



Field
Update



December 19, 2011

Aviva announcing changes to annuity products effective January 6, 2012

We want to thank you for all of your efforts this year. We are announcing product changes to position ourselves to offer competitive annuities with unique features while maintaining our financial strength during these unprecedented times. The following product changes will be effective for all new business applications received after January 6, 2012:

MultiChoiceSM Lifetime Solutions Annuity

- Reduce roll-up rate by 0.50% on both premium bands

MultiChoiceSM Series

- Reduce LifetimePay Plus Rider roll-up rate by 0.50% on both premium bands
- Adjust the initial accumulation period from 10 to 11 years on the LifetimePay Plus Rider

See [attached rate cards](#) for state approval and rate information.

Please note that changes are being filed in the states of Massachusetts and Oregon. Annuities will be sold with the current product provisions in these states until the changes are approved.

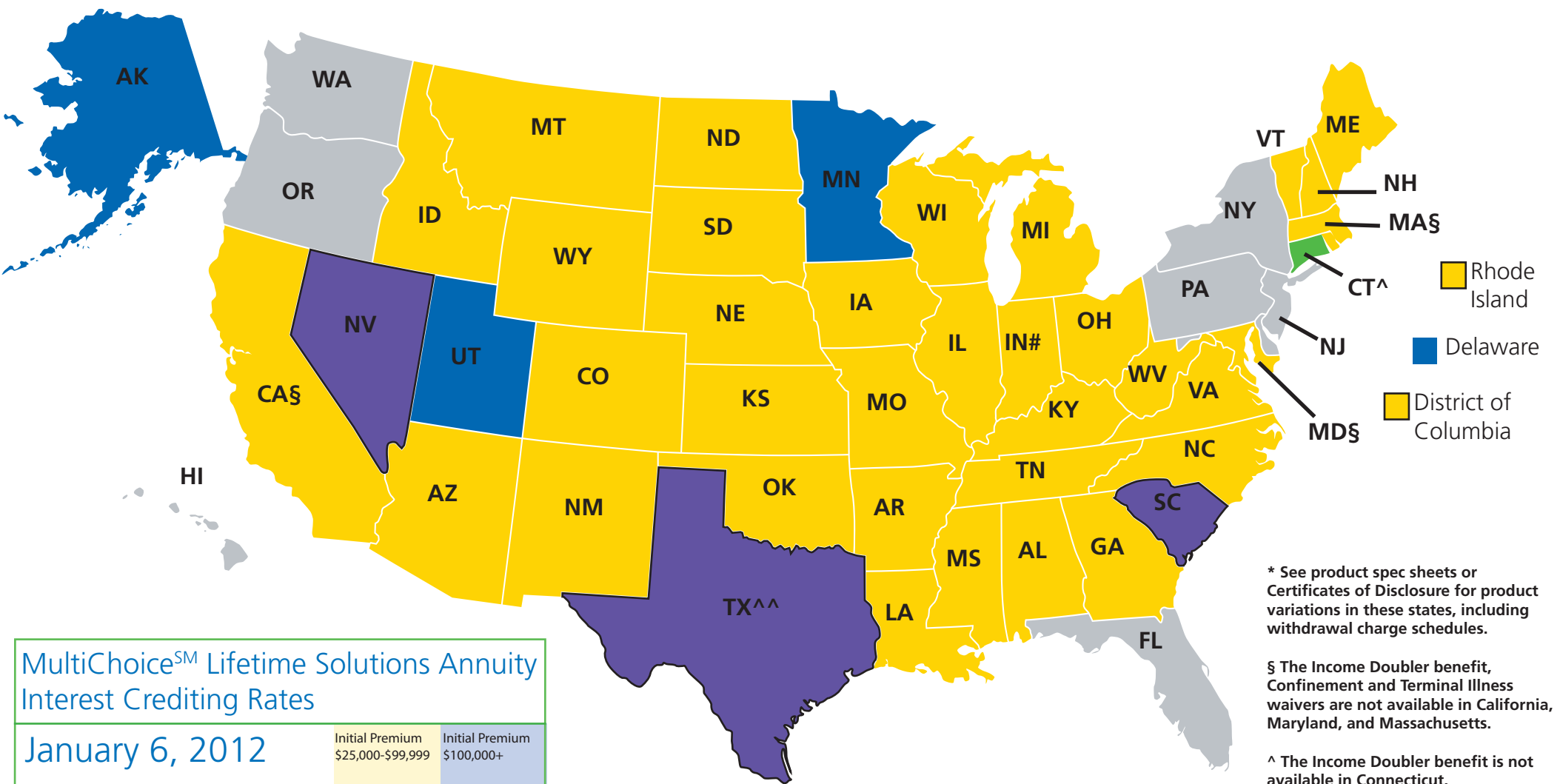
Applications with cash received by Aviva through the close of business on Friday, January 6, 2012, will be issued with the previous product provisions. Rollover applications received by Aviva through January 6, 2012, will be credited with the previous provisions if the rollover funds are received by Aviva on or before February 20, 2012. Please note we are allowing a 45-day window (from 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 provisions. Only hard copy applications received by Aviva in good order by the end of the day January 6, 2012, will be issued with the current product provisions.

