

# Annuity Crediting Rates

December 2, 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%	3.25%
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
<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%	3.25%
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
<b>Income Preferred Bonus S* (0-78)</b> <b>4% Premium Bonus in AK, MN, UT. 3% in CT, WA</b> <b>Approved in CT, UT, AK, MN, WA</b>		
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
<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%	1.45%
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%	3.25%
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
<b>Income Preferred Six (0-80)</b>		
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%
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%	1.60%
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%	1.55%
Withdrawal Charge Duration	10 years	10 years
<b>Spirit Plus S* (0-78)</b> <b>2% Premium Bonus on 1st &amp; 2nd Year Premium</b> <b>5% in OR, DE</b> <b>Approved in CT, DE, MN, OR, WA</b>		
1-Year Guaranteed Fixed	1.00%	1.25%
Withdrawal Charge Duration	10 years	10 years
<b>Spirit 7 (0-81)</b>		
1-Year Guaranteed Fixed	1.00%	1.50%
Withdrawal Charge Duration	7 years	7 years
<b>Spirit 5 (0-83)</b>		
1-Year Guaranteed Fixed	1.00%	1.50%
Withdrawal Charge Duration	5 years	5 years
<b>Spirit 3 (0-85)</b>		
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.**

<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)

**For internal use and Agent Use Only.**

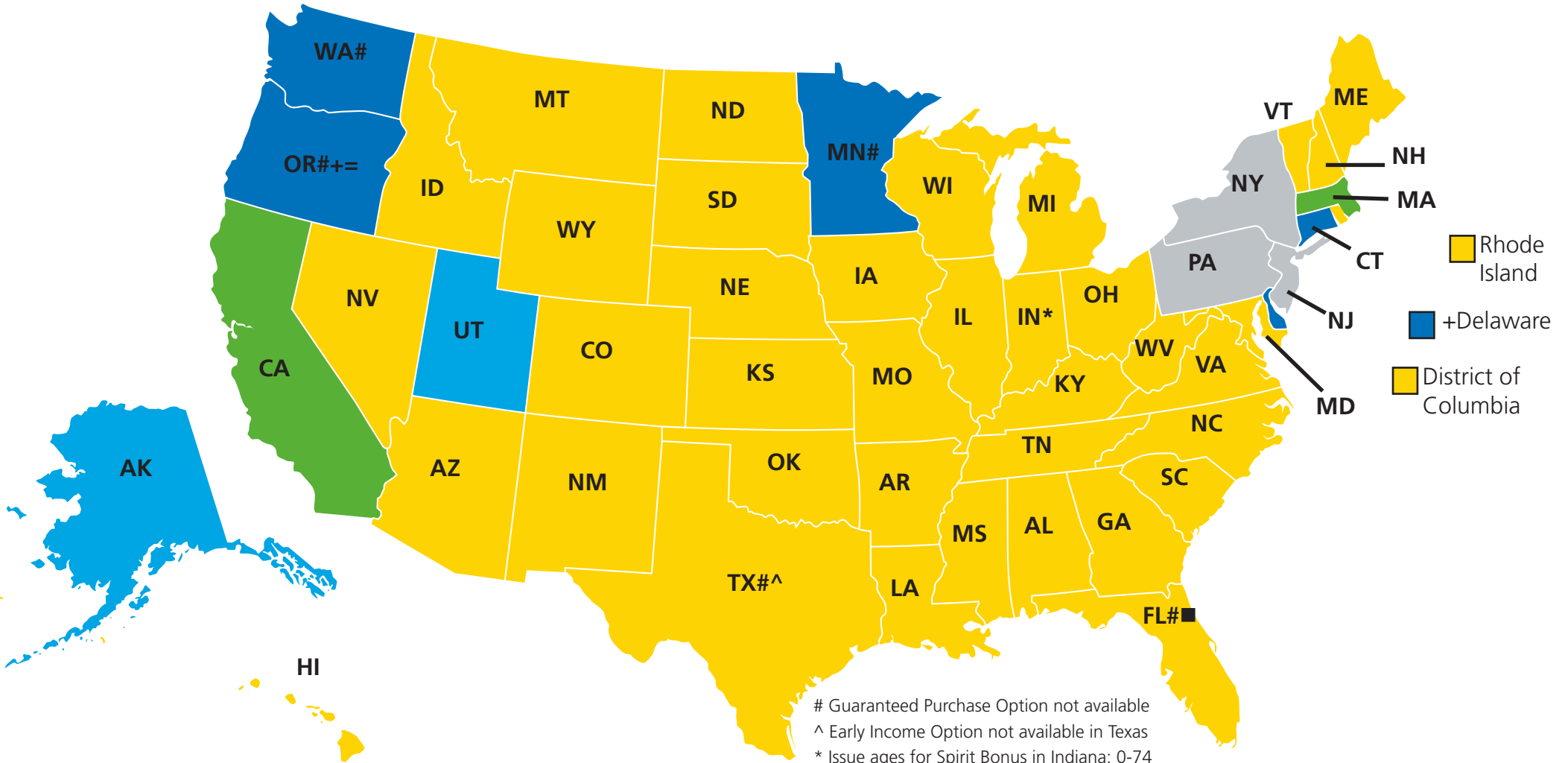
Not intended for soliciting annuity sales from the public. Product and Strategy availability varies by state. Issued by: Aviva Life and Annuity Company, West Des Moines, IA



# SPIRIT SERIES PRODUCT APPROVALS BY STATE



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.

