

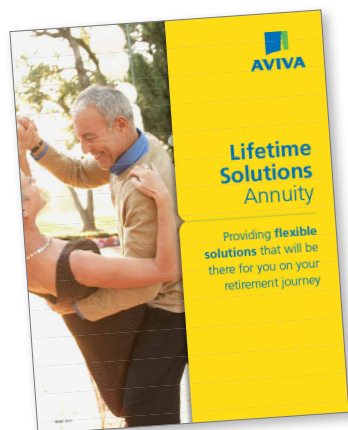


MultiChoiceSM Lifetime Solutions Annuity Now Available in Nevada and Texas!

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 Nevada, and Texas. You can find all of the state-specific details on the **attached spec sheet** and **map**.

Like the rest of us, your clients probably don't know what the future holds. So whether they require supplemental retirement funds or the added protection of a Confinement Income "Doubler" to help pay for nursing care at a qualified facility, they're covered. What's more, it has a death benefit with a variety of payment choices.



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 year
- Waive all withdrawal charges for certain life events (Terminal Illness waiver not available in Texas)

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.**

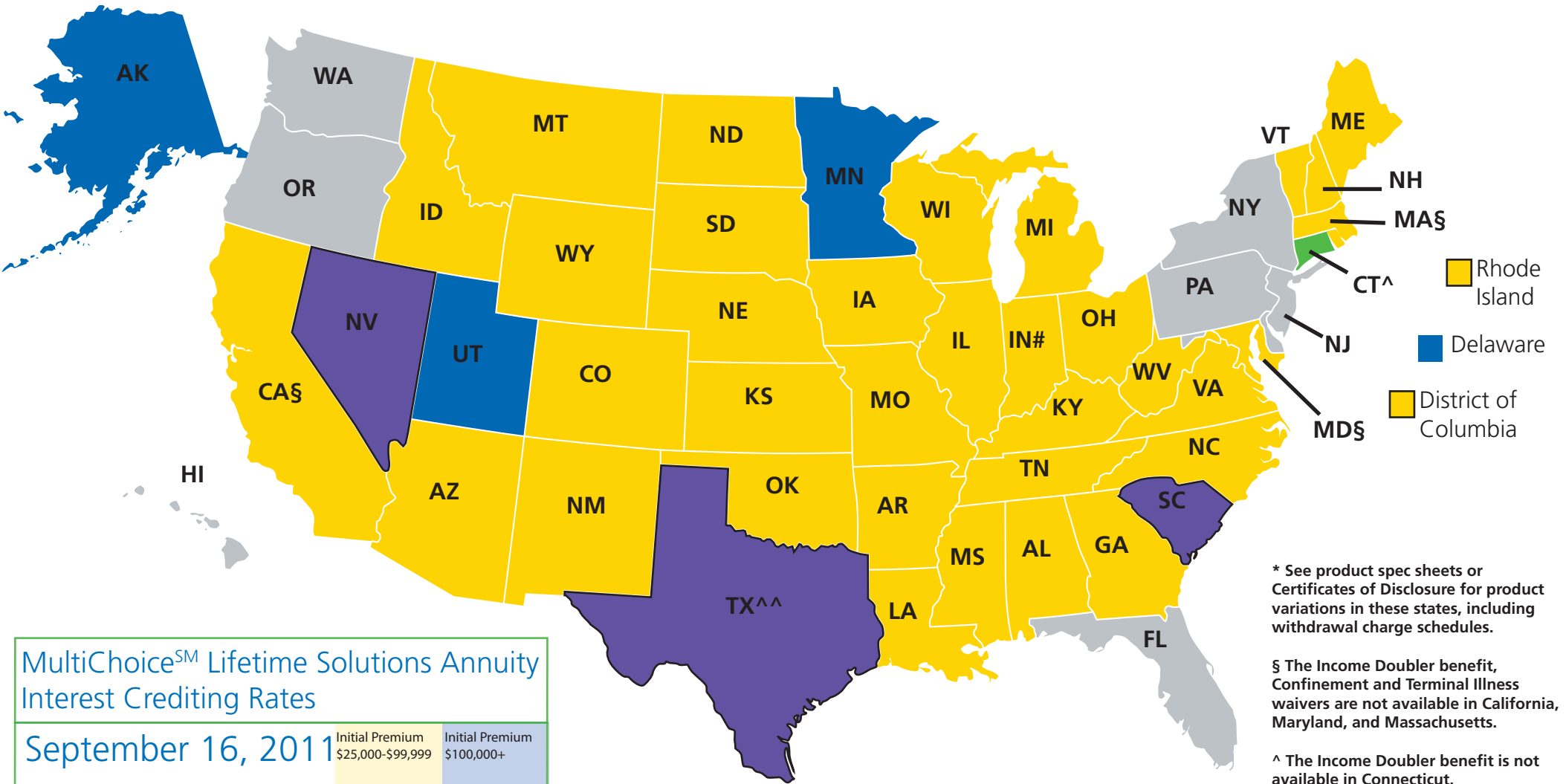
We are building insurance around you.®

Lifetime Solutions Annuity

Product details S4



Issue Ages (Owner and Annuitant)	0-78																																									
Ownership	<p>IRA - must be single ownership, but joint payout is available. Non-Qualified - joint ownership available; must also be joint annuitants and legal spouses, unless the owner is a "non-natural person". Joint payout available on NQ with a single owner if the joint life withdrawal is based on the life of the owner and the spouse is the sole primary beneficiary.</p>																																									
Premiums	<p>Premiums allowed during the first contract year only Minimum: \$25,000 Premium banding: higher rates may apply for premiums of \$100,000 or more</p>																																									
Premium Bonus	<p>First-year premium bonus banded at \$100,000 3% for initial premium up to \$100,000 5% for initial premium \$100,000 or more</p>																																									
Withdrawal Charge Schedule (Percent of Accumulated Value)	Contract Year	1	2	3	4	5	6	7	8	9	10	11+																														
	Charge	9.8	9.5	8.5	7.5	6.5	5.4	4.4	3.3	2.2	1.1	0%																														
	The withdrawal charge is combined with an MVA factor.																																									
Premium Bonus Vesting Schedule	This product has a Premium Bonus Vesting Schedule, which shows the % of the Premium Bonus that is vested each year.																																									
	Contract Year	1	2	3	4	5	6	7	8	9	10	11+																														
	Vested Percentage	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%																														
