



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 hard work and dedication, especially during the challenging economic environment we're in. We are announcing product and rate changes to position ourselves to offer competitive products with unique features while maintaining our financial strength during this climate. These product and rate changes are designed to deal with these unprecedented conditions that may continue for the longer-term.

We have identified a few areas where changes are necessary to remain competitive. The following product and rate changes will be effective for all new business applications received after September 16, 2011:

### MultiChoice<sup>SM</sup> Lifetime Solutions Annuity

- Lowering premium bonus by 2% for initial premiums \$100,000+
- Lowering premium bonus by 1% for initial premiums \$25,000-\$99,999
- Lowering lifetime payout percentages - see chart on page 2
- See [attached rate card](#) for rate changes

### MultiChoice<sup>SM</sup> Series

- Lowering premium bonus by 1% and reducing recapture percentages
- Lowering lifetime payout percentages - see chart on page 2
- Limiting Lifetime Pay Plus rider accumulation to 20 years
- See [attached rate card](#) for rate changes

### MultiChoice Income Series

- Lowering premium bonus by 1% and reducing recapture percentages
- Lowering lifetime payout percentages - see chart on page 2
- Limiting Lifetime Pay Plus rider accumulation to 20 years
- See [attached rate card](#) for rate changes

### Freedom Series

- No product or rider changes
- See [attached rate card](#) for rate changes

## Lifetime Payout Percentage Chart (indexed annuities only)

Maximum Lifetime Income Percentage		
Attained Age	Single Annuitant Percentage	Joint Annuitant Percentage
50 – 54	3.50%	3.00%
55 – 59	4.00%	3.50%
60 - 64	4.50%	4.00%
65 - 69	5.00%	4.50%
70 - 74	5.25%▼	4.75%▼
75 - 79	5.50%▼	5.00%▼
80 - 84	6.00%▼	5.50%▼
85 – 89	6.25%▼	5.75%▼
90+	6.50%▼	6.00%▼

**\*Changes are being filed in the states of Alaska, Delaware, Minnesota, Massachusetts, Oregon, South Carolina, Texas and Utah. Annuities will be sold with the current product provisions in these states until the changes are approved.**

Applications with cash received by Aviva through the close of business on Friday, September 16, 2011, will be credited with the previous product provisions. Rollover applications received by Aviva through September 16, 2011, will be credited with the previous provisions if the rollover funds are received by Aviva on or before October 17, 2011.

**We will NOT be accepting faxed applications to hold the current rates. Only hard copy applications received by Aviva in good order by the end of the day September 16, 2011, will be issued with the current rates.**