Applications received after these deadlines will require new product Certificates of Disclosure (for MultiChoiceSM Lifetime Solutions Annuity products) or LifetimePay Plus Rider Certificates of Disclosure (for MultiChoiceSM Series products) prior to issue. For replacement business that misses either the January 6 application deadline or the February 20 funds deadline, we will require a new, corrected Product Comparison Worksheet prior to issue.

We truly appreciate your hard work, dedication, and continued partnership. While decisions like these are never easy, they are necessary for us to remain competitive in this current environment and continue to offer prosperity and peace of mind for today, tomorrow, and many years to come.

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



- Rhode Island
- Delaware
- District of Columbia

* 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, Maryland, and Massachusetts.

^ The Income Doubler benefit is not available in Connecticut.

^^ Terminal Illness waiver not available in Texas. Confinement waiver available in year 1 in Texas.

Issue ages in Indiana: 0-74

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

MultiChoiceSM Lifetime Solutions Annuity Interest Crediting Rates

January 6, 2012

	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	6.50%	7.50%
1-Year P-to-P S&P 500 Index (cap)	3.00%	3.00%
1-Year Monthly Cap Index (cap)	1.55%	1.55%
2-Year Monthly Cap Index (cap)	1.90%	1.90%
Fixed Strategy (1-year guarantee)	1.35%	1.35%
Withdrawal Charge Duration	10 years	10 years

- MultiChoiceSM Lifetime Solutions Annuity approved for sale
- MultiChoiceSM Lifetime Solutions Annuity (S version) approved for sale*
- MultiChoiceSM Lifetime Solutions Annuity (S3 version) approved for sale*
- MultiChoiceSM Lifetime Solutions Annuity (S4 version) approved for sale*
- MultiChoiceSM Lifetime Solutions Annuity not approved for sale at this time

