



Field
Update



October 4, 2011

Aviva reducing annuity interest crediting rates, effective October 7, 2011

Aviva is reducing cap rates and interest crediting rates on our deferred annuities, effective October 7, 2011. Please see the [attached rate cards](#) for more information on those changes.

Applications with cash received through the close of business on Friday, October 7, 2011, will be credited with the previous rates. Rollover applications received through October 7 will be credited with the previous rates if the rollover funds are received on or before November 8, 2011.

We will not be accepting faxed applications to hold the current rates. Only hard copies applications received by Aviva in good order by the end of the day October 7, 2011 will be issued with the current rates.

Also, please note that we will require a new, corrected Product Comparison Worksheet PRIOR TO ISSUE for replacement business that misses either the October 7 application deadline or the November 8 funds deadline.

Thank you for your continued business. If you have any questions, contact Sales Support at (800) 255-2405, ext. 6620.

Annuity Crediting Rates

October 7, 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%	3.25% ▼
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) 3% Premium Bonus on 1st Year Premium 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 and 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.

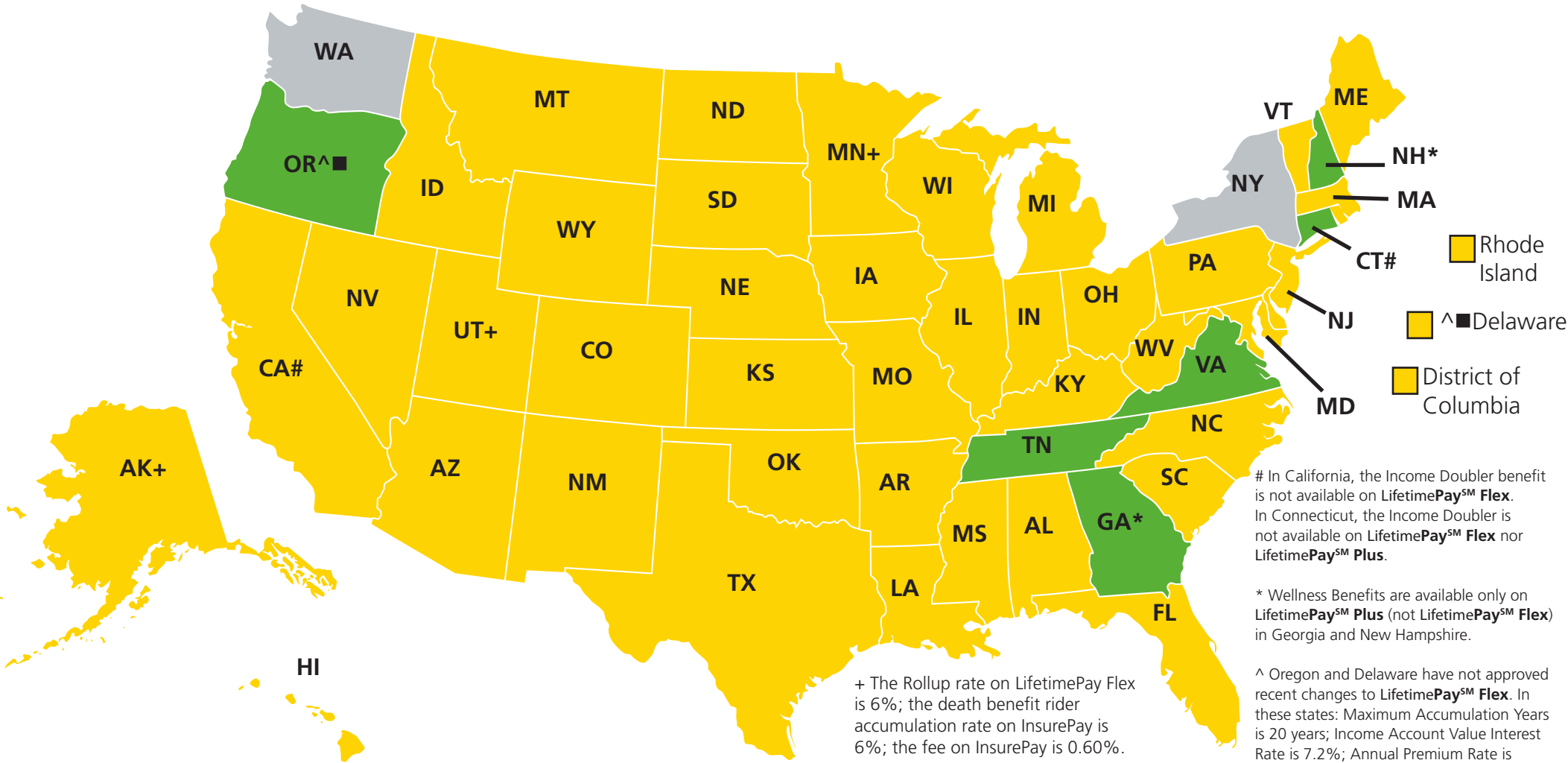
Issue ages in Florida for these products: 0-64

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

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



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.