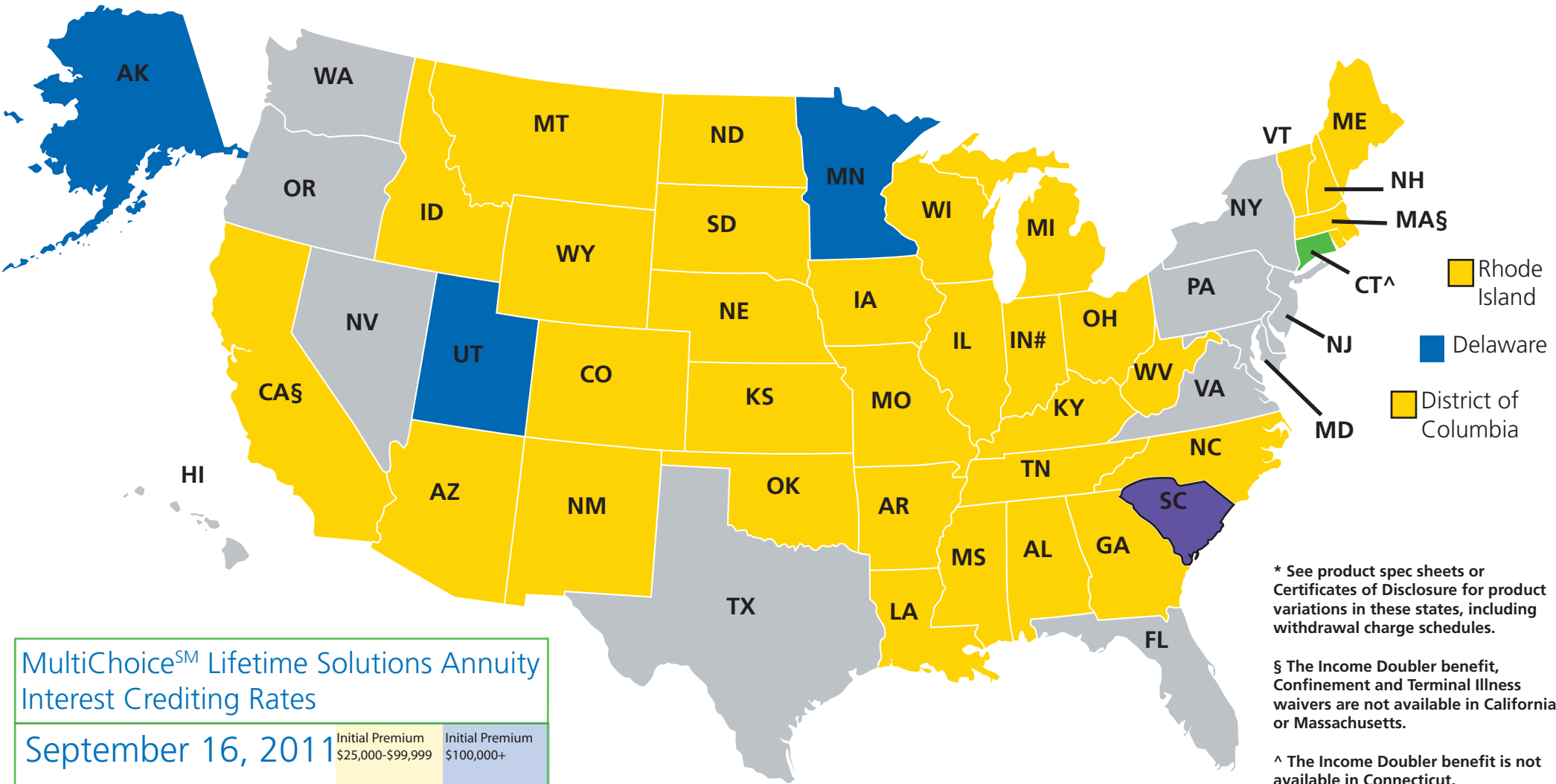
**Applications received after these deadlines will require new Certificates of Disclosure prior to issue.**

**Also, please note that we will require a new, corrected Product Comparison Worksheet PRIOR TO ISSUE for replacement business that misses either the September 16 application deadline or the October 17 funds deadline.**

## THANK YOU!

We can't state it enough: We appreciate your business and partnership with Aviva. We will not take for granted that you could choose any number of insurance carriers to do business with, and we will do all we can for the remainder of this year and in 2012 to maintain our relationships with our valued producers.

If you have any questions, please contact Sales Support at (800) 255-2405, ext. 4400.



## MultiChoice<sup>SM</sup> Lifetime Solutions Annuity Interest Crediting Rates

September 16, 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)	3.25% ▼	3.25% ▼
1-Year Monthly Cap Index (cap)	1.65% ▼	1.65% ▼
2-Year Monthly Cap Index (cap)	2.00% ▼	2.00% ▼
Fixed Strategy (1-year guarantee)	1.50% ▼	1.50% ▼
Withdrawal Charge Duration	10 years	10 years

- MultiChoice<sup>SM</sup> Lifetime Solutions Annuity approved for sale
- MultiChoice<sup>SM</sup> Lifetime Solutions Annuity (S version) approved for sale\*
- MultiChoice<sup>SM</sup> Lifetime Solutions Annuity (S3 version) approved for sale\*
- MultiChoice<sup>SM</sup> Lifetime Solutions Annuity (S4 version) approved for sale\*
- MultiChoice<sup>SM</sup> Lifetime Solutions Annuity not approved for sale at this time

\* 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 or Massachusetts.

^ The Income Doubler benefit is not available in Connecticut.

