



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:

MultiChoiceSM 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

MultiChoiceSM 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. 6620.

Annuity Crediting Rates

September 16, 2011

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% ▼	3.50% ▼
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
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% ▼	3.50% ▼
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
MultiChoiceSM Xtra S* (0-78)		
▼3% Premium Bonus on 1st Year Premium		
Approved in CT, UT, AK, MN		
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
MultiChoiceSM Advantage (0-78) #		
▼3% Interest Rate Bonus on 1st Year Crediting Rate		
Fixed Strategy (1-year guarantee)	1.00% ▼	1.60% ▼
Withdrawal Charge Duration	10 years	10 years
MultiChoiceSM Ten (0-78)		
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
MultiChoiceSM Six (0-80)		
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 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% ▼	1.75% ▼
Withdrawal Charge Duration	10 years	10 years
FreedomPlus (0-78) #		
2% Premium Bonus on 1st & 2nd Year Premium		
1-Year Guaranteed Fixed	1.00% ▼	1.70% ▼
Withdrawal Charge Duration	10 years	10 years
FreedomPlus S* (0-78)		
2% Premium Bonus on 1st & 2nd Year Premium (5% in OR and DE)		
Approved in CT, DE, MN, OR, PA, WA		
1-Year Guaranteed Fixed	1.00% ▼	1.40% ▼
Withdrawal Charge Duration	10 years	10 years
Freedom 7 (0-81)		
1-Year Guaranteed Fixed	1.00% ▼	1.65% ▼
Withdrawal Charge Duration	7 years	7 years
Freedom 5 (0-83)		
1-Year Guaranteed Fixed	1.00% ▼	1.65% ▼
Withdrawal Charge Duration	5 years	5 years
Freedom 3 (0-85)		
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 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)

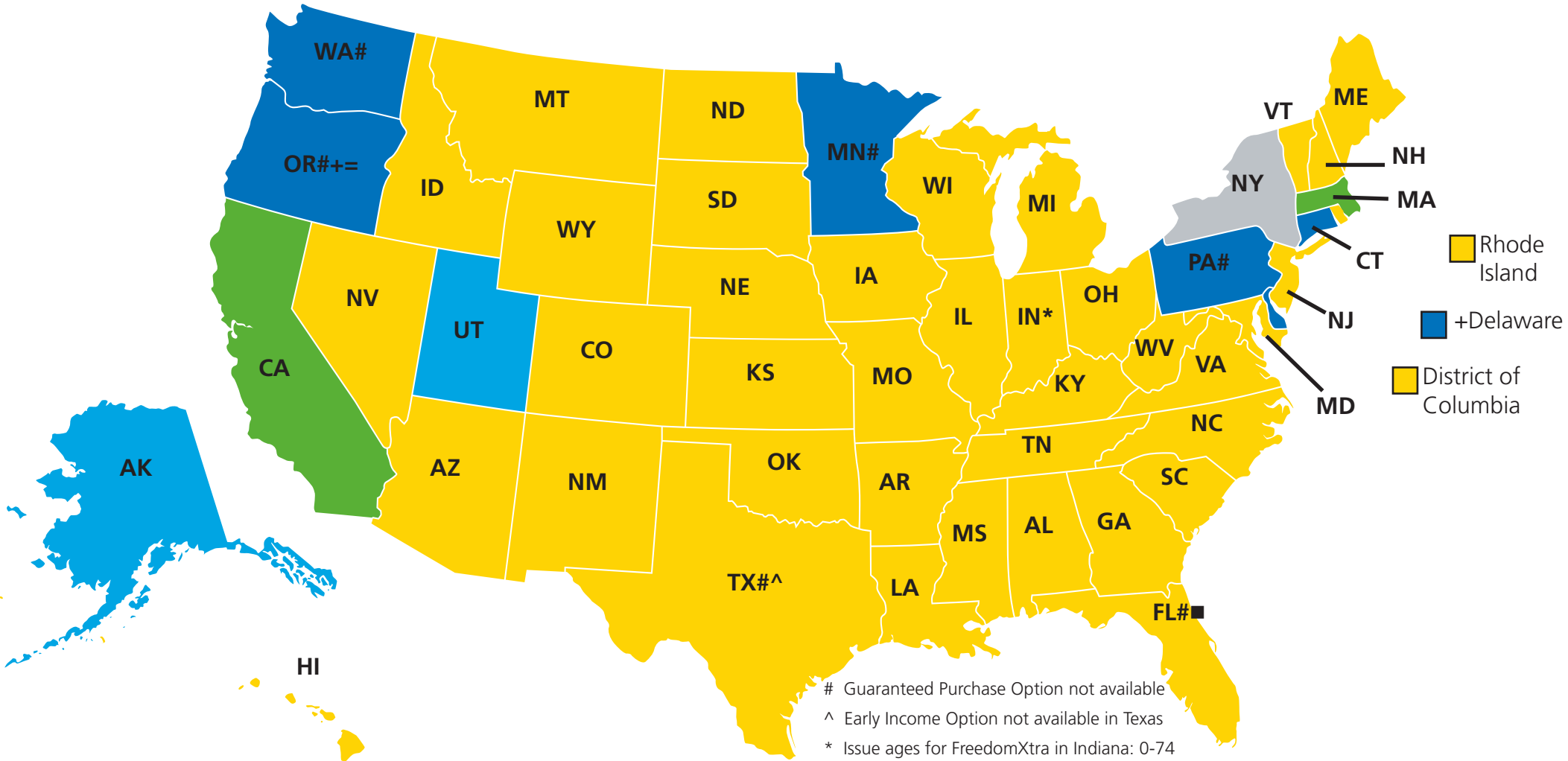
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FREEDOM SERIES PRODUCT APPROVALS BY STATE



