

Annuity Crediting Rates

December 2, 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) 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)

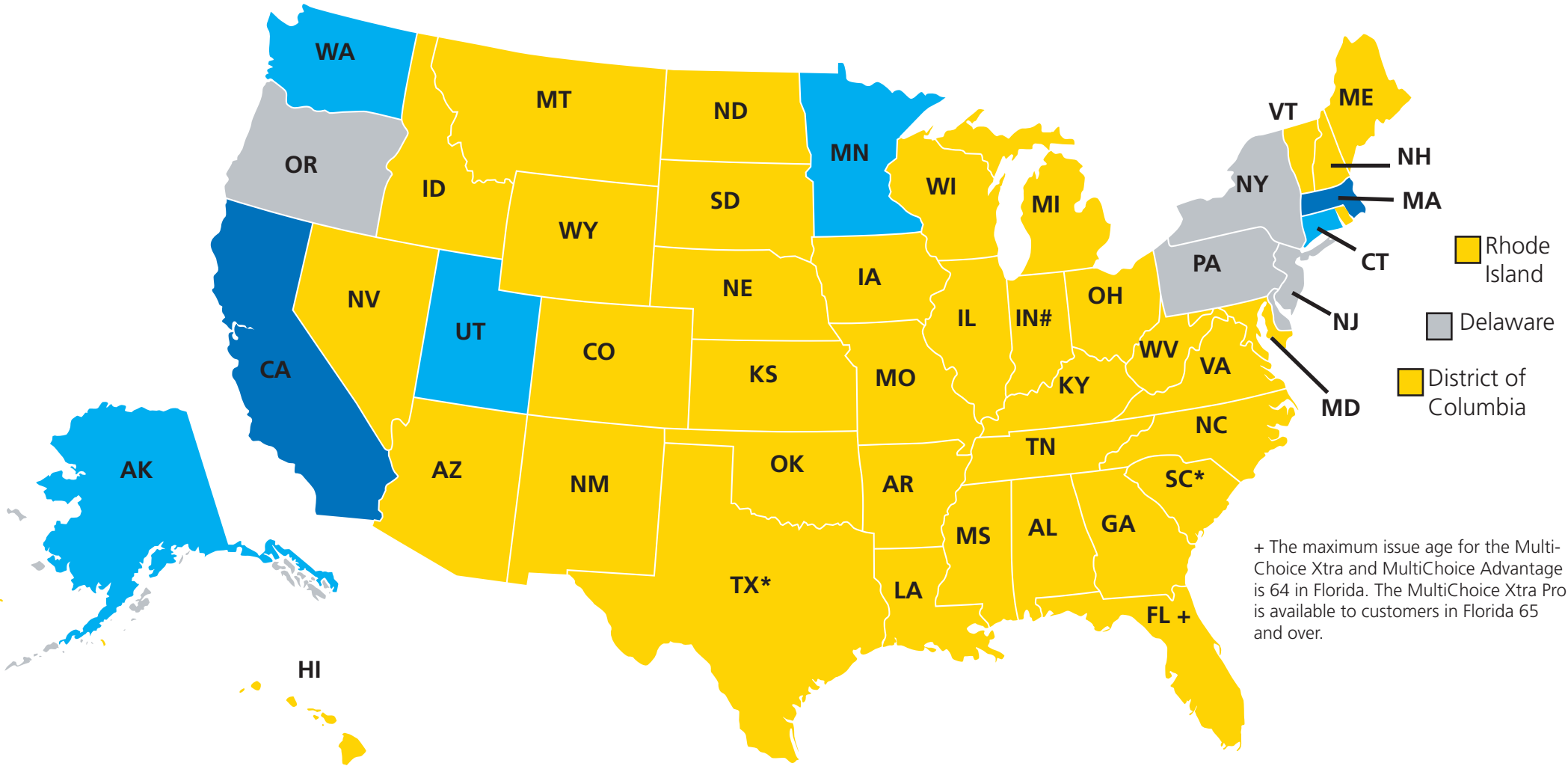
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NEW MULTICHOICE SERIES PRODUCT APPROVALS BY STATE



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



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* MultiChoiceSM Xtra and MultiChoiceSM Advantage approved with reduced withdrawal charges in Texas and South Carolina.

Maximum issue age for MultiChoiceSM Xtra in Indiana is 74.

