

Aviva Life and Annuity Company

**Supplemental Illustration
Policy vs 4 Funds
Lifetime Builder Series III
Issue State: CA**

Designed for: Young Client

Issue Age: 26

Female, Preferred Non-Tobacco

\$334,776 Selected Face Amount

Initial Annual Premium: \$2,400.00

Initial Death Benefit Option: Increasing

Supplemental Report Description: This report compares the policy's projected cash surrender value to four hypothetical investment funds. This report assumes a Tax Bracket of 25%.

**Non-Guaranteed
Policy Values
Assumed**

<u>End of Year</u>	<u>Age</u>	<u>Annual Outlay</u>	<u>Taxable Fund @ 4.00%</u>	<u>Taxable Fund @ 6.00%</u>	<u>Taxable Fund @ 8.00%</u>	<u>Tax-Free Fund @ 4.00%</u>	<u>Surr. Cash Value</u>	<u>Death Benefit</u>
1	27	2,400	2,472	2,508	2,544	2,496	0	336,232
2	28	2,400	5,018	5,129	5,241	5,092	0	337,926
3	29	3,600	8,877	9,122	9,371	9,040	2,595	341,005
4	30	3,600	12,851	13,294	13,749	13,145	6,233	344,365
5	31	4,800	18,181	18,908	19,662	18,663	11,383	349,234
6	32	4,800	23,670	24,775	25,930	24,401	16,960	354,532
7	33	4,800	29,324	30,906	32,574	30,369	22,970	360,263
8	34	4,800	35,148	37,313	39,616	36,576	29,459	366,472
9	35	4,800	41,146	44,008	47,081	43,031	36,481	373,214
10	36	4,800	47,325	51,004	54,994	49,745	44,296	380,750
		40,800						
11	37	4,800	53,688	58,316	63,382	56,726	53,464	389,638
12	38	4,800	60,243	65,956	72,273	63,987	63,426	399,320
13	39	4,800	66,994	73,940	81,697	71,539	74,244	409,859
14	40	4,800	73,948	82,283	91,687	79,392	86,033	421,369
15	41	4,800	81,111	91,002	102,276	87,560	98,809	433,865
16	42	4,800	88,488	100,113	113,501	96,055	112,729	447,505
17	43	4,800	96,086	109,634	125,399	104,889	127,577	462,353
18	44	4,800	103,913	119,583	138,011	114,076	143,724	478,500
19	45	4,800	111,974	129,981	151,379	123,631	161,331	496,107
20	46	-25,000	89,584	109,705	133,962	102,577	148,666	483,442
		59,000						

Rate of Return Needed to Match Lifetime Builder Series III in
Year 20:

	Taxable Fund*	Tax Free Fund
Assumed Surr. Cash Value	\$148,666 9.05%	6.79%
Assumed Death Benefit	\$483,442 21.22%	15.92%

* The interest on this financial instrument is taxable as earned.

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Form 2ECG10

Presented by Todd Ensing

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							Non-Guaranteed Policy Values Assumed	
End of Year	Age	Annual Outlay	Taxable Fund @ 4.00%	Taxable Fund @ 6.00%	Taxable Fund @ 8.00%	Tax-Free Fund @ 4.00%	Surr. Cash Value	Death Benefit
21	47	-25,000	66,521	88,517	115,500	80,680	135,367	470,143
22	48	-25,000	42,767	66,375	95,930	57,907	121,466	456,242
23	49	-25,000	18,300	43,237	75,185	34,223	106,835	441,611
24	50	7,200	26,265	52,706	87,329	43,080	125,900	460,676
25	51	7,200	34,469	62,602	100,200	52,291	146,787	481,563
26	52	7,200	42,919	72,943	113,844	61,871	169,593	504,369
27	53	7,200	51,622	83,750	128,307	71,834	194,708	529,484
28	54	7,200	60,587	95,042	143,637	82,195	222,064	556,840
29	55	7,200	69,821	106,843	159,888	92,971	252,142	586,918
30	56	7,200	79,331	119,175	177,113	104,178	285,075	619,851
		34,400						
31	57	7,200	89,127	132,062	195,372	115,833	321,019	655,795
32	58	7,200	99,217	145,529	214,726	127,954	360,531	695,307
33	59	7,200	109,610	159,602	235,242	140,560	403,594	738,370
34	60	7,200	120,314	174,308	256,988	153,671	450,863	785,639
35	61	7,200	131,339	189,676	280,039	167,306	502,612	837,388
36	62	7,200	142,696	205,735	304,474	181,486	559,096	893,872
37	63	7,200	154,392	222,517	330,374	196,233	621,106	955,882
38	64	7,200	166,440	240,054	357,829	211,570	688,729	1,023,505
39	65	-80,000	89,033	167,257	294,498	136,833	669,748	1,004,524
40	66	-80,000	9,304	91,183	227,368	59,107	651,082	985,858
		-68,000						
41	67	-80,000	0	11,687	156,210	0	632,783	967,559
42	68	-80,000	0	0	80,783	0	615,349	950,125
43	69	-80,000	0	0	830	0	598,630	933,406
44	70	-80,000	0	0	0	0	583,226	918,002
45	71	-80,000	0	0	0	0	569,268	904,044

