



Field  
Update



October 4, 2011

## Aviva reducing annuity interest crediting rates, effective October 7, 2011

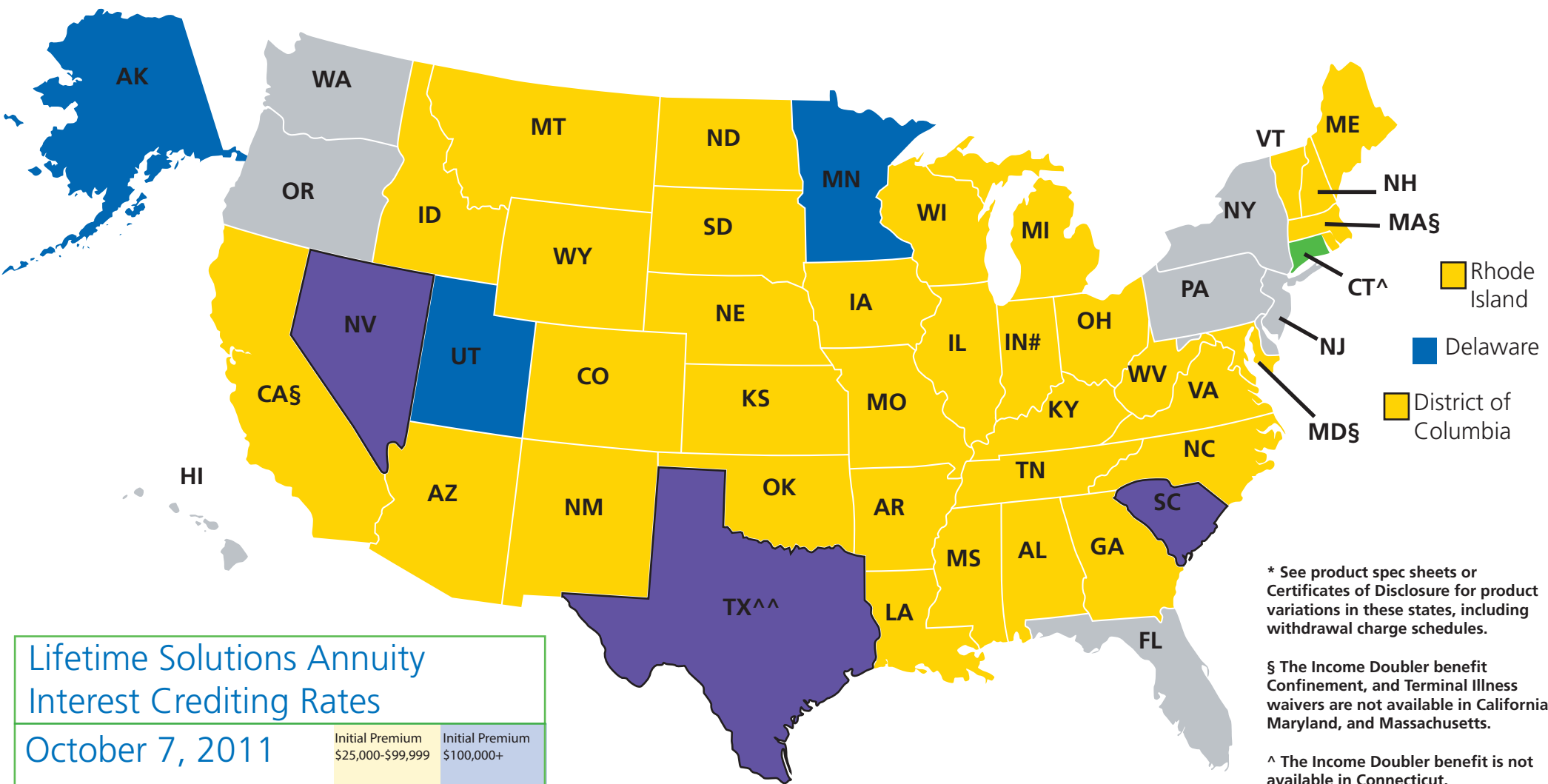
Aviva is reducing cap rates and interest crediting rates on our deferred annuities, effective October 7, 2011. Please see the [attached rate cards](#) for more information on those changes.

