

## MultiChoice<sup>SM</sup> Lifetime Solutions Annuity Interest Crediting Rates

August 5, 2011

|                                   | Initial Premium \$25,000-\$99,999 | Initial Premium \$100,000+ |
|-----------------------------------|-----------------------------------|----------------------------|
| Issue ages                        | 0-78                              | 0-78                       |
| First-Year Premium Bonus          | 7%                                | 9%                         |
| Roll-up Rate                      | 7%                                | 8%                         |
| 1-Year P-to-P S&P 500 Index (cap) | 4.00%                             | 4.00%                      |
| 1-Year Monthly Cap Index (cap)    | 1.90%                             | 1.90%                      |
| 2-Year Monthly Cap Index (cap)    | 2.45%                             | 2.45%                      |
| Fixed Strategy (1-year guarantee) | 2.00%                             | 2.00%                      |
| Withdrawal Charge Duration        | 10 years                          | 10 years                   |

- MultiChoice<sup>SM</sup> Lifetime Solutions Annuity approved for sale
- MultiChoice<sup>SM</sup> Lifetime Solutions Annuity (S version) approved for sale\*
- MultiChoice<sup>SM</sup> Lifetime Solutions Annuity (S3 version) approved for sale\*
- MultiChoice<sup>SM</sup> Lifetime Solutions Annuity (S4 version) approved for sale\*
- MultiChoice<sup>SM</sup> 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 and Confinement, Terminal Illness or home health 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 MCLSA product: AK, CT, DE, IN, MN, MO, OH, UT**

# Annuity Crediting Rates

## August 5, 2011

### MultiChoice<sup>SM</sup> Series

| Product (Issue Age)   | Initial Premium<br>\$5,000-\$74,999 | Initial Premium<br>\$75,000+ |
|---|-------------------------------------|------------------------------|
| <b>MultiChoice<sup>SM</sup> Xtra (0-78) • #</b><br><b>7% Premium Bonus on 1st Year Premium</b>                                      |                                     |                              |
| 1-Year P-to-P S&P 500 Index (cap)   | 2.75%                               | 4.25%                        |
| 1-Year Monthly Cap Index (cap)  | 1.40%                               | 1.95%                        |
| 1-Year Average Index (cap)  | 2.75%                               | 4.25%                        |
| Fixed Strategy (1-year guarantee)   | 1.40%                               | 2.15%                        |
| Withdrawal Charge Duration  | 10 years                            | 10 years                     |
| <b>MultiChoice<sup>SM</sup> Xtra Pro (65-78)</b><br><b>Available only in Florida</b><br><b>7% Premium Bonus on 1st Year Premium</b> |                                     |                              |
| 1-Year P-to-P S&P 500 Index (cap)   | 2.75%                               | 4.25%                        |
| 1-Year Monthly Cap Index (cap)  | 1.40%                               | 1.95%                        |
| 1-Year Average Index (cap)  | 2.75%                               | 4.25%                        |
| Fixed Strategy (1-year guarantee)   | 1.40%                               | 2.15%                        |
| Withdrawal Charge Duration  | 10 years                            | 10 years                     |
| <b>MultiChoice<sup>SM</sup> Xtra S* (0-78)</b><br><b>4% Premium Bonus on 1st Year Premium</b><br><b>Approved in CT, UT, AK, MN</b>  |                                     |                              |
| 1-Year P-to-P S&P 500 Index (cap)   | 2.00%                               | 2.25%                        |
| 1-Year Monthly Cap Index (cap)  | 1.40%                               | 1.95%                        |
| 1-Year Average Index (cap)  | 2.75%                               | 4.25%                        |
| Fixed Strategy (1-year guarantee)   | 1.00%                               | 1.10%                        |
| Withdrawal Charge Duration  | 10 years                            | 10 years                     |
| <b>MultiChoice<sup>SM</sup> Advantage (0-78) #</b><br><b>4% Interest Rate Bonus on 1st Year Crediting Rate</b>                      |                                     |                              |
| Fixed Strategy (1-year guarantee)   | 1.25%                               | 2.05%                        |
| Withdrawal Charge Duration  | 10 years                            | 10 years                     |
| <b>MultiChoice<sup>SM</sup> Ten (0-78)</b>  |                                     |                              |
| 1-Year P-to-P S&P 500 Index (cap)   | 2.25%                               | 4.25%                        |
| 1-Year Monthly Cap Index (cap)  | 1.40%                               | 1.95%                        |
| 1-Year Average Index (cap)  | 2.75%                               | 4.25%                        |
| Fixed Strategy (1-year guarantee)   | 1.10%                               | 2.00%                        |
| Withdrawal Charge Duration  | 10 years                            | 10 years                     |
| <b>MultiChoice<sup>SM</sup> Six (0-80)</b>  |                                     |                              |
| 1-Year P-to-P S&P 500 Index (cap)   | 2.00%                               | 3.75%                        |
| 1-Year Monthly Cap Index (cap)  | 1.40%                               | 1.95%                        |
| 1-Year Average Index (cap)  | 2.75%                               | 4.25%                        |
| Fixed Strategy (1-year guarantee)   | 1.00%                               | 1.90%                        |
| Withdrawal Charge Duration  | 6 years                             | 6 years                      |

