



Field
Update



May 5, 2009

Rate, fee changes to be implemented after May 5, 2009

Aviva is implementing rate and fee changes on the BPA products, effective with new applications received after May 5, 2009.

See the attached rate card for more details.

Applications with cash received through the close of business today, May 5, 2009, will be credited with the current rates. Rollover applications received through the close of business today will be credited with the current rates if the rollover funds are received on or before May 26, 2009. Faxed applications will not be accepted to hold the rates for pending business.

We appreciate your business and hard work during this difficult economic climate.

If you have any questions, please contact your Marketing Organization.

BPASelect Series



bpaselect 12

Maximum Issue Age 76
6% Bonus Maximum Issue Age 76
10% Bonus Maximum Issue Age 75
12 year Surrender Schedule

ALLOCATION OPTIONS				RIDERS OFFERED	
INDEXED % / DECLARED%	DECLARED RATE	FEE	RIDER	FEE	
A 70 / 30	3.00%	3.20%	1 5% Death Benefit	0.60%	
B 60 / 40	3.00%	2.20%	2 6% Bonus*	0.95%	
C 50 / 50	3.00%	1.20%	3 10% Bonus*	1.25%	
D 40 / 60	3.00%	0.00%	4 Income Advantage	0.75%	

bpaselect 10

Maximum Issue Age 78
10% Bonus Maximum Issue Age 78
10 year Surrender Schedule

INDEXED % / DECLARED%	DECLARED RATE	FEE	RIDER	FEE
A 70 / 30	3.00%	3.20%	1 5% Death Benefit	0.60%
B 60 / 40	3.00%	2.20%	2 10% Bonus*	1.25%
C 50 / 50	3.00%	1.20%	3 Income Advantage	0.75%

bpaselect 6

Maximum Issue Age 82
5% Bonus Maximum Issue Age 82
6 year Surrender Schedule

INDEXED % / DECLARED%	DECLARED RATE	FEE	RIDER	FEE
A 60 / 40	3.00%	3.95%	1 4% Death Benefit	0.60%
B 50 / 50	3.00%	2.95%	2 5% Bonus*	1.00%
C 40 / 60	3.00%	1.95%	3 Income Advantage	0.75%

* Included Death Benefit Rider

Rates Effective: 5/06/2009

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