

# Annuity Crediting Rates

## March 5, 2010<sup>1</sup>



### Income Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000 and Above	
<b>MultiChoice IncomeXtra (0-78) •</b>			8% Premium Bonus for all 1st and 2nd Year Premium
1-Year P-to-P S&P 500 Index	4.50% cap	6.00% cap	
1-Year Monthly Cap Index	2.00% cap	2.25% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
1-Year P-to-P - Hang Seng Index	4.00% cap	5.50% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.00% cap	5.50% cap	
1-Year Multiple Index (no spread)	4.00% cap	5.50% cap	
1-Year Average Index (no spread)	4.00% cap	5.50% cap	
Fixed Strategy (1-year guarantee)	2.00%	2.75%	
Withdrawal Charge Duration	10 years	10 years	
<b>MultiChoice IncomePlus (0-78)</b>			5% Premium Bonus for all 1st Year Premium
1-Year P-to-P S&P 500 Index	4.50% cap	6.00% cap	
1-Year Monthly Cap Index	2.00% cap	2.25% cap	
1-Year P-to-P - Hang Seng Index	4.00% cap	5.50% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.00% cap	5.50% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
Fixed Strategy (1-year guarantee)	2.00%	2.80%	
Withdrawal Charge Duration	10 years	10 years	
<b>*MultiChoice IncomePlus S (0-78)</b>			5% Premium Bonus for all 1st Year Premium!
<b>Approved in CT, DE, MN, OR, PA, WA</b>			
1-Year P-to-P S&P 500 Index	4.00% cap	5.00% cap	
1-Year Monthly Cap Index	2.00% cap	2.25% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
1-Year P-to-P - Hang Seng Index	4.00% cap	5.50% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.00% cap	5.50% cap	
Fixed Strategy (1-year guarantee)	2.00%	2.35%	
Withdrawal Charge Duration	10 years	10 years	
<b>MultiChoice IncomeElite (0-78)</b>			
1-Year P-to-P S&P 500 Index	7.00% cap	8.50% cap	
1-Year P-to-P Guaranteed Cap	4.50% cap	6.00% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
1-Year P-to-P - Hang Seng Index	4.00% cap	5.50% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.00% cap	5.50% cap	
Fixed Strategy (1-year guarantee)	3.00%	3.80%	
Withdrawal Charge Duration	10 years	10 years	
<b>MultiChoice IncomeTen (0-78)</b>			
1-Year P-to-P S&P 500 Index	4.75% cap	6.25% cap	
1-Year Monthly Cap Index	2.00% cap	2.25% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
1-Year P-to-P - Hang Seng Index	4.00% cap	5.50% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.00% cap	5.50% cap	
Fixed Strategy (1-year guarantee)	2.20%	3.00%	
Withdrawal Charge Duration	10 years	10 years	
<b>MultiChoice IncomeSeven (0-81)</b>			
1-Year P-to-P S&P 500 Index	4.75% cap	6.25% cap	
1-Year Monthly Cap Index	2.00% cap	2.25% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
1-Year P-to-P - Hang Seng Index	4.00% cap	5.50% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.00% cap	5.50% cap	
Fixed Strategy (1-year guarantee)	2.25%	2.95%	
Withdrawal Charge Duration	7 years	7 years	
<b>MultiChoice IncomeFive (0-83)</b>			
1-Year P-to-P S&P 500 Index	4.50% cap	6.00% cap	
1-Year Monthly Cap Index	2.00% cap	2.25% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
1-Year P-to-P - Hang Seng Index	4.00% cap	5.50% cap	
1-Year P-to-P - Dow Jones EURO STOXX®	4.00% cap	5.50% cap	
Fixed Strategy (1-year guarantee)	2.00%	2.65%	
Withdrawal Charge Duration	5 years	5 years	

### Freedom Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000 and Above
<b>FreedomXtra (0-78) •</b>		
<b>8% Premium Bonus for all 1st and 2nd Year Premium</b>		
1-Year Guaranteed Fixed	2.00%	2.30%
Withdrawal Charge Duration	10 years	10 years
<b>FreedomPlus (0-78)</b>		
<b>5% Premium Bonus for all 1st and 2nd Year Premium</b>		
1-Year Guaranteed Fixed	2.00%	2.35%
Withdrawal Charge Duration	10 years	10 years
<b>FreedomPlus S (0-78)</b>		
<b>5% Premium Bonus for all 1st and 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>Freedom 7 (0-81)</b>		
1-Year Guaranteed Fixed	2.00%	2.60%
Withdrawal Charge Duration	7 years	7 years
<b>Freedom 5 (0-83)</b>		
1-Year Guaranteed Fixed	2.00%	2.40%
Withdrawal Charge Duration	5 years	5 years
<b>Freedom 3 (0-85)</b>		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	3 years	3 years

