



Field  
Update



December 19, 2011

## Aviva announcing product and agent compensation changes

**This field update contains information on product changes effective January 6, 2012, as well as a BalancedAllocation Annuity® compensation adjustment that will be effective January 27, 2012.**

In a dedicated effort to maximize long-term value for your clients and remain at the forefront of our industry, we at Aviva, Annexus, and Genesis are constantly managing the BalancedAllocation Annuity® product line and adapting it for optimal market efficiency. As we embark on 2012, global interest rates continue to remain at historically low levels. These low rates, coupled with continuing market volatility, necessitate prudent adjustments for the following:

### BalancedAllocation Annuity® Series

- Income Advantage® Rider roll-up rate will be adjusted from 7% to 6.50%
- Family Endowment Rider™ roll-up rate will be adjusted from 5% to 4% for BAA 12 and BAA 10 sales that do not include the Income Advantage® Rider

### BPASelect Annuity® Series

- Discontinue sales of the Income Advantage® Rider in the BPASelect® product line

In addition to the product adjustments, please note that agent compensation will be reduced by 0.50% for all BAA contracts received January 27, 2012, or later.

Please see the [attached rate cards](#) for state approval and rate information.

**Applications with cash received by your Marketing Organization through the close of business on Thursday, January 5, 2012, will be credited with the previous product provisions.** Rollover applications received by your Marketing Organization through January 5, 2012, will be credited with the previous provisions if the rollover funds are received on or before February 20, 2012. Please note we are allowing a 45-day window (from the effective date of January 6) for rollover funds to be received by Aviva to lock in the current product provisions.

**We will NOT be accepting faxed applications to hold the current product provisions. Only hard copy applications received in good order by your Marketing Organization by the end of the day January 5, 2012, will be issued with the current product provisions.**

**Applications received after these deadlines will require new Income Advantage Rider Certificates of Disclosure forms (for BAA products) and new Family Endowment Rider election forms prior to issue.**

Also, please be aware that we will require a new, corrected Product Comparison Worksheet prior to issue for replacement business that misses either the January 5 application deadline or the February 20 funds deadline.

## **THANK YOU!**

These strategic changes will allow us to keep Balanced Allocation Strategy® rates competitive and help you continue to deliver strong policy values for your clients.

Please contact your Marketing Organization for more detailed information about state approvals or if you have further questions about these changes. We welcome your insights and appreciate your commitment to providing your clients with premium service.

# BalancedAllocation Annuity™ Series--January 6, 2012



## 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
<b>A</b>	50 / 50	1.00%	2.95%	<b>1</b> 3% Death Benefit	0.60%
<b>B</b>	40 / 60	1.00%	1.95%	<b>2</b> 4% Death Benefit^	0.60%
<b>C</b>	30 / 70	1.00%	0.95%	<b>3</b> 6% Bonus*	0.95%
				<b>4</b> 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
<b>A</b>	50 / 50	1.00%	2.95%	<b>1</b> 3% Death Benefit	0.60%
<b>B</b>	40 / 60	1.00%	1.95%	<b>2</b> 4% Death Benefit^	0.60%
<b>C</b>	30 / 70	1.00%	0.95%	<b>3</b> 7% Step Up*	0.95%
				<b>4</b> 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
<b>A</b>	40 / 60	1.00%	2.95%	<b>1</b> 3% Death Benefit	0.60%
<b>B</b>	35 / 65	1.00%	1.95%	<b>2</b> 4% Death Benefit^	0.60%
<b>C</b>	30 / 70	1.00%	0.95%	<b>3</b> 4% Bonus*#	0.95%
				<b>4</b> Income Advantage**	0.95%

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

^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.

