



Field
Update



March 9, 2010

Aviva to launch new annuity series in April

Aviva is committed to doing what's right for our agents, distribution partners and customers. At the same time, we continue to focus on prudent business decisions that will help us maintain our overall financial strength and stability.

The current economic climate, combined with our desire to allow unrestricted annuity sales to our producers and key distribution partners, caused us to look at ways to adjust our product portfolio. Over the last several months, we've asked you which product features matter most to you and your clients. And your feedback has been incredibly valuable!

With that, Aviva is pleased to announce the upcoming launch of the new **MultiChoice Series**. This series is scheduled to launch in approved states on April 6, 2010.

Adjustments between the current *MultiChoice* Income Series and the new *MultiChoice* Series are being made based on what you told us mattered most to customers. Those changes include:

- The *MultiChoice* Series will include 6-year and 10-year non-bonus products, an 8% premium bonus product (5% in 70-10 states), and a 5% interest bonus product.
- First-year liquidity will be 5%, compared to many competitors that do not have first-year liquidity options.
- 10% free withdrawals after Year 1.
- A Guaranteed Minimum Contract Value instead of an Accumulated Value Floor.
- The removal of the 20% Home Health Care Waiver, the 10% Annuitization Bonus, the clawback provision, and the *LifetimePay*™ Rider (We will continue to offer the *LifetimePay*™ Plus Rider).
- Free withdrawals of 5% of the accumulation value in the first contract year, and 10% of the accumulation value after the first contract year.
- Fewer interest crediting strategies to simplify the products for your clients.

By keeping the features you told us matter most to customers, we can provide a competitive product that helps us maintain our commitment to financial strength and stability.

If you have any questions about the *MultiChoice* Series or the Commission Bonus, please contact Sales Support at (800) 255-2405, ext. 6620.

GREAT NEWS!!

Commission Bonus Announced

As a way to thank you for continuing to do business with us, we're announcing a **50 bp Commission Bonus** on *MultiChoice* Income Series and the new *MultiChoice* Series products. **This Bonus will be paid to all agents with \$1 million or more of production for ALL qualifying annuities issued between March 9, 2010, and September 30, 2010.**