

April 6, 2010

# Introducing the new MultiChoice<sup>SM</sup> Series!

As one of the leading providers of fixed indexed annuities, Aviva is launching the MultiChoice<sup>SM</sup> Series, featuring:

- **MultiChoice<sup>SM</sup> Xtra:** Provides an immediate 8% Premium Bonus, which is applied to all premiums received in the first contract year to the base annuity's Account Value and the income rider's Income Account Value!
- **MultiChoice<sup>SM</sup> Advantage:** Provides a 5% Interest Rate Bonus to the current first-year crediting rate, and the interest compounds daily from the first day of the contract! Any additional premiums received after the initial premium in the first contract year receive a prorated interest rate bonus from the date payment is received.
- **MultiChoice<sup>SM</sup> Ten:** Non-Bonus product with a 10-year surrender schedule.
- **MultiChoice<sup>SM</sup> Six:** Non-Bonus product with a six-year surrender schedule.

Please see the [attached rate card](#) for current interest crediting rates and [state approval](#) map for availability.

Marketing materials are available on Aviva Live and in Supply. Certificates of Disclosure are temporarily only available for download on Aviva Live.

The new MultiChoice<sup>SM</sup> Series represents Aviva's commitment to deliver competitive annuity products to you and your customers while maintaining our financial strength and stability. As we worked to adjust our product portfolio, you provided valuable feedback in helping us determine which features are most valuable.

We strived to continue offering two key features that help your clients access their money:

**First-year liquidity and no withdrawal charge period over 10 years on any of the new products.**

Features of the new MultiChoice<sup>SM</sup> Series include:

- Free withdrawals of 5% of the accumulation value in the first contract year, and 10% of the accumulation value after the first contract year.<sup>1</sup> NO bonus recaptures or commission chargebacks on free withdrawal amounts, even in the first year!
- The optional LifetimePay<sup>SM</sup> Plus Rider, which provides lifetime income withdrawals. The rider comes with 7.2% guaranteed growth of the Income Account Value<sup>2</sup>, a confinement feature that can double the rider withdrawal amount<sup>3</sup>, and Wellness Benefits<sup>4</sup> offered by Mayo Clinic Health Solutions. (The LifetimePay Rider will not be available on this product series).



*continued*

- SPIA conversion option (not available in all states)
- 100% Terminal Illness Waiver
- 100% Confinement Waiver<sup>5</sup>
- A Guaranteed Minimum Contract Value equal to the sum of each strategy's Minimum Guaranteed Strategy Value. The base is 87.5% of premium, excluding premium bonuses, accumulating at a rate varying between 1% and 3%. There is no Accumulated Value Floor on this product series.
- Four interest crediting strategies.
- \$5,000 minimum initial premium with \$1,000 minimum subsequent premium.
- The financial strength of Aviva Life and Annuity Company, rated A (excellent) by A.M. Best.<sup>6</sup>

**Don't Forget: We are extending a 50 bps commission bonus on qualifying annuity products, including the new MultiChoice<sup>SM</sup> Series. This Bonus will be paid to all agents with \$1 million or more of production for ALL qualifying annuities issued between March 9, 2010, and September 30, 2010.**

### Transition Schedule

The new MultiChoice<sup>SM</sup> Series is replacing the MultiChoice<sup>SM</sup> Income Series in approved states. In states that have approved the new series, we are offering the following transition period: Applications with cash received by the end of business on May 6, 2010, will qualify for the old product series. Rollover applications for the old product received by May 6, 2010, will be accepted provided the rollover funds are received by June 22, 2010.

As states approve the new series, producers doing business in those states will be provided a similar transition period.

The sunset of the MultiChoice<sup>SM</sup> Income Series will also include discontinuing the LifetimePay<sup>SM</sup> Rider. The LifetimePay<sup>SM</sup> Plus Rider will continue to be available on the new product series.

### Webcast Training

We are offering several webcasts to help you learn more about the MultiChoice<sup>SM</sup> Series:

#### Tuesday, April 6, 2010

Time: 10 am CDT

Meeting Password: Aviva1usa

[Click here to access webcast](#)

#### Wednesday, April 7, 2010

Time: 1 pm CDT

Meeting Password: Aviva1usa

[Click here to access webcast](#)

#### Thursday, April 8, 2010

Time: 10 am CDT

Meeting Password: Aviva1usa

[Click here to access webcast](#)

For questions about the MultiChoice<sup>SM</sup> Series, contact Distribution Services at (800) 801-1486, option 1, ext. 2396.

