



Field  
Update



September 9, 2011

## Aviva Announcing Changes to Products and Annuity Rates

This field update contains information on [product](#) and [rate changes](#) effective September 16, 2011.

**We want to thank you for all of your efforts this year.** We appreciate your hard work and dedication, especially during the challenging economic environment we're in. We are announcing product and rate changes to position ourselves to offer competitive products with unique features while maintaining our financial strength during this climate. These product and rate changes are designed to deal with these unprecedented conditions that may continue for the longer-term.

We have identified a few areas where changes are necessary to remain competitive. The following product and rate changes will be effective for all new business applications received after September 16, 2011:

### Lifetime Solutions Annuity

- Lowering premium bonus by 2% for initial premiums \$100,000+
- Lowering premium bonus by 1% for initial premiums \$25,000-\$99,000
- Lowering lifetime payout percentages - see chart on page 2
- See [attached rate card](#) for rate changes

### Income Preferred Series

- Lowering premium bonus by 1% and reducing recapture percentages
- Lowering lifetime payout percentages - see chart on page 2
- Limiting Income Edge Plus rider accumulation to 20 years
- See [attached rate card](#) for rate changes

### Income Select Series

- Lowering premium bonus by 1% and reducing recapture percentages
- Lowering lifetime payout percentages - see chart on page 2
- Limiting Income Edge Plus rider accumulation years to 20 years
- See [attached rate card](#) for rate changes

### Spirit Series

- No product or rider changes
- See [attached rate card](#) for rate changes

## Lifetime Payout Percentage Chart (indexed annuities only)

Maximum Lifetime Income Percentage		
Attained Age	Single Annuitant Percentage	Joint Annuitant Percentage
50 – 54	3.50%	3.00%
55 – 59	4.00%	3.50%
60 - 64	4.50%	4.00%
65 - 69	5.00%	4.50%
70 - 74	5.25%▼	4.75%▼
75 - 79	5.50%▼	5.00%▼
80 - 84	6.00%▼	5.50%▼
85 – 89	6.25%▼	5.75%▼
90+	6.50%▼	6.00%▼

**\*Changes are being filed in the states of Alaska, Delaware, Minnesota, Massachusetts, Oregon, South Carolina, Texas and Utah. Annuities will be sold with the current product provisions in these states until the changes are approved.**

Applications with cash received by Aviva through the close of business on Friday, September 16, 2011, will be credited with the previous product provisions. Rollover applications received by Aviva through September 16, 2011, will be credited with the previous provisions if the rollover funds are received by Aviva on or before October 17, 2011.

**We will NOT be accepting faxed applications to hold the current rates. Only hard copy applications received by Aviva in good order by the end of the day September 16, 2011, will be issued with the current rates.**