Annuity Crediting Rates

January 6, 2012

MultiChoiceSM Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
MultiChoiceSM Xtra (0-78) • # 6% Premium Bonus on 1st Year Premium		
1-Year P-to-P S&P 500 Index (cap)	2.00%	3.25%
1-Year Monthly Cap Index (cap)	1.05%	1.60%
1-Year Average Index (cap)	2.00%	3.25%
Fixed Strategy (1-year guarantee)	1.00%	1.55%
Withdrawal Charge Duration	10 years	10 years
MultiChoiceSM Xtra Pro (65-78) Available only in Florida 6% Premium Bonus on 1st Year Premium		
1-Year P-to-P S&P 500 Index (cap)	2.00%	3.25%
1-Year Monthly Cap Index (cap)	1.05%	1.60%
1-Year Average Index (cap)	2.00%	3.25%
Fixed Strategy (1-year guarantee)	1.00%	1.55%
Withdrawal Charge Duration	10 years	10 years
MultiChoiceSM Xtra S* (0-78) 4% Premium Bonus in AK, MN, UT. 3% in CT, WA Approved in CT, UT, AK, MN, WA		
1-Year P-to-P S&P 500 Index (cap)	2.00%	2.00%
1-Year Monthly Cap Index (cap)	1.05%	1.60%
1-Year Average Index (cap)	2.00%	3.25%
Fixed Strategy (1-year guarantee)	1.00%	1.00%
Withdrawal Charge Duration	10 years	10 years
MultiChoiceSM Advantage (0-78) # 3% Interest Rate Bonus on 1st Year Crediting Rate		
Fixed Strategy (1-year guarantee)	1.00%	1.45%
Withdrawal Charge Duration	10 years	10 years
MultiChoiceSM Ten (0-78)		
1-Year P-to-P S&P 500 Index (cap)	2.00%	3.25%
1-Year Monthly Cap Index (cap)	1.05%	1.60%
1-Year Average Index (cap)	2.00%	3.25%
Fixed Strategy (1-year guarantee)	1.00%	1.40%
Withdrawal Charge Duration	10 years	10 years
MultiChoiceSM Six (0-80)		
1-Year P-to-P S&P 500 Index (cap)	2.00%	2.75%
1-Year Monthly Cap Index (cap)	1.05%	1.60%
1-Year Average Index (cap)	2.00%	3.25%
Fixed Strategy (1-year guarantee)	1.00%	1.30%
Withdrawal Charge Duration	6 years	6 years

Freedom Series¹

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
FreedomXtra (0-78) • # 4% Premium Bonus on 1st & 2nd Year Premium		
1-Year Guaranteed Fixed	1.00%	1.60%
Withdrawal Charge Duration	10 years	10 years
FreedomPlus (0-78) # 2% Premium Bonus on 1st & 2nd Year Premium		
1-Year Guaranteed Fixed	1.00%	1.55%
Withdrawal Charge Duration	10 years	10 years
FreedomPlus S* (0-78) 2% Premium Bonus on 1st & 2nd Year Premium 5% in OR, DE Approved in CT, DE, MN, OR, PA, WA		
1-Year Guaranteed Fixed	1.00%	1.25%
Withdrawal Charge Duration	10 years	10 years
Freedom 7 (0-81)		
1-Year Guaranteed Fixed	1.00%	1.50%
Withdrawal Charge Duration	7 years	7 years
Freedom 5 (0-83)		
1-Year Guaranteed Fixed	1.00%	1.50%
Withdrawal Charge Duration	5 years	5 years
Freedom 3 (0-85)		
1-Year Guaranteed Fixed	1.00%	1.35%
Withdrawal Charge Duration	3 years	3 years