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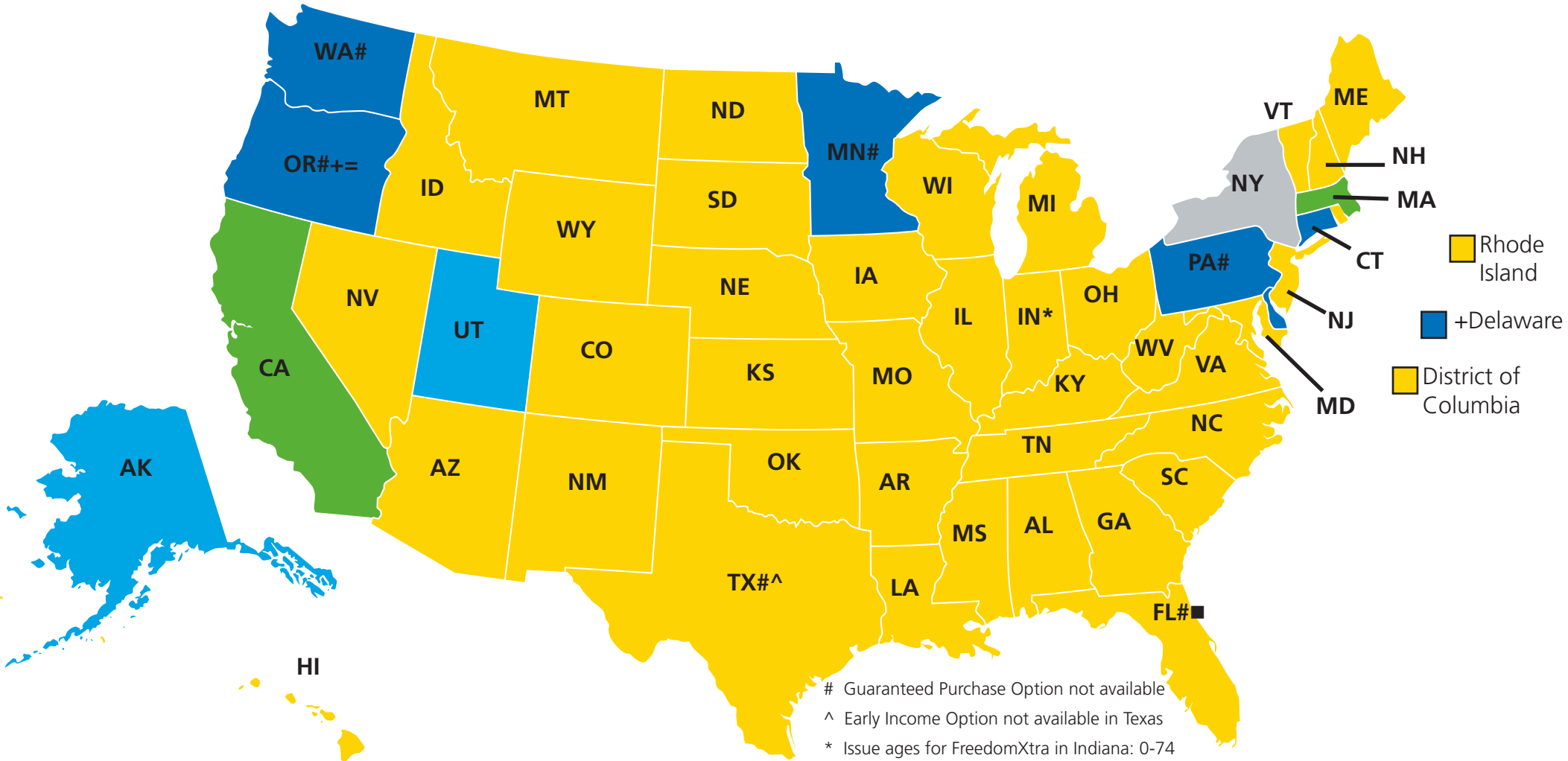
Revised: 9/30/2011

- New MultiChoiceSM Series: All products approved for sale
- All base products approved without Confinement and Terminal Illness Waivers
- MultiChoiceSM Ten, MultiChoiceSM Six approved, MultiChoiceSM Xtra S approved.
- New MultiChoiceSM 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.



- # 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.