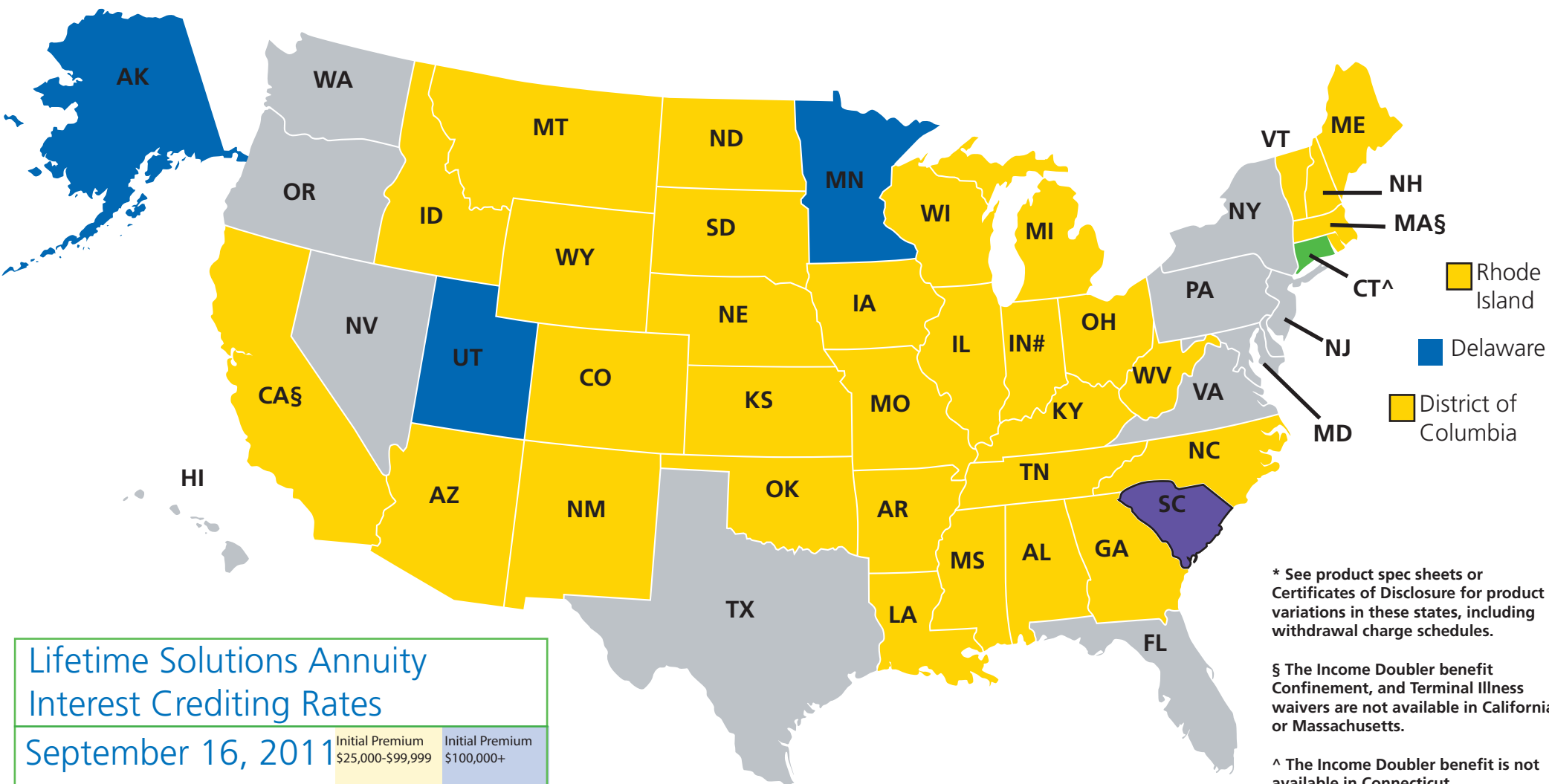
**Applications received after these deadlines will require new Certificates of Disclosure prior to issue.**

**Also, please note that we will require a new, corrected Product Comparison Worksheet PRIOR TO ISSUE for replacement business that misses either the September 16 application deadline or the October 17 funds deadline.**

## THANK YOU!

We can't state it enough: We appreciate your business and partnership with Aviva. We will not take for granted that you could choose any number of insurance carriers to do business with, and we will do all we can for the remainder of this year and in 2012 to maintain our relationships with our valued producers.

If you have any questions, please contact Sales Support at (800) 255-2405, ext. 6620.



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 or Massachusetts.

^ The Income Doubler benefit is not available in Connecticut.

# Issue ages in Indiana: 0-74

**The following states do not have MVA on the new LSA product: AK, CT, DE, IN, MN, MO, OH, UT**

## 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

- Lifetime Solutions Annuity approved for sale
- Lifetime Solutions Annuity (S version) approved for sale\*
- Lifetime Solutions Annuity (S3 version) approved for sale\*
- Lifetime Solutions Annuity (S4 version) approved for sale\*
- Lifetime Solutions Annuity not approved for sale at this time