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

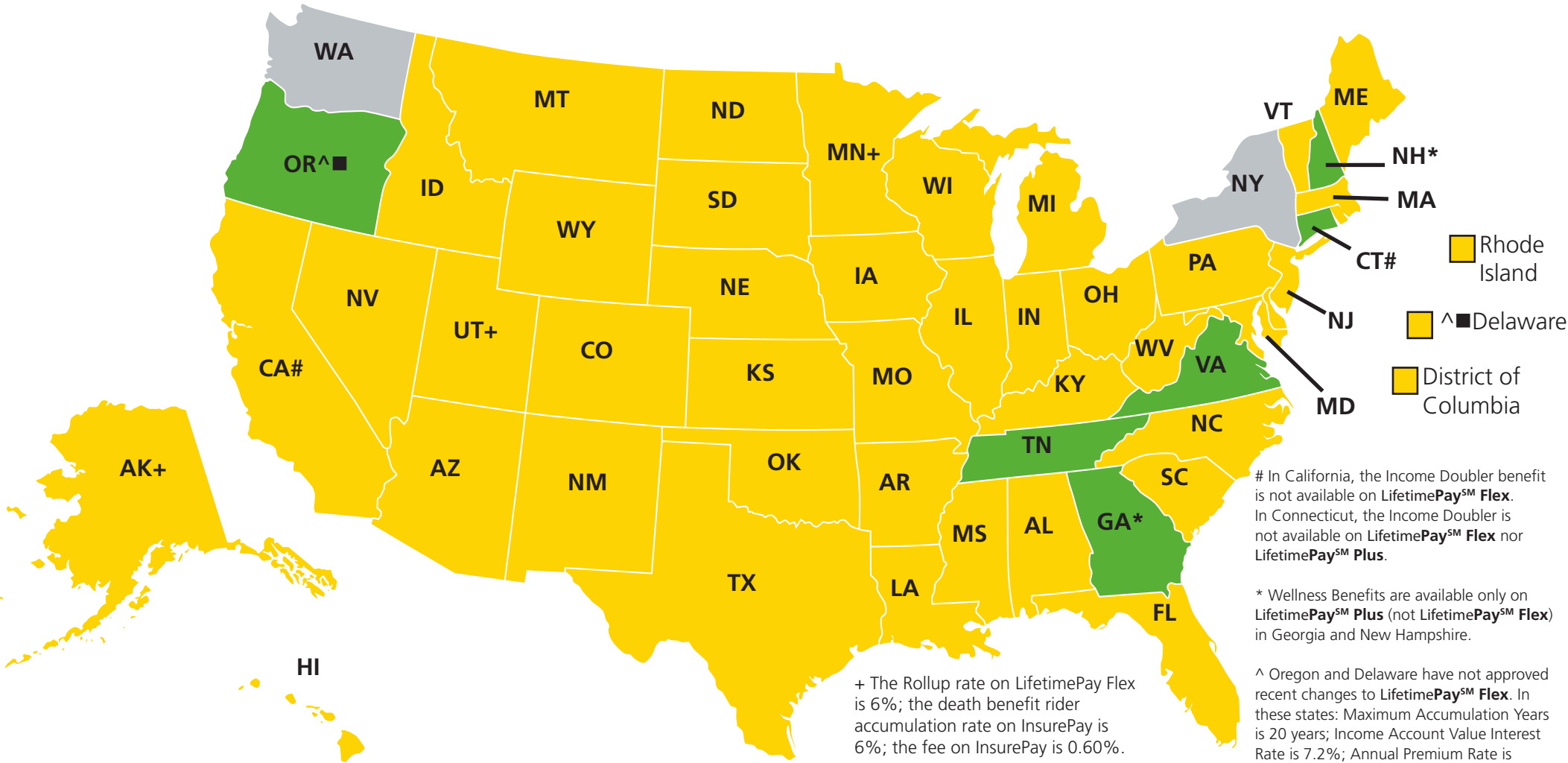
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Please check Aviva Live for reduced withdrawal charge schedule on FreedomPlus S.