### Freedom Series<sup>1</sup>

| Product (Issue Age)  | Initial Premium<br>\$5,000-\$74,999 | Initial Premium<br>\$75,000+ |
|--|-------------------------------------|------------------------------|
| <b>FreedomXtra (0-78) • #</b><br><b>4% Premium Bonus on 1st &amp; 2nd Year Premium</b>   |                                     |                              |
| 1-Year Guaranteed Fixed  | 1.45%                               | 2.20%                        |
| Withdrawal Charge Duration   | 10 years                            | 10 years                     |
| <b>FreedomPlus (0-78) #</b><br><b>2% Premium Bonus on 1st &amp; 2nd Year Premium</b>   |                                     |                              |
| 1-Year Guaranteed Fixed  | 1.45%                               | 2.15%                        |
| Withdrawal Charge Duration   | 10 years                            | 10 years                     |
| <b>FreedomPlus S* (0-78)</b><br><b>2% Premium Bonus on 1st &amp; 2nd Year Premium</b><br><b>(5% in OR and DE)</b><br><b>Approved in CT, DE, MN, OR, PA, WA</b> |                                     |                              |
| 1-Year Guaranteed Fixed  | 1.15%                               | 1.85%                        |
| Withdrawal Charge Duration   | 10 years                            | 10 years                     |
| <b>Freedom 7 (0-81)</b>  |                                     |                              |
| 1-Year Guaranteed Fixed  | 1.30%                               | 2.10%                        |
| Withdrawal Charge Duration   | 7 years                             | 7 years                      |
| <b>Freedom 5 (0-83)</b>  |                                     |                              |
| 1-Year Guaranteed Fixed  | 1.35%                               | 2.10%                        |
| Withdrawal Charge Duration   | 5 years                             | 5 years                      |
| <b>Freedom 3 (0-85)</b>  |                                     |                              |
| 1-Year Guaranteed Fixed  | 1.10%                               | 1.95%                        |
| Withdrawal Charge Duration   | 3 years                             | 3 years                      |

### Rider Charges

| Rider (issue ages)                     | Base Product                     | Annual Charge |
|--|----------------------------------|---------------|
| LifetimePay <sup>SM</sup> Plus (40-80) | MultiChoice <sup>SM</sup> Series | 0.75%         |
| LifetimePay <sup>SM</sup> Flex (40-85) | Freedom Series                   | 0.50%         |
| InsurePay <sup>SM</sup> (0-85)         | Freedom Series                   | 0.40%         |