#### For Agent Use Only.

LifetimePay Plus [MCAIRW (02/08) or state variation], an optional rider for which an annual premium is charged, and the MultiChoice series [IA6 (09/09), IA10 (09/09), IA10B (09/09), IA10I (09/09) or state variation] are issued by Aviva Life and Annuity Company, Des Moines, IA. Bonus annuities may include lower cap rates, higher withdrawal charges or other limitations that are not found in annuities that don't have a bonus feature. Product features, limitations and availability vary by State; see the Product Disclosure for details.

1 Withdrawals in excess of the free amount are subject to withdrawal charges, premium bonus recapture charges and a market value adjustment. Withdrawals are not credited with index interest for that term. Waivers available after year 1; restrictions apply. 2 The Income Account Value is not the same as the Accumulated Value of the base annuity contract, and it is never available for lump sum withdrawal; it is only used for calculating the income amount available under rider provisions. The 7.2% guaranteed growth pertains to the rider's Income Account Value and does not apply to the base annuity contract's Accumulated Value. Rider withdrawals stop the accumulation in the Income Account Value. The rider's guaranteed rate is available only with the purchase of lifetime income rider, an optional benefit for which an annual premium is charged. The rider is not available without purchase of the annuity contract. 3 The Doubler benefit will cease upon reaching the guarantee period in IRAs. 4 It is anticipated that Wellness for Life<sup>®</sup> services will be provided by Mayo Clinic Health Solutions for the life of the Program. It is possible that the provider and/or menu of Wellness Services may change or be enhanced at some future date. Availability may vary by state. Wellness for Life<sup>®</sup> benefits and services are not available in all states. 5 See the Contract for qualifying Confinement criteria. 6 Aviva Life and Annuity Company is rated A (Excellent) for Overall Solvency by A.M. Best, the third highest of 15 rating classes.

# Annuity Crediting Rates

## April 2, 2010

### MultiChoice Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
<b>MultiChoice Xtra (0-78) •</b>		
<b>8% Premium Bonus on 1st Year Premium!</b>		
1-Year P-to-P S&P 500 Index (cap)	4.25%	5.75%
1-Year Monthly Cap Index (cap)	1.90%	2.15%
1-Year Average Index (cap)	4.50%	6.00%
Fixed Strategy (1-year guarantee)	2.00%	2.55%
Withdrawal Charge Duration	10 years	10 years
<b>MultiChoice Xtra S* (0-78)</b>		
<b>5% Premium Bonus on 1st Year Premium!</b>		
1-Year P-to-P S&P 500 Index (cap)	4.00%	4.00%
1-Year Monthly Cap Index (cap)	1.90%	2.15%
1-Year Average Index (cap)	4.50%	6.00%
Fixed Strategy (1-year guarantee)	1.90%	1.90%
Withdrawal Charge Duration	10 years	10 years
<b>MultiChoice Advantage (0-78)</b>		
<b>5% Interest Rate Bonus on 1st Year Crediting Rate!</b>		
Fixed Strategy (1-year guarantee)	2.00%	2.60%
Withdrawal Charge Duration	10 years	10 years
<b>MultiChoice Ten (0-78)</b>		
1-Year P-to-P S&P 500 Index (cap)	4.50%	6.00%
1-Year Monthly Cap Index (cap)	1.90%	2.15%
1-Year Average Index (cap)	4.50%	6.00%
Fixed Strategy (1-year guarantee)	2.00%	2.80%
Withdrawal Charge Duration	10 years	10 years
<b>MultiChoice Six (0-80)</b>		
1-Year P-to-P S&P 500 Index (cap)	4.50%	6.00%
1-Year Monthly Cap Index (cap)	1.90%	2.15%
1-Year Average Index (cap)	4.50%	6.00%
Fixed Strategy (1-year guarantee)	2.00%	2.65%
Withdrawal Charge Duration	6 years	6 years

### Freedom Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
<b>FreedomXtra (0-78) •</b>		
<b>8% Premium Bonus on 1st &amp; 2nd Year Premium!</b>		
1-Year Guaranteed Fixed	2.00%	2.10%
Withdrawal Charge Duration	10 years	10 years
<b>FreedomPlus (0-78)</b>		
<b>5% Premium Bonus on 1st &amp; 2nd Year Premium!</b>		
1-Year Guaranteed Fixed	2.00%	2.15%
Withdrawal Charge Duration	10 years	10 years
<b>FreedomPlus S* (0-78)</b>		
<b>5% Premium Bonus on 1st &amp; 2nd Year Premium!</b>		
<b>Approved in CT, DE, MN, OR, WA</b>		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	10 years	10 years
<b>Freedom 7 (0-81)</b>		
1-Year Guaranteed Fixed	2.00%	2.40%
Withdrawal Charge Duration	7 years	7 years
<b>Freedom 5 (0-83)</b>		
1-Year Guaranteed Fixed	2.00%	2.20%
Withdrawal Charge Duration	5 years	5 years
<b>Freedom 3 (0-85)</b>		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	3 years	3 years