# Issue ages in Indiana: 0-74

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

# Annuity Crediting Rates

## September 16, 2011

### MultiChoice<sup>SM</sup> Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
<b>MultiChoice<sup>SM</sup> Xtra (0-78) • #</b>		
<b>▼6% Premium Bonus on 1st Year Premium</b>		
1-Year P-to-P S&P 500 Index (cap)	2.00% ▼	3.50% ▼
1-Year Monthly Cap Index (cap)	1.15% ▼	1.70% ▼
1-Year Average Index (cap)	2.00% ▼	3.50% ▼
Fixed Strategy (1-year guarantee)	1.00% ▼	1.70% ▼
Withdrawal Charge Duration	10 years	10 years
<b>MultiChoice<sup>SM</sup> Xtra 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% ▼	3.50% ▼
1-Year Monthly Cap Index (cap)	1.15% ▼	1.70% ▼
1-Year Average Index (cap)	2.00% ▼	3.50% ▼
Fixed Strategy (1-year guarantee)	1.00% ▼	1.70% ▼
Withdrawal Charge Duration	10 years	10 years
<b>MultiChoice<sup>SM</sup> Xtra S* (0-78)</b>		
<b>▼3% Premium Bonus on 1st Year Premium</b>		
<b>Approved in CT, UT, AK, MN</b>		
1-Year P-to-P S&P 500 Index (cap)	2.00%	2.00% ▼
1-Year Monthly Cap Index (cap)	1.15% ▼	1.70% ▼
1-Year Average Index (cap)	2.00% ▼	3.50% ▼
Fixed Strategy (1-year guarantee)	1.00%	1.00% ▼
Withdrawal Charge Duration	10 years	10 years
<b>MultiChoice<sup>SM</sup> Advantage (0-78) #</b>		
<b>▼3% Interest Rate Bonus on 1st Year Crediting Rate</b>		
Fixed Strategy (1-year guarantee)	1.00% ▼	1.60% ▼
Withdrawal Charge Duration	10 years	10 years
<b>MultiChoice<sup>SM</sup> Ten (0-78)</b>		
1-Year P-to-P S&P 500 Index (cap)	2.00% ▼	3.50% ▼
1-Year Monthly Cap Index (cap)	1.15% ▼	1.70% ▼
1-Year Average Index (cap)	2.00% ▼	3.50% ▼
Fixed Strategy (1-year guarantee)	1.00% ▼	1.55% ▼
Withdrawal Charge Duration	10 years	10 years
<b>MultiChoice<sup>SM</sup> Six (0-80)</b>		
1-Year P-to-P S&P 500 Index (cap)	2.00%	3.00% ▼
1-Year Monthly Cap Index (cap)	1.15% ▼	1.70% ▼
1-Year Average Index (cap)	2.00% ▼	3.50% ▼
Fixed Strategy (1-year guarantee)	1.00%	1.45% ▼
Withdrawal Charge Duration	6 years	6 years

### Freedom Series<sup>1</sup>

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
<b>FreedomXtra (0-78) • #</b>		
<b>4% Premium Bonus on 1st &amp; 2nd Year Premium</b>		
1-Year Guaranteed Fixed	1.00% ▼	1.75% ▼
Withdrawal Charge Duration	10 years	10 years
<b>FreedomPlus (0-78) #</b>		
<b>2% Premium Bonus on 1st &amp; 2nd Year Premium</b>		
1-Year Guaranteed Fixed	1.00% ▼	1.70% ▼
Withdrawal Charge Duration	10 years	10 years
<b>FreedomPlus S* (0-78)</b>		
<b>2% Premium Bonus on 1st &amp; 2nd Year Premium (5% in OR and DE)</b>		
<b>Approved in CT, DE, MN, OR, PA, WA</b>		
1-Year Guaranteed Fixed	1.00% ▼	1.40% ▼
Withdrawal Charge Duration	10 years	10 years
<b>Freedom 7 (0-81)</b>		
1-Year Guaranteed Fixed	1.00% ▼	1.65% ▼
Withdrawal Charge Duration	7 years	7 years
<b>Freedom 5 (0-83)</b>		
1-Year Guaranteed Fixed	1.00% ▼	1.65% ▼
Withdrawal Charge Duration	5 years	5 years
<b>Freedom 3 (0-85)</b>		
1-Year Guaranteed Fixed	1.00% ▼	1.50% ▼
Withdrawal Charge Duration	3 years	3 years

