

- 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, Maryland, and Massachusetts.

^ The Income Doubler benefit is not available in Connecticut.

^^ Terminal Illness waiver not available in Texas. Confinement waiver available in year 1 in Texas.

Issue ages in Indiana: 0-74

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

Lifetime Solutions Annuity Interest Crediting Rates

February 3, 2012

	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	6.50%	7.50%
1-Year P-to-P S&P 500 Index (cap)	3.00%	3.00%
1-Year Monthly Cap Index (cap)	1.55%	1.55%
2-Year Monthly Cap Index (cap)	1.90%	1.90%
Fixed Strategy (1-year guarantee)	1.35%	1.35%
Withdrawal Charge Duration	10 years	10 years

- Lifetime Solutions Annuity approved for sale
- Lifetime Solutions Annuity (S version) approved for sale*
- Lifetime Solutions Annuity (S2 version) approved for sale*
Generic product available for ages 0-64, S2 available for ages 65-78
- 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

February 3, 2012

Income Preferred Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
Income Preferred Bonus (0-78) • #		
6% Premium Bonus on 1st Year Premium 8% in SC. 7% in TX		
1-Year P-to-P S&P 500 Index (cap)	2.00%	3.25%
1-Year Monthly Cap Index (cap)	1.05%	1.60%
1-Year Average Index (cap)	2.00%	3.25%
Fixed Strategy (1-year guarantee)	1.00%	1.55%
Withdrawal Charge Duration	10 years	10 years
Income Preferred Bonus 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%	3.25%
1-Year Monthly Cap Index (cap)	1.05%	1.60%
1-Year Average Index (cap)	2.00%	3.25%
Fixed Strategy (1-year guarantee)	1.00%	1.55%
Withdrawal Charge Duration	10 years	10 years
Income Preferred Bonus S* (0-78)		
4% Premium Bonus in AK, MN, UT. 3% in CT, WA		
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)	1.05%	1.60%
1-Year Average Index (cap)	2.00%	3.25%
Fixed Strategy (1-year guarantee)	1.00%	1.00%
Withdrawal Charge Duration	10 years	10 years
Income Preferred Ultra (0-78) #		
3% Interest Rate Bonus on 1st Year Crediting Rate 5% in SC. 4% in TX		
Fixed Strategy (1-year guarantee)	1.00%	1.45%
Withdrawal Charge Duration	10 years	10 years
Income Preferred Ten (0-78)		
1-Year P-to-P S&P 500 Index (cap)	2.00%	3.25%
1-Year Monthly Cap Index (cap)	1.05%	1.60%
1-Year Average Index (cap)	2.00%	3.25%
Fixed Strategy (1-year guarantee)	1.00%	1.40%
Withdrawal Charge Duration	10 years	10 years
Income Preferred Six (0-80)		
1-Year P-to-P S&P 500 Index (cap)	2.00%	2.75%
1-Year Monthly Cap Index (cap)	1.05%	1.60%
1-Year Average Index (cap)	2.00%	3.25%
Fixed Strategy (1-year guarantee)	1.00%	1.30%

Spirit Series¹

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
Spirit Bonus (0-78) • #		
4% Premium Bonus on 1st & 2nd Year Premium		
1-Year Guaranteed Fixed	1.00%	1.60%
Withdrawal Charge Duration	10 years	10 years
Spirit Plus (0-78) #		
2% Premium Bonus on 1st & 2nd Year Premium		
1-Year Guaranteed Fixed	1.00%	1.55%
Withdrawal Charge Duration	10 years	10 years
Spirit Plus S* (0-78)		
2% Premium Bonus on 1st & 2nd Year Premium 5% in OR, DE		
Approved in CT, DE, MN, OR, WA		
1-Year Guaranteed Fixed	1.00%	1.25%
Withdrawal Charge Duration	10 years	10 years
Spirit 7 (0-81)		
1-Year Guaranteed Fixed	1.00%	1.50%
Withdrawal Charge Duration	7 years	7 years
Spirit 5 (0-83)		
1-Year Guaranteed Fixed	1.00%	1.50%
Withdrawal Charge Duration	5 years	5 years
Spirit 3 (0-85)		
1-Year Guaranteed Fixed	1.00%	1.35%
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.