Rider Charges

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

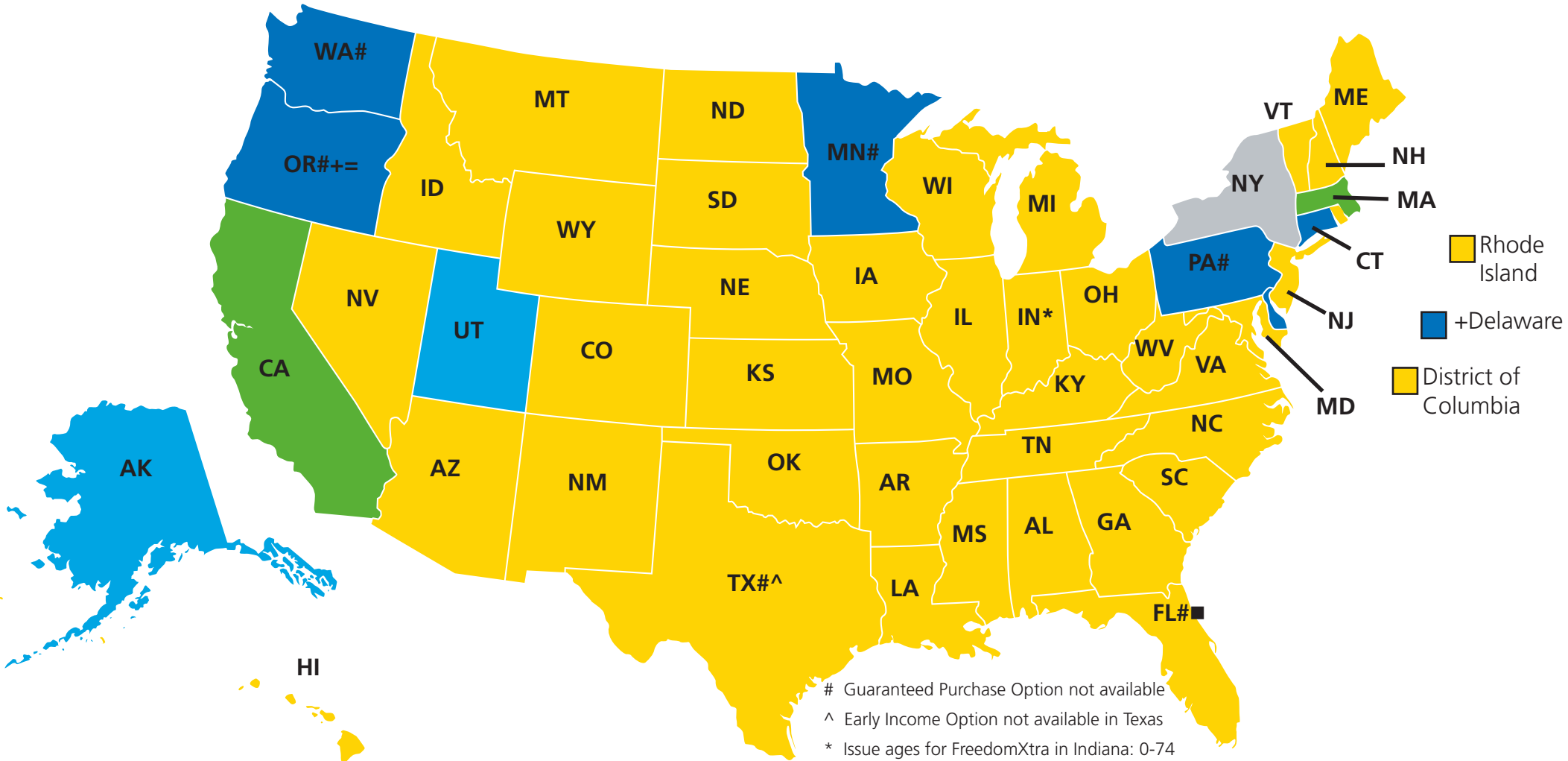
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FREEDOM SERIES PRODUCT APPROVALS BY STATE



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



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.

- All base products approved for sale
- All base products approved without Confinement, Terminal Illness and Home Health Waivers
- Freedom 3, 5, 7, and FreedomPlus S approved for sale; FreedomXtra not approved
- Freedom 3, 5, 7, and FreedomPlus approved for sale; FreedomXtra not approved
- Freedom Series not approved for sale at this time