Applications with cash received through the close of business on Friday, October 7, 2011, will be credited with the previous rates. Rollover applications received through October 7 will be credited with the previous rates if the rollover funds are received on or before November 8, 2011.

We will not be accepting faxed applications to hold the current rates. Only hard copies applications received by Aviva in good order by the end of the day October 7, 2011 will be issued with the current rates.

Also, please note that we will require a new, corrected Product Comparison Worksheet PRIOR TO ISSUE for replacement business that misses either the October 7 application deadline or the November 8 funds deadline.

**Thank you for your continued business.** If you have any questions, contact Sales Support at (800) 255-2405, ext. 6620.



■ Rhode Island  
■ Delaware  
■ District of Columbia

\* See product spec sheets or Certificates of Disclosure for product variations in these states, including withdrawal charge schedules.

§ The Income Doubler benefit, Confinement, and Terminal Illness waivers are not available in California, Maryland, and Massachusetts.

^ The Income Doubler benefit is not available in Connecticut.

^^ Terminal Illness waiver not available in Texas. Confinement waiver available in year 1 in Texas.

# Issue ages in Indiana: 0-74

**The following states do not have MVA on the new LSA product: AK, CT, DE, IN, MD, MN, MO, OH, UT**

## Lifetime Solutions Annuity Interest Crediting Rates

October 7, 2011

	Initial Premium \$25,000-\$99,999	Initial Premium \$100,000+
Issue ages	0-78	0-78
First-Year Premium Bonus	6%	7%
Roll-up Rate	7%	8%
1-Year P-to-P S&P 500 Index (cap)	3.00%▼	3.00%▼
1-Year Monthly Cap Index (cap)	1.55%▼	1.55%▼
2-Year Monthly Cap Index (cap)	1.90%▼	1.90%▼
Fixed Strategy (1-year guarantee)	1.35%▼	1.35%▼
Withdrawal Charge Duration	10 years	10 years

# Annuity Crediting Rates

## October 7, 2011

### Income Preferred Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
<b>Income Preferred Bonus (0-78) • #</b> <b>6% Premium Bonus on 1st Year Premium</b>		
1-Year P-to-P S&P 500 Index (cap)	2.00%	3.25%▼
1-Year Monthly Cap Index (cap)	1.05%▼	1.60%▼
1-Year Average Index (cap)	2.00%	3.25%▼
Fixed Strategy (1-year guarantee)	1.00%	1.55%▼
Withdrawal Charge Duration	10 years	10 years
<b>Income Preferred Bonus Pro (65-78)</b> <b>Available only in Florida</b> <b>6% Premium Bonus on 1st Year Premium</b>		
1-Year P-to-P S&P 500 Index (cap)	2.00%	3.25%▼
1-Year Monthly Cap Index (cap)	1.05%▼	1.60%▼
1-Year Average Index (cap)	2.00%	3.25%▼
Fixed Strategy (1-year guarantee)	1.00%	1.55%▼
Withdrawal Charge Duration	10 years	10 years
<b>Income Preferred Bonus S* (0-78)</b> <b>3% Premium Bonus on 1st Year Premium</b> <b>Approved in CT, UT, AK, MN, WA</b>		
1-Year P-to-P S&P 500 Index (cap)	2.00%	2.00%
1-Year Monthly Cap Index (cap)	1.05%▼	1.60%▼
1-Year Average Index (cap)	2.00%	3.25%▼
Fixed Strategy (1-year guarantee)	1.00%	1.00%
Withdrawal Charge Duration	10 years	10 years
<b>Income Preferred Ultra (0-78) #</b> <b>3% Interest Rate Bonus on 1st Year Crediting Rate</b>		
Fixed Strategy (1-year guarantee)	1.00%	1.45%▼
Withdrawal Charge Duration	10 years	10 years
<b>Income Preferred Ten (0-78)</b>		
1-Year P-to-P S&P 500 Index (cap)	2.00%	3.25%▼
1-Year Monthly Cap Index (cap)	1.05%▼	1.60%▼
1-Year Average Index (cap)	2.00%	3.25%▼
Fixed Strategy (1-year guarantee)	1.00%	1.40%▼
Withdrawal Charge Duration	10 years	10 years
<b>Income Preferred Six (0-80)</b>		
1-Year P-to-P S&P 500 Index (cap)	2.00%	2.75%▼
1-Year Monthly Cap Index (cap)	1.05%▼	1.60%▼
1-Year Average Index (cap)	2.00%	3.25%▼
Fixed Strategy (1-year guarantee)	1.00%	1.30%▼
Withdrawal Charge Duration	6 years	6 years