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

- \* Please check the website for reduced withdrawal charge schedule.
- MultiChoice Xtra and FreedomXtra: Issue ages in Indiana (0-74)

**For internal use and Agent Use Only.** 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

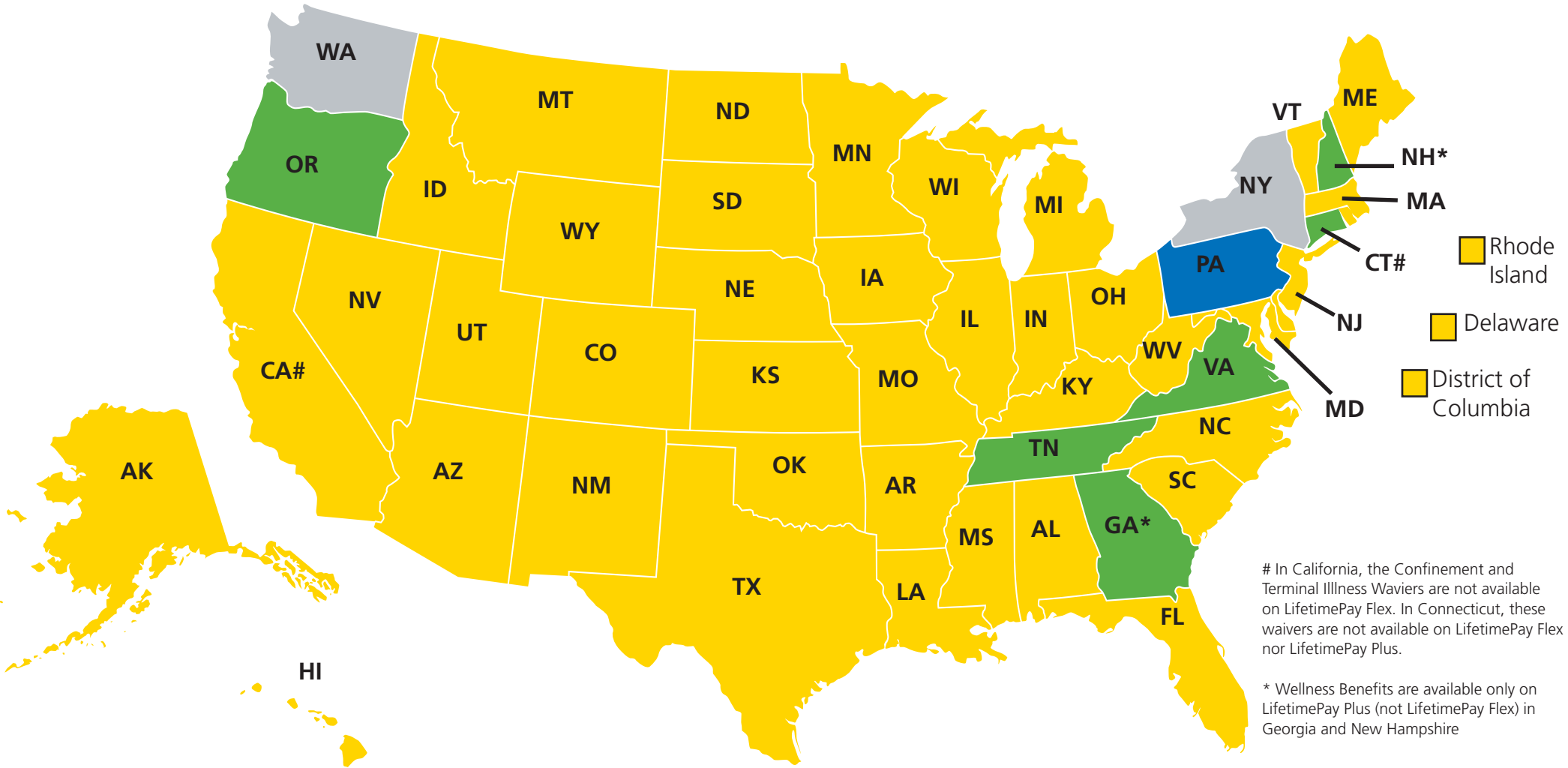
### Rider Charges

Rider	Base Product	Issue ages	Annual Charge
LifetimePay Plus Optional Income Rider	MultiChoice Series	40-83	0.75%
LifetimePay Flex Optional Income Rider	Freedom Series	40-85	0.45%
InsurePay Optional Death Benefit Rider	Freedom Series	0-85	0.60%





This map shows availability of the optional riders available on the MultiChoice Series and Freedom Series. See separate maps for base product availability.



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Revised: 04/06/2010

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