



Field
Update



October 4, 2011

Aviva announcing Balanced**Allocation** Annuity™ Series allocation and fee changes

As the insurance industry continues to be impacted by historically low interest rates affecting the rate of return on investments, Aviva will be implementing allocation percentage and fee changes on the Balanced**Allocation** Annuity™, effective for all new business applications received by your Marketing Organization after October 6, 2011. Please see the [attached rate card](#) for more details.

Applications with cash received by your Marketing Organization through the close of business on Thursday, October 6, 2011, will have the previous allocation percentages and fees. Rollover applications received by your Marketing Organization through October 6, 2011, will be credited with the previous rates if the rollover funds are received by Aviva on or before November 8, 2011.

We will NOT accept faxed applications to hold current allocation percentages and fees. Only hard copy applications received in good order by your Marketing Organization by the end of day October 6, 2011, will be issued with the current allocation percentages and fees.

Applications received after these deadlines will require new Certificates of Disclosure prior to issue. Also, please note that we will require a new, corrected Product Comparison Worksheet PRIOR TO ISSUE for replacement business that misses either the October 6 application deadline or the November 8 funds deadline.

New business crediting rates on the BPASelect™ Annuity Series will remain unchanged for October.

We appreciate your continued business and partnership with Annexus and Aviva, and we will continue to provide you with product solutions to meet your clients' needs while sustaining the financial strength they expect from their insurance company.

If you have any questions, please contact your Marketing Organization.

BalancedAllocation Annuity™ Series--October 7, 2011



BalancedAllocation Annuity 12™

Maximum Issue Age 76
6% Bonus Maximum Issue Age 76
12 year Surrender Schedule

| ALLOCATION OPTIONS | | | RIDERS OFFERED | |
|------------------------|---------------|-------|-----------------------------|-------|
| INDEXED % / DECLARED % | DECLARED RATE | FEE | RIDER | FEE |
| A 56 / 44 | 1.00% | 2.95% | 1 3% Death Benefit | 0.60% |
| B 45 / 55 | 1.00% | 1.95% | 2 5% Death Benefit^ | 0.60% |
| C 31 / 69 | 1.00% | 0.95% | 3 6% Bonus* | 0.95% |
| | | | 4 Income Advantage** | 0.95% |

BalancedAllocation Annuity 10™

(Available only in Florida)
Maximum Issue Age 76
7% Step Up Maximum Issue Age 76
10 year Surrender Schedule

| INDEXED % / DECLARED % | DECLARED RATE | FEE | RIDER | FEE |
|------------------------|---------------|-------|-----------------------------|-------|
| A 58 / 42 | 1.00% | 2.85% | 1 3% Death Benefit | 0.60% |
| B 48 / 52 | 1.00% | 1.95% | 2 5% Death Benefit^ | 0.60% |
| C 36 / 64 | 1.00% | 0.60% | 3 7% Step Up* | 0.95% |
| | | | 4 Income Advantage** | 0.95% |

BalancedAllocation Annuity 8™

Maximum Issue Age 80
4% Bonus Maximum Issue Age 80
8 year Surrender Schedule

| INDEXED % / DECLARED % | DECLARED RATE | FEE | RIDER | FEE |
|------------------------|---------------|-------|-----------------------------|-------|
| A 46 / 54 | 1.00% | 2.85% | 1 3% Death Benefit | 0.60% |
| B 38 / 62 | 1.00% | 1.85% | 2 4% Death Benefit^^ | 0.60% |
| C 30 / 70 | 1.00% | 0.85% | 3 4% Bonus*# | 0.95% |
| | | | 4 Income Advantage** | 0.95% |

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

^A 5% Family Endowment Rider is available for policies that do not include the income rider.

^^A 4% Family Endowment Rider is available for policies that do not include the income rider.

** Income Advantage™ can only be purchased at issue of the BalancedAllocation Annuity™. The minimum age for the rider is 40.