# Annuity Crediting Rates

## September 16, 2011

### Income Preferred Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
<b>Income Preferred Bonus (0-78) • #</b>		
<b>▼6% Premium Bonus on 1st Year Premium</b>		
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
<b>Income Preferred Bonus Pro (65-78)</b>		
<b>Available only in Florida</b>		
<b>▼6% Premium Bonus on 1st Year Premium</b>		
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
<b>Income Preferred Bonus S* (0-78)</b>		
<b>▼3% Premium Bonus on 1st Year Premium</b>		
<b>Approved in CT, UT, AK, MN</b>		
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
<b>Income Preferred Ultra (0-78) #</b>		
<b>▼3% Interest Rate Bonus on 1st Year Crediting Rate</b>		
Fixed Strategy (1-year guarantee)	1.00%▼	1.60%▼
Withdrawal Charge Duration	10 years	10 years
<b>Income Preferred Ten (0-78)</b>		
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
<b>Income Preferred Six (0-80)</b>		
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

### Spirit Series<sup>1</sup>

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
<b>Spirit Bonus (0-78) • #</b>		
<b>4% Premium Bonus on 1st &amp; 2nd Year Premium</b>		
1-Year Guaranteed Fixed	1.00%▼	1.75%▼
Withdrawal Charge Duration	10 years	10 years
<b>Spirit Plus (0-78) #</b>		
<b>2% Premium Bonus on 1st &amp; 2nd Year Premium</b>		
1-Year Guaranteed Fixed	1.00%▼	1.70%▼
Withdrawal Charge Duration	10 years	10 years
<b>Spirit Plus S* (0-78)</b>		
<b>2% Premium Bonus on 1st &amp; 2nd Year Premium (5% in OR, DE)</b>		
<b>Approved in CT, DE, MN, OR, WA</b>		
1-Year Guaranteed Fixed	1.00%▼	1.40%▼
Withdrawal Charge Duration	10 years	10 years
<b>Spirit 7 (0-81)</b>		
1-Year Guaranteed Fixed	1.00%▼	1.65%▼
Withdrawal Charge Duration	7 years	7 years
<b>Spirit 5 (0-83)</b>		
1-Year Guaranteed Fixed	1.00%▼	1.65%▼
Withdrawal Charge Duration	5 years	5 years
<b>Spirit 3 (0-85)</b>		
1-Year Guaranteed Fixed	1.00%▼	1.50%▼
Withdrawal Charge Duration	3 years	3 years

### Rider Charges

Rider (issue ages)	Base Product	Annual Charge
Income Edge Plus (40-80)	Income Preferred	0.75%
Income Edge Flex (40-85)	Spirit Series	0.50%
InsurePay (0-85)	Spirit Series	0.40%

**Any rate changes are effective for applications issued after the date indicated on the rate card.**

- <sup>1</sup> All Spirit 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
- Income Preferred Bonus and Spirit Bonus: Issue ages in Indiana (0-74)

