



Life Policy Review

Helping you revitalize your **LIFE!**
For Client

Presented by
AGENT
123 Main Street
Anytown, ST 12345
Office 800-123-1234



Life Insurance Policy Comparison

Life insurance as part of your overall financial plan can be one way to protect your family from the unknown events of tomorrow while building a solid foundation of financial security for the future. The choices, flexibility and guarantees afforded you with universal life insurance from Aviva are unmatched anywhere else.

Aviva can help you . . .

- * Protect your loved ones
- * Accumulate funds for your retirement years
- * Provide necessary liquidity for estate taxes

Aviva Life and Annuity Company is part of Aviva USA, one of the fastest-growing life insurers in the United States, with more than 1,115,000 customers and 32,850 agents and distributors. We offer a competitive portfolio of long-term savings, insurance and retirement income products designed to help customers make the most out of life.

This is a supplemental illustration and is not valid unless accompanied by a Basic Life Insurance Illustration.

Life Insurance Policy Comparison

The purpose of this supplemental illustration is to compare the various elements of two different life insurance policies. It will contrast Premiums, Cash Flow, Account Value, Surrender Value and Death Benefit. You can use this supplemental illustration to compare the anticipated performance of each life insurance policy while assessing your life insurance policy needs.

This Supplemental Illustration also reflects certain assumptions about how you will use the policy's options. Over time, the actual non-guaranteed elements, and perhaps your actual use of the policy's options, are likely to vary from these assumptions. For these reasons, actual performances will either be more or less favorable than shown in this illustration.

Before implementing any changes to or replacing your existing life insurance policy, there are several additional items to consider:

- The current surrender charges and your surrender charge period on your existing policy
- The surrender charges and surrender charge period on any new policy
- Your current health and ability to qualify for a new policy
- Any benefits or riders that may be available with your existing policy that may not be available on a new policy, if any

All existing policy information and values were obtained from an inforce life insurance policy illustration provided by the client.

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Life Insurance Policy Comparison

Policies Used in this Comparison:

Aviva Life and Annuity Company

Lifetime Builder II

Assumed Policy Crediting Rate 7.75%

Assumed Policy Loan Rate 5%

Assumed Policy Loan Rate is Variable

Riders Illustrated:

Life Protection

NLG

Wellness

Fly By Night Life Insurance Company

Lesser Performing UL

Assumed Policy Crediting Rate 5.25%

Assumed Policy Loan Rate 6%

Assumed Policy Loan Rate is Fixed

Assumed 1035 Exchange value is \$500

Assumed Surrender Charge is \$50

Assumed Remaining Surrender Period is 5 years

You requested that a Premium Comparison be made between the two above listed life insurance policies. Based on the current in-force illustration you provided, Fly By Night Life Insurance Company's premium is \$25,000 per year for 10 more years. If you exchange the policy, Aviva's premium is \$25,000 per year for 5 years and provides a comparable death benefit that is guaranteed not to lapse.

