



Field  
Update



August 3, 2010

## Changes in annuity crediting rates effective for applications received after August 6

Aviva is implementing rate changes on the Income Preferred Series and the Income Select Series, effective with new applications received after August 6, 2010.

See the [attached rate cards](#) for more details.

Applications with cash received through the close of business on Friday, August 6, 2010, will be credited with the previous rates. Rollover applications received through July 2 will be credited with the previous rates if the rollover funds are received on or before September 7, 2010. You can fax applications to (866) 709-3921. If you choose to fax in your application, please DO NOT send the original as well.

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

# Annuity Crediting Rates

## August 6, 2010

### Income Preferred Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
<b>Income Preferred Bonus (0-78) •</b>		
<b>8% Premium Bonus on 1st Year Premium!</b>		
1-Year P-to-P S&P 500 Index (cap)	3.75% ▼	5.25% ▼
1-Year Monthly Cap Index (cap)	1.75% ▼	2.00% ▼
1-Year Average Index (cap)	3.50% ▼	5.00% ▼
Fixed Strategy (1-year guarantee)	1.65% ▼	2.20% ▼
Withdrawal Charge Duration	10 years	10 years
<b>Income Preferred Bonus S* (0-78)</b>		
<b>5% Premium Bonus on 1st Year Premium!</b>		
1-Year P-to-P S&P 500 Index (cap)	3.50% ▼	3.50% ▼
1-Year Monthly Cap Index (cap)	1.75% ▼	2.00% ▼
1-Year Average Index (cap)	3.50% ▼	5.00% ▼
Fixed Strategy (1-year guarantee)	1.55% ▼	1.55% ▼
Withdrawal Charge Duration	10 years	10 years
<b>Income Preferred Ultra (0-78)</b>		
<b>5% Interest Rate Bonus on 1st Year Crediting Rate!</b>		
Fixed Strategy (1-year guarantee)	1.65% ▼	2.25% ▼
Withdrawal Charge Duration	10 years	10 years
<b>Income Preferred Ten (0-78)</b>		
1-Year P-to-P S&P 500 Index (cap)	4.00% ▼	5.50% ▼
1-Year Monthly Cap Index (cap)	1.75% ▼	2.00% ▼
1-Year Average Index (cap)	3.50% ▼	5.00% ▼
Fixed Strategy (1-year guarantee)	1.65% ▼	2.45% ▼
Withdrawal Charge Duration	10 years	10 years
<b>Income Preferred Six (0-80)</b>		
1-Year P-to-P S&P 500 Index (cap)	4.00% ▼	5.50% ▼
1-Year Monthly Cap Index (cap)	1.75% ▼	2.00% ▼
1-Year Average Index (cap)	3.50% ▼	5.00% ▼
Fixed Strategy (1-year guarantee)	1.65% ▼	2.30% ▼
Withdrawal Charge Duration	6 years	6 years

### Rider Charges

Rider	Base Product	Issue ages	Annual Charge
Income Edge Plus Optional Income Rider	Income Preferred	40-83	0.75%
Income Edge Flex Optional Income Rider	Spirit Series	40-85	0.45%
InsurePay Optional Death Benefit Rider	Spirit Series	0-85	0.60%

### Spirit Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
<b>Spirit Bonus (0-78) •</b>		
<b>8% Premium Bonus on 1st &amp; 2nd Year Premium!</b>		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	10 years	10 years
<b>Spirit Plus (0-78)</b>		
<b>5% Premium Bonus on 1st &amp; 2nd Year Premium!</b>		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	10 years	10 years
<b>Spirit Plus S* (0-78)</b>		
<b>5% Premium Bonus on 1st &amp; 2nd Year Premium!</b>		
<b>Approved in CT, DE, MN, OR, WA</b>		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	10 years	10 years
<b>Spirit 7 (0-81)</b>		
1-Year Guaranteed Fixed	2.00%	2.25%
Withdrawal Charge Duration	7 years	7 years
<b>Spirit 5 (0-83)</b>		
1-Year Guaranteed Fixed	2.00%	2.05%
Withdrawal Charge Duration	5 years	5 years
<b>Spirit 3 (0-85)</b>		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	3 years	3 years

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

- \* Please check the website for reduced withdrawal charge schedule.
- Income Preferred Bonus and Spirit Bonus: 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



