

DRAFT ONLY – NOT PRE-APPROVED SUBMIT TO AVIVA FOR:  
• CARRIER-APPROVED CUSTOMIZATION • COMPLIANCE REVIEW

Dear <<Insert Name Here>>,

Over the years, I'm sure you've had to make a number of decisions about your retirement assets. If you're like most people, it's the "saving" part you've thought about most. But, when was the last time you thought about the "spending" part? In other words, when was the last time you considered how much income you can safely withdraw from your retirement assets without running out of money prematurely?

A growing number of Americans are considering fixed indexed annuities for guaranteed income during retirement. When combined with an income rider, fixed indexed annuities can provide you with control, flexibility, and guarantees you don't often find in other financial vehicles.

As part of a balanced retirement plan, this valuable combination can help you:

- Convert a portion of your assets into a reliable source of retirement income;
- Choose income withdrawal schedules that are right for you; and
- Guarantee retirement income for a certain period of time, or for life!

Please call me at <<Insert Phone Number Here>> to learn more about how you can use a portion of your retirement assets to help you achieve your retirement "saving" and "spending" goals now and for many years to come.

Sincerely,

<<Insert Name/Signature Here>>

<<Insert Title Here>>

Respond and learn how annuities can be used in various planning strategies for retirement. Guarantees provided by annuities are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC. Annuities contain limitations including withdrawal charges, fees and a market value adjustment which may affect contract values. 12382 082708 55093

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