓	✓
NJ	✓		✓			✓	✓	✓	✓		✓		✓	✓
NM	✓		✓	✓		✓	✓	✓	✓		✓		✓	✓
NV	✓		✓			✓	✓	✓	✓		✓		✓	✓
NY	For New York state approvals, please reference the Aviva Life and Annuity Company of New York website under Products.													
OH	✓		✓			✓	✓	✓	✓		✓		✓	✓
OK	✓		✓			✓	✓	✓	✓		✓		✓	✓
OR	✓		✓			✓	✓	✓	✓		✓		✓	✓
PA		①		①					✓		✓		✓	✓
RI	✓		✓			✓	✓	✓	✓		✓		✓	✓
SC	✓		✓			✓	✓	✓	✓		✓		✓	✓
SD	✓		✓			✓	✓	✓	✓		✓		✓	✓
TN	✓		✓			✓	✓	✓	✓		✓		✓	✓
TX	✓		✓			✓	✓	✓	✓		✓		✓	✓
UT	✓		✓			✓	✓	✓	✓		✓		✓	✓
VA	✓		✓	✓		✓	✓	✓	✓		✓	✓	✓	✓
VT	✓		✓			✓	✓	✓	✓		✓		✓	✓
WA	✓		✓			✓	✓	✓	✓		✓		①	✓
WI	✓		✓			✓	✓	✓	✓		✓		✓	✓
WV	✓		✓			✓	✓	✓	✓		✓		✓	✓
WY	✓		✓			✓	✓	✓	✓		✓		✓	✓

<p>①</p> <p>Advantage Builder II, III & IV, Lifetime II & III, Patriot II, Guarantee UL Solution II & III; Indexed Survivor UL; and Aviva LifeStage UL:</p> <p>Advantage Builder II & III:</p> <p>Term 2010 in WA has different issue limits:</p>	<p>Footnotes</p> <p>MA - only approved for non-qualified issues MD - only approved for non-qualified issues MO - only approved for CVAT issues PA - 2 Yr Point to Point Strategy is not available for ABII, ABIII, ABIV, LTI & LTI FL - only approved for GLP issues</p> <p>10 Year Term - Max Issue Age 70 20 Year Term - Max Issue Age 60 30 Year Term - Non-Tobacco Classes Max Issue Age 50, Tobacco Classes Max Issue Age 45 ART - Max Issue Age 70</p>
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Field
Update



November 16, 2011
Number: 0277

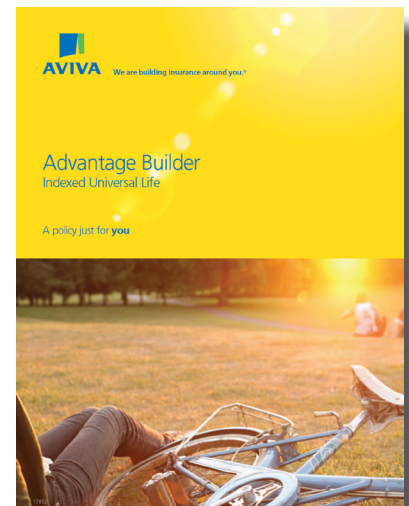
Advantage Builder IV now available in New Mexico and Virginia

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.

In New Mexico, 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 New Mexico and Virginia. Please note the following transition schedule:

- **December 7, 2011:** Last day applications can be signed to receive previous version of Advantage Builder.
- **December 28, 2011:** Last day applications can be received in the Home Office to receive previous version of product.
- **March 15, 2012:** Last day for policies to be issued to receive previous version of product.