- MultiChoice IncomeXtra and FreedomXtra: Issue ages in Indiana (0-74)

### Rider Charges

Rider	Base Product	Issue Ages	Annual Charge
LifetimePay Optional Income Rider	Income Series	40-83	0.60%
LifetimePay Plus Optional Income Rider	Income Series	40-83	0.75%
LifetimePay Flex Optional Income Rider	Freedom Series	40-85	0.45%
InsurePay Optional Death Benefit Rider	Freedom Series	0-85	0.60%

**1 Rates remain unchanged from previous month. 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.

**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



# PRODUCT APPROVALS BY STATE



AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY																																			
<b>MultiChoice FreedomXtra</b>																																											Guaranteed Purchase Option not available in FL, TX; Early Income Option not available in TX																																										
✓	✓	✓	#*	✓		✓		✓	✓	✓	✓	✓	✓	I	✓	✓	✓	#*	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓																																			
<b>MultiChoice FreedomPlus</b>																																											Guaranteed Purchase Option not available in FL, WA, MN, OR, TX; Early Income Option not available in TX																																										
✓	✓	✓	#*	S	S	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	#*	✓	✓	S	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	S	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	S	✓	✓	✓																																		
<b>MultiChoice Freedom 3, 5, 7</b>																																											Guaranteed Purchase Option not available in FL, WA, MN, OR, TX; Early Income Option not available in TX																																										
✓	✓	✓	#*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	#*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓																																			
<b>LifetimePay<sup>SM</sup> Flex Rider</b>																																											7.2% GUARANTEE!																																										
✓	✓	✓	#	W#	✓	✓	✓	W	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	W	✓	✓	✓	✓	W	✓	✓	✓	W	✓	✓	W	✓	✓	W	✓	✓	✓																																				
<b>InsurePay<sup>SM</sup> Rider</b>																																																																																					
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓																																			
<b>MultiChoice IncomeXtra – Guaranteed Purchase Option, Early Income Option not available in TX</b>																																																																																					
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	I	✓	✓	✓	#	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓																																			
<b>MultiChoice IncomePlus – Guaranteed Purchase Option not available in MN, OR, PA, TX, WA</b>																																																																																					
✓	✓	✓	✓	S*	S	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	#	✓	✓	S	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	S	S	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	S	✓	✓	✓																																		
<b>MultiChoice IncomeElite – Guaranteed Purchase Option not available in TX</b>																																																																																					
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	#	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓																																			
<b>MultiChoice Income 5, 7, 10 – Guaranteed Purchase Option not available in MN, OR, PA, TX, WA</b>																																																																																					
✓	✓	✓	✓	✓	*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	#	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓																																		
<b>LifetimePay<sup>SM</sup> (Rev. 9/07)</b>																																											6% GUARANTEE!																																										
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓																																		
<b>LifetimePay<sup>SM</sup> Plus</b>																																											7.2% GUARANTEE!																																										
✓	✓	✓	✓	✓	W#	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	W	✓	✓	✓	W	✓	✓	W	✓	✓	W	✓	✓	✓	✓																																			
<b>1-Year Point-to-Point Guaranteed Cap Index Strategy - S&amp;P 500® (Available on MultiChoice IncomeElite only)</b>																																																																																					
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓																																		
<b>1-Year Point-to-Point Index Strategy - Hang Seng Index</b>																																																																																					
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓																																	
<b>1-Year Point-to-Point Index Strategy - Dow Jones EURO STOXX 50®</b>																																																																																					
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓																																	

I = MultiChoice IncomeXtra and FreedomXtra Issue Ages in Indiana - 0-74  
 ✓ = Approved # = Confinement/Terminal Not Available \* = Home Health Care Not Available S = Reduced Withdrawal Charge Schedule  
 W = Wellness Benefits Not Available Open box indicates product not approved

Products issued by Aviva Life and Annuity Company, Des Moines, IA  
 Revised 2/04/10  
 Please check the website for reduced withdrawal charge schedule.  
 For Internal and Agent Use Only. Not intended for soliciting annuity sales from the public.