Interest Crediting Strategies	<p>Fixed Strategy 2-Year Monthly Cap 1-Year Monthly Cap 1-Year Point-to-Point</p>																																									
Benefit Base	<p>The Benefit Base is used to calculate Lifetime Income and the enhanced 5-year Death Benefit and for income under the Confinement "Doublor" Benefit.</p> <p>Rate: 7% simple interest for premium up to \$100,000 8% simple interest for premium over \$100,000</p> <p>The Benefit Base is <u>not</u> the same as the contract's Accumulated Value, and it is never available for lump sum withdrawal; it is only used for calculating the income amount and the enhanced Death Benefit payout. Accumulation in the Benefit Base stops at the sooner of 1) starting Lifetime Income Withdrawals, 2) age 85, 3) 10 years unless a restart is elected.</p>																																									
Benefit Base Charge	<p>The fee is 0.95% of the Benefit Base, deducted annually from the Accumulated Value. At the end of the 10th Year, if income payments haven't begun the total fee that exceeds the interest credits during that time period is credited back to the Accumulated Value.</p>																																									
Restart	<p>At the end of the initial 10-year period, if the owner is less than age 85, the owner may contact Aviva to restart the Accumulation in the Benefit Base for an additional 10 years. Only one Restart is available for a maximum of 20 years accumulation in the Benefit Base.</p>																																									
Benefit Base Payout Percentages for Lifetime Income	<table border="1"> <thead> <tr> <th>Attained Age at Time of Election</th> <th>Single Payout Income Percentage</th> <th>Joint Payout Income Percentage</th> </tr> </thead> <tbody> <tr> <td>50-54</td> <td>3.5%</td> <td>3.0%</td> </tr> <tr> <td>55-59</td> <td>4.0%</td> <td>3.5%</td> </tr> <tr> <td>60-64</td> <td>4.5%</td> <td>4.0%</td> </tr> <tr> <td>65-69</td> <td>5.0%</td> <td>4.5%</td> </tr> <tr> <td>70-74</td> <td>5.25%</td> <td>4.75%</td> </tr> <tr> <td>75-79</td> <td>5.5%</td> <td>5.0%</td> </tr> <tr> <td>80-84</td> <td>6.0%</td> <td>5.5%</td> </tr> <tr> <td>85-89</td> <td>6.25%</td> <td>5.75%</td> </tr> <tr> <td>90+</td> <td>6.5%</td> <td>6.0%</td> </tr> </tbody> </table>												Attained Age at Time of Election	Single Payout Income Percentage	Joint Payout Income Percentage	50-54	3.5%	3.0%	55-59	4.0%	3.5%	60-64	4.5%	4.0%	65-69	5.0%	4.5%	70-74	5.25%	4.75%	75-79	5.5%	5.0%	80-84	6.0%	5.5%	85-89	6.25%	5.75%	90+	6.5%	6.0%
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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

* 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