

Field Update



July 17, 2009
Number: 0175

Changes to SPL and Term to be added to LPSS

Aviva will be implementing product changes into the Life Portraits Sales Solutions (LPSS) illustration software this weekend. Below is a summary of those changes.

Single Premium Life Rates Decreasing August 1

We are decreasing cap and illustrated rates on our Indexed Single Premium Life and Fixed SPL, effective August 1, 2009, as follows:

- The crediting rate on the Fixed SPL will decrease from **4.85% to 4.35%**.
- The crediting rate on the Basic Interest Strategy for the Indexed SPL will decrease from **5.00% to 4.50%**.
- The crediting rate on the Fixed Strategy for the Indexed SPL will decrease from **4.50% to 4.00%**
- The cap rate on the 1-Year Point-to-Point indexed strategy will decrease from **10% to 9%** and the illustrated rate will decrease from **6.60% to 6.05%**.
- The cap rate on the 1-Year Monthly Average indexed strategy will decrease from **12% to 11%** and the illustrated rate will decrease from **5.90% to 5.65%**.

The new rates will apply to all new Single Premium Life business with effective dates of August 1, 2009, and after. A letter will be sent to current Aviva Life and Annuity Indexed Single Premium Life policyowners informing them of the rate changes as the new, lower rates will apply to any new money they may add to their policy.

The new rates will be loaded into LPSS on July 18. If you need to run an illustration using the current rates prior to the effective date of the new rates, please contact Distribution Services at (800) 801-1486, option 1, ext. 2396.

Term Premium Adjustment

As we previously announced, Aviva is [adjusting premiums on its Term 2009 series](#), effective July 19, 2009. New rates will be available this weekend on LPSS and on [Aviva Live](#).

Applications must be signed by July 18, 2009 and received in the Home Office by July 31, 2009, and policies must be issued by September 15 to receive the lower Term rates.

Software Update

The web version of Life Portraits Sales Solutions will be updated this weekend and the July 2009 desktop version has been mailed. You can also order desktop software by filling out the [online supply form](#) and referencing form number #16752.

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

LPSS Updates

Below is a list of enhancements on the updated version of Life Portraits Sales Solutions:

- A new Supplemental Report graph shows the impact of the Wellness Rewards on premiums when using the No-Lapse Guarantee Rider.
- For qualified plans only, Lifetime Builder II may now be illustrated with a minimum face amount of \$25,000 Standard.
- Back-dating capabilities have been added on Guarantee UL Solution and Advantage Builder II with No-Lapse Guarantee Rider.
- A new Supplemental Report compares projected values using three assumptions: 1) Guaranteed Interest and Guaranteed Charges; 2) Guaranteed Interest and Current Charges; 3) Current Interest and Current Charges.
- A new Supplemental Report is available to compare the impact of changes in the Variable Loan Interest Rate.
- The Early Cash Value Rider's impact to the Cash Surrender Value is now part of the basic illustration and is reflected in Supplemental Reports and in Advanced Marketing concepts.