### Rider Charges

Rider (issue ages)	Base Product	Annual Charge
LifetimePay <sup>SM</sup> Plus (40-80)	MultiChoice <sup>SM</sup> Series	0.75%
LifetimePay <sup>SM</sup> Flex (40-85)	Freedom Series	0.50%
InsurePay <sup>SM</sup> (0-85)	Freedom Series	0.40%

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

- 1 All Freedom 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  
 • MultiChoice Xtra and FreedomXtra: Issue ages in Indiana (0-74)

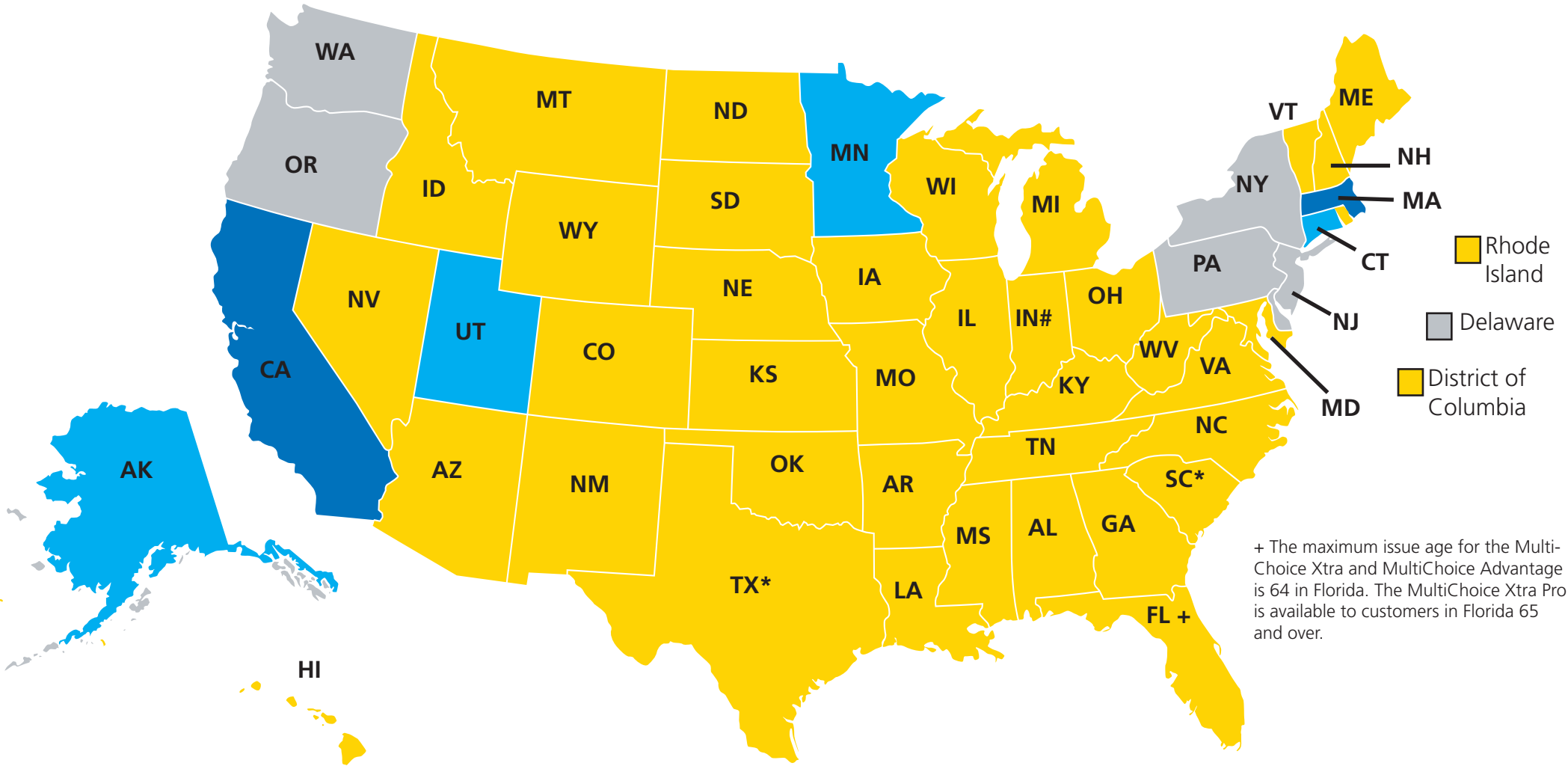
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# NEW MULTICHOICE SERIES PRODUCT APPROVALS BY STATE



This map shows availability for MultiChoice<sup>SM</sup> Series base products only. See separate map for optional rider availability.