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

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

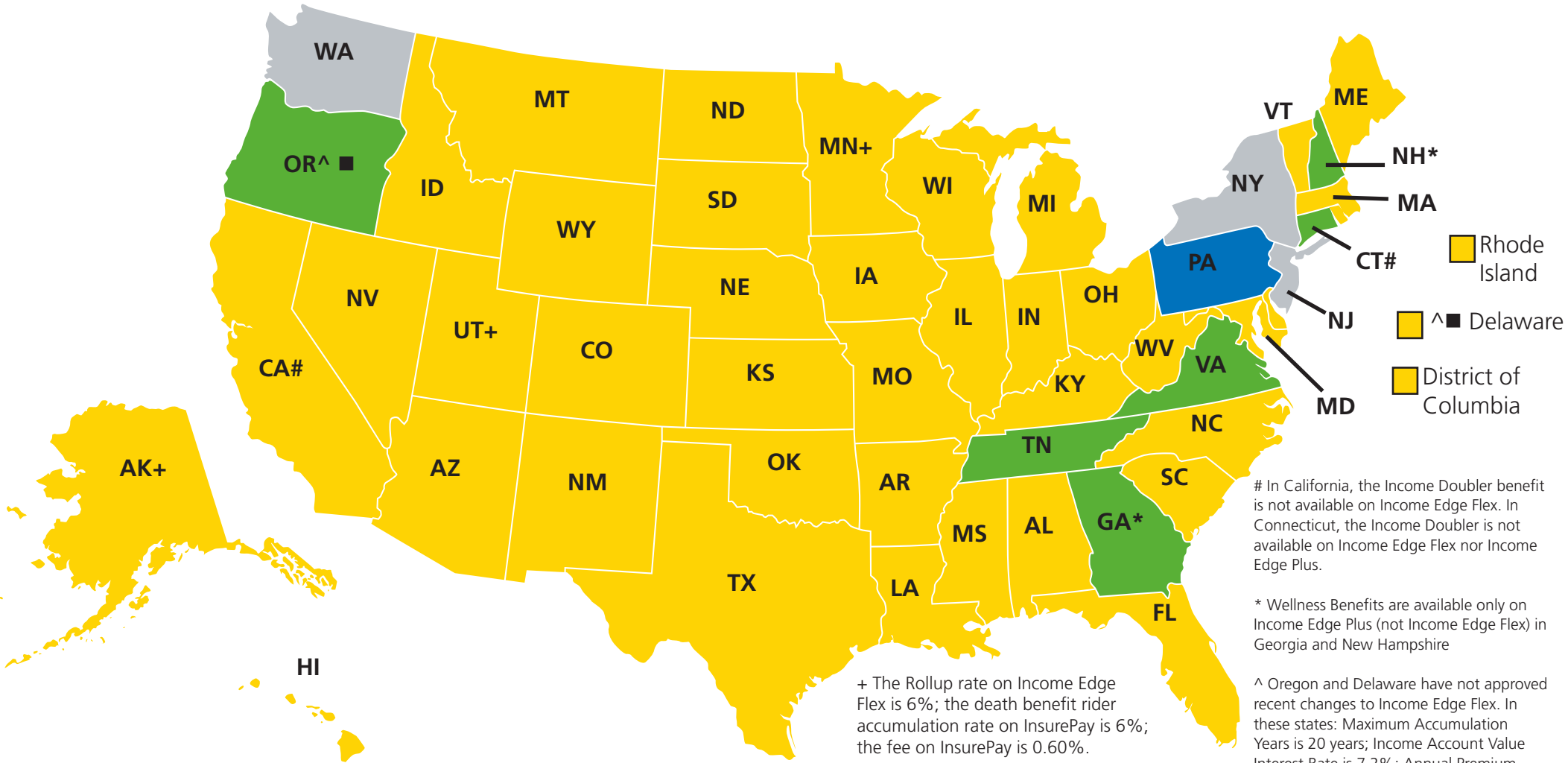
For Internal and Agent Use Only.  
 Not intended for soliciting annuity sales from the public.

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.



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

For Internal and Agent Use Only.  
Not intended for soliciting annuity sales from the public.

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.