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							Non-Guaranteed Policy Values Assumed	
End of Year	Age	Annual Outlay	Taxable Fund @ 4.00%	Taxable Fund @ 6.00%	Taxable Fund @ 8.00%	Tax-Free Fund @ 4.00%	Surr. Cash Value	Death Benefit
46	72	-80,000	0	0	0	0	556,878	891,654
47	73	-80,000	0	0	0	0	546,802	881,578
48	74	-80,000	0	0	0	0	539,003	873,779
49	75	-80,000	0	0	0	0	534,352	869,128
50	76	-80,000	0	0	0	0	533,207	867,983
		-868,000						
51	77	-80,000	0	0	0	0	535,866	870,642
52	78	-80,000	0	0	0	0	543,468	878,244
53	79	-80,000	0	0	0	0	556,188	890,964
54	80	-80,000	0	0	0	0	575,328	910,104
55	81	-80,000	0	0	0	0	601,635	936,411
56	82	-80,000	0	0	0	0	635,581	970,357
57	83	-80,000	0	0	0	0	678,857	1,013,633
58	84	-80,000	0	0	0	0	732,098	1,066,874
59	85	-80,000	0	0	0	0	797,225	1,132,001
60	86	-80,000	0	0	0	0	875,608	1,210,384
		-1,668,000						
61	87	-80,000	0	0	0	0	968,533	1,320,408
62	88	-80,000	0	0	0	0	1,077,715	1,460,422
63	89	-80,000	0	0	0	0	1,203,640	1,619,781
64	90	-80,000	0	0	0	0	1,348,724	1,801,143
65	91	-80,000	0	0	0	0	1,515,069	1,908,492
66	92	-80,000	0	0	0	0	1,710,328	2,045,104
67	93	-80,000	0	0	0	0	1,938,485	2,273,261
68	94	-80,000	0	0	0	0	2,198,780	2,533,556
69	95	-80,000	0	0	0	0	2,495,454	2,830,230
70	96	-80,000	0	0	0	0	2,831,564	3,166,340
		-2,468,000						

