



How many of your clients plan to **leave assets to their kids** (or a charity)?
How many keep those assets in an annuity or CD?
Let them know - **they have options.**

We think a better solution looks like this:

- › *A tax-free death benefit - Why pay income tax on the annuity or CD?*
- › *The death benefit is guaranteed* at all ages - no time frame. For example, a male age 70 paying \$100,000 in premium would be issued a \$152,150 policy – immediately \$52,150 more for beneficiaries (subject to underwriting)*
- › *Commission of 9% paid to age 85*
- › *24-hour underwriting response via Aviva24*
- › *Simplified underwriting under \$100,000 net amount at risk*

Limited opportunities to represent Aviva are available. To inquire, contact:

Brian Hawley
TheUSBroker.com
(877) 341-3342 toll-free phone
fax: (315) 655-4784
bhawley@theusbroker.com

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Clients can change their mind at any time and get all their money back

Also available:

- › *A 4% first-year premium bonus version*
- › *A second-to-die wealth transfer product*

* Provided there are no loans or unfunded increases to the face amount. Withdrawals will reduce the death benefit proportionally. Principal is premium paid less any withdrawals.