### Spirit Series<sup>1</sup>

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
<b>Spirit Bonus (0-78) • #</b> <b>4% Premium Bonus on 1st &amp; 2nd Year Premium</b>		
1-Year Guaranteed Fixed	1.00%	1.60%▼
Withdrawal Charge Duration	10 years	10 years
<b>Spirit Plus (0-78) #</b> <b>2% Premium Bonus on 1st &amp; 2nd Year Premium</b>		
1-Year Guaranteed Fixed	1.00%	1.55%▼
Withdrawal Charge Duration	10 years	10 years
<b>Spirit Plus S* (0-78)</b> <b>2% Premium Bonus on 1st &amp; 2nd Year Premium</b> <b>(5% in OR, DE)</b> <b>Approved in CT, DE, MN, OR, WA</b>		
1-Year Guaranteed Fixed	1.00%	1.25%▼
Withdrawal Charge Duration	10 years	10 years
<b>Spirit 7 (0-81)</b>		
1-Year Guaranteed Fixed	1.00%	1.50%▼
Withdrawal Charge Duration	7 years	7 years
<b>Spirit 5 (0-83)</b>		
1-Year Guaranteed Fixed	1.00%	1.50%▼
Withdrawal Charge Duration	5 years	5 years
<b>Spirit 3 (0-85)</b>		
1-Year Guaranteed Fixed	1.00%	1.35%▼
Withdrawal Charge Duration	3 years	3 years

### Rider Charges

Rider (issue ages)	Base Product	Annual Charge
Income Edge Plus (40-80)	Income Preferred	0.75%
Income Edge Flex (40-85)	Spirit Series	0.50%
InsurePay (0-85)	Spirit Series	0.40%

**Any rate changes are effective for applications issued after the date indicated on the rate card.**

- <sup>1</sup> All Spirit Series minimum crediting rates are 2% in Oregon.
- \* Please check the website for reduced withdrawal charge schedule.
- # Issue ages in Florida for these products: 0-64
- Income Preferred Bonus and Spirit Bonus: Issue ages in Indiana (0-74)