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\* MultiChoice<sup>SM</sup> Xtra and MultiChoice<sup>SM</sup> Advantage approved with reduced withdrawal charges in Texas and South Carolina.

# Maximum issue age for MultiChoice<sup>SM</sup> Xtra in Indiana is 74.

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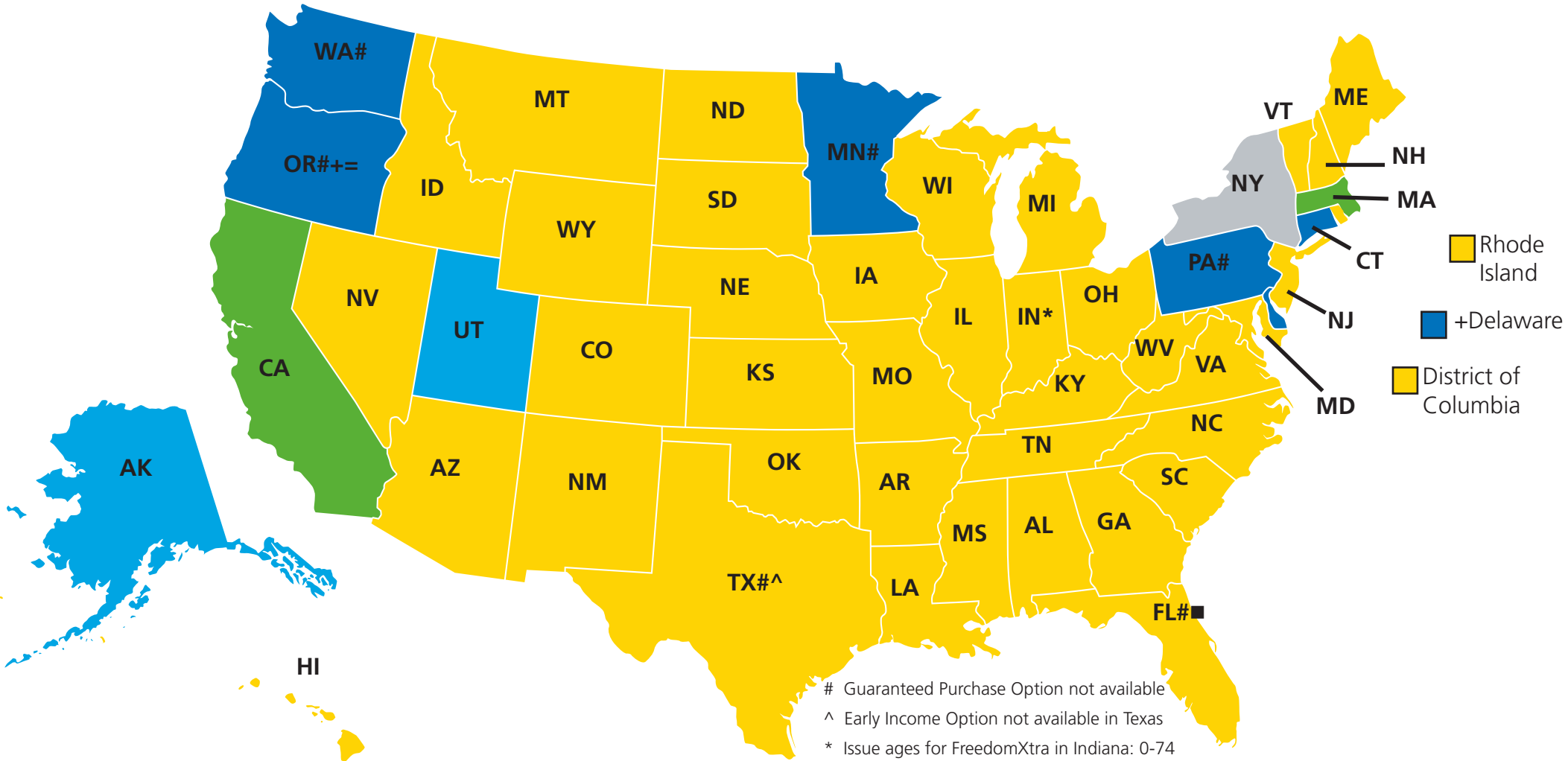
Revised: 7/21/2011