Life Insurance Policy Comparison

Aviva Life & Annuity Company

Fly By Night Life Insurance Company

Age - End of Year	Year	Aviva Life & Annuity Company					Fly By Night Life Insurance Company				
		Premium Outlay	Account Value	Cash Surrender Value	Death Benefit	Policy Cash Flow BOY	Premium Outlay	Account Value	Cash Surrender Value	Death Benefit	Policy Cash Flow BOY
46	1	\$ 58,500	\$ 56,409	\$ 39,089	\$ 1,000,002	\$ -	\$ 25,000	\$ 56,409	\$ 39,089	\$ 1,000,000	\$ -
47	2	\$ 25,000	\$ 82,801	\$ 66,636	\$ 1,000,002	\$ -	\$ 25,000	\$ 82,801	\$ 66,636	\$ 1,000,000	\$ -
48	3	\$ 25,000	\$ 111,170	\$ 96,160	\$ 1,000,002	\$ -	\$ 25,000	\$ 111,170	\$ 96,160	\$ 1,000,000	\$ -
49	4	\$ 25,000	\$ 141,700	\$ 127,844	\$ 1,000,002	\$ -	\$ 25,000	\$ 141,700	\$ 127,844	\$ 1,000,000	\$ -
50	5	\$ 25,000	\$ 174,553	\$ 161,851	\$ 1,000,002	\$ -	\$ 25,000	\$ 174,553	\$ 161,851	\$ 1,000,000	\$ -
51	6	\$ -	\$ 184,351	\$ 172,805	\$ 1,000,002	\$ -	\$ 25,000	\$ 184,351	\$ 172,805	\$ 1,000,000	\$ -
52	7	\$ -	\$ 194,760	\$ 184,368	\$ 1,000,002	\$ -	\$ 25,000	\$ 194,760	\$ 184,368	\$ 1,000,000	\$ -
53	8	\$ -	\$ 205,823	\$ 196,586	\$ 1,000,002	\$ -	\$ 25,000	\$ 205,823	\$ 196,586	\$ 1,000,000	\$ -
54	9	\$ -	\$ 217,591	\$ 209,508	\$ 1,000,002	\$ -	\$ 25,000	\$ 217,591	\$ 209,508	\$ 1,000,000	\$ -
55	10	\$ -	\$ 231,246	\$ 224,318	\$ 1,000,002	\$ -	\$ 25,000	\$ 231,246	\$ 224,318	\$ 1,000,000	\$ -
Subtotal		\$ 158,500				\$ -	\$ 250,000				\$ -
56	11	\$ -	\$ 245,832	\$ 240,059	\$ 1,000,002	\$ -	\$ -	\$ 245,832	\$ 240,059	\$ 1,000,000	\$ -
57	12	\$ -	\$ 261,367	\$ 256,748	\$ 1,000,002	\$ -	\$ -	\$ 261,367	\$ 256,748	\$ 1,000,000	\$ -
58	13	\$ -	\$ 277,971	\$ 274,507	\$ 1,000,002	\$ -	\$ -	\$ 277,971	\$ 274,507	\$ 1,000,000	\$ -
59	14	\$ -	\$ 295,782	\$ 293,472	\$ 1,000,002	\$ -	\$ -	\$ 295,782	\$ 293,472	\$ 1,000,000	\$ -
60	15	\$ -	\$ 314,888	\$ 313,734	\$ 1,000,002	\$ -	\$ -	\$ 314,888	\$ 313,734	\$ 1,000,000	\$ -
61	16	\$ -	\$ 335,294	\$ 335,294	\$ 1,000,002	\$ -	\$ -	\$ 335,294	\$ 335,294	\$ 1,000,000	\$ -
62	17	\$ -	\$ 357,135	\$ 357,135	\$ 1,000,002	\$ -	\$ -	\$ 357,135	\$ 357,135	\$ 1,000,000	\$ -
63	18	\$ -	\$ 380,528	\$ 380,528	\$ 1,000,002	\$ -	\$ -	\$ 380,528	\$ 380,528	\$ 1,000,000	\$ -
64	19	\$ -	\$ 405,621	\$ 405,621	\$ 1,000,002	\$ -	\$ -	\$ 405,621	\$ 405,621	\$ 1,000,000	\$ -
65	20	\$ -	\$ 432,584	\$ 432,584	\$ 1,000,002	\$ -	\$ -	\$ 432,584	\$ 432,584	\$ 1,000,000	\$ -
Subtotal		\$ 158,500				\$ -	\$ 250,000				\$ -
66	21	\$ -	\$ 461,594	\$ 461,594	\$ 1,000,002	\$ -	\$ -	\$ 461,594	\$ 461,594	\$ 1,000,000	\$ -
67	22	\$ -	\$ 492,874	\$ 492,874	\$ 1,000,002	\$ -	\$ -	\$ 492,874	\$ 492,874	\$ 1,000,000	\$ -
68	23	\$ -	\$ 526,688	\$ 526,688	\$ 1,000,002	\$ -	\$ -	\$ 526,688	\$ 526,688	\$ 1,000,000	\$ -
69	24	\$ -	\$ 563,215	\$ 563,215	\$ 1,000,002	\$ -	\$ -	\$ 563,215	\$ 563,215	\$ 1,000,000	\$ -
70	25	\$ -	\$ 602,750	\$ 602,750	\$ 1,000,002	\$ -	\$ -	\$ 602,750	\$ 602,750	\$ 1,000,000	\$ -
71	26	\$ -	\$ 645,403	\$ 645,403	\$ 1,000,002	\$ -	\$ -	\$ 645,403	\$ 645,403	\$ 1,000,000	\$ -
72	27	\$ -	\$ 691,781	\$ 691,781	\$ 1,000,002	\$ -	\$ -	\$ 691,781	\$ 691,781	\$ 1,000,000	\$ -
73	28	\$ -	\$ 742,396	\$ 742,396	\$ 1,000,002	\$ -	\$ -	\$ 742,396	\$ 742,396	\$ 1,000,000	\$ -
74	29	\$ -	\$ 797,864	\$ 797,864	\$ 1,000,002	\$ -	\$ -	\$ 797,864	\$ 797,864	\$ 1,000,000	\$ -
75	30	\$ -	\$ 858,917	\$ 858,917	\$ 1,000,002	\$ -	\$ -	\$ 858,917	\$ 858,917	\$ 1,000,000	\$ -
Subtotal		\$ 158,500				\$ -	\$ 250,000				\$ -