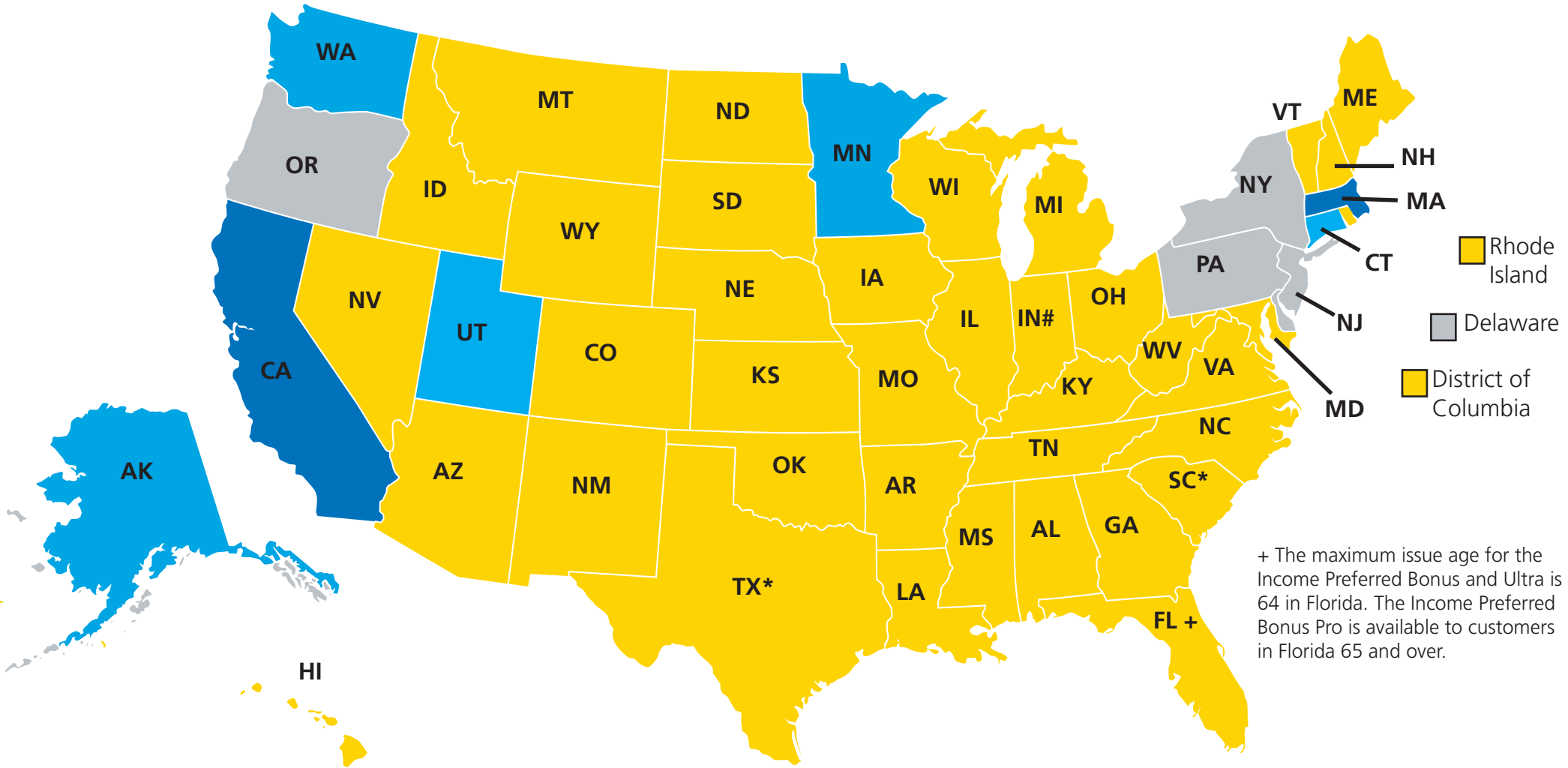
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Not intended for soliciting annuity sales from the public. Product and Strategy availability varies by state. Issued by: Aviva Life and Annuity Company, Des Moines, IA



# INCOME PREFERRED SERIES PRODUCT APPROVALS BY STATE



This map shows availability for Income Preferred Series base products only. See separate map for optional rider availability.



+ The maximum issue age for the Income Preferred Bonus and Ultra is 64 in Florida. The Income Preferred Bonus Pro is available to customers in Florida 65 and over.

