



Field
Update



January 6, 2011

Aviva announces changes to 2010 and 2011 CARE qualification requirements

Aviva is privileged to offer our valued distribution partners one of the top agent non-qualified deferred compensation plans in the industry - CARE (Creating Agent Retirement Earnings).

To thank you for your hard work and support of Aviva, we have made it easier to earn credits for the CARE program.

We are announcing the following amendments to our 2010 qualification guidelines:

- We are not enforcing the life production requirement for new qualifiers or existing participants in 2010. New participants in 2010 will qualify for the program with \$4 million in annuity production, and existing participants will remain at their existing production requirement for 2010.
- Qualifiers with life production in 2010 will earn credits for that business; life production in 2010 will be multiplied by a factor of 20 for computing new credits.

We are also pleased to announce the following changes to qualification guidelines for the CARE program, as of January 1, 2011:

- The annuity production requirement to earn CARE credits for 2011 will be \$2.5 million for all participants, both new and existing.
- Life insurance sales of \$20,000 will be required to earn credits for 2011 for all participants. Life production will be multiplied by a factor of 20 for computing new credits.
- Beginning in 2011, qualifiers who meet the annuity production requirement, but not the life production requirement, will only earn accumulation credits on their pre 2011 inforce annuity block. Accumulation credits for 2011 will be calculated the same as in pre 2011 plan years, subject to the \$2.5 million annuity product requirement referenced above. The qualifier will not receive any new credits for the current plan year unless the life production requirement is also met.

An updated version of the plan document reflecting these changes will be available online in the near future. The summary description of plan changes in this announcement is qualified in its entirety by reference to the plan document.

If you have any questions about the qualification requirements or the benefits of the CARE program, please call the Sales Support team at 1-800-255-2405, ext. 6620.