



Field
Update



December 1, 2011

Attention producers doing business in Nevada

On January 1, 2012, new regulations go into effect in the state of Nevada that impact the products that insurance carriers can offer in the state.

We are committed to ensuring that our valued producers in Nevada have quality, competitive annuity products to continue serving their customers. The MultiChoiceSM Series has been among the industry's top-selling annuities and we thank you for its success in Nevada.

While a majority of our annuity products are not impacted, we have re-filed some MultiChoiceSM Series and Freedom Series annuity products to comply with the new regulations. Effective January 1, 2012, the following annuity products will be not available for sale until filing has been approved by the state:

- MultiChoiceSM Xtra
- MultiChoiceSM Advantage
- FreedomXtra
- FreedomPlus

We understand the importance of having these products available for sale. We are working diligently with the state of Nevada to get these products approved as soon as possible.

MultiChoiceSM IncomeElite to be discontinued

In addition to re-filing the above products, we will be discontinuing sales of the MultiChoiceSM IncomeElite in Nevada, effective January 1, 2012.

Applications with cash for the products listed above must be received by December 27, 2011. Rollover funds on any pending applications must be received December 27, 2011. Rollover funds not received by December 27, 2011, will require new paperwork for a different product. We will NOT accept faxed applications for the above products.

Please note that all MultiChoiceSM Series and Freedom Series annuity products not listed above are available for sale.

We appreciate your continued business and partnership with Aviva. If you have any questions about these changes, please contact Sales Support at (800) 255-2405, ext. 6620.