



Field
Update



September 9, 2011

Aviva Announcing Changes to Products and Annuity Rates

This field update contains information on [product](#) and [rate changes](#) effective September 16, 2011.

We want to thank you for all of your efforts this year. We appreciate your continued hard work and dedication to protecting your clients' retirement assets, especially during the challenging economic environment we're in. There have been a number of rate changes in the industry over the last few weeks. We felt it was important to take the extra time to thoroughly analyze the product and rate changes to ensure we maintain our financial strength while still providing your clients with the most competitive products possible during these unprecedented economic conditions.

The following product and rate changes will be effective for all new business applications received by your Marketing Organization after September 15, 2011:

BalancedAllocation Annuity™ Series

- Reducing BAA 12 premium bonus from 7% to 6%
- Reducing the Enhanced Death Benefit Interest Rate from 4% to 3% for sales that include the Income Advantage Rider (fee remains unchanged)
- Increasing the Income Advantage Rider fee from .75% to .95%

BPASelect™ Series

- Reducing BPA 12 premium bonus from 7% to 6%
- Reducing BPA 10 premium bonus from 4% to 3%
- Reducing the Enhanced Death Benefit Interest Rate from 4% to 3% for sales that include the Income Advantage Rider (fee remains unchanged)
- Increasing the Income Advantage Rider fee from .75% to .95%

Applications with cash received by your Marketing Organization through the close of business on Thursday, September 15, 2011, will be credited with the previous product provisions. Rollover applications received by your Marketing Organization through September 15, 2011, will be credited with the previous provisions if the rollover funds are received on or before October 17, 2011.

We will NOT be accepting faxed applications to hold the current rates. Only hard copy applications received in good order by your Marketing Organization by the end of the day September 15, 2011, will be issued with the current rates.

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 September 15 application deadline or the October 17 funds deadline.

THANK YOU!

We can't state it enough, we appreciate your 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--September 16, 2011 AVIVA

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 60 / 40	1.00%	2.90%	1 3% Death Benefit	0.60%
B 50 / 50	1.00%	1.90%	2 5% Death Benefit^	0.60%
C 35 / 65	1.00%	1.00%	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 62 / 38	1.00%	2.85%	1 3% Death Benefit	0.60%
B 47 / 53	1.00%	1.60%	2 5% Death Benefit^	0.60%
C 32 / 68	1.00%	0.45%	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 50 / 50	1.00%	2.75%	1 3% Death Benefit	0.60%
B 40 / 60	1.00%	1.85%	2 4% Death Benefit^^	0.60%
C 30 / 70	1.00%	0.75%	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.

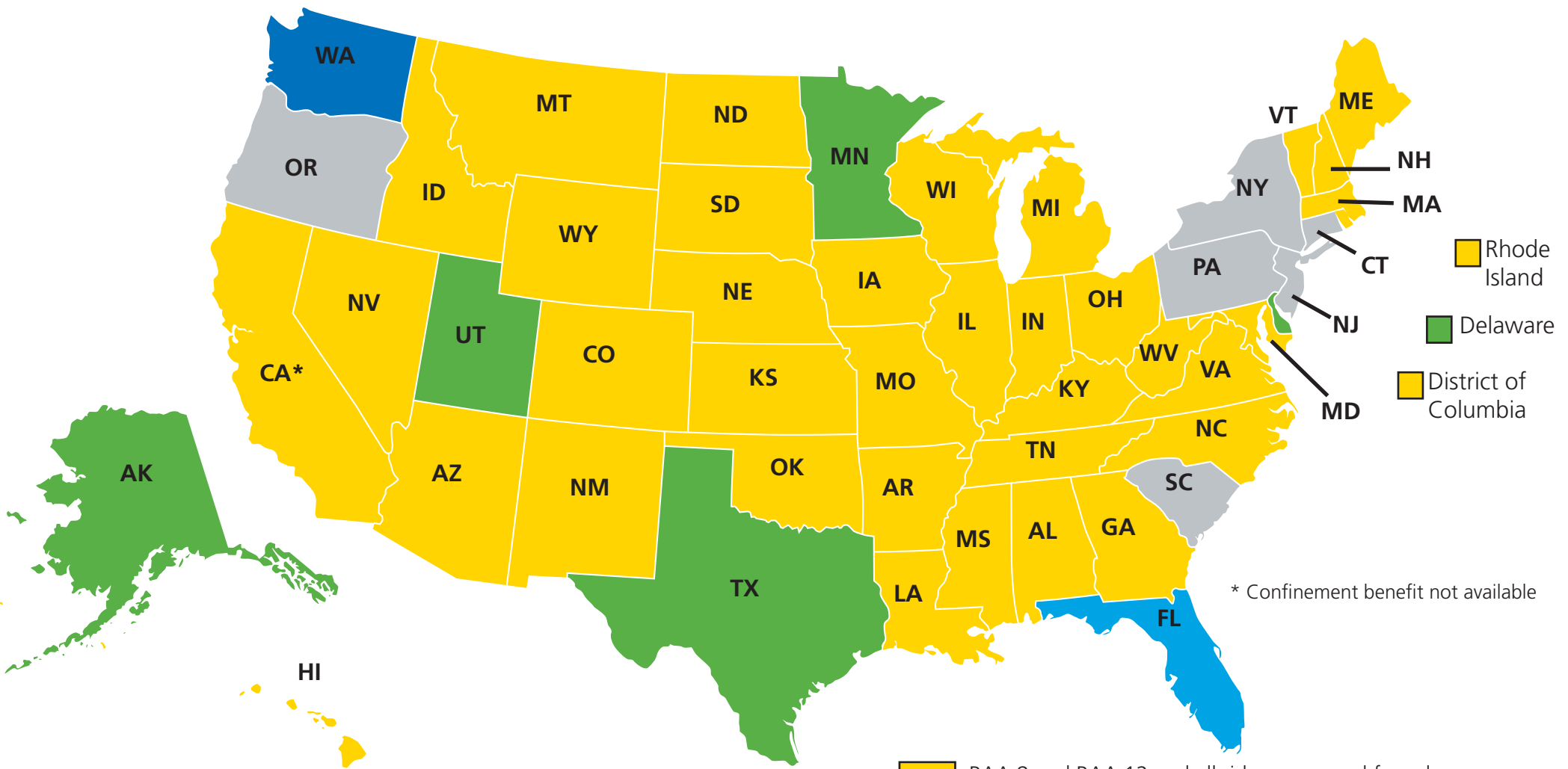
* Includes Death Benefit Rider

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



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--September 16, 2011¹



BPASelect 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	60 / 40	1.50%	2.65%	1 3% 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 6% Bonus*	1.10%
D	20 / 80	1.50%	0.00%	4 Income Advantage**	0.95%

BPASelect 10™

Maximum Issue Age 78
3% 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 3% 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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