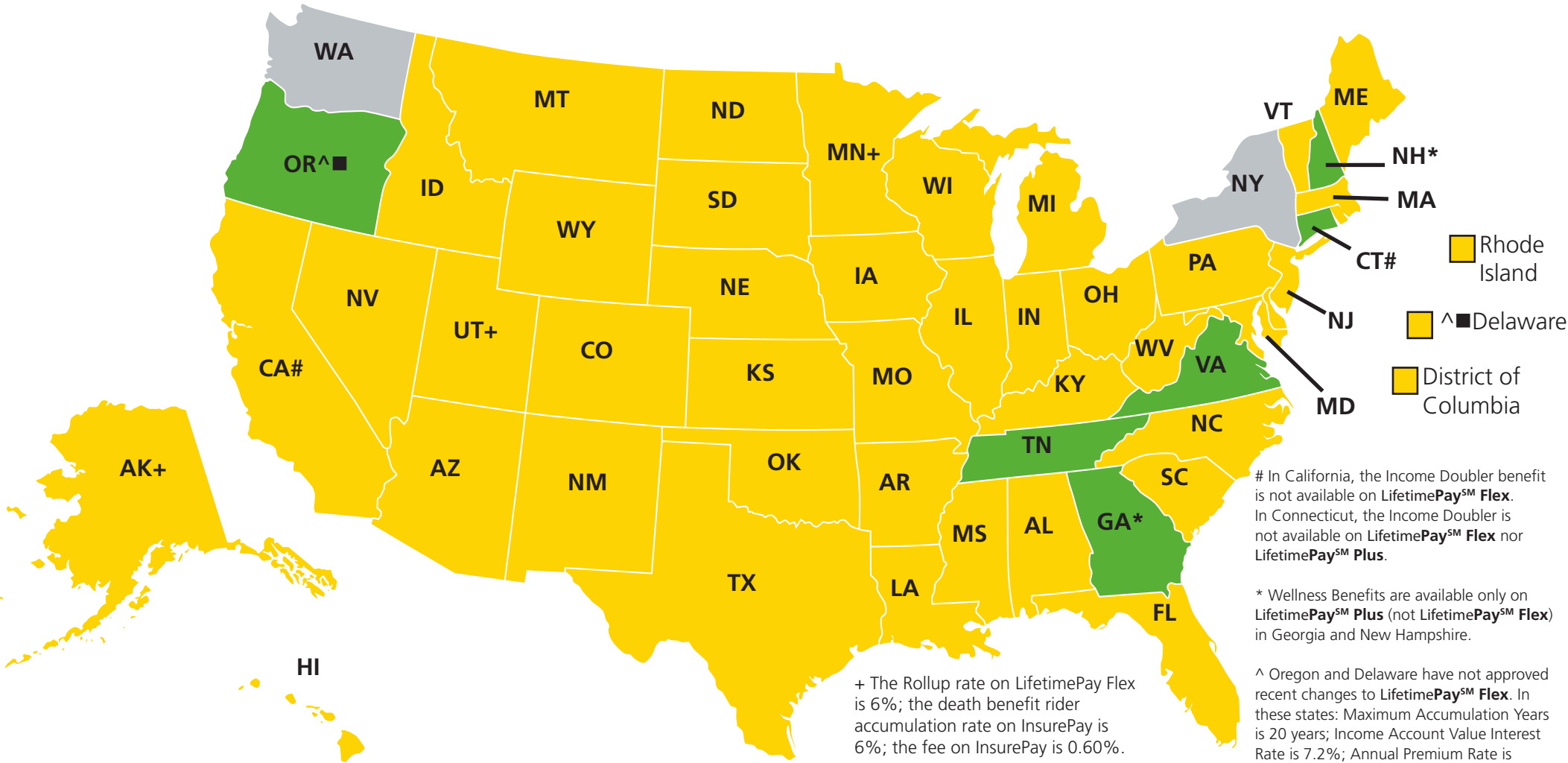
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Please check Aviva Live for reduced withdrawal charge schedule on FreedomPlus S.

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Revised: 01/18/2011

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



- Rhode Island
- ^■ Delaware
- District of Columbia

In California, the Income Doubler benefit is not available on **LifetimePaySM Flex**. In Connecticut, the Income Doubler is not available on **LifetimePaySM Flex** nor **LifetimePaySM Plus**.

* Wellness Benefits are available only on **LifetimePaySM Plus** (not **LifetimePaySM Flex**) in Georgia and New Hampshire.

+ 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 **LifetimePaySM Plus**. Higher Maximum Annual Lifetime Income Withdrawal percentages still apply

^ Oregon and Delaware have not approved recent changes to **LifetimePaySM 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%.

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Revised: 04/21/2011

- LifetimePaySM Plus, LifetimePaySM Flex and InsurePaySM approved for sale.
- Optional riders approved without Wellness Benefits.
- Optional riders not available at this time.