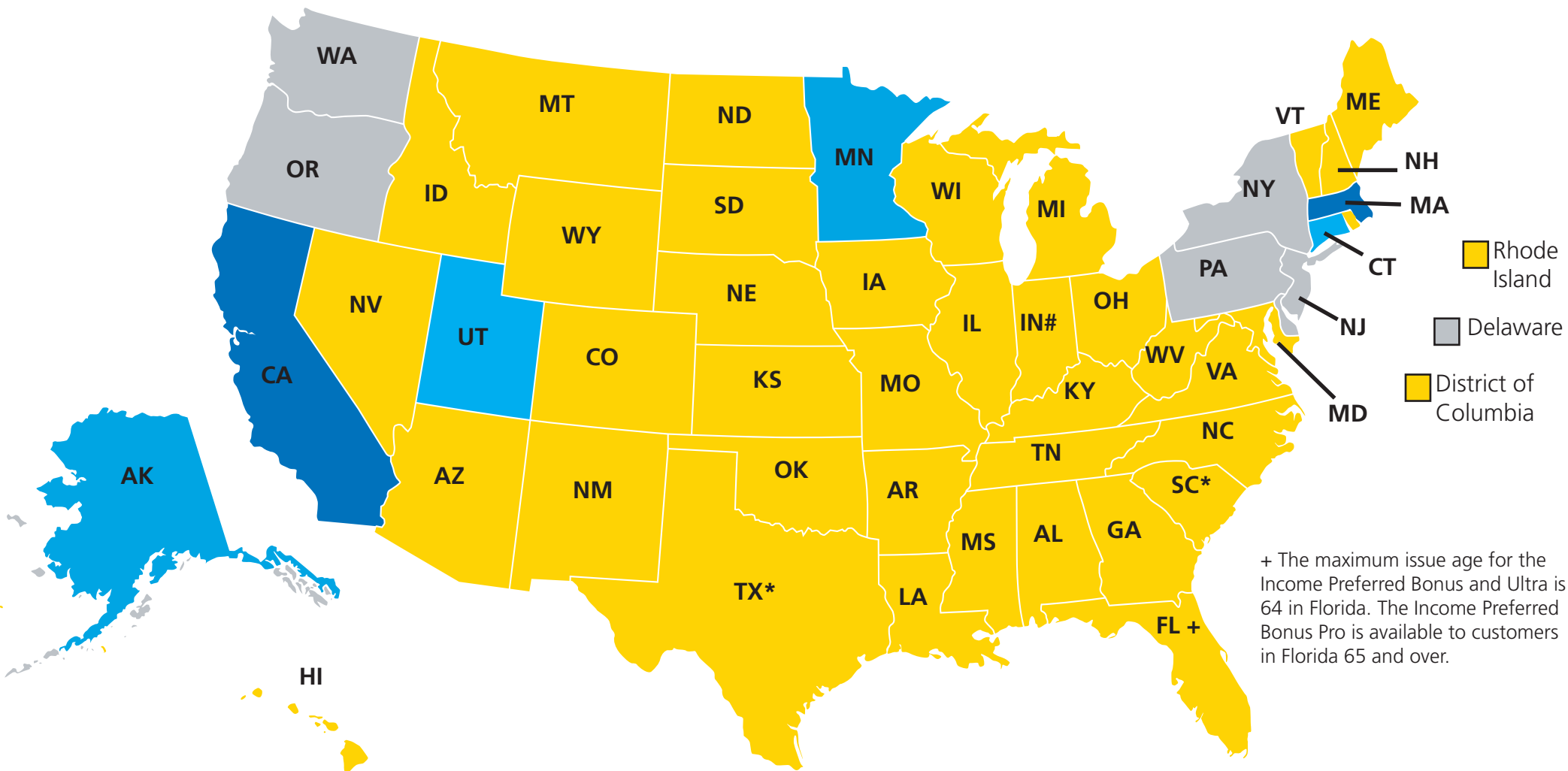
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Not intended for soliciting annuity sales from the public. Product and Strategy availability varies by state. Issued by: Aviva Life and Annuity Company, Des Moines, IA



# INCOME PREFERRED SERIES PRODUCT APPROVALS BY STATE



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



Rhode Island  
 Delaware  
 District of Columbia

+ The maximum issue age for the Income Preferred Bonus and Ultra is 64 in Florida. The Income Preferred Bonus Pro is available to customers in Florida 65 and over.

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\* Income Preferred Bonus and Ultra approved with lower withdrawal charges in Texas and South Carolina