¹ 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

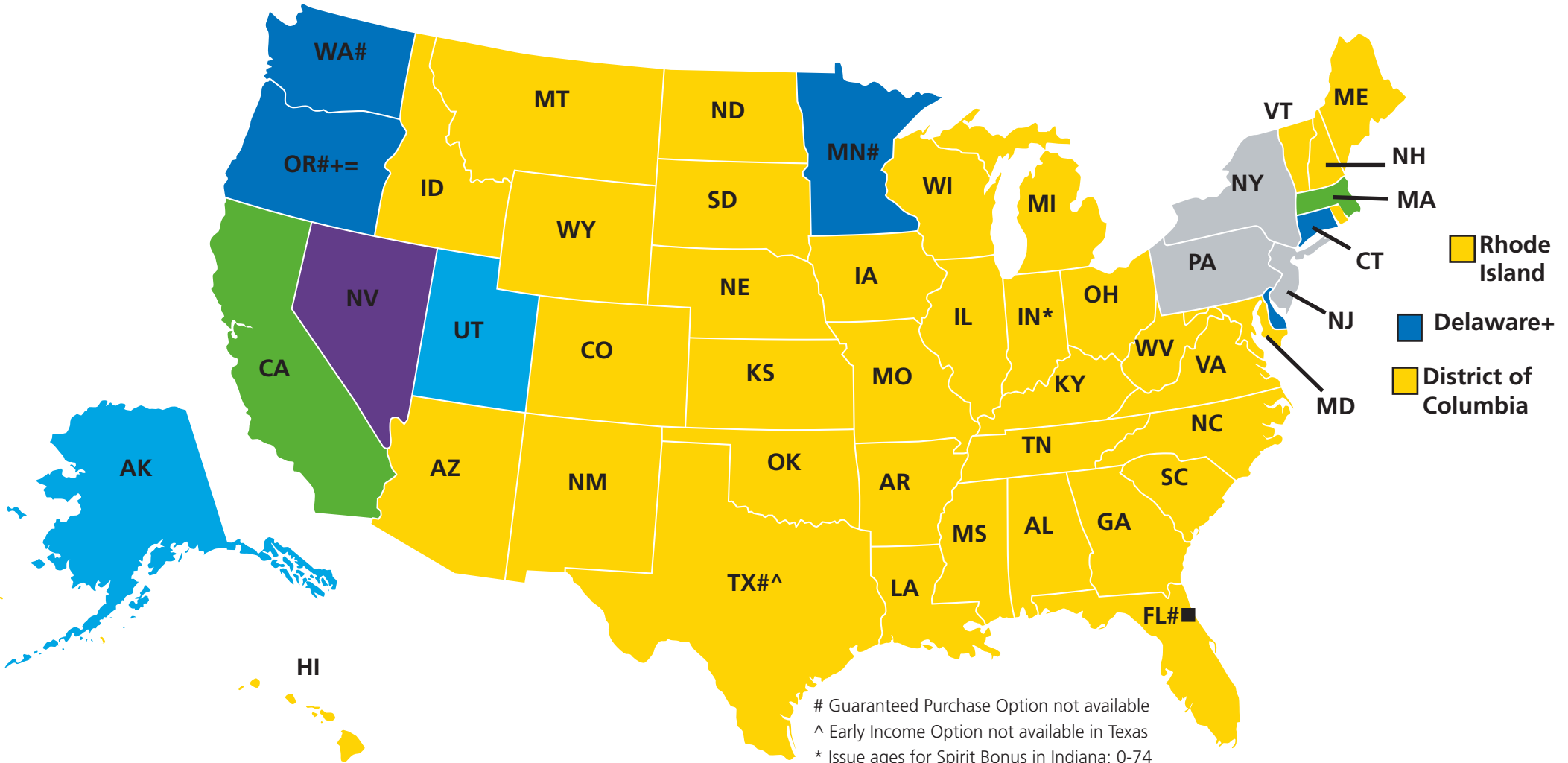
• Income Preferred Bonus and Spirit Bonus: Issue ages in Indiana (0-74)

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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, West Des Moines, IA



This map shows availability for Spirit 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 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.

- 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 3, 5 and 7 approved for sale; Spirit Bonus and Spirit Plus not approved
- Spirit Series not approved for sale at this time

Issued by: Aviva Life and Annuity Company, West Des Moines, IA

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

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Revised: 01/1/2012

