



MultiChoiceSM Lifetime Solutions Annuity Now Available in Hawaii!

At Aviva, we're putting people before policies with products like our new **MultiChoiceSM Lifetime Solutions Annuity**.

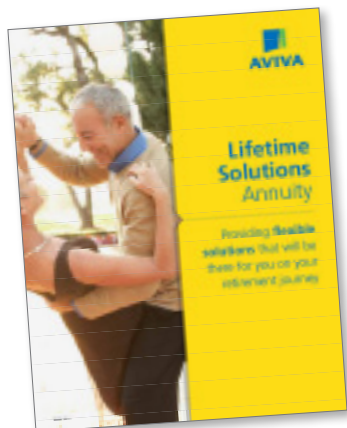
And now we're pleased to introduce it in Hawaii. You can find all of the state-specific details on the **attached map**.

Like the rest of us, your clients probably don't know what the future holds. So whether they require supplemental retirement funds or a death benefit with a variety of payment choices, they're covered.

Your clients are going to love the options MultiChoiceSM Lifetime Solutions Annuity gives them.

It can:

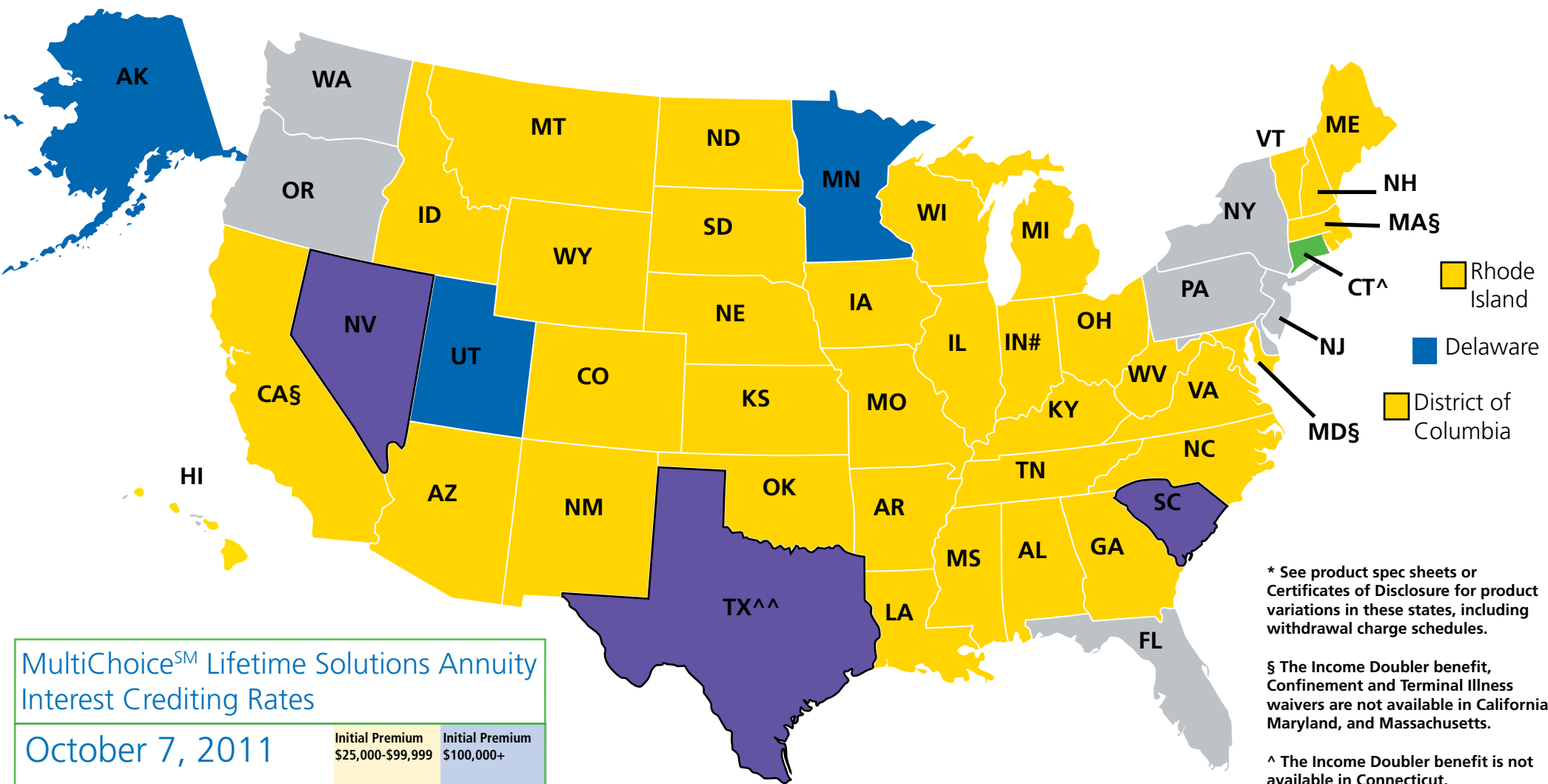
- Provide income for life
- Double the annuity's annual income payments if they need nursing care at a qualified facility
- Give their beneficiaries a choice of Death Benefit options, including a 5-year payout of the Benefit Base (formerly Income Account Value)
- Allow penalty-free withdrawals, even in the first year
- Waive all withdrawal charges for certain life events



You can download all of the marketing materials you'll need right now!

To help you get started selling, we've provided digital versions of all of the resources and materials you'll need to familiarize yourself with the options and adaptability of MultiChoiceSM Lifetime Solutions. **Download what you need now! You can also order copies by emailing FormsCustomerService@garnerprint.com. Please include your agent code and phone number.**

We are building insurance around you.®



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