This supplemental illustration must be accompanied by a basic illustration for required disclosures. In addition to comparing non-guaranteed values, you should also compare and take into consideration the guaranteed values.

Life Insurance Policy Comparison

Aviva Life & Annuity Company

Fly By Night Life Insurance Company

Age - End of Year		Aviva Life & Annuity Company					Fly By Night Life Insurance Company				
Year	Year	Premium Outlay	Account Value	Cash Surrender Value	Death Benefit	Policy Cash Flow BOY	Premium Outlay	Account Value	Cash Surrender Value	Death Benefit	Policy Cash Flow BOY
76	31	\$ -	\$ 926,417	\$ 926,417	\$ 1,000,002	\$ -	\$ -	\$ 926,417	\$ 926,417	\$ 1,000,000	\$ -
77	32	\$ -	\$ 1,001,056	\$ 1,001,056	\$ 1,051,109	\$ -	\$ -	\$ 1,001,056	\$ 1,001,056	\$ 1,000,000	\$ -
78	33	\$ -	\$ 1,081,950	\$ 1,081,950	\$ 1,136,048	\$ -	\$ -	\$ 1,081,950	\$ 1,081,950	\$ 1,000,000	\$ -
79	34	\$ -	\$ 1,169,378	\$ 1,169,378	\$ 1,227,847	\$ -	\$ -	\$ 1,169,378	\$ 1,169,378	\$ 1,000,000	\$ -
80	35	\$ -	\$ 1,263,824	\$ 1,263,824	\$ 1,327,015	\$ -	\$ -	\$ 1,263,824	\$ 1,263,824	\$ 1,000,000	\$ -
81	36	\$ -	\$ 1,365,808	\$ 1,365,808	\$ 1,434,098	\$ -	\$ -	\$ 1,365,808	\$ 1,365,808	\$ 1,000,000	\$ -
82	37	\$ -	\$ 1,475,873	\$ 1,475,873	\$ 1,549,667	\$ -	\$ -	\$ 1,475,873	\$ 1,475,873	\$ 1,000,000	\$ -
83	38	\$ -	\$ 1,594,617	\$ 1,594,617	\$ 1,674,348	\$ -	\$ -	\$ 1,594,617	\$ 1,594,617	\$ 1,000,000	\$ -
84	39	\$ -	\$ 1,722,661	\$ 1,722,661	\$ 1,808,794	\$ -	\$ -	\$ 1,722,661	\$ 1,722,661	\$ 1,000,000	\$ -
85	40	\$ -	\$ 1,860,649	\$ 1,860,649	\$ 1,953,681	\$ -	\$ -	\$ 1,860,649	\$ 1,860,649	\$ 1,000,000	\$ -
Subtotal		\$ 158,500				\$ -	\$ 250,000				\$ -
86	41	\$ -	\$ 2,009,245	\$ 2,009,245	\$ 2,109,708	\$ -	\$ -	\$ 2,009,245	\$ 2,009,245	\$ 1,000,000	\$ -
87	42	\$ -	\$ 2,169,143	\$ 2,169,143	\$ 2,277,600	\$ -	\$ -	\$ 2,169,143	\$ 2,169,143	\$ 1,000,000	\$ -
88	43	\$ -	\$ 2,341,068	\$ 2,341,068	\$ 2,458,121	\$ -	\$ -	\$ 2,341,068	\$ 2,341,068	\$ 1,000,000	\$ -