^ 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%.

+ 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%.

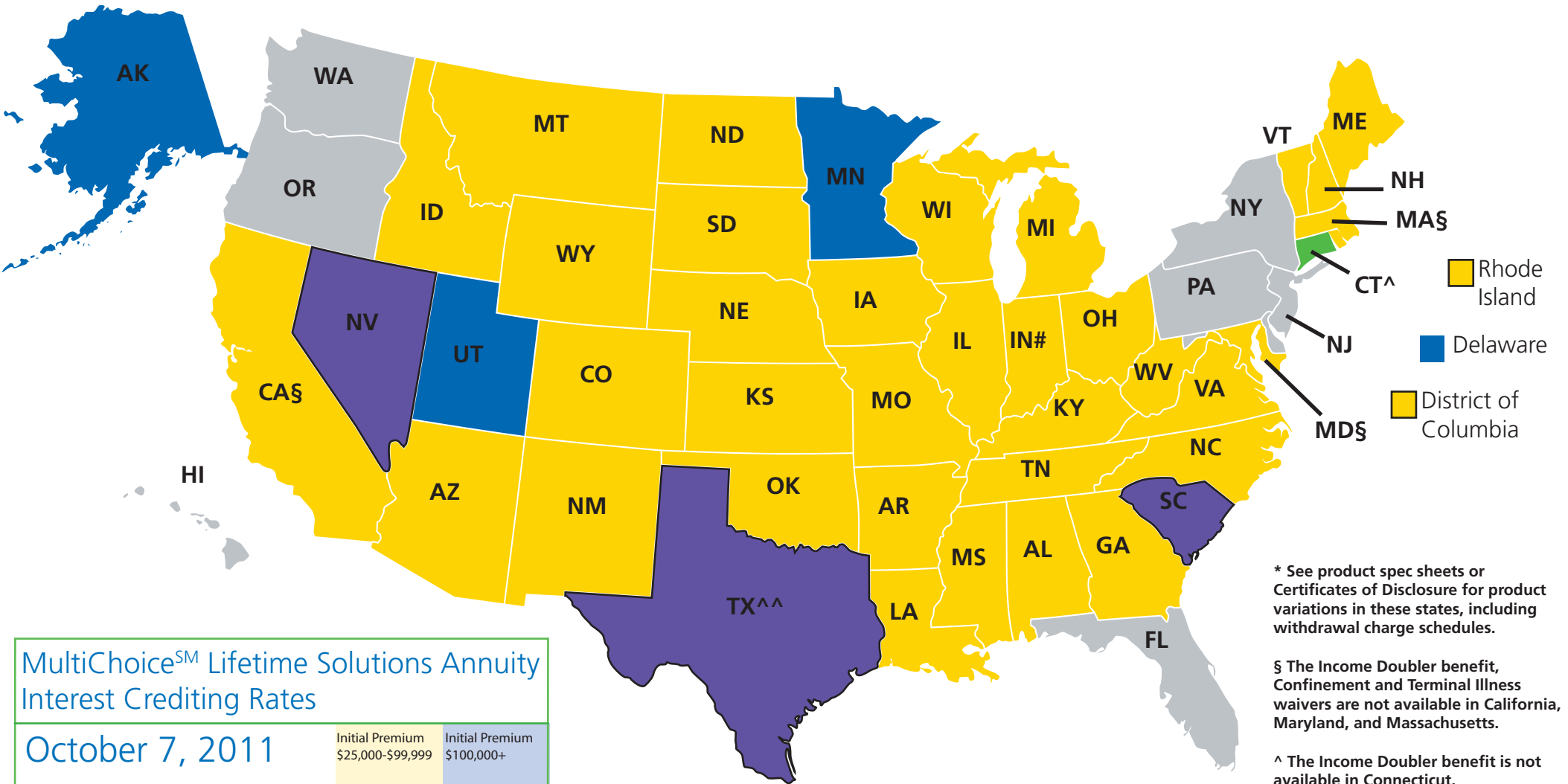
■ Oregon and Delaware have not approved recent changes to LifetimePaySM Plus. Higher Maximum Annual Lifetime Income Withdrawal percentages still apply.

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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.



MultiChoiceSM Lifetime Solutions Annuity Interest Crediting Rates

October 7, 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)	3.00%▼	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

* 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

