

Field Update



September 30, 2011

The MultiChoiceSM Series is now available in Washington

featuring:

- **MultiChoiceSM Xtra 5:** Provides an immediate 3% Premium Bonus, which is applied to all premiums received in the first contract year!
- **MultiChoiceSM Ten:** Non-Bonus product with a 10-year surrender schedule.
- **MultiChoiceSM Six:** Non-Bonus product with a six-year surrender schedule.

Please note that there is no MVA for the MultiChoiceSM Series in Washington. See the [attached rate card](#) for current interest crediting rates.

Additional highlights of the new MultiChoiceSM Series include:

- Free withdrawals of 5% of the accumulation value in the first contract year, and 10% of the accumulation value after the first contract year.¹
- SPIA conversion option.
- 100% Terminal Illness Waiver.
- 100% Confinement Waiver.²
- A Guaranteed Minimum Contract Value equal to the sum of each strategy's Minimum Guaranteed Strategy Value. The base is 87.5% of premium, excluding premium bonuses, accumulating at a rate varying between 1% and 3%. There is no Accumulated Value Floor on this product series.
- Four interest crediting strategies.
- \$5,000 minimum initial premium with \$1,000 minimum subsequent premium.
- The financial strength of Aviva Life and Annuity Company, rated A (excellent) by A.M. Best.³



continued

Transition Schedule

The MultiChoiceSM Series is replacing the MultiChoice Income Series in Washington. As previously announced, applications with cash received by Aviva by the end of business on September 29th qualified for the MultiChoice Income Series. For applications received prior to end of day September 29 in which rollover funds are received by Aviva after September 29, the client will have the option of choosing a new MultiChoiceSM Series product or canceling the application.

If you have any questions about the MultiChoiceSM Series, contact Sales Support at (800) 255-2405, ext. 6620.

For Agent Use Only.

MultiChoiceSM Series [IA6 (09/09), IA10 (09/09), IA10B (09/09), or state variation] are issued by Aviva Life and Annuity Company, West Des Moines, IA. Bonus annuities may include lower cap rates, higher withdrawal charges or other limitations that are not found in annuities that don't have a bonus feature. Product features, limitations and availability vary by State; see the Product Disclosure for details.

1 Withdrawals in excess of the free amount are subject to withdrawal charges. Withdrawals are not credited with index interest for that term. Waivers available after year 1; restrictions apply. 2 See the Contract for qualifying Confinement criteria. 3 Aviva Life and Annuity Company is rated A (Excellent) for Overall Solvency by A.M. Best, the third highest of 15 rating classes.

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, WA		
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)

For internal use and Agent Use Only. Not intended for soliciting annuity sales from the public. Product and Strategy availability varies by state. Issued by: Aviva Life and Annuity Company, Des Moines, IA