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							Non-Guaranteed Policy Values Assumed	
End of Year	Age	Annual Outlay	Taxable Fund @ 4.00%	Taxable Fund @ 6.00%	Taxable Fund @ 8.00%	Tax-Free Fund @ 4.00%	Surr. Cash Value	Death Benefit
71	97	-80,000	0	0	0	0	3,210,018	3,544,794
72	98	-80,000	0	0	0	0	3,636,724	3,990,623
73	99	-80,000	0	0	0	0	4,116,553	4,501,306
74	100	-80,000	0	0	0	0	4,653,222	5,071,444
75	101	-80,000	0	0	0	0	5,250,320	5,704,799
76	102	-80,000	0	0	0	0	5,911,235	6,404,939
77	103	-80,000	0	0	0	0	6,641,936	7,178,068
78	104	-80,000	0	0	0	0	7,445,745	8,027,701
79	105	-80,000	0	0	0	0	8,328,178	8,959,599
80	106	-80,000	0	0	0	0	9,293,696	9,978,454
		-3,268,000						
81	107	-80,000	0	0	0	0	10,345,068	11,087,247
82	108	-80,000	0	0	0	0	11,488,336	12,292,304
83	109	-80,000	0	0	0	0	12,726,390	13,596,747
84	110	-80,000	0	0	0	0	14,064,024	15,005,657
85	111	-80,000	0	0	0	0	15,504,967	16,523,037
86	112	-80,000	0	0	0	0	17,051,007	18,150,926
87	113	-80,000	0	0	0	0	18,707,832	19,895,357
88	114	-80,000	0	0	0	0	20,478,880	21,760,080
89	115	-80,000	0	0	0	0	22,355,679	23,736,721
90	116	-80,000	0	0	0	0	24,340,570	25,827,946
		-4,068,000						
91	117	-80,000	0	0	0	0	26,426,179	28,026,537
92	118	-80,000	0	0	0	0	28,604,877	30,325,033
93	119	-80,000	0	0	0	0	30,871,940	32,718,960
94	120	-80,000	0	0	0	0	33,228,934	35,210,283
95	121	-80,000	0	0	0	0	35,659,524	37,782,737
		-4,468,000						

Many "tax-free" funds are still subject to state income taxes. This illustration does not take state income taxes into account.

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The life insurance cash value and death benefit are based on an interest rate of 6.45% to age 27, 7.56% to age 28, 7.60% to age 29, 8.06% to age 30, 7.93% to age 31, 8.21% to age 32, 8.10% to age 33, 8.27% to age 34, 8.18% to age 35, 8.30% to age 36, 8.25% to age 37, 8.35% to age 38, 8.28% to age 39, 8.36% to age 40, 8.30% to age 41, 8.36% to age 42, 8.31% to age 43, 8.36% to age 44, 8.31% to age 45, 8.42% to age 46, 8.32% to age 47, 8.42% to age 48, 8.32% to age 49, 8.34% to age 50, 8.32% to age 51, 8.34% to age 52, 8.33% to age 53, 8.35% to age 54, 8.33% to age 55, 8.35% to age 56, 8.34% to age 57, 8.35% to age 58, 8.34% to age 59, 8.35% to age 60, 8.34% to age 61, 8.35% to age 63, 8.36% to age 64, 8.38% to age 65, 8.36% to age 66, 8.38% to age 67, 8.36% to age 68, 8.38% to age 69, 8.36% to age 70, 8.38% to age 71, 8.36% to age 72, 8.38% to age 73, 8.36% to age 74, 8.38% to age 75, 8.36% to age 76, 8.38% to age 77, 8.36% to age 78, 8.38% to age 79, 8.36% to age 80, 8.38% to age 81, 8.36% to age 82, 8.38% to age 83, 8.36% to age 84, 8.38% to age 85, 8.36% to age 86, 8.38% to age 87, 8.36% to age 88, 8.38% to age 89, 8.36% to age 90, 8.38% to age 91, 8.36% to age 92, 8.38% to age 93, 8.36% to age 94, 8.38% to age 95, 8.36% to age 96, 8.38% to age 97, 8.36% to age 98, 8.38% to age 99, 8.36% to age 100, 8.38% to age 101, 8.36% to age 102, 8.38% to age 103, 8.36% to age 104, 8.38% to age 105, 8.36% to age 106, 8.38% to age 107, 8.36% to age 108, 8.38% to age 109, 8.36% to age 110, 8.38% to age 111, 8.36% to age 112, 8.38% to age 113, 8.36% to age 114, 8.38% to age 115, 8.36% to age 116, 8.38% to age 117, 8.36% to age 118, 8.38% to age 119, 8.36% to age 120, and 8.38% to age 121.

Tax Advantages of Lifetime Builder Series III

Under certain provisions of the Internal Revenue Code, death benefits are received income tax free, and life insurance cash values accumulate income tax deferred. Policy loans and withdrawals are not always income tax free. You should seek independent tax advice from a qualified tax specialist or attorney.

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