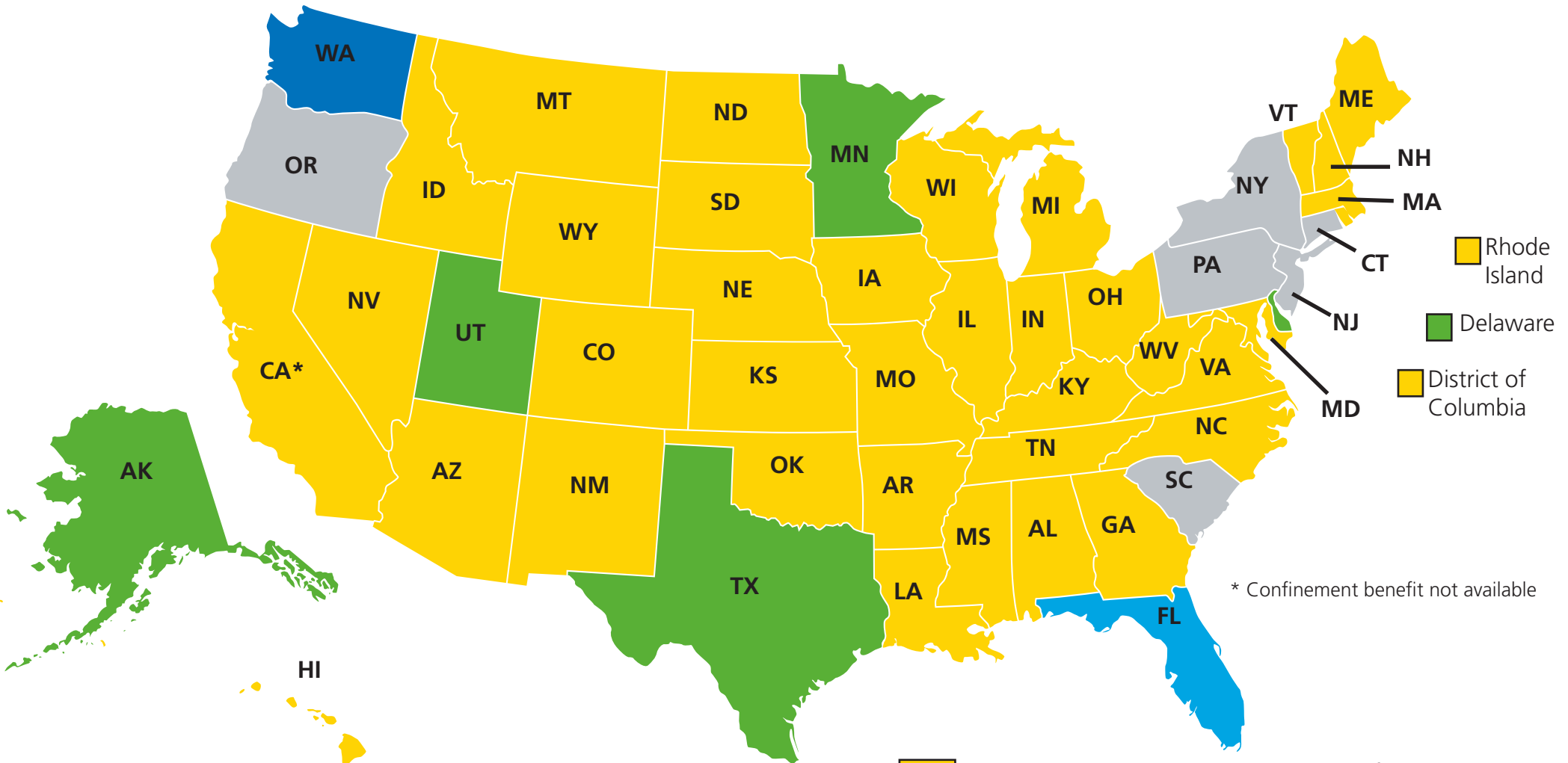
\* Includes Death Benefit Rider

# 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



- 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: 12/14/2011

# BPASelect™ Series--January 6, 2012<sup>1</sup>



## 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
<b>A</b>	48 / 52	1.50%	2.65%	<b>1</b> 3% Death Benefit	0.60%
<b>B</b>	38 / 62	1.50%	1.60%	<b>2</b> 4% Death Benefit^	0.60%
<b>C</b>	28 / 72	1.50%	0.95%	<b>3</b> 7% Bonus*	1.10%
<b>D</b>	18 / 82	1.50%	0.00%		

## BPASelect 10™

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

	INDEXED % / DECLARED%	DECLARED RATE	FEE	RIDER	FEE
<b>A</b>	48 / 52	1.50%	2.45%	<b>1</b> 3% Death Benefit	0.60%
<b>B</b>	34 / 66	1.50%	1.45%	<b>2</b> 4% Death Benefit^	0.60%
<b>C</b>	20 / 80	1.50%	0.45%	<b>3</b> 4% Bonus*	1.10%

^A 4% Family Endowment Rider is available for all policies

\* Includes Death Benefit Rider

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