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

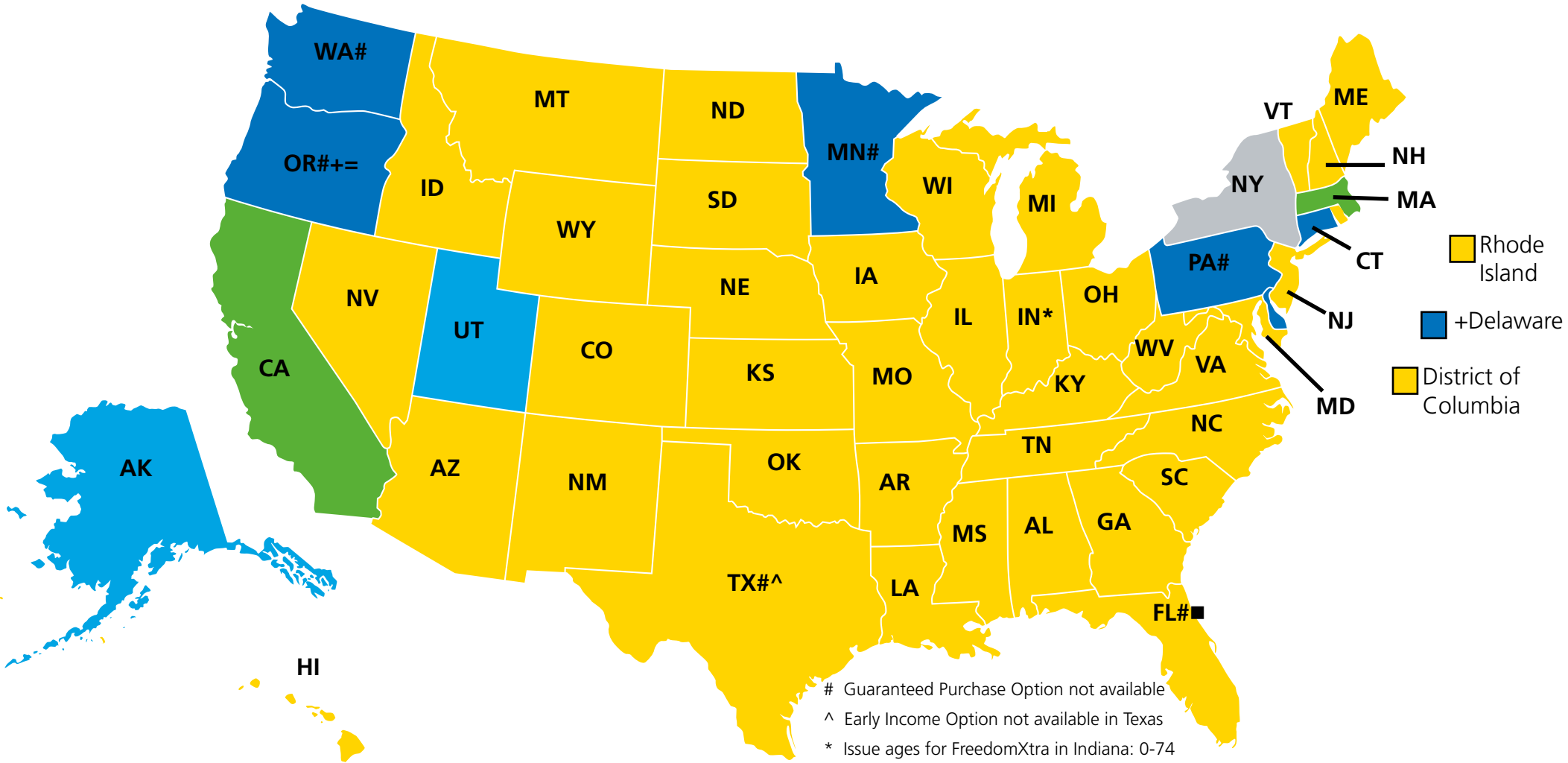
- 1 All Freedom Series minimum crediting rates are 2% in Oregon.  
 \* Please check the website for reduced withdrawal charge schedule.  
 # Issue ages in Florida for these products: 0-64  
 • MultiChoice Xtra and FreedomXtra: Issue ages in Indiana (0-74)

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



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

Rhode Island  
 +Delaware  
 District of Columbia

All base products approved for sale  
 All base products approved without Confinement, Terminal Illness and Home Health Waivers  
 Freedom 3, 5, 7, and FreedomPlus S approved for sale; FreedomXtra not approved  
 Freedom 3, 5, 7, and FreedomPlus approved for sale; FreedomXtra not approved  
 Freedom Series not approved for sale at this time

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

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