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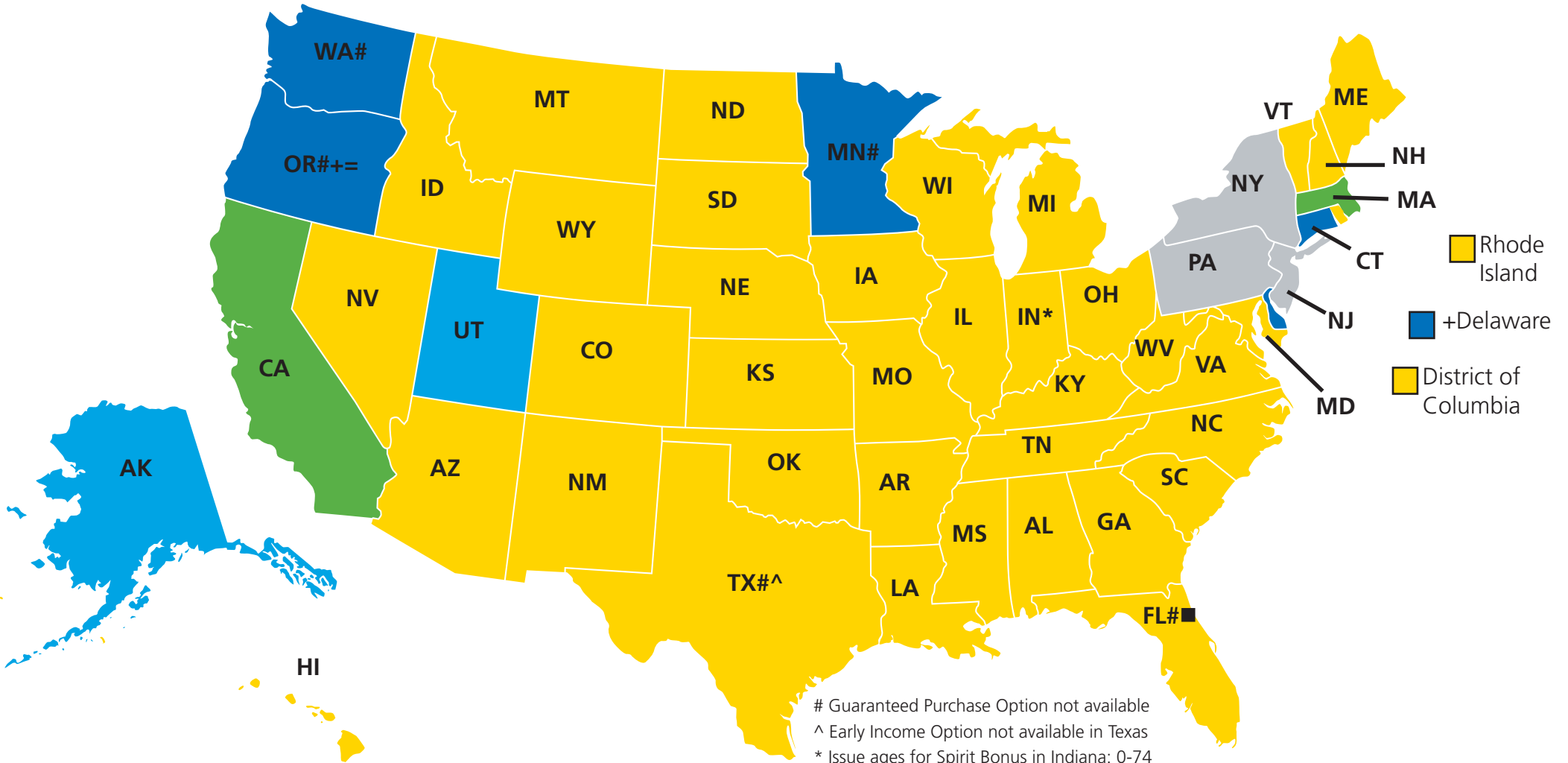
\* Income Preferred Bonus and Ultra approved with lower withdrawal charges in Texas and South Carolina

# Maximum issue age for Income Preferred Bonus is 74 in Indiana.

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Revised: 7/21/2011

This map shows availability for Spirit Series base products only. See separate map for optional rider availability.



- Rhode Island
- +Delaware
- District of Columbia

# Guaranteed Purchase Option not available  
 ^ Early Income Option not available in Texas  
 \* Issue ages for Spirit Bonus in Indiana: 0-74  
 ■ Issue ages for Spirit Bonus and Spirit Plus in Florida: 0-64  
 + Premium Bonus on Spirit Plus is 5%  
 = The Minimum Guaranteed Interest Rate on the Spirit Series is 2% in Oregon.