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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

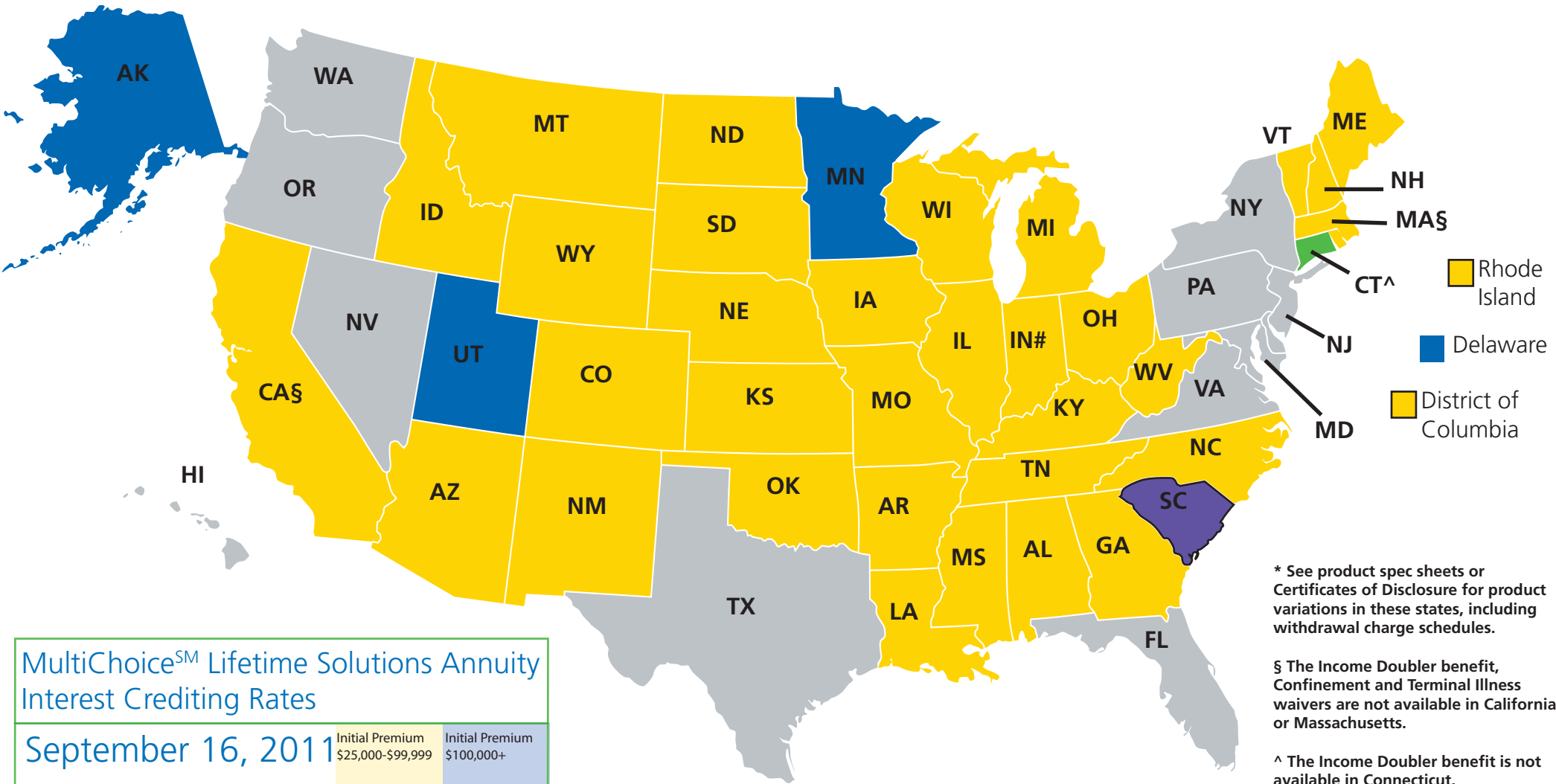
^ Oregon and Delaware have not approved recent changes to **LifetimePaySM Flex**. In these states: Maximum Accumulation Years is 20 years; Income Account Value Interest Rate is 7.2%; Annual Premium Rate is 0.45%; Higher Maximum Annual Lifetime Income Withdrawal Percentages still apply. On **InsurePay**, 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.



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 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

MultiChoiceSM 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

- 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