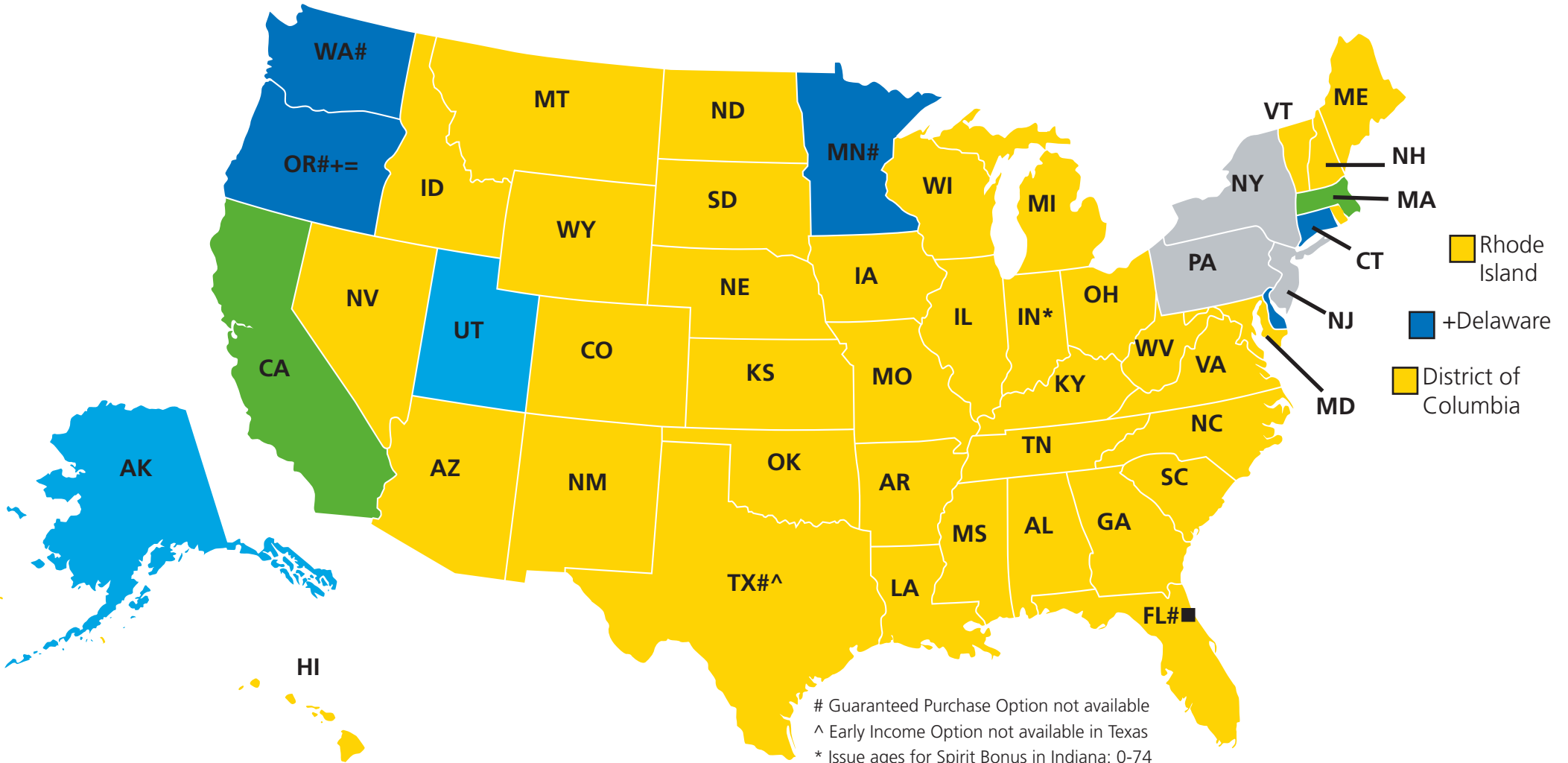
# Maximum issue age for Income Preferred Bonus is 74 in Indiana.

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Revised: 7/21/2011

- Income Preferred Series: All products approved for sale
- All base products approved without Confinement, Terminal Illness and Home Health Waivers
- Income Preferred Six, Income Preferred Ten, Income Preferred Bonus S approved
- Income Preferred Series not approved for sale at this time

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



- Rhode Island
- +Delaware
- District of Columbia

# Guaranteed Purchase Option not available  
 ^ Early Income Option not available in Texas  
 \* Issue ages for Spirit Bonus in Indiana: 0-74  
 ■ Issue ages for Spirit Bonus and Spirit Plus in Florida: 0-64  
 + Premium Bonus on Spirit Plus is 5%  
 = The Minimum Guaranteed Interest Rate on the Spirit Series is 2% in Oregon.

