

# Product Update

**With effect from Friday 13th July 2018, Aviva are reducing the rates on some of their plans.**

## **New Business**

- All pre-sales illustrations produced on or after Friday 13 July 2018 will automatically be processed using the new interest rates
- All applications received on or after Friday 13 July 2018 will be processed as per the Flex-Tool submitted and based on normal Flex-Tool rules being applied
- Flex-Tool version 03.07.2018 will also be accepted (any previous versions will not be accepted).

## **Expired Cases**

- If a case expires on or after Friday 13 July 2018 this will be issued on new interest rates.

