

Enhanced Guarantee Universal Life Insurance

# Keepsake 200

Wealth Transfer



# Aviva

Helping you  
Make the  
Most  
Out of  
Life

Keepsake 200

You need a plan for maximizing  
what you leave your heirs ...



... You've got one —  
ready-made.

**Keepsake 200 can provide performance, security and peace of mind through:**

- › *An income tax-free death benefit for your beneficiaries*
- › *A death benefit amount that's guaranteed*
- › *A guaranteed return of premium if you need to surrender the contract*
- › *Interest-crediting and cost-of-insurance guarantees*

If you intend to leave assets to your children, grandchildren, a religious institution or charity, you can potentially increase the amount they receive with the proper planning and the proper insurance. Aviva's Keepsake 200 helps you to maximize your legacy, because its value can't be reduced by income taxes.

This universal life insurance contract provides vital financial protection through the payment of a single premium. With Keepsake 200, you pay one premium for a paid-up life insurance contract that features both a minimum guaranteed death benefit and a guaranteed return of premium.



### Performance and tax advantages

Here's an example of how the performance and tax advantages of Keepsake 200 can work for you:

Sarah is a 75-year-old grandmother and a healthy, non-tobacco user. She's set aside a \$50,000 CD for her four grandchildren, funds she doesn't expect to need during her lifetime.

For Sarah, there may be a better alternative. Sarah could transfer the \$50,000 CD to a Keepsake 200 universal life insurance policy with a minimum guaranteed death benefit of \$74,166. If she names the four grandchildren as equal beneficiaries, upon her death, each grandchild will receive a minimum guaranteed death benefit of \$18,541, income tax-free.

Sarah thereby maximizes her "ultimate keepsake," because it would take the CD over 13 years to provide \$74,166 after taxes (assuming a 27% tax rate) growing at 4.0% interest! \*

**Any of these accounts may be eligible for transfer to a Keepsake 200 policy:**

- › *Bank CDs*
- › *Passbook savings accounts*
- › *Savings bonds*
- › *Bond mutual funds*
- › *Treasury bills*
- › *Annuities*

\* This example is for illustration purposes only. Actual results will vary.

### Guaranteed death benefit and guaranteed return of premium

Keepsake 200 features guarantees not found in a typical universal life contract. For instance, your death benefit is guaranteed from day one, even if your cash value isn't enough to pay the monthly cost of insurance. In addition, if you need to surrender the contract, you're guaranteed a surrender value equal to the premium paid, regardless of any applicable surrender charges.

Assuming you don't take any loans or withdrawals from the contract or change the specified amount, the death benefit guarantee and the guaranteed return of premium will remain for life.

### Enhanced Guarantees

In addition to a guaranteed death benefit and a guaranteed return of premium, Aviva's "Fair Play for Life" philosophy assures that you'll receive guarantees above those found in traditional universal life insurance contracts. These Enhanced Guarantees are:

### Pass-through of earned interest guarantee

Keepsake 200 features a minimum guaranteed interest rate of 4.0%. In addition, Aviva will pass along "excess" interest that may be credited to your contract. Your total credited interest rate equals the Net Yield earned in the prior month by the Medium Term Investment Grade Interest Earnings Strategy\*\* minus an Interest Margin guaranteed not to exceed 1.1%. Interest Earnings Strategies are segments within Aviva's general account which are managed according to specific guidelines.

### Cost-of-insurance guarantee

Unlike most companies, Aviva guarantees that your cost of insurance will not increase unless our actual claims experience is higher than expected.

### Accessing your money

Keepsake 200 enables you to access your money through contract loans and partial surrenders. Loans are available at 6.0% and credited with 4.0%, resulting in a net cost of 2.0%. You can withdraw a portion of your contract's cash value through a partial surrender, subject to a decreasing surrender charge during the first nine years.

Keep in mind that any gains taken out of the contract through a loan or withdrawal are taxable, and will result in a loss of your death benefit guarantee and return of premium guarantee.

### Flexibility that keeps your options open

Keepsake 200 also furnishes you with flexibility to meet a wide array of anticipated and unanticipated needs. For instance, you have the option to make up to five annual premium payments. In addition, the contract includes a Nursing Home Confinement Waiver Rider† and an Extension of Maturity Date option.

### Your Aviva representative can tell you more

Learn more about Keepsake 200 and how it can help you maximize gifts to your beneficiaries. Talk with your Aviva representative today.

\*\* Please see the Interest Earnings Strategy insert for more detail.

† Certain restrictions apply. See the rider for terms and conditions.

Please see the Keepsake 200 Policy In Detail document for further details on this contract.

Your agent will provide you with a Basic Illustration containing projected and guaranteed cash values and death benefits, as well as additional disclosures. Please review and sign this illustration.

The Company does not authorize its agents, employees or representatives to give legal, tax or accounting advice. The information contained herein is our understanding of current laws as they relate to annuities and life insurance. These laws are subject to change in the future. Please consult your personal advisor for any needed legal, tax or accounting advice.

Form # LP34770 / LP34771 / LC34772 / LR34097 / LE34792 / LR34793 (A different policy form may be offered in certain states.)

# Who is Aviva?

Aviva is a breath of fresh air. Aviva is about energy and ideas, hopes and dreams. We're about where you're going, not where you've been. We seek not only to understand your needs but also to help meet them. We are committed to establishing better and more innovative ways to serve our customers. Our company is bound together by the shared values of integrity, progressiveness, performance and teamwork. Our commitment to a conservative investment philosophy has enabled us to consistently earn strong industry ratings. While we are solely responsible for our obligations to contract holders, we are also proud to be a subsidiary of Aviva plc, one of the 10 largest insurance groups in the world. Our ultimate parent company has a corporate lineage that dates back to 1696 in London, England, and has a history of keeping promises in each of five centuries. This history combined with our vision helps us to help you make the most out of life.

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