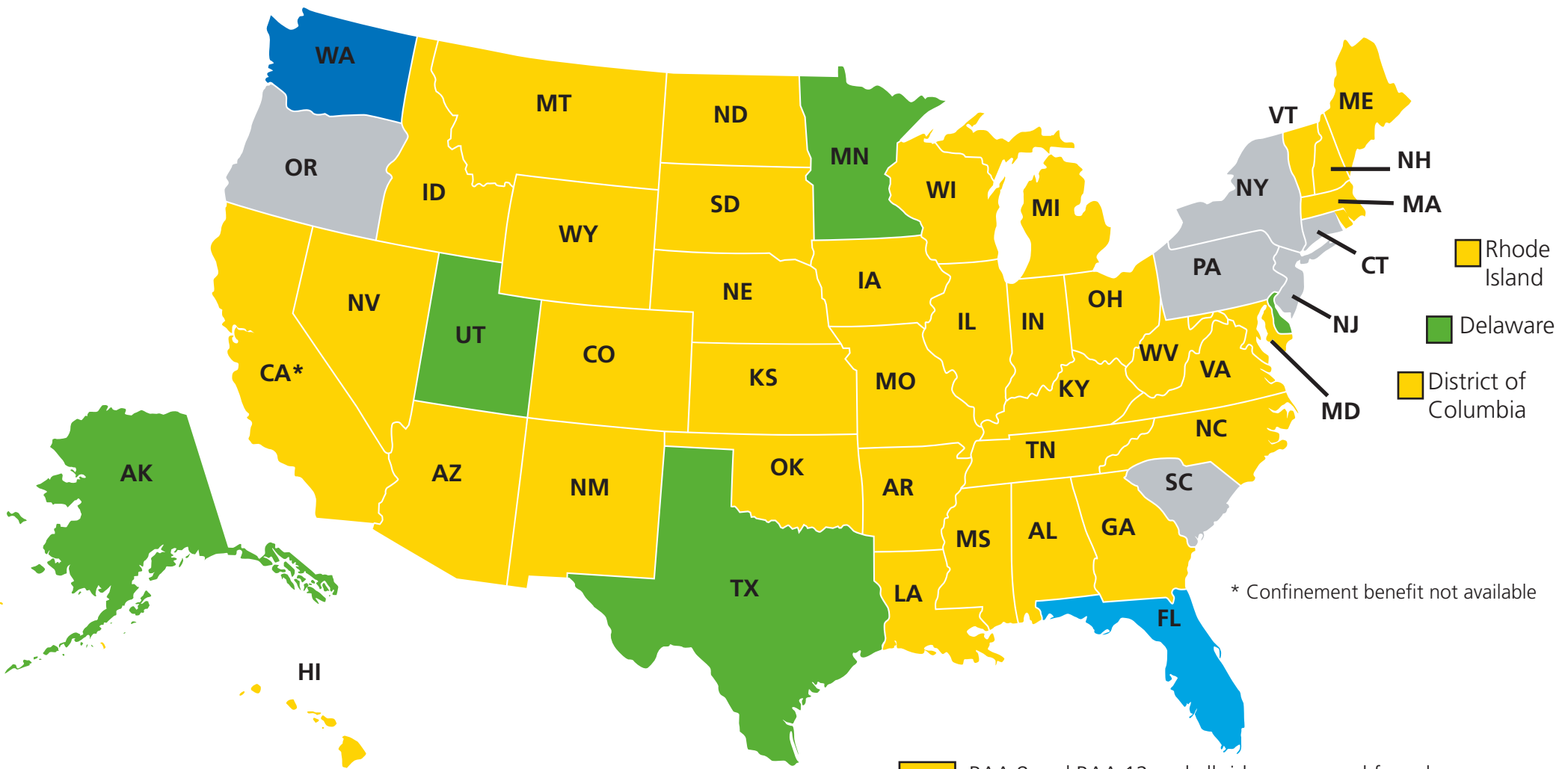
* Includes Death Benefit Rider

In Florida, this is a 4% Step Up

For Internal and Agent Use Only. Not Intended For Soliciting Annuity Sales From The Public.

Products issued by Aviva Life and Annuity Company, Des Moines, IA

BalancedAllocation Annuity™ Series Approvals by State



* Confinement benefit not available

- BAA 8 and BAA 12 and all riders approved for sale
- BAA 8S approved with all available riders; BAA 12 not approved
- BAA 8S approved; No riders approved for sale
- BAA 8, 10, 12 approved; BAA 12 for issue ages 0-64
- BAA Series not approved for sale at this time

Issued by: Aviva Life and Annuity Company, Des Moines, IA
 Please check Aviva Live for reduced withdrawal charge schedule on BAA 8S.
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 Revised: 01/28/2011

BPASelect™ Series--October 7, 2011¹



BPASelect 12™

Maximum Issue Age 76
7% Bonus in South Carolina
12 year Surrender Schedule

| ALLOCATION OPTIONS | | | | RIDERS OFFERED | |
|--------------------|--------------------------|------------------|-------|-----------------------------|-------|
| | INDEXED % / DECLARED% | DECLARED RATE | FEE | RIDER | FEE |
| A | 60 / 40 | 1.50% | 2.65% | 1 4% Death Benefit | 0.60% |
| B | 45 / 55 | 1.50% | 1.60% | 2 4% Death Benefit^ | 0.60% |
| C | 35 / 65 | 1.50% | 0.95% | 3 7% Bonus* | 1.10% |
| D | 20 / 80 | 1.50% | 0.00% | 4 Income Advantage** | 0.95% |

BPASelect 10™

Maximum Issue Age 78
4% Bonus Maximum Issue Age 78
10 year Surrender Schedule

| | INDEXED % / DECLARED% | DECLARED RATE | FEE | RIDER | FEE |
|----------|--------------------------|------------------|-------|-----------------------------|-------|
| A | 55 / 45 | 1.50% | 2.45% | 1 3% Death Benefit | 0.60% |
| B | 40 / 60 | 1.50% | 1.45% | 2 4% Death Benefit^ | 0.60% |
| C | 25 / 75 | 1.50% | 0.45% | 3 4% Bonus* | 1.10% |
| | | | | 4 Income Advantage** | 0.95% |

^A 4% Family Endowment Rider is available for policies that do not include the income rider.

* Includes Death Benefit Rider

** Income Advantage™ can only be purchased at issue of the BPASelect™ annuity. The minimum age for the rider is 40.

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1 Any rate changes are effective for applications received after the date indicated on the rate card.