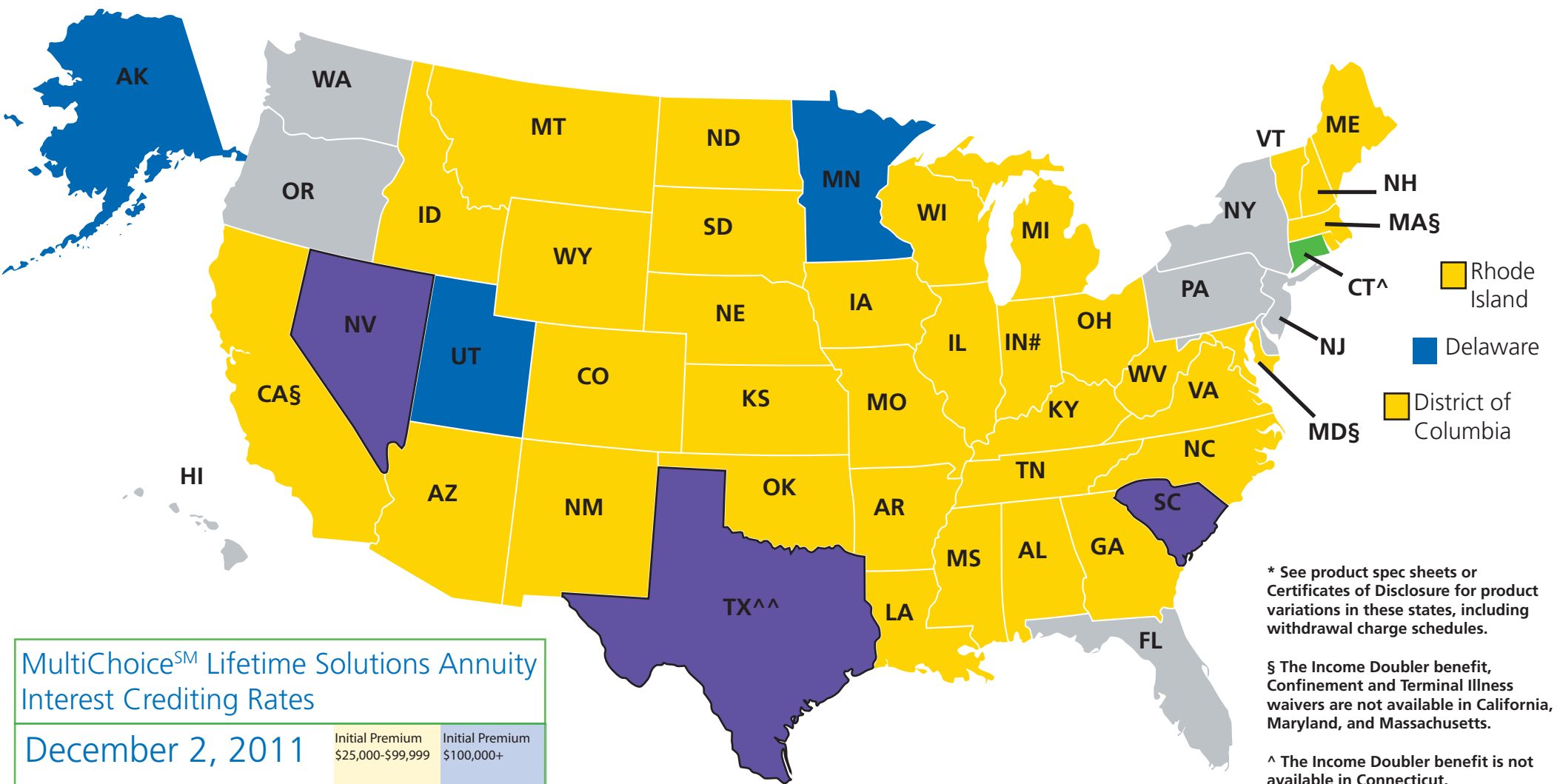
- All base products approved for sale
- All base products approved without Confinement, Terminal Illness and Home Health Waivers
- Freedom 3, 5, 7, and FreedomPlus S approved for sale; FreedomXtra not approved
- Freedom 3, 5, 7, and FreedomPlus approved for sale; FreedomXtra not approved
- Freedom Series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



- 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

	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

