



Product highlights

Guaranteed death benefit

The planned specified amount shown in the policy will be guaranteed until the maturity of the policy if all planned premium is paid as scheduled, unless the contract owner takes a withdrawal or a loan, or makes a change to the specified amount*.

Guaranteed return of premium

The surrender value is guaranteed to be at least equal to the single premium paid or the cumulative premiums paid, unless the contract owner takes a withdrawal or a loan, or makes a change to the specified amount*.

Guaranteed pass-through of interest

Keepsake 200 features a minimum guaranteed interest rate. In addition, Aviva will pass along "excess" interest that may be credited to the contract. The total credited interest rate equals the Net Yield earned in the prior month by the Interest Earnings Strategy**, less the Interest Margin.

Cost-of-insurance guarantee

Aviva guarantees that the current cost of insurance rates will not increase unless our actual claims experience is higher than expected.

Product features

Issue age

50-85

Minimum face amount

\$15,000 single premium; up to five annual payments can be made with an increasing death benefit***.

Risk classes

- › Non-tobacco user
- › Tobacco user

Ratings may apply.

Summary

Description

An Enhanced Guarantee, single-premium universal life product, Keepsake 200 helps contract owners maximize the assets left to beneficiaries.

Target markets

- › Wealth transfer
- › Estate planning
- › Asset maximization

* A different provision may apply in CA and MD. Loans and/or partial surrenders will result in a reduced death benefit.

** Please see the Interest Earnings Strategy insert for more details.

*** Certain restrictions apply. Please refer to the contract for details.

The product described in this flyer is underwritten and offered exclusively by Aviva Life Insurance Company.

AL03A200US

Keepsake 200

Policy in detail

Interest Earnings Strategy available

Medium Term Investment Grade

Minimum guaranteed interest rate

4.0%

Maximum guaranteed interest margin

1.1%

Policy loans

› **Charged: 6.0%**

› **Credited: 4.0%**

› **Net Cost: 2.0%**

Any loan may result in a loss of the guaranteed death benefit and/or the guaranteed return of premium*.

Surrender charges

Full surrenders are subject to a nine-year decreasing surrender charge. The surrender charge is applied on a pro-rata basis for partial surrenders. Any partial surrender may result in a loss of the guaranteed death benefit and/or the guaranteed return of premium*.

Please note that any gains taken through a full or partial surrender are taxable, and a partial surrender will reduce the death benefit.

Riders and benefits

Accelerated Benefit Rider

Provides up to 1/2 of the death proceeds to the insured, in advance in a single sum, if the insured becomes terminally ill and life expectancy is 12 months or less.

Nursing Home Confinement Waiver Rider

Waives the surrender charge on partial surrenders of up to \$5,000 per month when the conditions of the rider are met. There is no charge for this rider.

Extension of Maturity Date Option

Extends the maturity date of the contract beyond the normal maturity age of 100. There is no cost for exercising this option.

Policy fees

None

Expense charges

7.0%, all years of all premiums paid

* A different provision may apply in CA and MD. Loans and/or partial surrenders will result in a reduced death benefit.

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 (A different policy form may be offered in certain states.)

Aviva Life Insurance Company
108 Myrtle Street
North Quincy, Massachusetts 02171
www.avivausa.com

© 3/03 Aviva