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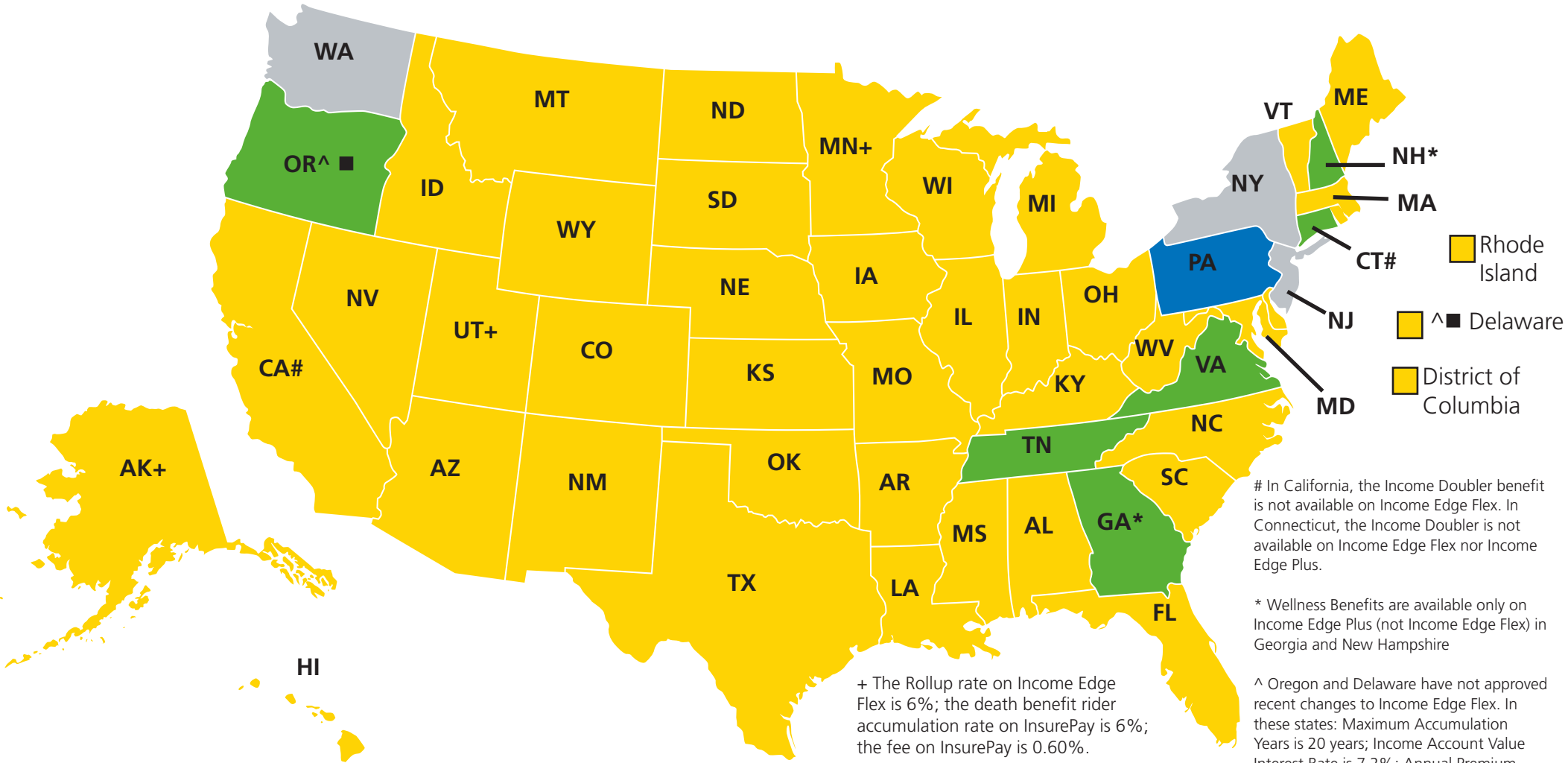
Please check Aviva Live for reduced withdrawal charge schedule on Spirit Plus S.

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Revised: 01/18/2011

- All base products approved for sale
- All base products approved without Confinement, Terminal Illness and Home Health Waivers
- Spirit 3, 5, 7, and Spirit Plus S approved for sale; Spirit Bonus not approved
- Spirit 3, 5, 7, and Spirit Plus approved for sale; Spirit Bonus not approved
- Spirit Series not approved for sale at this time

This map shows availability of the optional riders available on the Income Preferred Series and Spirit Series. See separate maps for base product availability.



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Revised: 04/21/2011

- Income Edge Plus, Income Edge Flex and InsurePay approved for sale.
- Optional riders approved without Wellness Benefits.
- Income Edge Plus only approved for sale. Income Edge Flex and InsurePay not available.
- Optional riders not available at this time.