- New MultiChoice<sup>SM</sup> Series: All products approved for sale
- All base products approved without Confinement and Terminal Illness Waivers
- MultiChoice<sup>SM</sup> Ten, MultiChoice<sup>SM</sup> Six approved, MultiChoice<sup>SM</sup> Xtra S approved.
- New MultiChoice<sup>SM</sup> Series not approved for sale at this time

# FREEDOM SERIES PRODUCT APPROVALS BY STATE



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



Yellow square: Rhode Island

Blue square: +Delaware

Yellow square: District of Columbia

# Guaranteed Purchase Option not available

^ Early Income Option not available in Texas

\* Issue ages for FreedomXtra in Indiana: 0-74

■ Issue ages for FreedomXtra and FreedomPlus in Florida: 0-64

+ Premium Bonus on FreedomPlus is 5%

= The Minimum Guaranteed Interest Rate on the Freedom Series is 2% in Oregon.

Yellow square: All base products approved for sale

Green square: All base products approved without Confinement, Terminal Illness and Home Health Waivers

Blue square: Freedom 3, 5, 7, and FreedomPlus S approved for sale; FreedomXtra not approved

Light blue square: Freedom 3, 5, 7, and FreedomPlus approved for sale; FreedomXtra not approved

Grey square: Freedom Series not approved for sale at this time

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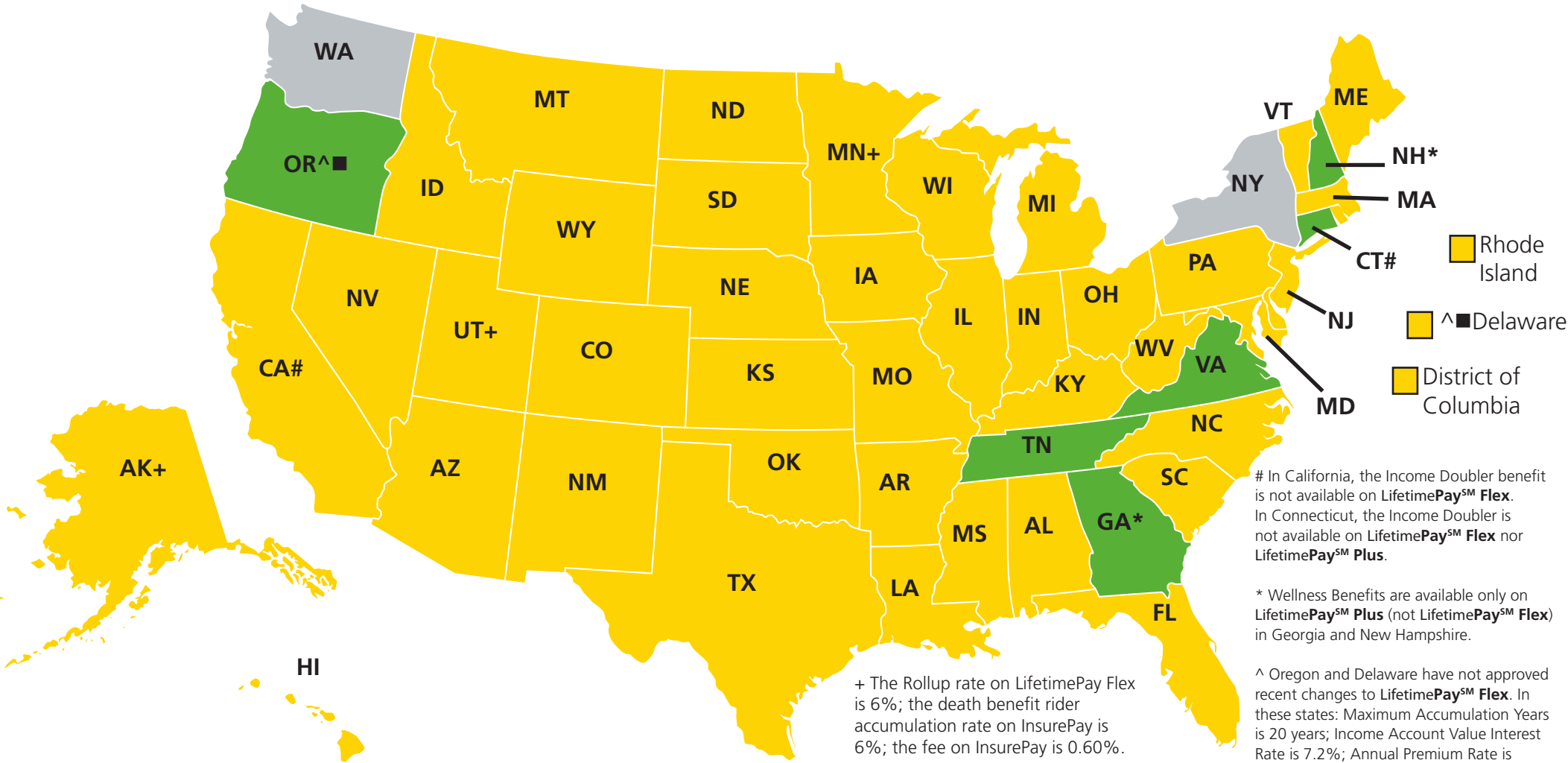
Please check Aviva Live for reduced withdrawal charge schedule on FreedomPlus S.