Illustration Software

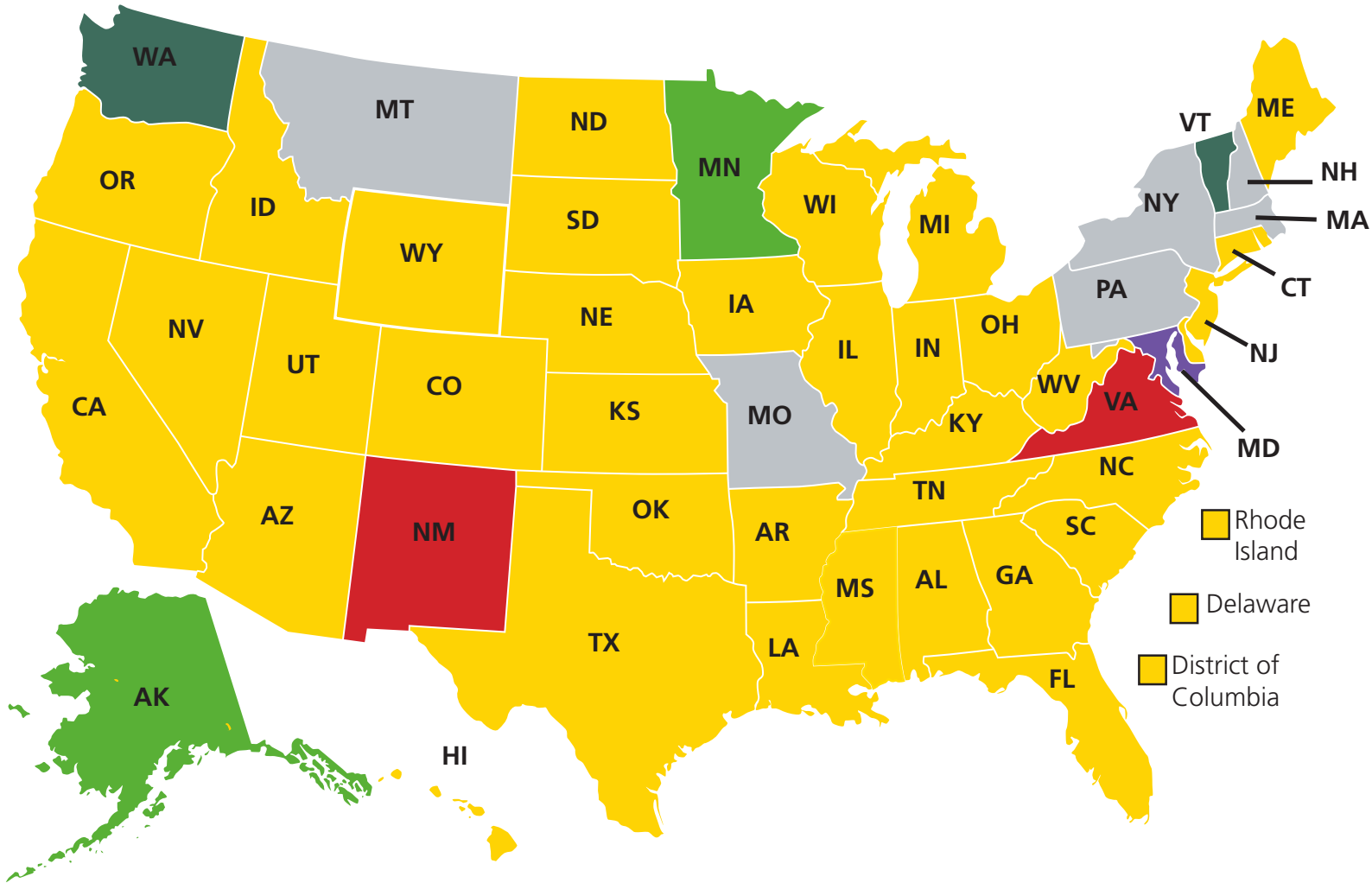
The Web version of Life Portraits Sales Solutions has been updated to include the above state approval. The software can also be downloaded from the agent website. The current desktop (CD-rom) version of Sales Solutions will need to be updated via a Remote System Update (RSU). The update is performed 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. 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

 Advantage Builder IV approved with the following transition schedule:

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

 Advantage Builder IV approved with the following transition schedule:

- **September 5:** Last day applications can be signed to receive previous version of Advantage Builder.
- **September 25:** Last day applications can be received in the Home Office to receive previous version of product.
- **December 15:** Last day for policies to be issued to receive previous version of Advantage Builder.

 Advantage Builder IV approved with the following transition schedule:

- **October 7:** Last day applications can be signed to receive previous version of Advantage Builder.
- **October 28:** Last day applications can be received in the Home Office to receive previous version of product.
- **January 15, 2012:** Last day for policies to be issued to receive previous version of Advantage Builder.

 Advantage Builder IV approved with the following transition schedule:

- **December 7:** Last day applications can be signed to receive previous version of Advantage Builder.
- **December 28:** Last day applications can be received in the Home Office to receive previous version of product.
- **March 15, 2012:** Last day for policies to be issued to receive previous version of Advantage Builder.

 Advantage Builder IV not approved