

Benefits Tied to Leader's Club Qualifications

At Aviva we appreciate your business and are pleased to announce the following benefits you could qualify for under our Leader's Club.

Errors and Omissions Insurance

Preferred Producers (Career) who qualify for President's Club earn a 50% subsidy on their E&O Premium. If they qualify for Chairman's Council or The Summit Club, they can earn a 100% subsidy on the Aviva or AIC E&O Premium.

Group Dental Plan

Aviva provides a 100% subsidized single premium for Preferred Producers (Career) who are President's Club qualifiers.

In addition to the 100% subsidy on their single coverage, Chairman's Council qualifiers also receive an additional 25% subsidy on the premium cost for dependent coverage.

Agents who qualify at The Summit Club level receive the 100% subsidy on their single premium and an additional 50% subsidy on the premium cost for dependent coverage.



Qualification Period:

1/1/2010 - 12/31/2010

Qualification Guidelines

	Club Credits	Minimum from Life and Annuities	Minimum from Aviva Production	Minimum Life Production
President's Club	\$135,000	\$101,250	\$33,750	\$40,000
Chairman's Council	\$205,000	\$153,750	\$51,250	\$40,000
The Summit Club	\$400,000	\$300,000	\$100,000	\$40,000

Pro-Rated Guidelines for New Contracts

\$11,250 per month of Club Credits is required, with a minimum of \$67,500 for the year. These pro-rated guidelines apply to President's Club eligibility only.

Lives

A producer may qualify for President's Club with 100 paid life cases and \$100,000 of paid life premium. Also, a producer new to the company may qualify for President's Club with 100 paid life cases and no premium requirement. This option is available only during the producer's first full year with the company.

Club Credits

Club Credits are a function of PREMIUM as follows:

Aviva Production

- Club Credits must equal 25% or greater of Aviva Production.

Life Premium

- Club Credit equals 100% of **annualized** target life premium,
- Club Credit equals 3% of excess life premium.
- Please note that this calculation method will allow agents to receive full Club Credit up front for the entire **annualized** target premium, plus excess, when a case is paid.
- Minimum Aviva target life production requirement for all levels: \$40,000.

Single Premium Life

- Club Credit equals 10% of the single premium amount.

Annuities

- Club Credit equals 7.5% of the premium, on Multi Choice, Freedom and SPIA products.

AVLIC & AIC

- Club Credit equals 50% of the Gross Dealer Allowance from Variable Annuity and Variable UL business, mutual funds and other securities.
- For mutual funds and other securities produced through AIC, a maximum cap of 25% of your Club Credit may be derived from non-variable equity products.

Aviva Life and Annuity Company

611 Fifth Avenue
Des Moines, IA 50309

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Qualification Facts

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- **The qualification period is January 1, 2010 through December 31, 2010.**
- Only active, full-time Preferred Producer agents in good standing at the time of convention are eligible.
- A minimum 87 percent, weighted, three-year (or since contracted, if shorter) persistency is required.
- Attaining the specified level of production does NOT result in an automatic invitation to the meeting. An invitation will be issued after home office evaluation and only to those preferred producers maintaining an ongoing relationship with the company.
- No expenses or allowances will be made to any invited qualifiers in lieu of attending the meeting.
- Aviva will pay expenses for the qualifier and one guest (age 21 or older). Participation in all company-sponsored events will be limited to you and your guest. Additional guests will not be allowed to participate or buy into the program.
- Aviva reserves the right to adjust credits if a substantial portion of qualifying business lapses or cancels prior to the meeting.
- During the last two months of the qualification period, no rebilling of business will be permitted, nor can alternative policies be charged to your account. Club Credit is given only for business that has been issued and paid prior to the end of the qualification period. Cases received in the final weeks cannot be assured of being issued and paid for.
- Club Credits and persistency calculations are combined on husband and wife working teams.

Required Tax Reporting

Current tax law requires that the value of travel and other awards to qualifiers and their guests be reported on IRS Form 1099 for qualifiers of specific meetings, spouse or guest attendance at meetings, or when the value of tangible property awarded exceeds \$25. Aviva will be reporting on IRS Form 1099 the value of your guest's portion of the President's Club Meeting paid by Aviva (both travel and site expenses). This value will be reported to the IRS in your name. Chairman's Council and The Summit Club qualifiers also will receive 1099s for their own and their guest's portion of company-paid expenses for the Chairman's Council and The Summit Club portions of the trip.

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