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Revised: 01/18/2011

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



# In California, the Income Doubler benefit is not available on LifetimePay<sup>SM</sup> Flex. In Connecticut, the Income Doubler is not available on LifetimePay<sup>SM</sup> Flex nor LifetimePay<sup>SM</sup> Plus.

\* Wellness Benefits are available only on LifetimePay<sup>SM</sup> Plus (not LifetimePay<sup>SM</sup> Flex) in Georgia and New Hampshire.

^ Oregon and Delaware have not approved recent changes to LifetimePay<sup>SM</sup> Flex. In these states: Maximum Accumulation Years is 20 years; Income Account Value Interest Rate is 7.2%; Annual Premium Rate is 0.45%; Higher Maximum Annual Lifetime Income Withdrawal Percentages still apply. On InsurePay, the death benefit rider accumulation rate is 6%; the fee on InsurePay is 0.60%.

+ The Rollup rate on LifetimePay Flex is 6%; the death benefit rider accumulation rate on InsurePay is 6%; the fee on InsurePay is 0.60%.

■ Oregon and Delaware have not approved recent changes to LifetimePay<sup>SM</sup> Plus. Higher Maximum Annual Lifetime Income Withdrawal percentages still apply.

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Revised: 04/21/2011

- LifetimePay<sup>SM</sup> Plus, LifetimePay<sup>SM</sup> Flex and InsurePay<sup>SM</sup> approved for sale.
- Optional riders approved without Wellness Benefits.
- Optional riders not available at this time.

# MULTICHOICE INCOME SERIES APPROVALS

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AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY
MultiChoice IncomeExtra <sup>SM</sup> - Premium Bonus is 6% on this product in NJ.																																																		
MultiChoice IncomePlus <sup>SM</sup> - Guaranteed Purchase Option not available in MN, OR, PA, WA - Premium Bonus is 5% in AK, DE, MN, OR, UT, WA																																																		
MultiChoice Income Five <sup>SM</sup> , Seven <sup>SM</sup> , Ten <sup>SM</sup> - Guaranteed Purchase Option not available in MN, OR, PA, WA																																																		
LifetimePay <sup>SM</sup> Plus - Higher Maximum Withdrawal Percentages apply in DE and OR																																																		

✓ = Approved # = Confinement/Terminal Not Available  
 S = Reduced Withdrawal Charge Schedule W = Wellness Benefits Not Available  
 Open box indicates product not approved

## MULTICHOICE INCOME SERIES RATES--SEPTEMBER 16, 2011 Any rate changes are effective for applications received after the date on this card.