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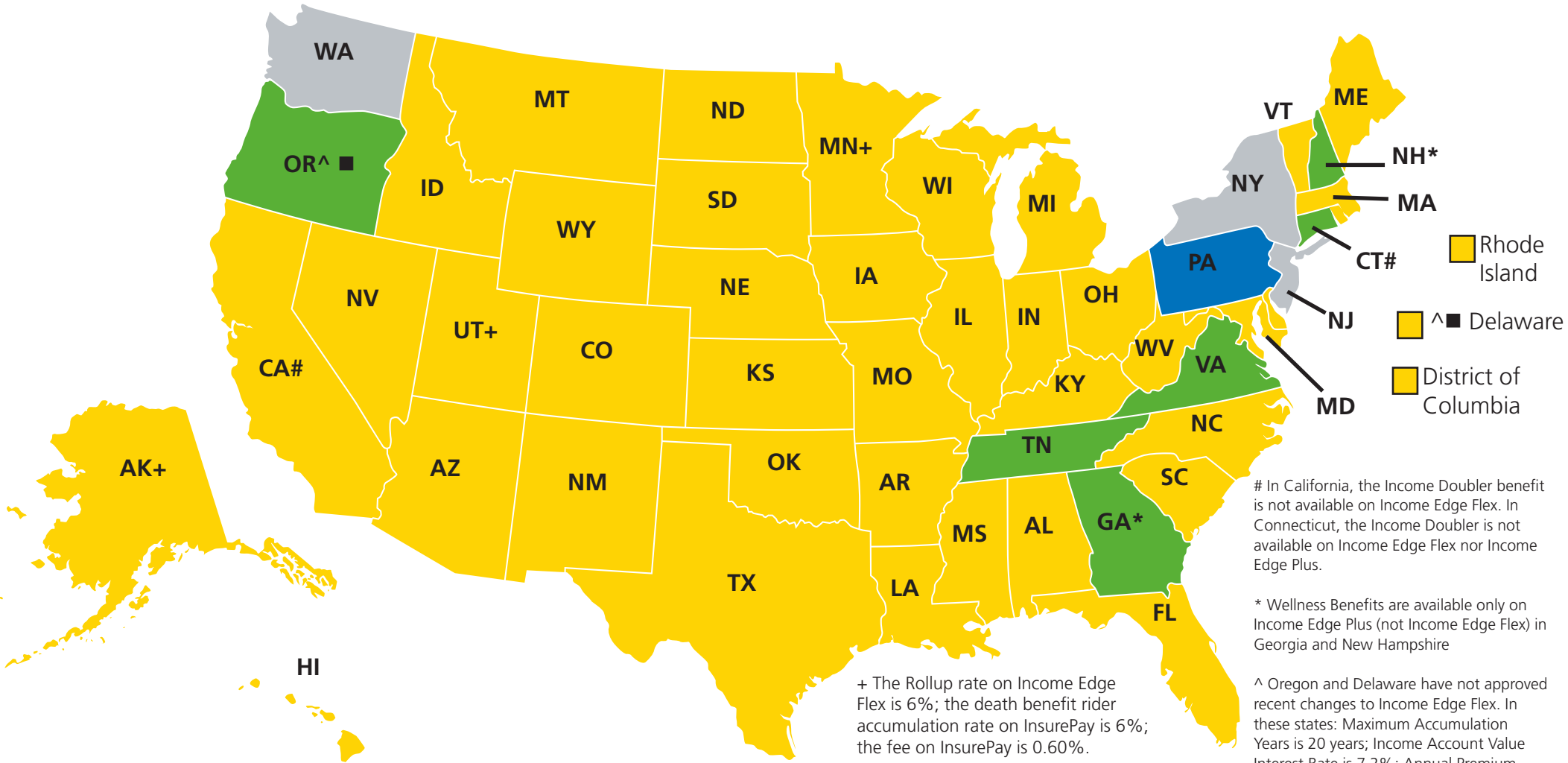
Please check Aviva Live for reduced withdrawal charge schedule on Spirit Plus S.

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Revised: 01/18/2011

- All base products approved for sale
- All base products approved without Confinement, Terminal Illness and Home Health Waivers
- Spirit 3, 5, 7, and Spirit Plus S approved for sale; Spirit Bonus not approved
- Spirit 3, 5, 7, and Spirit Plus approved for sale; Spirit Bonus not approved
- Spirit Series not approved for sale at this time

This map shows availability of the optional riders available on the Income Preferred Series and Spirit Series. See separate maps for base product availability.



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Revised: 04/21/2011

- Income Edge Plus, Income Edge Flex and InsurePay approved for sale.
- Optional riders approved without Wellness Benefits.
- Income Edge Plus only approved for sale. Income Edge Flex and InsurePay not available.
- Optional riders not available at this time.

