

**Another Competitive Advantage for You!**  
Introducing Aviva's...

A close-up photograph of a hand holding a card, with the card being the text 'TABLE REDUCTION PROGRAM'. The hand is positioned at the top of the page, with fingers slightly curled as if holding something. The card is white with green and blue text.

# **TABLE** **REDUCTION** PROGRAM

**In an effort to help you increase your sales and better serve your clients, Aviva is pleased to offer its first Table Reduction Program.**

The program allows you to upgrade a proposed insured rated up to Table 3 to Standard underwriting. The program is available on most of Aviva's life insurance products, including our Indexed Survivor Universal Life.

- Cases rated up to Table 3 automatically upgraded to standard
- Face amounts up to \$10 million
- Issue ages 20-70
- Available on internal term conversions
- Available on Indexed Survivor UL

**We believe this program will make our #1 selling\* indexed UL products even more competitive by providing you and your clients greater underwriting flexibility.**

For more information about Aviva's Table Reduction Program, go to the agent website under **Doing Business > Underwriting > Resources > Table Reduction**.

**For Agent use only. Not for use with the general public. Product availability varies by state.**

Products issued by and all benefits are the responsibility of Aviva Life and Annuity Company (Des Moines, Iowa) or Indianapolis Life Insurance Company (Indianapolis, Indiana).

\* Source: Advantage Compendium

Form 16475