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
<b>MultiChoice IncomeExtra<sup>SM</sup> (0-78)</b>		
1-Year P-to-P S&P 500 Index	4.00% cap	4.00% cap ▼
1-Year Monthly Cap Index	1.15% cap ▼	1.70% cap ▼
1-Year P-to-P Participation Index (no cap)	25.00% par rate	25.00% par rate
1-Year P-to-P - Hang Seng Index	4.00% cap	4.00% cap
1-Year P-to-P - EURO STOXX 50®	4.00% cap	4.00% cap
1-Year Multiple Index (no spread)	4.00% cap	4.00% cap
1-Year Average Index (no spread)	4.00% cap	4.00% cap
Fixed Strategy (1-year guarantee)	2.00%	2.00% ▼
Withdrawal Charge Duration	10 years	10 years
<b>MultiChoice IncomePlus<sup>SM</sup> (0-78)</b>		
1-Year P-to-P S&P 500 Index	4.00% cap	4.00% cap ▼
1-Year Monthly Cap Index	1.15% cap ▼	1.70% cap ▼
1-Year P-to-P - Hang Seng Index	4.00% cap	4.00% cap
1-Year P-to-P - EURO STOXX 50®	4.00% cap	4.00% cap
1-Year P-to-P Participation Index (no cap)	25.00% par rate	25.00% par rate
Fixed Strategy (1-year guarantee)	2.00%	2.00% ▼
Withdrawal Charge Duration	10 years	10 years
<b>*MultiChoice IncomePlus<sup>SM</sup> S (0-78)</b>		
<b>Approved in CT, DE, MN, OR, PA, WA</b>		
1-Year P-to-P S&P 500 Index	4.00% cap	4.00% cap
1-Year Monthly Cap Index	1.15% cap ▼	1.70% cap ▼
1-Year P-to-P Participation Index (no cap)	25.00% par rate	25.00% par rate
1-Year P-to-P - Hang Seng Index	4.00% cap	4.00% cap
1-Year P-to-P - EURO STOXX 50®	4.00% cap	4.00% cap
Fixed Strategy (1-year guarantee)	2.00%	2.00%
Withdrawal Charge Duration	10 years	10 years

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
<b>MultiChoice IncomeTen<sup>SM</sup> (0-78)</b>		
1-Year P-to-P S&P 500 Index	4.00% cap	4.00% cap
1-Year Monthly Cap Index	1.15% cap ▼	1.70% cap ▼
1-Year P-to-P Participation Index (no cap)	25.00% par rate	25.00% par rate
1-Year P-to-P - Hang Seng Index	4.00% cap	4.00% cap
1-Year P-to-P - EURO STOXX 50®	4.00% cap	4.00% cap
Fixed Strategy (1-year guarantee)	2.00%	2.00% ▼
Withdrawal Charge Duration	10 years	10 years
<b>MultiChoice IncomeSeven<sup>SM</sup> (0-81)</b>		
1-Year P-to-P S&P 500 Index	4.00% cap	4.00% cap ▼
1-Year Monthly Cap Index	1.15% cap ▼	1.70% cap ▼
1-Year P-to-P Participation Index (no cap)	25.00% par rate	25.00% par rate
1-Year P-to-P - Hang Seng Index	4.00% cap	4.00% cap
1-Year P-to-P - EURO STOXX 50®	4.00% cap	4.00% cap
Fixed Strategy (1-year guarantee)	2.00%	2.00% ▼
Withdrawal Charge Duration	7 years	7 years
<b>MultiChoice IncomeFive<sup>SM</sup> (0-83)</b>		
1-Year P-to-P S&P Index	4.00% cap	4.00% cap ▼
1-Year Monthly Cap Index	1.15% cap ▼	1.70% cap ▼
1-Year P-to-P Par. Index (no cap)	25.00% par	25.00% par
1-Year P-to-P - Hang Seng Index	4.00% cap	4.00% cap
1-Year P-to-P - EURO STOXX 50®	4.00% cap	4.00% cap
Fixed Strategy (1-year guarantee)	2.00%	2.00% ▼
Withdrawal Charge Duration	5 years	5 years

### Rider Charges

**LifetimePay<sup>SM</sup> Plus** Optional Income Rider  
 Issue ages: 40-83  
 Annual Charge: 0.75%

\*Please check the website for reduced withdrawal charge schedule.

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