89	44	\$ -	\$ 2,525,782	\$ 2,525,782	\$ 2,652,071	\$ -	\$ -	\$ 2,525,782	\$ 2,525,782	\$ 1,000,000	\$ -
90	45	\$ -	\$ 2,724,093	\$ 2,724,093	\$ 2,860,297	\$ -	\$ -	\$ 2,724,093	\$ 2,724,093	\$ 1,000,000	\$ -
91	46	\$ -	\$ 2,936,852	\$ 2,936,852	\$ 3,054,327	\$ -	\$ -	\$ 2,936,852	\$ 2,936,852	\$ 1,000,000	\$ -
92	47	\$ -	\$ 3,168,839	\$ 3,168,839	\$ 3,263,905	\$ -	\$ -	\$ 3,168,839	\$ 3,168,839	\$ 1,000,000	\$ -
93	48	\$ -	\$ 3,422,521	\$ 3,422,521	\$ 3,490,971	\$ -	\$ -	\$ 3,422,521	\$ 3,422,521	\$ 1,000,000	\$ -
94	49	\$ -	\$ 3,700,782	\$ 3,700,782	\$ 3,737,789	\$ -	\$ -	\$ 3,700,782	\$ 3,700,782	\$ 1,000,000	\$ -
95	50	\$ -	\$ 4,007,025	\$ 4,007,025	\$ 4,007,025	\$ -	\$ -	\$ 4,007,025	\$ 4,007,025	\$ 1,000,000	\$ -
Subtotal		\$ 158,500				\$ -	\$ 250,000				\$ -
96	51	\$ -	\$ 4,344,180	\$ 4,344,180	\$ 4,344,180	\$ -	\$ -	\$ 4,344,180	\$ 4,344,180	\$ 1,000,000	\$ -
97	52	\$ -	\$ 4,709,896	\$ 4,709,896	\$ 4,709,896	\$ -	\$ -	\$ 4,709,896	\$ 4,709,896	\$ 1,000,000	\$ -
98	53	\$ -	\$ 5,106,593	\$ 5,106,593	\$ 5,106,593	\$ -	\$ -	\$ 5,106,593	\$ 5,106,593	\$ 1,000,000	\$ -
99	54	\$ -	\$ 5,536,895	\$ 5,536,895	\$ 5,536,895	\$ -	\$ -	\$ 5,536,895	\$ 5,536,895	\$ 1,000,000	\$ -
100	55	\$ -	\$ 6,003,649	\$ 6,003,649	\$ 6,003,649	\$ -	\$ -	\$ 6,003,649	\$ 6,003,649	\$ 1,000,000	\$ -
101	56	\$ -	\$ 6,509,943	\$ 6,509,943	\$ 6,509,943	\$ -	\$ -	\$ 6,509,943	\$ 6,509,943	\$ 1,000,000	\$ -
102	57	\$ -	\$ 7,059,127	\$ 7,059,127	\$ 7,059,127	\$ -	\$ -	\$ 7,059,127	\$ 7,059,127	\$ 1,000,000	\$ -
0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7,654,833	\$ 7,654,833	\$ 1,000,000	\$ -
0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,301,004	\$ 8,301,004	\$ 1,000,000	\$ -
0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9,001,913	\$ 9,001,913	\$ 1,000,000	\$ -
Total		\$ 158,500				\$ -	\$ 250,000				\$ -

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