

Field Update

February 1, 2008
 Number: 0080
 Contact: Underwriting

Aviva launches Table Reduction Program

In an effort to help you increase your sales and better serve your clients, Aviva is pleased to announce the launch of a Table Reduction Program.

The program, which is effective today, allows you to potentially upgrade a proposed insured rated up to Table 3 to Standard underwriting. The program is available on most of Aviva's life insurance products, including our Indexed Survivor Universal Life. Table Reduction is not available on term policies nor on Single Premium Life policies.

We believe this program will make our #1 selling indexed UL products even more competitive by providing you and your clients greater underwriting flexibility.

Program Guidelines

- Client Eligibility**
- Up to Table 3
 - Issue ages 20-70
 - Lifetime face amount maximum of \$10 million
- Product Eligibility**
- All Aviva permanent products
 - Exceptions: Term and Single Premium Life
- ISUL Guidelines**
- If one insured has table reduction, the other insured must be standard or better.
- Term Conversions**
- Not eligible on the external term conversion program.
 - For internal term conversions, if the conversion is within 3 years of the issuance of the term policy no evidence of insurability will be required.
 - If the internal conversion is after 3 years of the issuance of the term policy, the insured will need to go through underwriting at the time of conversion. The alternative is for the insured to not go through underwriting and convert to the actual rating they are on the term policy.

Transition Rules and Procedures

Cases that are pending with the assigned underwriter as of 2/1/08 will be automatically included in the program. Agents can request the program for business previously issued and within 60 days of the program's introduction by sending written notice to New Business. The re-issue request should include the policy number, applicant/insured name, agent name/code, and the specific request. All requests for re-issue are subject to underwriter review/approval.

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Upon underwriting approval of the request, the policy will be re-issued with an amendment and a new illustration requiring policy owner delivery. Commissions for the sub-standard sale will be reversed and compensation will be paid according to the standard rating sale.

Please see the Table Reduction Q&A below for more details about the program. If you have further questions, contact Underwriting.

Table Reduction Q&A

Q. What is Table Reduction and how can it benefit me and my clients?

A. Table Reduction - or Table Shaving, as it's commonly referred to in the industry - allows you to upgrade the underwriting status of certain clients, which potentially lowers their premium. With Aviva's Table Reduction Program, clients who are rated up to Table 3 will qualify for standard underwriting, provided they meet the other eligibility requirements of the program.

Q. Will the underwriter automatically apply the Table Reduction program to my cases?

A. Yes

Q. Does this program apply to any case above Table 3?

A. We will not improve policies that are rated higher than Table 3, unless they have been shopped facultatively and come back Table 3 or better, then we will table reduce to standard.

Q. If my case is issued standard non-tobacco, does this program apply? Can the client receive preferred non-tobacco?

A. No, the program only applies to rated cases up to Table 3, and will only be improved to standard underwriting status.

Q. If I back dated a case to save age and the saved age is 70, does the program apply?

A. Yes

Q. If my case is sent to reinsurance and a Table 3 offer from a reinsurer is given, will Aviva issue standard?

A. Yes.

Q. Can I have a Table 2-3 case re-issued and over what period?

A. Yes. See the Transition Rules and Procedures above.

Q. Does this program apply to our external term conversion program? Internal term conversions?

A. It does apply to internal term conversions, but not external term conversions. See the Program Guidelines above for more details.

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Q. If I have a Table 3 case for a \$15 million face amount, can I get standard underwriting on \$10 million and Table 3 on the remaining \$5 million?

A. No, we will not allow a policy to be partially issued as standard.

Q. Will table reduction be allowed on Additional Insured Riders or Term Riders?

A. Yes, provided the client goes through full underwriting and meets the qualifications of the program.

Q. Will table reduction be allowed on term policies?

A. No.

Q. Does the program apply to flat extras?

A. No. If a policy is underwritten to have a rating of Table 1-3 and a flat extra, we will reduce the rating to standard, but not the flat extra component.